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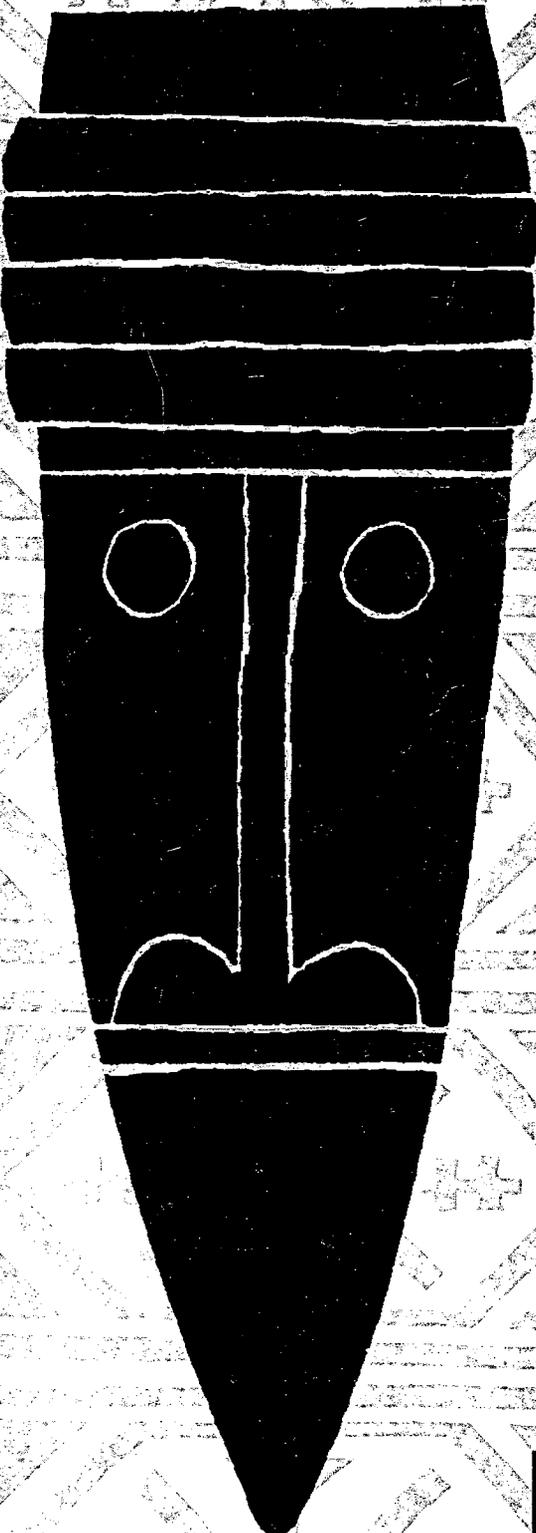


ANNUAL

BANQUET

AND

AWARDS
PRESENTATION



BLACK
STATE
EMPLOYEES
ASSOCIATION
OF TEXAS

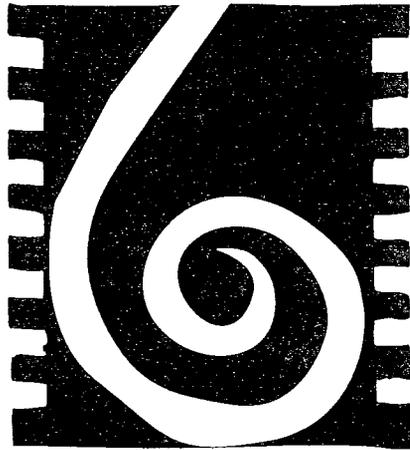
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SATURDAY, SEPTEMBER 9, 1995 6:00 P.M.
WYNDHAM ANATOLE HOTEL
KHMER PAVILION
2201 STEMMONS FREEWAY DALLAS, TEXAS



Our Mission

The Black State Employees Association of Texas, Inc. is a statewide nonprofit association utilizing cutting-edge technology to change the discriminatory lending practices against African-Americans in African-Americans neighborhoods and to reduce the redlining practices of major corporations.



“The Constant Challenges for African Americans in
Dismantling the Walls of Injustice, and to Build
Relationships That Count”

BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS, INC.

*A community-based organization serving African-American residents,
members, neighborhood-based organizations and business owners*

Board Of Directors

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Allen McGill
Vice Chairman

Carolyn Carey
Executive Secretary

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Linda Johnson

Euna Robinson

Gail Terrell

Valerea G. Murphy

Barbara Collier

Connie Buford

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HISTORY

Black State Employees Association of Texas was founded, April 17, 1989, as a way to fight unfair and discriminatory practices affecting African-Americans in the workplace. Ordinary people - clerks, secretaries, social workers, supervisors-all found a common thread affecting their career development in the workplace: racial discrimination. Twelve brave individuals met and formed a nonprofit organization and charged it with one goal - change the way African-Americans are treated in the workplace.

Utilizing tried-and-true civil rights and business techniques, the Association honed its strategy and slowly influenced changes in company personnel, policies and practices that African-Americans found offensive and racist in the workplace.

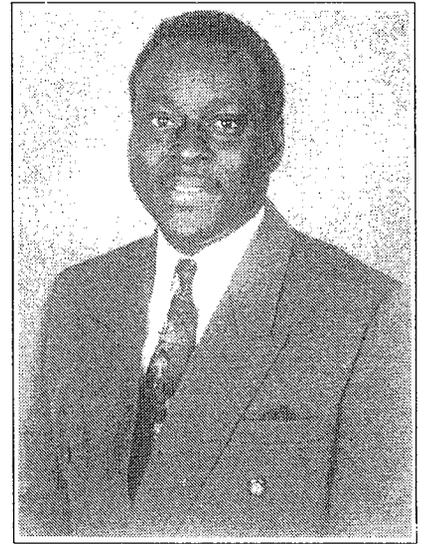
Our founders showed great foresight by establishing high ethical and performance standards to guide the organization decisions and actions.

The group, in its wisdom, selected a young, energetic Darren Reagan to lead the organization. Darren's leadership has produced an outstanding list of accomplishments:

- Provided scholarship assistance of approximately \$40,000 to 25 local high schools students
- Caused millions of dollars of private and public funds to be invested in Southeast Oak Cliff
- First to encourage NationsBank, Bank of America, Texas Commerce Bank, Bank United, and First Interstate Bank to establish branches in SEOC neighborhoods
- Changed adverse personnel actions to give affected employees another career opportunity
- Negotiated agreement with Legal Services of North Texas to provide free legal aid at our office
- Filed class actions and individual actions on behalf of numerous private/public sector African American employees
- Changed the hiring and promotion practices of financial institutions, Texas Department of Human Services, Texas Employment Commission and University of Texas System to increase the number of African-American Senior Managers, Supervisors and workers
- Secured adequate office space for the Association and the Community Development Corporation

The Association continues to experience a rapid and increasing demand for its services. In response, the Board of Directors authorized the creation of the Black State Employees Association Community Development Corporation (BSEATCDC) and the Black State Employees Association Legal Fund (BSEATLF), and the Black State Employees Association Social Service Fund (BSEATSSF). The Association has assigned the appropriate functions and activities to each organization.

A Special Message From the Chairman of The Black State Employees Association of Texas, Inc.



It is with great pleasure and appreciation that I welcome you this evening to this our 6th Annual Awards Banquet. I extend my gratitude to all of our member, friends and supporters.

As we share in this experience of reflections of past achievements, it is vitally important that we recognize the greater and constant challenges we all face in "Dismantling The Walls Of Injustice," and "Building Relationships That Counts."

As the dawning of the 21st century peaks on the horizon, we can no longer afford to operate in the traditional mode of past year, if we are truly to affect change in our inner past years, if we are truly to affect change in our inner city neighborhoods. African American in particular.

We must abandon the old way of doing business, sticking our heads in the sands and hoping that the "heat waves" and mounting issues of inclusion, diversity and equity of opportunity for African Americans and other ethnic groups will simply pass over and forever go away.

The challenge is still, who among us will "dare to be different to make a positive difference."

Again, a special thanks to Gail Terrell and the entire Banquet Committee. Allen McGill as usual for your loyal support. Also, to our business and corporate supporters for your unwavering support. Especially, when others call to inquire, question and challenge your personal and corporate sanity and logics for supporting and giving back to the African American community and organizations that "date to be different."

Sincerely,

Darren L. Reagan
Chairman

A Special Message From the Vice-Chairman of The Black State Employees Association of Texas, Inc.



Good News! New Branch Banks! New Businesses! New City Housing Programs! More Loans Being Made! For Southeast Oak Cliff, 1995 is the year in which we are seeing the results of five years of productive partnerships. These partnerships have produced impressive changes in Southeast Oak Cliff. BSEAT appreciates and gives special thanks to our community coalition partners and business partners.

Community Coalition Partners

Jeweline Devereaux	Chairperson, SCLC Dallas
James Fontroy	President, Highland Hills Homeowners' Association
Bill Campbell	President, Polk Terrace Homeowners' Association
Thelma Norman	President, Cliffwood Homeowners' Association
Marshall Hodge	Executive Director, SCLC Texas
Lee Alcorn	President, Dallas NAACP

Business Partners

Gerald Alley	President, Con-Real
Johnny King	President, King Group
Terri Smith-Croxton	President, TD & Associates

Together we have changed public and private investment policies that have redlined our neighborhoods. Driving along the Lancaster corridor amid the construction activity, the evidence of progress is everywhere.

We are humbled by the realization of our vision coming to fruition, which will affect the lives of so many residents and business owners. We are gratified by your continued support for progressive change in our neighborhoods and the workplace.

Allen McGill
Vice-Chairman

A Special Message From the Fund Raising Chairperson



The Black State Employees Association of Texas, Inc. (BSEAT) has concluded a successful fundraising effort for 1995.

BSEAT sponsors five major events per year; the Youth Job Fair, Professional Job Fair, Summer Job Fairs, Scholarship Awards Luncheon, and the Annual Banquet and Awards Presentation.

In 1996, we will continue our efforts with an equally ambitious calendar of events, expanding past events to accommodate the changing needs of Southeast Oak Cliff residents and business owners.

I am particularly gratified by the sponsors' and underwriters' level of financial support for our events. We welcome Temerlin McClain as a new major sponsor and Delta Airlines as a returning major sponsor; hats off to Bank of America and Coca Cola as continued major sponsors of the 6th annual awards banquet. The awards banquet is the capstone of our scheduled events for the year, and affords us the opportunity to recognize individuals and companies that have supported our major events.

For five years, BSEAT has established a reputation of accomplishments and achievements for African Americans in the workplace. We encourage you to increase your support for 1996 so that the programs we provide will not be lost.

Your continued support of the Black State Employees Association of Texas programs and projects are vital to our continued effectiveness, particularly as pressures mount to turn back hard won progress. I am looking forward to working with you in 1996 to develop even greater support.

Gail Terrell
Fundraising Chairperson

**A Special Message
From
Al Lipscomb
Councilman, District 8**

**Dr. Darren L. Reagan
Black State Employees
Assn. of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376**



**AL LIPSCOMB
COUNCILMAN
DISTRICT 8**



**1500 MARILLA, 5FS
CITY OF DALLAS, TEXAS**

August 10, 1995

Dear Dr. Reagan:

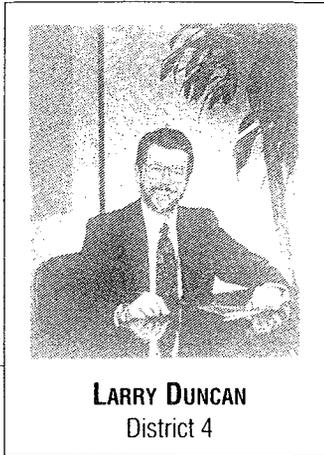
On behalf of District 8, it gives me great pleasure to congratulate the Black State Employees Association of Texas, Inc. on the celebration of your Sixth Anniversary. Over the years, your organization has been very instrumental in increasing public awareness about the lack of economic development in the southern sector and District 8 has benefited from those efforts. Through the efforts of your organization, we are now able to bank in our neighborhood, businesses that were not conducive to the neighborhood are leaving and suitable businesses taking their place.

We are proud to have you serving the southern sector. The Black State Employees Association of Texas, Inc. serves as an excellent role model to the children of our community and deserves the highest commendation. I applaud you and your organization for all your work and challenge you to remain vigilant in your efforts.

Happy Sixth Anniversary.

Sincerely,

**Al Lipscomb
Councilman - District 8**



LARRY DUNCAN
District 4

**A Special Message
From
Larry Duncan
Councilmember, District 4**



CITY OF DALLAS

LARRY DUNCAN
Councilmember
District 4

BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS

*Congratulations on the celebration of your sixth anniversary!
I want to thank you for your hard work and dedication to the
community.*

*The Community Re-investment Act, which helped us in
establishing bank branches in S.E. Oak Cliff and the Expansion
of Enterprise Zone, which is helping revitalize Village Fair
Shopping Center are just two of the many projects that have
improved life for the citizens in District 4.*

*I look forward to continued success as we strive to make Dallas
a city of positive change, social equality and economic
prosperity for all the citizens of Dallas.*


Larry Duncan
City Councilmember
District 4

PROGRAMME

Theme:

"The Constant Challenges for African Americans in Dismantling the Walls of Injustice, and to Build Relationships That Count"

MISTRESS OF CEREMONIES Deborah Duncan - WFAA-TV, CHANNEL 8

MASTER OF CEREMONIES Rev. Dr. Michael Walker, Pastor
Messiah Baptist Church, Brockton, Massachusetts

INVOCATION Dr. Willie E. Harris
President, Celebrity Art Productions

OCCASION Sonja Hill
Member

- D I N N E R -

DANCE Kina Brown
Student, University of Texas at Arlington

POETRY Tammy Atkins
Author

INTRODUCTION OF HEAD TABLE Gail Terrell
Banquet Chairperson

A WORD FROM ONE OF OUR MAJOR CORPORATE SPONSORS David J. Berry, President /COO
Bank of America Texas

ISSUANCE OF AWARDS Connie Buford
James Milton
Carmellia Moore
Sonja Hill
Members

SPECIAL RECOGNITIONS Allen McGill
President

REMARKS Darren L. Reagan
Chairman/CEO

INTRODUCTION OF SPEAKER Dr. Michael Walker
Messiah Baptist Church, Brockton, Massachusetts

SPEAKER Thomas Todd
Civil Rights Attorney

SPECIAL GUESTS Al Lipscomb
Dallas City Councilman, District 8
Larry Duncan
Dallas City Councilman, District 4

BENEDICTION Rev. H. D. Reagan
Pastor, East Gate Baptist Church

"Fine Arts of Zenith Jenkins"

MISTRESS AND MASTER OF CEREMONIES

DEBORAH DUNCAN

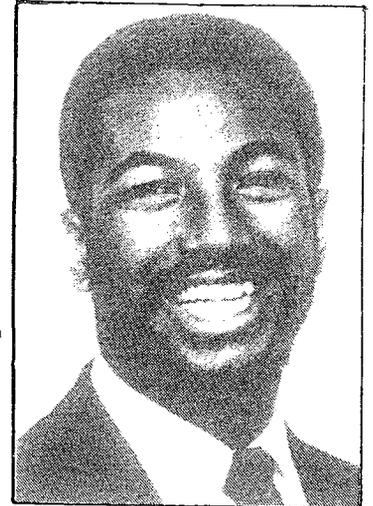


Deborah Duncan, a child of a military family, has traveled extensively through the Orient and lived in Taiwan. She graduated high school in San Antonio and later received her bachelor's degree from the University of Texas at Austin. While still in college she served as a radio news anchor covering the State Capitol. After graduating, Deborah joined KTBC in Austin where after only six weeks, she was hired by market leader KVUE as a news anchor. During her seven years at KVUE, she also anchored the station's 11 a.m. news magazine show. In January 1994, she joined WFAA-TV as a general assignments news reporter.

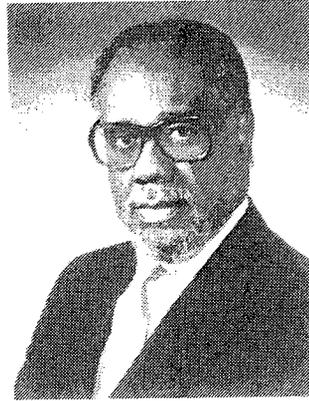
Deborah is co-host of "Good Morning Texas," the only locally produced morning show that brings Dallas/Fort Worth an hour of morning fun and entertainment, Monday through Friday at 9 a.m. on WFAA-TV, Channel 8. BSEAT welcomes Deborah Duncan to our 6th Annual Banquet and Awards Presentation.

REV. DR. MICHAEL WAYNE WALKER

The Reverend Michael Wayne Walker is Administrative Minister of the Messiah Baptist Church of Brockton, Massachusetts. Rev. Walker completed a post graduate study in Cultural Pluralism at Oxford University in Oxford, England and studied at Princeton University. Recognized as a Danforth Scholar and Mays Fellow, Rev. Walker graduate cum laude from Bowdoin College in Brunswick, Maine, holds a Masters Degree from Harvard University, and a Doctorate Degree from Boston College. He completed a Field Education Supervisory program at Andover Newton Theological School and the American Baptist Churches Planning and Managing Institute. As a recipient of the prestigious Merrill Fellowship, he studied at Harvard Divinity School and Harvard Business School. Rev. Walker serves as a member of "Ethical Perspectives," a weekly cable television show, is a member of the United Way Board of Directors, Kiwanis International, Growing Minds Resource Institute, a Commissioner for the Hall of Black Achievement at Bridgewater State College, and maintains membership with many other organizations. He was appointed by the Governor to a 5 year term as a member of the State Board of Education in August 1991. BSEAT welcomes Michael to our 6th Annual Banquet and Awards Presentation.



GUEST SPEAKER



THOMAS N. TODD

Attorney at Law - Chicago, Illinois

Thomas N. Todd, Attorney at Law, Chicago, Illinois. Mr. Todd was born in Demopolis, Alabama and attended Central High School in Mobile, Alabama. He entered Southern University in Baton Rouge, Louisiana in 1955 and received a Bachelor of Arts Degree in Political Science. He attended Southern University's School of Law and graduated Magna Cum Laude in 1963. Most recently, he received Honorary Doctorates from Gramblin State University (1987), from Syracuse University (1990), and Wilberforce University (1993). Mr. Todd is licensed to practice law before the Supreme Court of Louisiana; the United States Court of Military Appeals; the Supreme Court of Illinois; and the United States Supreme Court. As the first full-time Black Law Professor at Northwestern University's School of Law, he taught from 1970 to 1974. Mr. Todd has held many other positions which reflect his involvement with the Civil Rights Movements. He was President of the Southern Christian Leadership Conference, Chicago Chapter, 1971; Executive Vice President of Operation P.U.S.H.; Acted as President of Operation P.U.S.H. from 1983-84. Mr. Todd has appeared on radio and television programs throughout the country and has been the subject of feature stories in many major publications. He has written articles published in Dollars and Sense Magazine, The Southern University Law Review, and the National School Board News.

Mr. Todd has handled many civil rights cases involving education, housing, police misconduct, employment discrimination and re-apportionment.

Mr. Todd has spoken for various organizations and institutions throughout the country, Africa, Mexico and the Bahamas with much of the emphasis on Law, Civil Rights and Education. He has also conducted Affirmative Action Seminars for various corporations. He is the recipient of over 500 awards and honors.

Mr. Todd is married to Janis Roberts and has two children, Tamara Nicole and Traci Neuborne.

GUEST POETESS

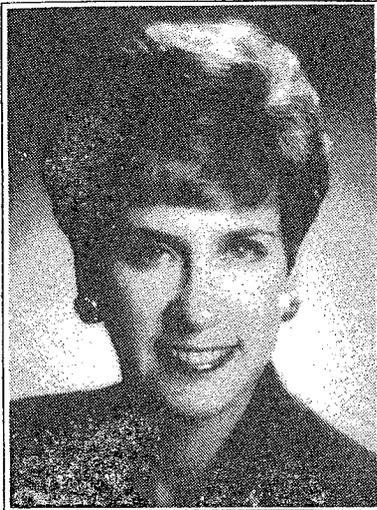


TAMMY L. ATKINS

Tammy is a multi-talented native of Dallas who is dedicated to helping young people and our community as a whole. In 1992, Tammy founded the Degree of Hope, a community service program which focuses on advancing, educating and motivating communities. In addition to Tammy's professional career as a youth and community activist, she is also a professional writer and speaker. Her first book of inspirational poems entitled, *Poetic Discoveries*, was published in September of 1994. *Poetic Discoveries* is available at Black Images Bookstore. We will hear more from Tammy via her upcoming projects, including two new books, a Life Skills curriculum for young adults, and a possible youth talk show.

1995 TRAIL BLAZERS

BSEAT SALUTES THIS YEAR'S AWARD WINNERS



Linnet Deily
Chairman of the Board
President/CEO
1st Interstate Bank of Texas



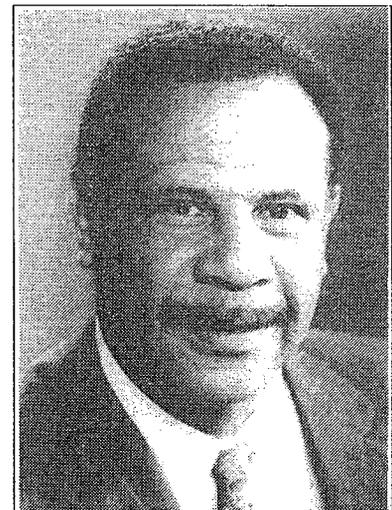
Barry Burkholder
President/CEO
Bank United of Texas



Lloyd Ward
President
Frito-Lay Central Division



Harold Steely
Senior Vice President
1st Interstate Bank of Texas



Vern Stockton
Vice President
Director of Public Relations
Bank United of Texas

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of Neighborhood-based Organizations
in Southeast Oak Cliff and Southern Dallas

For the unrecognized hard work you do trying to get stop signs, street lights, stray dogs, crack houses, safe streets and other neighborhood issues resolved,
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 Waste Management Inc.
 Ketra Weeks
 Imogene Whitfield
 Darryl Willis
 Julie Windsor
 Heather Winch
 Kori Whitener
 Wilmer Hutchins Magnet

ACKNOWLEDGEMENTS

The Black State Employees Association of Texas wishes to acknowledge and thank all of the individuals and organizations who generously provided assistance in the preparation of this report.

The spirit of team work and cooperation with the committee staff illustrates the type partnership that will serve our community well.

Special thanks to Banquet Sub-committee Members

Gail Terrell
Ruth Dade

To the staff of Temerlin McClain

Brandi Richard
George Campbell
Julie Windsor

Photographs provided by

D. Reagan
A. McGill
B. Jefferson

And to all Presidents and members of our Southeast Oak Cliff and Southern Dallas neighborhood-based organizations who provided valuable insights concerning their neighborhoods.

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on their

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To the Black State Employee
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to bring economic parity to
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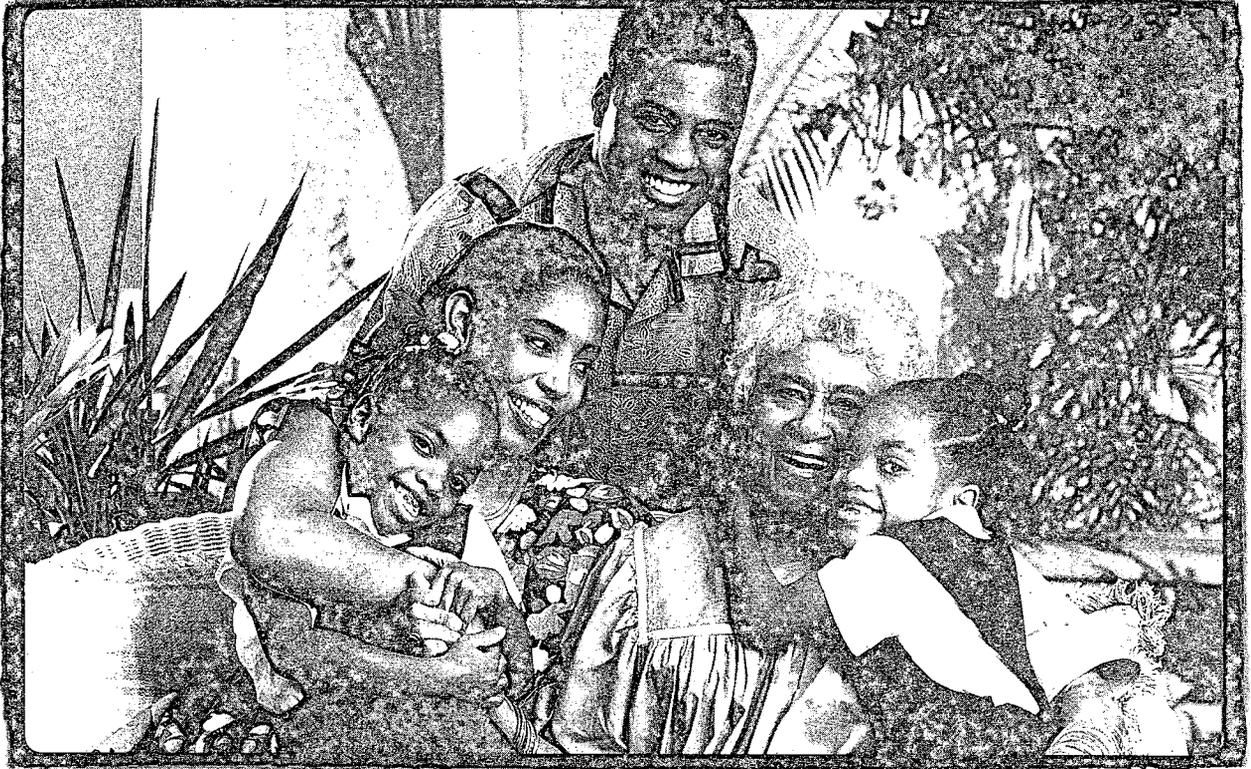
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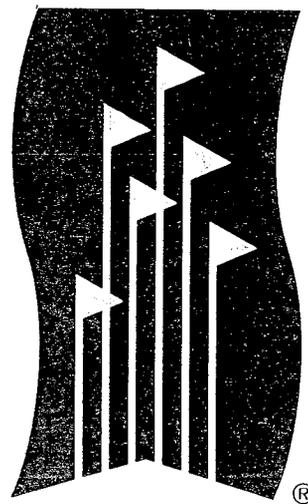
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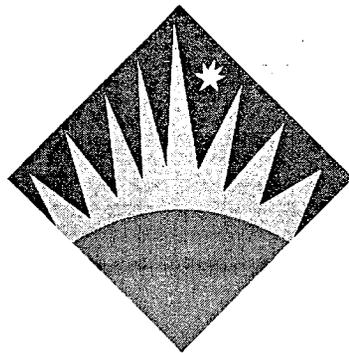
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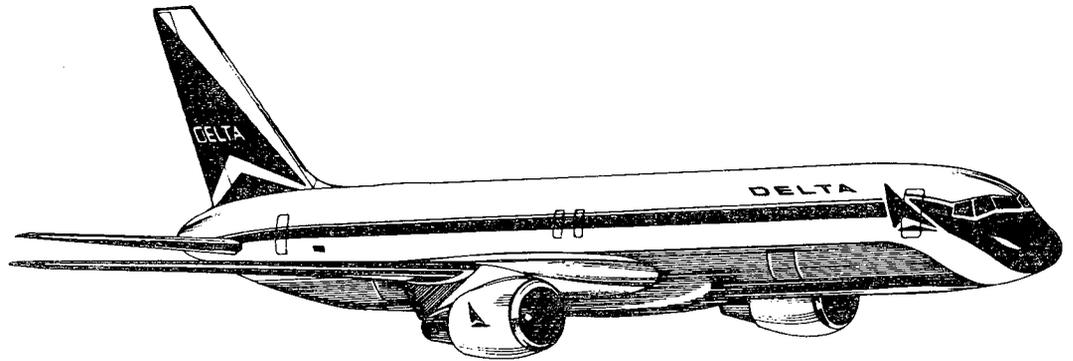
chili's

"No Place Else."

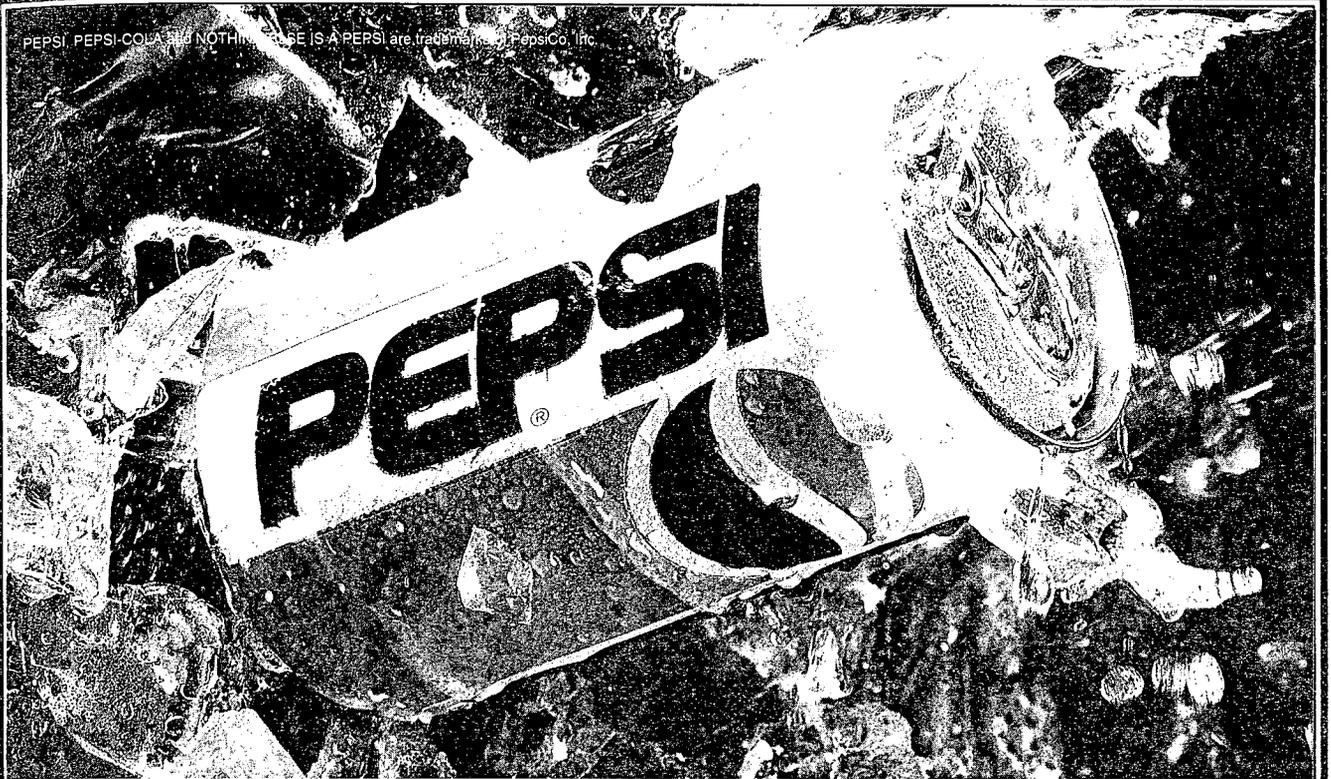


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on their

6TH ANNUAL BANQUET
and
AWARDS PRESENTATION

*Oh Thank
Heaven...*



A sure sign of strength
and stability.



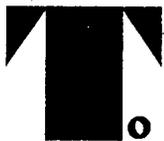
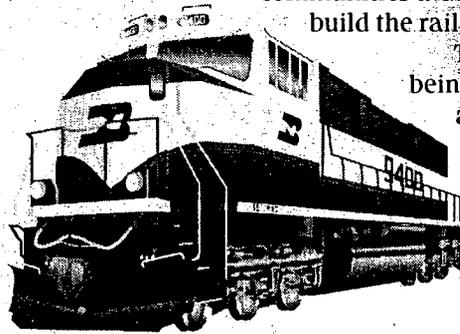
Celebrating 25 Years

On March 2, 1995, Burlington Northern Railroad celebrated its 25th Anniversary, commemorating the merger of four prominent railroads that created an expansive rail network connecting the Midwest to the Northwest.



But BN's history actually spans more than a century and includes the union of over 330 railroads. It's a history rich with pride, perseverance and progress. And at the heart of BN's history are the people and the communities that have helped build the railroad.

Thank you for
being part of our
achievements.



o make a difference
in the community,
we have to be united.

**Congratulations to the
Black State Employees
Association of Texas for
its efforts in making
that difference.**

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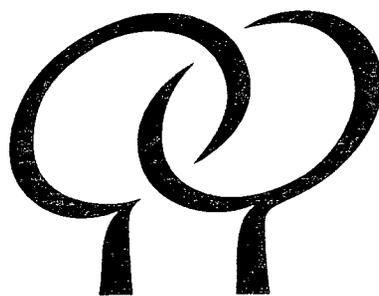


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on the
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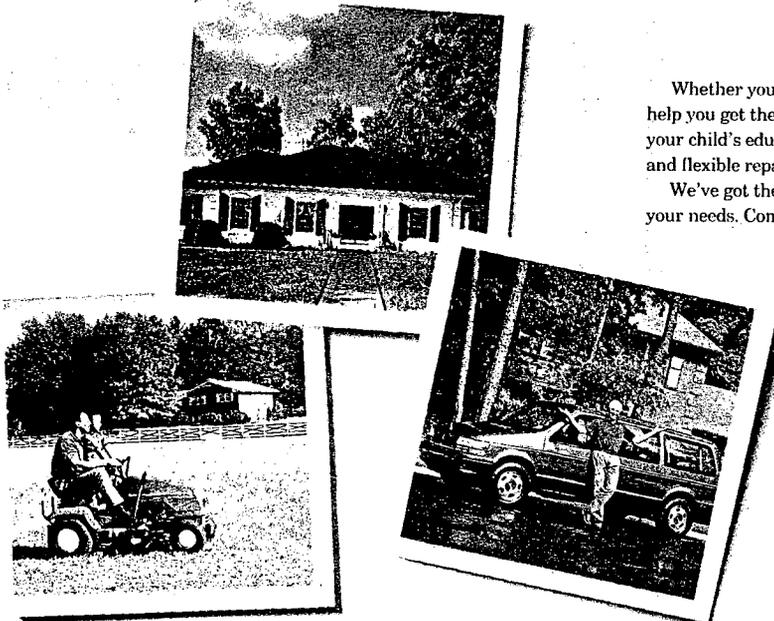
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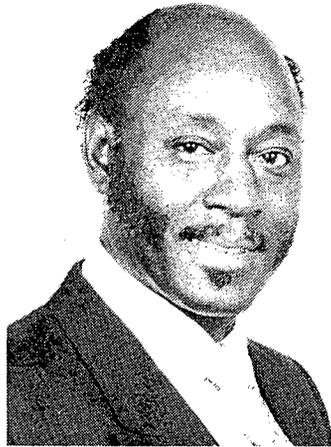


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Rev. H. D. Reagan, Pastor



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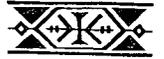
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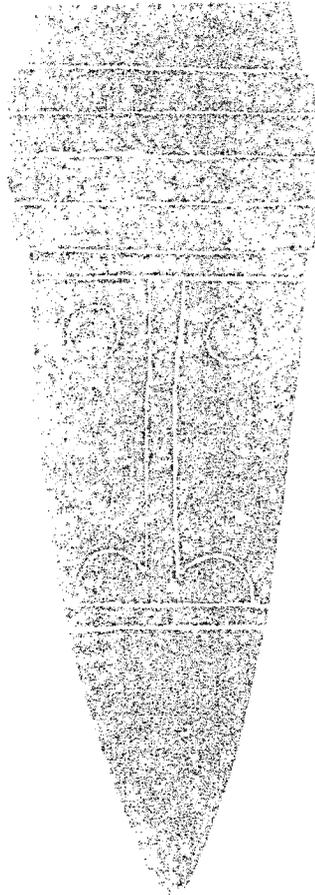
4650 S. HAMPTON ROAD

SUITE 97

DALLAS, TEXAS 75232



**BLACK STATE EMPLOYEES
ASSOCIATION OF TEXAS, INC.**



1995

ANNUAL REPORT

THE BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS, INC.



1201 West Camp Wisdom Road
Suite 224
P.O. Box 763773
Dallas, Texas 75232

Office: (214) 371-7710
Fax: (214) 374-0191

1996 CALENDAR OF EVENTS

February 1996

Youth Job Fair

April 1996

Professional Career Fair

May 1996

Scholarship Luncheon

May 1996

Summer Job Fair

June 1996

Discrimination/Affirmative Action
Workshop

August 1996

Workshop

September 1996

Awards Banquet

MEMBER PROFILE



Name: Sonja Hill

Occupation: Order Representative

Years with BSEAT: 4

Favorite Movie: Imitation of Life

3 People I'd Like to Meet:

Ernest Hamilton

Oprah Winfrey

Maya Angelou

Best Asset: My Mind

Advice I'd Give a High School Graduate: "Never stop learning"

Favorite BSEAT Event: Banquet

I Encourage People To: "Put God first in their lives"



Name: Euna-Etashia Robinson

Occupation: Social Worker

Years with BSEAT: 6

Favorite Movie: Panther

3 People I'd Like to Meet:

Johnny Cochran

F. Lee Bailey

Denzel Washington

Best Asset: "Gift of gab"

Advice I'd Give a High School Graduate: "Get as much education as possible, don't fall for the okey-doke"

Favorite BSEAT Event: Job Fair

I Encourage People To: "Stand up for what is right and pursue their dreams."

1995

ANNUAL REPORT

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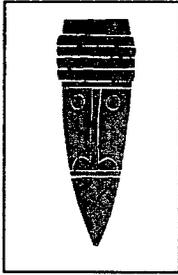
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COMMUNITY REINVESTMENT
ACT
(CRA)



BANK ONE SEEKS TO CLOSE BRANCH IN SOUTHEAST OAK CLIFF

"Basically our position is that this move is a continuation of Bank One's negligence in terms of being a good corporate citizen," said Reagan. "They consistently fail to comply with the spirit of the letter of the law as it relates to community reinvestment."

Black State Employees of Texas seeks to halt closing of bank branch in Oak Cliff

by Calvin Verrett-Carter
Assistant Editor

The Black State Employees of Texas (BSEAT) is leading the fight to halt a plan by Bank One, Texas to close its Cedar Ridge branch in southern Dallas.

"Basically, our position is that this move is a continuation of Bank One's negligence in terms of being a good corporate citizen," said Reagan. "They consistently fail to comply with the spirit of the letter of the law as it relates to community reinvestment."

In a letter to Stephen Steinbrink, the Senior Deputy Comptroller in the Office of Comptroller of Currency (OCC) Bank Supervision Operations Division, BSEAT maintains that minority communities have been unfairly targeted for bank closings.

The OCC is a federal agency that regulates banking activities including branch issues and compliance with the Community Reinvestment Act.

"We are diametrically opposed to any notion, suggestion or actions by Bank One to close a branch in southern Dallas County," says the letter. "Especially when considering a bank the size of Bank One Texas, which is the third largest banking institution in the state of Texas."

Bank One, Texas N.A. reportedly has assets of about \$18 billion.

By filing the complaint with OCC,

summer when 23 African Americans filed a class action suit against the financial institution.

The group has been at the forefront of the fight to change Dallas' banking climate through a series of protests and demonstrations.

As part of an aggressive offensive to spur more economic development in African American communities,



Darren Reagan, CEO of the Black State Employees of Texas

the group has demanded a series of initiatives to make businesses more responsible to the communities they serve.

In the letter to the OCC, BSEAT criticizes Bank One for touting its record of having more branches in southern Dallas County than any

letter, Bank One has more than 50 branches in Dallas — and only seven located in minority neighborhoods.

BSEAT, which is asking for a copy of the bank's application, also made further requests including:

- A delay on processing the application until the agency conducts an investigation of the adverse impact to minority neighborhoods if the branch closes.

- That the Southwestern District office of OCC should hold meetings and interviews with area business owners, community-based organizations, homeowners associations, church leaders for their comments on the matter.

- Convene a public hearing on the proposed branch closing in Cedar Ridge.

- Require that the bank show "good cause" for closing the Cedar Ridge branch, which is located near a major commercial shopping center and business district.

Bank One officials say they are closing the Cedar Ridge branch, because of its close proximity to their Duncanville office.

"The only branch we're closing is Cedar Ridge," said Chris Spencer, a vice president at Bank One.

But Reagan disagreed saying "It seems that they are trying to get out of communities where African Americans are a growing popula-



BSEAT DISCUSSES CRA RATINGS WITH COMPTROLLER



Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219
November 4, 1994

Mr. Darren Reagan
Chairman & CEO
Black State Employees Association
Of Texas
P.O. Box 763773
Dallas, TX 75376
Dear Mr. Reagan:

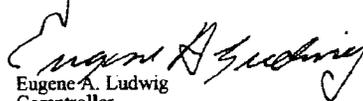
As the Comptroller of the Currency, I am interested in hearing the views of representatives of key local and regional community and other organizations about banking issues. I am writing to confirm our meeting in Dallas, Texas on November 9, 1994 from 11:30 a.m. until 3:00 p.m., at the Fairmont Hotel (1717 North Akard Street). We will provide a light lunch. I am pleased that you are available to participate.

Thus far, I have met with representatives of more than 75 national based community and other groups in Washington during my scheduled monthly meetings. I want to continue to expand this exchange with representatives of local and regional based organizations that represent the customer segments of national banks. This is the fifth meeting I am holding, in a series of six. The meetings are taking place in cities around the country with consumer advocates, housing providers, small minority business interests, civil rights and fair lending advocates, and government entities. To date, I have visited Salt Lake City, Omaha, Chicago, and San Francisco. The meetings are informal and open to any matters that participants wish to raise.

I have enclosed information on the Office of the Comptroller of the Currency and a list of confirmed meeting attendees. These meetings are by invitation only. Please contact Janice A. Booker, Director, Community Development division, on (202) 874-4930, if you have any questions.

We look forward to an open dialogue with you.

Sincerely,

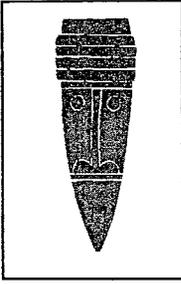


Eugene A. Ludwig
Comptroller

Enclosures

I am hopeful that discussions with Ludwig will lead to changes in the rating system.

Darren Reagan



BSEAT PROTESTS MERGER OF BANK ONE & 1ST BANK OF COPPELL FOR POOR DEALINGS WITH AFRICAN AMERICANS

Both Bank One and the 1st Bank of Coppel have continuously had poor lending and employment records with African-Americans. When asked why BSEAT is protesting this merger, Mr. Reagan replied, "This merger illustrates a very dangerous trend. OCC approved this merger knowing of their extremely poor lending records to African-Americans. We are outraged that the OCC has failed to prevent this merger."



Comptroller of the Currency
Administrator of National Banks

Multinational Banking
250 E Street, S.W.
Washington, D.C. 20219
(202) 874-4610

DECISION OF THE COMPTROLLER OF THE CURRENCY ON THE APPLICATION TO MERGE 1ST BANK, COPPELL, TEXAS INTO AND UNDER THE CHARTER AND TITLE OF BANK ONE, TEXAS, NATIONAL ASSOCIATION, DALLAS, TEXAS

Decision

On September 30, 1994, application was made to the Office of the Comptroller of the Currency for prior authorization to merge 1st Bank, Coppel, Texas (hereinafter 1st Bank) into and under the charter and title of Bank One, Texas, National Association, Dallas, Texas (hereinafter Bank One). This application is based on an agreement executed between the proponents on August 10, 1994.

As of September 30, 1994, 1st Bank had total deposits of \$135.0 million and operated two offices. On the same date, Bank One had total deposits of \$14.4 billion and operated 225 offices. Bank One is wholly owned by Banc One Corporation, a multibank holding company.

The OCC has reviewed the competitive effects of this proposal by using its standard procedures for determining whether a merger clearly has minimal or no adverse competitive effects. The OCC finds that the proposal satisfies its criteria for a merger that clearly has no or minimal adverse competitive effects.

The Bank Merger Act requires the OCC to consider "...the financial and managerial resources and future prospects of the existing and proposed institutions, and the convenience and needs of the community to be served." We find that the financial and managerial resources of 1st Bank and Bank One do not raise concerns that would cause the application to be disapproved.

The future prospects of the proponents, individually and combined, are considered favorable. The resulting bank is expected to meet the convenience and needs of the community to be served. 1st Bank customers and the Coppel market in general will have access to Bank One's wider array of products and services as well as an extensive branch network. No branch closings are contemplated as a result of this merger.

The Community Reinvestment Act (CRA) requires the OCC to take into account the applicants' record of helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods when evaluating certain types of applications. See 12 U.S.C. 2903. In considering the applicants' record of performance, the OCC reviewed CRA examination results, comments received during the public comment period and the applicants' response to those comments.

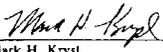
There will be no adverse effect on the resulting bank's CRA performance. 1st Bank's delineated community already falls within that of Bank One. Bank One's obligation and ability to help meet the credit needs of its various delineated communities will thus remain unchanged.

The OCC received one set of comments during the public comment period. Those comments, by the Black State Employees Association of Texas, alleged, among other things, that 1st Bank does not extend credit to minorities in its delineated community; Bank One is discriminatory in its pattern of establishing branches; Bank One has redlined a low-to-moderate Dallas area known as Southeast Oak Cliff; Bank One's performance in all of Texas' significant minority areas exhibits similar redlining; and, Bank One discriminates in the employment of minorities and use of minority vendors.

A review of the record of this application and other information available to the OCC as a result of its regulatory responsibilities has revealed no evidence that the applicants' records of helping to meet the credit needs of their communities, including low- and moderate-income neighborhoods, is less than satisfactory.

The OCC notes that both banks have current satisfactory CRA ratings. The examinations upon which those ratings were based appropriately considered the types and volume of credit offered by each bank. The OCC does not interpret the CRA to require branches to be established upon a geographic quota basis. Finally, an applicant's use of minority vendors and its employment practices are not within the ambit of the CRA.

We have analyzed this proposal pursuant to the Bank Merger Act (12 U.S.C. 1828(c)) and find that it will not significantly lessen competition in any relevant market. Other factors considered in evaluating this proposal are satisfactory. Accordingly, the application is approved.


Mark H. Kryst
Associate Deputy Comptroller
Multinational Banking

Dated: 2-17-95



HUD CRACKS DOWN ON NONCOMPLIANT CITIES

HUD stiffening rules to end housing bias

HUD planning tougher action on housing bias

Noncompliant cities could lose millions

By Craig Flournoy

Staff Writer of The Dallas Morning News

NEW YORK — All that Donald Singleton and the Rev. Pauline Davis wanted was a decent apartment.

All they got was a runaround. Mr. Singleton was an Army veteran and a bank clerk — a Brooklyn landlord rejected him. Ms. Davis is a

■ Most segregated cities. 5A

disabled grandmother who needed to move for health reasons — the New York City Housing Authority told her no.

Both are black. Claiming racial discrimination, each sued in federal court and won.

"It was shocking and degrading. Nothing like this ever happened growing up," said Mr. Singleton, born and reared in North Carolina. "Discrimination in housing is a major problem. There has to be stronger application of the law, not just in New York but everywhere."

The U.S. Department of Housing and Urban Development agrees. Next month, the agency will launch an unprecedented effort to force more than 800 cities, counties and states to aggressively enforce fair housing laws, according to Roberta Achtenberg, HUD's assistant secretary over fair housing.

Under the new regulations, governments would be required to draft and enforce detailed plans covering private and public housing. Those that fail to comply could lose tens of millions of dollars in federal aid.

"This is the first attempt to address the problem throughout the country," Ms. Achtenberg said. "For a whole host of reasons we need to step up enforcement and make violations more costly."

The regulations, to be published in August, have sparked anger and opposition.

"It's a nightmare for us. We don't know how to protect ourselves from liability," said Frank Shafronh, director of policy and federal legislation for the National League of Cities. "It needs to be significantly revised."

The stakes. More than \$5.5 billion in community development and other federal money.

Some officials bluntly reject Ms. Achtenberg's plan.

Despite intense lobbying to narrow the scope of the rule changes, said Mr. Shafronh. "So far we have not received a positive response from HUD or the Justice Department."

Steven Love, director of intergovernmental relations for the New York Housing Authority, said the nation's largest city does not need tougher rules.

"I can't imagine that it would be necessary in this city," he said, "because New York is not a racially segregated city."

But scholarly studies, HUD's own records and court cases in Chicago, Dallas and other cities show that segregation and discrimination pervade housing in most American cities.

Desegregation has occurred, particularly in the newer cities of the South and West such as Las Vegas, Orlando, Fla. and Dallas. However, segregation remains deeply entrenched in the older cities of the Northeast and Midwest. Recent studies show that New York is one of the nation's most segregated cities and that segregation has increased there.

Many housing experts, federal officials and some local officials said these findings demonstrate that Ms. Achtenberg's plan is long overdue.

"Traditionally the job of fair housing offices was to take no action, and this occurred in every major city in the country," said Alphonse Jackson, the head of the Dallas Housing Authority who supports the plan.

Florence Roisman, a Georgetown University law professor and a nationally recognized expert in housing law, also likes the plan.

"It sounds terrific to me," said Ms. Roisman. "It should create a storm of controversy. But 26 years after Congress approved the Fair Housing Act, it's high time that HUD got around to enforcing its terms."

Past failures

The terms of the 1968 Fair Housing Act are clear. Congress outlawed racial discrimination in housing and ordered all federal agencies to act "affirmatively" to remedy the effects of past racial segregation.

Mr. Shafronh said cities have done far more than HUD to abide by the act. "The federal government is clearly the major actor in compelling racial segregation in housing," he said. HUD officials acknowledge the agency's past failures. But they said most cities made only token enforcement gestures, relying on fair housing luncheons and posters.

"What cities often gave us before was pay," said Laurence Pearl, director of the HUD fair housing office of program standards and evaluation. President Clinton sought to change that with a sweeping executive order in January, directing HUD to step up its enforcement of fair housing laws. In response, the agency hammered out the new plan, Ms. Achtenberg said.

To ensure compliance, HUD will conduct random audits, reviewing each city's plan and progress.

Ms. Achtenberg said the proposed regulations would require that cities address activities that have the effect of furthering segregation — a significant change from the Reagan and Bush administrations, which argued that an intent to discriminate also had to be proved.

Critics of the new plan said the so-called effects test should be eliminated.

"Simply using effects is too arbitrary and capricious," said Mr. Shafronh.

Supporters disagree, citing landmark studies such as a 1991 report by the Urban Institute and Syracuse University that remains the largest federally commissioned review of housing discrimination.

The study relied on "testers" — 3,800 black, white and Hispanic couples sent in search of homes and apartments in 25 metropolitan areas. Researchers found that in more than half of all cases, minorities experienced some form of discrimination.

Ms. Achtenberg said the effects of this discrimination have the greatest impact on both poor and middle-class Americans of color.

The poor, she said, are trapped in ghettos, "neighborhoods with vast concentrations of very poor people where welfare dependency is the norm, where children are forced to go to inferior schools and where young people are as likely to go to prison as they are to graduate from a certified job training program."



Special to The Dallas Morning News: Janet Duran

The Rev. Pauline Davis, 64, seated with her grandchildren Drake Watkins, 12 (front left), and Allen Watkins, 11, was turned down for a housing transfer by the New York City Housing Authority despite her disability.

"Discrimination in housing is a major problem. There has to be stronger application of the law, not just in New York but everywhere."

— Donald Singleton, rejected by a Brooklyn landlord

And she said that middleclass families are denied the freedom of buying a home wherever they choose. "People should have access to home ownership on an equal basis," she said, "but that promise has not been made real for a significant portion of the American people."

Tenants feel trapped

Ms. Davis and Mr. Singleton know what it is like to be trapped.

For years Ms. Davis lived in a rat-infested, crime-ridden public housing project on Staten Island. A broken elevator often forced her to walk up and down five flights of stairs. That was tough on Ms. Davis, a heart attack victim with one lung who suffered from angina, epilepsy and heart valve problems.

The New York City Housing Authority rejected her transfer requests, contending that the white project she wanted was always full.

It wasn't. Records show that more than 600 tenants — most of them white — moved into the project between 1973 and 1988.

Ms. Davis and six other poor minority women filed a federal lawsuit in 1990 charging that the nation's largest housing authority operated a segregated system of public housing. Records and testimony showed that since 1960 officials had used a covert system of racial codes to steer tenants New York officials agreed in 1992 to allow Ms. Davis and almost 2,000 other minority families to move into predominantly white projects.

Ms. Davis said her prayers were answered but more needs to be done.

"This city is not a melting pot," she said one recent evening, looking out over a tree-shaded playground outside her new apartment. "It's a pot of prejudice."

New York officials disagree. Mr. Love with the housing authority said discrimination is not a major problem in the city's public or private housing.

"If you are a white person or a black person or a Hispanic person, you can live where you want to," he said.

Mr. Singleton said he was not allowed to live where he chose. He wanted to move to an apartment complex in a predominantly white Brooklyn neighborhood in 1991. And it was all arranged — the manager would meet Mr. Singleton at the apartment of a white friend who lived in the complex and collect a security deposit. A few minutes later Mr. Singleton opened the door and the white manager saw him for the first time.

"She just blurred out, 'The apartment is rented,'" he recalled. "She definitely looked shocked. All the color left her face."

Mr. Singleton went to the Open Housing Center, New York's only private fair housing agency. Using testers, it helped him win a \$50,000 settlement, which he used to buy a home in San Antonio. But he said the incident robbed him of something precious: his self-respect.

"It had a profound psychological impact on me," Mr. Singleton said. "That landlord attacked my racial character and left me feeling like a bum."

The city Human Rights Commission is responsible for enforcing fair housing laws in New York. But Mr. Singleton, after talking with friends, avoided the agency.

Officials with the Human Rights Commission declined repeated requests for an interview. Instead, it issued this statement: "We here in New York have historically pursued vigorously and have enforced vigorously the laws to eliminate racial discrimination in housing."

Studies show little progress. In the recent book, *American Apartheid*, professors from New York and Illinois found that New York actually became more segregated between 1970 and 1990.

New York could pay dearly if it does not aggressively enforce fair housing laws. This year the city will receive more than \$19 million in federal housing aid, money that could be suspended or cut off under Ms. Achtenberg's plan.

Housing experts and even some local officials said that plan represents the first tangible effort in years to end the national problem of housing discrimination.

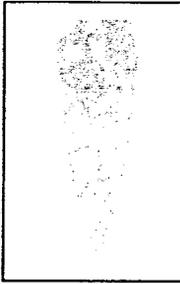
"Given the conditions in most American cities, it's absolutely appropriate," said Mr. Jackson of Dallas, who previously oversaw public housing in Washington DC. "If we had looked at human beings as human beings, we wouldn't be presented with this problem."

"Steven Love, director of intergovernmental relations for the New York Housing authority, said the nation's largest city does not need tougher rules.

'I can't imagine that it would be necessary in this city,' he said, 'because New York is not a racially segregated city.'

But scholarly studies, HUD's own records and court cases in Chicago, Dallas and other cities show that segregation and discrimination pervade housing in most American cities."

-Craig Flournoy, Dallas Morning News



BSEAT QUESTIONS REGULATORS CRA RATINGS OF FINANCIAL INSTITUTIONS WITH POOR LENDING RECORDS TO AFRICAN-AMERICANS



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D.C. 20551-0001

LAWRENCE B. LIMSEY
MEMBER OF THE BOARD

November 10, 1994

Mr. Allen McGill
President
Black State Employees Association of Texas, Inc.
P.O. Box 763773
Dallas, TX 75376

Dear Mr. McGill:

Thank you very much for your letter of November 2 regarding statistics on the Community Reinvestment Act. I have forwarded your request to our Division of Consumer and Community Affairs to be researched.

I will send along the results of the research as soon as they are available.

Sincerely,

1993 & 1994 CRA Protested Applications in Texas

- | | |
|----------------|--|
| 1. 93SW020080 | Charter National Bank-Houston, Houston |
| 2. 93SW020081 | Charter National Bank-Colonial, Houston |
| 3. 93SW050030 | TX Commerce Bank North McAllen Branch, McAllen |
| 4. 94SW050010 | Lone Star NB, McAllen |
| 5. 94SW060013 | TX Commerce Bank, NA, Houston |
| 6. 94SW060014 | TX Commerce Bank, NA, Houston |
| 7. 94SW060015 | TX Commerce Bank, NA, Houston |
| 8. 94SW060016 | TX Commerce Bank, NA, Houston |
| 9. 94SW060017 | TX Commerce Bank, NA, Houston |
| 10. 93SW020003 | TX Commerce Bank-Beaumont, Beaumont |
| 11. 93SW020005 | TX Commerce Bank-El Paso, El Paso |
| 12. 93SW020035 | Fidelity Bank NA, University Park |
| 13. 93SW020057 | TX Commerce Bank, NA, Houston |
| 14. 93SW020063 | United B&T, NA, Dallas |
| 15. 94WE020029 | First Interstate Bank of TX, NA, Houston |

Regulators were asked, "How does a financial institution earn a satisfactory rating without making a single loan to an African-American?"



Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

December 6, 1994

Mr. Allen McGill
Black State Employees Association of Texas, Inc.
P.O. Box 763773
Dallas, TX 75376

Dear Mr. McGill:

This is in response to your letter dated November 2, 1994, which was referred to my office on November 3 for processing under the Freedom of Information Act, 5 U.S.C. 552.

You requested various information (items A - L) concerning CRA protested applications for the state of Texas for 1993 through 1994.

Our responses are as follows:

- A. Enclosed is a list of the protested applications received from Texas.
- B. Our office does not maintain a list of the total number of CRA comments on applications.
- C. Our office does not maintain a list of the total number of CRA protests alleging discriminatory lending practices against African Americans in Texas or any state.
- D. Our office does not maintain a list of the total number of CRA protests deemed substantial in Texas. Please be advised that there is no statute requiring that protests be deemed substantial.
- E. Our office does not maintain a list of the total number of public hearings convened due to protests in Texas.
- F. Our office does not maintain a list of the total number of CRA evaluations in Texas where the examiner has noted the lack of any reportable HMDA loans to African Americans. Please note that CRA is responsive to bank lending to its community, not to a specific ethnic group.

December 6, 1994
Page 2

- G. Our office does not maintain a list of the financial institutions that examiners have rated less than satisfactory, because of the lack of HMDA reported loans to African Americans in Texas. I have enclosed the news releases that our office has issued listing the banks and their ratings for 1993 through 1994.
- H. Our office does not maintain a list of the total number of protests upheld resulting in the application being withdrawn or turned down in Texas. However, I have enclosed the decision letters with each protest in response to item L. This should help you determine the outcome of each application.
- I. The total number of CRA bank examiners assigned to perform CRA examinations who are African Americans in Texas are as follows:

As of 12/31/93 - 0
As of 11/02/94 - 6
- J. At this time, information relevant to scheduled CRA examinations is not disclosed to the public. The authority for withholding this information is 5 U.S.C. 552 (b)(8) and 12 C.F.R. 4.16(b)(8), relating to a record, or portion thereof, containing or relating to an examination, operating, or condition report prepared by, or on behalf of, or for the use of, the Comptroller of the Currency or any other agency responsible for the regulation or supervision of financial institutions, relating to the affairs of any bank or affiliate thereof, bank holding company or subsidiary, broker, finance company, or any other person engaged, or proposing to engage in, the business of banking, extending credit, or managing or controlling banks.
- K. Enclosed are lists responsive to your request.
- L. Enclosed are comments received for the following applications identified in item A: 93SW050030, 93SW020005, and 93SW020035. The others will be sent to you as soon as they are processed.

In response to item J, if you consider any of the above to be an improper denial of your request, you may appeal such denial to the Comptroller of the Currency. The appeal should be filed within 35 days of the date of this letter, should state the circumstances and reasons or arguments in support of the appeal, and be mailed to the Disclosure Officer, Communications Division, Mailstop 9-13, Office of the Comptroller of the Currency, Washington, DC 20219.

Sincerely,

Frank D. Vance, Jr.
Disclosure Officer
Enclosure(s)
FDV:je:#2934

BSEAT QUESTIONS CRA RATINGS OF FINANCIAL INSTITUTIONS ...



Comptroller of the Currency
Administrator of National Banks
Washington, D.C. 20218

December 7, 1994

Mr. Allen McGill, President
Black State Employees Association of Texas, Inc.
Post Office Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

This responds to your letter of October 24, 1994, in which you request an explanation from the Office of the Comptroller of the Currency (OCC) regarding the consideration of Home Mortgage Disclosure Act (HMDA) data in the corporate application process. Concerns were also expressed relative to both the Community Reinvestment Act (CRA) and the Equal Credit Opportunity Act (ECOA) and what you conclude is an adverse impact on the southeast Oak Cliff residents caused by the absence of home mortgage originations by some Dallas banks.

The OCC shares your concerns about community reinvestment and fair lending and actively monitors banks' compliance with the relevant laws and regulations. The agency continues to revise and enhance the examination approach to ensure the performance of supervised banks is fairly and accurately evaluated. OCC believes its examination procedures effectively address the concerns you raise. The following comments summarize the general approach to examining for and ensuring compliance with the CRA and fair lending regulations.

The CRA requires the OCC to use its authority to encourage banks to help meet the credit needs of their entire communities. While CRA is credit focused, responsibilities under the CRA may be met in a variety of ways, including lending for business, agriculture, education, consumer, home purchase, home improvement, and financing state and local governments. The CRA was not intended to limit bank discretion to develop the types of products it believes are best suited to its expertise and business objectives and to particular community needs as long as its program is consistent with CRA objectives.

Examiners must consider bank condition, resources, size, and any legal impediments as well as community credit needs in assessing performance. Smaller banks with limited branch locations and expertise are not expected to perform at the same level as large banks. Overall conclusions about bank performance are drawn within that context based on a variety of factors including the types of credit offered and extended, the geographic distribution of loans made, and marketing efforts. Evaluations also consider the appropriateness of the community delineation that can reasonably be served by a particular bank. All of these elements, as well as other relevant programs and activities in which a bank may be involved, must be considered in assessing overall CRA performance.

Mr. Allen McGill
Page 2

The fair lending examination, which includes compliance with ECOA, includes a comparative file review of similarly situated borrowers using the most appropriate prohibited basis groups to determine if the bank has provided equal consideration and opportunity for credit extensions. Written policies and established practices are also reviewed to determine whether or not the effect of a particular policy may be discriminatory in nature. In addition, the OCC has implemented a testing program using a third party vendor to determine what problems exist at the pre-application process. Many larger banks have initiated similar efforts including second review programs, which are viewed positively as we encourage banks to take a proactive stance and develop products, policies, and training that are appropriate to ensure the fair and equitable treatment of all loan applicants.

HMDA data is not definitive evidence of discrimination, and the supporting data provided in your letter is inconclusive regarding banks' CRA or ECOA performance because it does not consider factors such as those described above. The number of loans made to African Americans or any other ethnic group or protected class is not a litmus test for an institution to receive a satisfactory rating. The importance of any type of lending activity depends largely on an assessment of community characteristics and needs within the institution's service area.

As can be noted from the comments above, HMDA data is considered in the fair lending assessment, the results of which affect the CRA rating. Nothing in 12 CFR 5, the regulation that establishes rules and procedures for corporate applications, requires the OCC to consider HMDA data in evaluating corporate applications. The OCC believes it would be inappropriate and unfair to adopt a policy that mandates suspension of a corporate application as you suggested. However, a significant role exists for community activists in helping examiners assess banks' CRA performance. In particular, community organizations could be of great assistance in the effort to root out discrimination through the provision of information or any evidence that examiners may not be able to develop during the course of an examination. During the course of an examination, any comments submitted to the bank and included in the CRA Public File are carefully considered.

We believe effective community based organizations are an invaluable resource to the communities they represent. We encourage the Black State Employees Association of Texas to continue its efforts and dialogue with all concerned parties as we work together to reinvigorate our communities.

Sincerely,

Stephen M. Cross

Stephen M. Cross
Deputy Comptroller
for Compliance Management



U. S. Department of Housing and Urban Development
Washington, D.C. 20410-2000

December 20, 1994

OFFICE OF THE ASSISTANT SECRETARY
FOR FAIR HOUSING AND EQUAL OPPORTUNITY



Mr. Allen McGill
President
Black State Employees Association
of Texas, Inc.
P.O. Box 763773
Dallas, TX 75376

Dear Mr. McGill:

On behalf of Secretary Cisneros, thank you for your letter of October 24, 1994 requesting the policy and position of the Department of Housing and Urban Development (the "Department" or "HUD") regarding applications from financial institutions which did not originate Home Mortgage Disclosure Act (HMDA)-reported loans to African Americans in 1993. You also raised concerns regarding various financial institutions' level of compliance with the Equal Credit Opportunity Act (ECOA) and the Community Reinvestment Act (CRA).

Since efforts by my staff to reach you by telephone were unsuccessful, I am responding in writing. The Office of Fair Housing and Equal Opportunity administratively enforces the Fair Housing Act (the Act) which makes it unlawful to discriminate in housing and residential real estate-related transactions based on race, color, religion, sex, handicap, familial status, or national origin.

The Department does not, however, have enforcement authority for the ECOA or the CRA. Enforcement of those statutes is undertaken by the appropriate federal regulatory agency (such as the Federal Deposit Insurance Corporation, or the Office of Comptroller of the Currency) for a given financial institution. An enclosure with your letter specified the appropriate agency for each named institution. You should contact those agencies if you feel there have been violations of the ECOA or the CRA by the institutions you mentioned.

Your letter also stated that certain financial institutions "are originating few or not any loans" to African Americans in the Southeast Oak Cliff area of Texas. A statement as broad as this is generally not sufficient for HUD to initiate an investigation into a particular institution's lending practices. As you stated in your letter, HMDA reports are not definitive evidence of the existence of discrimination. The Department will, however, consider any specific allegations by aggrieved persons or your organization if your organization would otherwise

have standing to file a complaint. If there are individuals who feel that they were denied a loan based on unlawful discriminatory practices under the Act or your organization wishes to file on their behalf, a complaint may be filed with this Department.

For your convenience, I have enclosed a booklet entitled Fair Housing - It's Your Right, which contains a Housing Discrimination Complaint form (HUD-903). If you know of individuals who feel that their fair housing rights may have been violated under the Fair Housing Act, please have them complete that form and mail it to the Fort Worth Office of FHEO at the following address:

John E. Wright, Director
Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development
1600 Throckmorton
Fort Worth, TX 76113
Telephone: (817) 885-5491

If a complaint is filed, the Fort Worth Office of FHEO will contact the complainant(s) as it begins the complaint process.

I hope the information provided is helpful.

Sincerely,

Roberta Achtenberg
Roberta Achtenberg
Assistant Secretary

Enclosures

The Comptroller of the Currency responds, "The number of loans made to African-Americans or any other ethnic group or protected class is not a litmus test for an institution to receive a satisfactory rating."

BSEAT QUESTIONS CRA RATINGS OF FINANCIAL INSTITUTIONS ...



Federal Housing Finance Board
1777 F Street, N.W., Washington, D.C. 20004
Telephone: (202) 408-2400 Facsimile: (202) 408-1135

November 15, 1994

Mr. Allen McGill
President
Black State Employees Association of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

Thank you for your letter of October 24 discussing the lending performance of several mortgage lenders in Texas.

The Federal Housing Finance Board (Housing Finance Board) fully supports efforts to eliminate racial discrimination from the mortgage lending process. In early April of this year, the Housing Finance Board signed a "Policy Statement on Discrimination in Lending" along with the Department of Justice and eight other Federal agencies reaffirming our position on this issue. A copy of this statement is enclosed.

Generally, every financial institution in the nation is regulated by a Federal or State regulator to ensure that the institution is operated in a financially safe and sound manner. An institution's principal regulator depends upon that institution's charter. The Housing Finance Board regulates only the 12 regional Federal Home Loan Banks, one of which is in Dallas. The PHIL Bank of Dallas has 577 members that are regulated by one or more Federal or State regulators, not the Housing Finance Board.

Regarding your concerns on applications for bank charters, bank branches, automatic teller machines, or changes in bank activities, these are functions controlled by the bank's principal regulator. Additionally, information on delinquent mortgage lending patterns of particular banks is handled by each institution's principal regulator.

I have taken the liberty of forwarding your letter to each Federal regulator. You may wish to also contact each regulator regarding your concerns.

The Federal regulators are:

For national banks,

Mr. Stephen M. Cross
Deputy Comptroller for Compliance
Office of the Comptroller of the Currency
250 E Street, S.W.
Washington, DC 20219

For State-chartered banks that are not members of the Federal Reserve System,

Ms. Janice M. Smith
Director, Office of Consumer Affairs
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429

For State-chartered bank that are members of the Federal Reserve System,

Mr. Griffith L. Garwood
Director, Division of Consumer
and Community Affairs
Board of Governor of the Federal Reserve System
20th and C Streets, N.W.
Washington, DC 20551

For both State-chartered and Federally chartered savings associations,

Mr. Timothy R. Burniston
Deputy Assistant Director for Policy
Office of Thrift Supervision
1700 G Street, N.W.
Washington, DC 20552.

Some of the lenders you mentioned in your letter are members of the Federal Home Loan Bank System. The Housing Finance Board reviews the community support performance of each member approximately every two years and public comments are invited. I have forwarded your letter to Sonia Brown, Community Investment Officer at the Federal Home Loan Bank of Dallas. She will add your name to the list of persons and organizations that receive information about which Federal Home Loan Bank System members have an upcoming community support review. All comment letters received on the community support performance of individual members are also forwarded to that member's principal Federal regulator.

I hope this information has been of assistance to you.

Sincerely yours,

Nicolas P. Retsinas
HUD Secretary's
Designee to the Board

Enclosure

The Federal Housing Finance Board responds, "some of the lenders you mentioned in your letter are members of the Federal Home Loan Bank System. The Housing Finance Board reviews the community support performances of each member approximately every two years and public comments are invited."



OFFICE OF FEDERAL HOUSING ENTERPRISE OVERSIGHT
1700 G STREET NW WASHINGTON DC 20552 (202) 414-3800

November 23, 1994

Mr. Allen McGill
President
Black State Employees Association
of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

Thank you for your letter requesting the policy of the Office of Federal Housing Enterprise Oversight (OFHEO) regarding applications from financial institutions that did not originate any HMDA reported loans to African Americans in 1993.

The issue you highlight is of great importance, but it is not one directly under the jurisdiction of OFHEO. OFHEO was created by the Congress in 1992 for a single purpose: to ensure the financial safety and soundness of Fannie Mae and Freddie Mac.

While we do not have any direct connection with individual lenders' activities and practices, OFHEO does participate in the Federal government's Interagency Task Force on Fair Lending.

I have enclosed a brief explanation of OFHEO's mandate, and would be happy to answer any additional questions you might have about OFHEO.

Sincerely,

Aida Alvarez
Director

Enclosure

BSEAT QUESTIONS CRA RATINGS OF FINANCIAL INSTITUTIONS ...



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD
January 10, 1995

Mr. Allen McGill
Black State Employees Association
of Texas, Inc.
P.O. Box 763773
Dallas, TX 75376

Dear Mr. McGill:

This is in response to your letter dated November 2, 1994, and received by the Board from the Federal Reserve Bank of Dallas on November 15, 1994, in which you request, pursuant to the Freedom of Information Act, 5 U.S.C. § 552, "the following information for 1993 through this date 1994:

- A. The total number of CRA protests of applications received from Texas.
- B. The total number of CRA comments on applications received from Texas.
- C. The total number of CRA protests alleging discriminatory lending practices against African Americans in Texas.
- D. The total number of CRA protests deemed substantial in Texas.
- E. The total number of public hearings convened due to protests in Texas.
- F. The total number of CRA evaluations in Texas where the examiner has noted the lack of any reportable HMDA loans to African Americans.
- G. The total number of financial institutions examiners have rated less than satisfactory, because of lack of HMDA reported loans to African Americans in Texas.
- H. The total number of protests upheld resulting in the application being withdrawn or turned down in Texas.

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- I. The total number of CRA bank examiners assigned to perform CRA examinations who are African Americans in Texas.
- J. The number of CRA examinations scheduled from November 1994 through 1995; including the name, address, and telephone number of each institution.
- K. The name, telephone number, address, and contact person for each community based organization used by the agency to notify CBOs of agency actions.
- L. A copy of all protests filed in Texas, including those that were deemed substantial.*

By letter dated November 30, 1994, the time period for our response to your request was extended.

The staff has searched appropriate Board records and has found a number of documents that are responsive to items A, B, C, D, H, and L of your request. We have determined, however, that the documents contain the following kind of exempt information: staff opinions, recommendations, and analyses that would not be available by law to a party other than an agency in litigation with the agency. Such information will be withheld from you under authority of exemption 5 of the Act, respectively, 5 U.S.C. § 552 (b)(5). The documents containing the exempt information have been reviewed in accordance with the last sentence of subsection (b) of the Act, and all reasonably segregable nonexempt information will be made available to you.

The staff has also searched appropriate Board records and has found a number of documents that are responsive to item J. We have determined, however, that the documents contain information that is contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions. Such information will be withheld from you under authority of exemption 8 of the Act, respectively, 5 U.S.C. § 552 (b)(8). The documents containing the exempt information have been reviewed in accordance with the last sentence of subsection (b) of the Act, but no reasonably segregable nonexempt information was found.

The staff's search of Board records has revealed a document responsive to your item K. We have determined, however, that the document contains the following kind of exempt information: personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy. Such information will be withheld

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from you under authority of exemption 6 of the Act, respectively, 5 U.S.C. § 552 (b)(6). The document containing the exempt information will be reviewed in accordance with the last sentence of subsection (b) of the Act, and all reasonably segregable nonexempt information will be made available to you. The Federal Reserve Bank of Dallas will provide this document to you directly.

In a conversation with Lori Roth, of the Legal Division, you indicated it is not necessary to enclose copies of protests to which your organization was a party. Accordingly, we have not included copies of protests for:

1. Overton Financial Corporation, Overton, TX.
2. Comerica Inc. and Comerica Texas Inc., both of Detroit, MI.
3. Banc One Corporation, Columbus, OH.
4. First Interstate Bancorp, Los Angeles, CA (to acquire Cal Rep Bancorp and its subsidiary).
5. First Interstate Bancorp, Los Angeles, CA (to acquire San Diego Financial Corporation).
6. Abrams Centre Bancobares, Dallas, TX.

In your conversation with Obrea Poindexter, of the Division of Consumer and Community Affairs, you modified your request to eliminate item F.

The staff has searched appropriate Board records, but has found no public documents responsive to items E, G, and I of your request. In response to item E, however, no public hearings related to applications or protested applications were held in Texas in 1993, 1994, or to date in 1995. In response to item G, there is only one state member bank in Texas that has a less than satisfactory CRA rating; however, that bank is not a HMDA reporter. In response to item I, the Federal Reserve Bank of Dallas has three compliance examiners who are African American.

Your request for information, therefore, is partially granted and partially denied for the reasons stated above. The Board's Freedom of Information Office and the Federal Reserve Bank of Dallas will provide you with copies of the documents being made available to you pursuant to this authorization under separate cover. If you believe you have a legal right to any information that is being withheld, you may appeal this

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determination pursuant to section 261.9(d) of the Board's Rules Regarding Availability of Information, a copy of which is enclosed for your information.

Very truly yours,

William W. Miles
Secretary of the Board

Enclosure

cc: Governor Lawrence B. Lindsey
Board of Governors of the Federal Reserve System
Mr. Dean Pankonin
Federal Reserve Bank of Dallas
Ms. Sharon Sweeney
Federal Reserve Bank of Dallas

The Federal Reserve System responds, "With reference to the specific financial institutions in Texas that are listed in your letter, none of the institutions have applications pending in the Federal Reserve System, including the only state member bank on the list, United Texas Bank, Dallas, TX (referred to in your letter as United Bank of Texas). The Dallas Reserve Bank, however, will consider your comments during the next CRA examination of the bank."

BSEAT QUESTIONS CRA RATINGS OF FINANCIAL INSTITUTIONS ...

FDIC

Federal Deposit Insurance Corporation
Division of Supervision
1910 Pacific Avenue, Suite 1000, Dallas, Texas 75201

Dallas Regional Office
2141229-3943

November 10, 1994

Allen McGill
President
Black State Employees Association of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

We have received your letter dated October 24, 1994 which requests the following:

- (1) The FDIC's policy "regarding applications from financial institutions that did not originate any Home Mortgage Disclosure ("HMDA") reported loans to African Americans in 1993";
- (2) A suspension of all outstanding applications "pending an overall examination and analysis" of each applicant bank's loan activities and practices;
- (3) A statistical analysis of each applicant bank's community reinvestment activities "to determine the extent to which traditionally underserved populations, particularly African Americans, are served"; and
- (4) A message from the FDIC to each bank that "race based exclusion from credit will not be supported by satisfactory CRA ratings."

Our responses to each of the above numbered requests are provided below:

- (1) The FDIC's Rules and Regulations do not require an evaluation of a bank's compliance with HMDA in conjunction with any type of application submitted by the bank for FDIC approval. However, Section 303.7 of the FDIC's Rules and Regulations states, in part, that a Regional Director or Deputy Regional Director has the authority to approve various types of applications provided "compliance with the Community Reinvestment Act ("CRA") and the implementing regulation (Part 345) have been considered and favorably resolved." Section 345.8(b) of the FDIC's Rules and Regulations states that: "The assessment of a bank's record of performance in helping to meet the credit needs of its community may be the basis for denial of an application." The types of applications covered by Sections 303.7 and 345.8 include mergers, deposit insurance, relocation of a main office, and the establishment or relocation of branches and ATMs.

Compliance with HMDA and other consumer laws is analyzed during our compliance examinations of insured state nonmember banks.

Allen McGill -2- November 10, 1994

- (2) The FDIC cannot suspend or delay all pending applications at your request. According to Section 303.6(f)(3), anyone may file written comments concerning the merits of a specific application to the Regional Director at any time before the FDIC has completed processing the application. Any comments or protests received by this office in accordance with Section 303.6(f)(3) concerning a specific application will be given full consideration during our evaluation of the application.

- (3) The FDIC cannot provide you with a statistical analysis of each applicant bank's community reinvestment activities regarding "traditionally underserved populations, particularly African Americans" because data relating to the volume of bank loans received by various racial groups is not germane to the CRA and therefore is not collected by the Corporation. The CRA is a 1977 law which encourages insured depository institutions to meet credit needs on a community basis rather than on a racial basis. Consequently, Section 345.7 of the FDIC's Rules and Regulations is worded accordingly: "In connection with its examination of a bank, the FDIC shall assess the record of performance of the bank in helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the bank."

- (4) In assigning an appropriate CRA rating based on the examination of an insured state nonmember bank, the FDIC has been required to consider any bank practices of "race based exclusion from credit" since the implementation of the CRA. Section 345.7 lists 12 factors that the FDIC must consider in assessing a bank's CRA performance, including "evidence of prohibited discriminatory or other illegal credit practices."

In recent years, the FDIC has placed a greater emphasis in monitoring the CRA performance of insured state nonmember banks as evidenced by the increasing volume and frequency of CRA examinations. Additionally, on August 31, 1994, the Corporation established a separate division known as the Division of Compliance and Consumer Affairs to address CRA and consumer compliance issues.

I hope that this letter addresses your requests. Please note that you can request to be put on our mailing list to receive the FDIC's report which discloses the CRA rating of each bank which was examined by the FDIC on a nationwide basis during the previous month. To obtain this information, please write to FDIC, Office of Corporate Communications, 550 17th Street, N.W., Washington, D.C. 20429.

Sincerely,
Kenneth L. Walker
Kenneth L. Walker
Regional Director

FDIC

Federal Deposit Insurance Corporation
Washington, DC 20429

Division of Supervision

December 7, 1994

Mr. Allen McGill
President
Black State Employees Association of Texas
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

Chairman Tipton asked that I reply to your letter dated October 24, 1994, which expressed your organization's concerns regarding applications of financial institutions that have not originated any Home Mortgage Disclosure Act ("HMDA") reportable loans to African Americans in the Southeast Oak Cliff area of Texas in 1993.

Your letter included a request that all applications be held in suspension pending an overall examination and analysis of the lender's activities and practices. Current practice requires that the FDIC review an applicant's history and performance to determine whether there are any inconsistencies with the Community Reinvestment Act ("CRA"). This review involves the institution's most recent compliance and CRA examinations; in which comments and conclusions are stated regarding the institution's lending practices and performance under the Fair Housing Act, the Equal Credit Opportunity Act, and the CRA. The compliance examinations under these Acts entail verification and analysis of the institution's HMDA loans and regularly requires a review of originated and denied loan files. Specifically, the institution's HMDA data are utilized by examiners to review an institution's overall fair lending performance. If an institution is satisfactorily carrying out its fair lending and CRA responsibilities the application will be processed; this review encompasses all of CRA and is not limited to HMDA loans. After an application is approved the institution will be expected to continue to meet the credit needs of the entire community.

We at the FDIC share your concerns over race based exclusion from credit, and such action by a lender would be sufficient statutory grounds to deny an application.

We trust this is responsive to your request.

Sincerely,

A. David Meadows

A. David Meadows
Associate Director

FDIC responds, "The CRA is a 1977 law which encourages insured depository institutions to meet credit needs on a community basis rather than on a racial basis."

BSEAT QUESTIONS CRA RATINGS OF FINANCIAL INSTITUTIONS ...

FDIC

Federal Deposit Insurance Corporation
Washington, DC 20429

Division of Compliance and Consumer Affairs

February 28, 1995

Allen McGill, President
Black State Employees Association of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

This letter is in response to your request that Acting Chairman Nicolas Retsinas of the Federal Housing Finance Board provide a statement of that agency's policy concerning financial institutions that originated few or no loans to African Americans in 1993. Because seven of the institutions listed in the attachments to your letter are supervised by the FDIC, Chairman Retsinas forwarded a copy of your request to our agency. I apologize for our delayed reply and hope this information will be helpful to your organization.

Copies of the Community Reinvestment Act Performance Evaluation for each of the seven FDIC-supervised lenders mentioned in your inquiry are attached. The evaluation for Western Bank and Trust, Duncanville, Texas is based on an examination conducted in November 1992. The evaluation of an examination completed at Western last month should be available in the next few weeks. A copy will be sent to you.

One of the FDIC-supervised institutions on the lists attached to your letter did not originate any loans to African Americans in 1993. However, the institution reported only thirty applications that year, 10% of which were from minority applicants other than African Americans and all of which were approved and loans originated.

Your lists also include four FDIC-supervised institutions that originated ten or fewer loans to African Americans in 1993. During 1993, these four banks had a total of only 405 applications, including 9% from African Americans and 10% from other minority applicants. One of these lenders originated loans for all five of its African American applicants, representing 8% of its total number of 1993 applications. Minority applicants represented between 10%

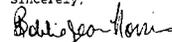
- 2 -

Each of the four banks was examined during 1994, with some examinations including comparative loan file analyses to confirm that credit decisions were made on the same bases for African American, Hispanic and white applicants. As noted in the enclosed performance evaluations, there were no findings of illegal discrimination.

The only applications pending since receipt of your letter for the seven institutions were three approved by early December. They were for Comerica Bank-Texas, approved November 30th, Red Oak State Bank, approved December 5th, and Equitable Bank, approved December 8th.

I hope this information will be of use to the Black State Employees Association of Texas.

Sincerely,



Bobbie Jean Morris, Chief
Fair Lending Programs Section

The Office of Thrift and Supervision (OTS) responds, "As noted above, the institution's record of compliance with the various discrimination laws is assessed in the compliance examination. However, this evaluation is one of the twelve factors considered in assigning a CRA rating."



Office of Thrift Supervision Department of the Treasury

Midwest Region

122 West John Carpenter Freeway, Suite 600, Irving, TX 75039 • (214) 281-2000
P.O. Box 619027, Dallas/Fort Worth, TX 75261-9027 • FAX (214) 281-2001

November 17, 1994

Allen McGill, President
Black State Employees Association
of Texas, Inc.
Post Office Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

Thank you for your letter of October 24, 1994. We appreciate your taking the time to write us.

Our examiners assess the effectiveness of our regulated institution's fair lending and equal-credit policies, procedures, practices and oversight in each regularly scheduled examination. Our philosophy about fair lending is simple: It is the right thing to do. Discrimination in lending on the basis of race, or any other prohibited factor, is not only against the law, but also bad business.

I have enclosed the examination procedures used by our examiners in making their assessment of the institution's compliance with the various discrimination and Equal Credit Opportunity Act laws. Our findings from employing these procedures along with our findings on all areas of consumer compliance, such as Truth in Lending, Real Estate Settlement Procedures, Electronic Funds Transfer, etc., are compiled and an overall rating for compliance is determined for the institution. This rating, along with the institution's rating under the Community Reinvestment Act are considered, along with other criteria required under various regulations in processing applicable applications. The Community Reinvestment Act requires us to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of such institution.

As previously communicated to you, application processing is suspended upon our receiving a substantial protest of a specific application. As your letter of October 24, 1994 does not constitute a substantial protest of a specific application, we are unable to accommodate your request to suspend processing of all applications.

Allen McGill
Black State Employees Association
of Texas, Inc.
November 17, 1994
Page 2

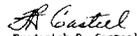
As noted above, the institution's record of compliance with the various discrimination laws is assessed in the compliance examination. However, this evaluation is one of the twelve factors considered in assigning a CRA rating.

As you can see from the information enclosed, the institution's HMDA data is just one of the tools utilized in our procedures to determine whether there is a basis for evidence of discrimination. I have also included some recent guidance, distributed to the industry and to our examiners, which reinforces our commitment to fair lending practices.

The agency is in the process of evaluating its procedures to evaluate compliance with the various discrimination laws. It appears that our assessments in the future may utilize more quantitative data.

Should you or any interested party or consumer wish to present evidence of a particular institution's discriminatory actions, you can be assured that this agency will closely review this evidence. Should discriminatory actions be present, they will be aggressively pursued for remedies.

Sincerely,



Frederick R. Casteel
Regional Director

FRC:MCS/ama

BSEAT QUESTIONS CRA RATINGS OF FINANCIAL INSTITUTIONS ...



Office of Thrift Supervision
Department of the Treasury

John F. Downey
Thrift Director
Regional Operations

1700 G Street, N.W., Washington, D.C. 20542 • (202) 456-6000

November 18, 1994

Mr. Allen McGill
President
Black State Employees Association
of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

This responds to your October 24, 1994 letter to Acting Director Jonathan L. Fichter. Your letter raises several issues with respect to possible lending discrimination by financial institutions and this agency's efforts to detect and correct discriminatory lending practices.

The Office of Thrift Supervision (OTS) is firmly committed to the enforcement of the fair lending laws. We have not and will not tolerate discrimination in lending. Where we find evidence of discriminatory practices, we do not hesitate to use the full extent of our enforcement authority to initiate corrective action including, where appropriate, referring pattern or practice violations of the Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA) to the Department of Justice.

Examination Approach

I think it would be useful to explain the approach we take to ensure compliance with the fair lending laws and regulations, and the Community Reinvestment Act (CRA). First, we review an institution's compliance with those laws and regulations as part of our regularly scheduled on-site examination process. Second, we consider an institution's performance under the CRA when the institution files certain corporate applications.

Our specialized compliance examination program is the cornerstone of our national effort to examine savings associations for compliance with the fair lending laws and regulations (e.g., the ECOA, the FHA, the Home Mortgage Disclosure Act (HMDA) and other nondiscrimination regulations) and the CRA. Under this program, examinations are conducted on an established cycle that is driven by the institution's previous compliance or CRA rating. These examinations are conducted by specially trained examiners in our five regional offices.

Mr. Allen McGill
Page two

Our fair lending examination procedures are designed to detect systematic biases in an institution's lending behavior. The first step in the process involves a comprehensive review of loan policies, underwriting standards and processing procedures, lending patterns, self-assessment efforts, staff training, and discussions with management and lending personnel.

In analyzing lending patterns, we emphasize the identification of significant disparities, such as those referenced in your letter, associated with applicant or neighborhood characteristics such as race or racial composition. HMDA data are an invaluable tool that our examiners use to identify disparate lending patterns. However, as your letter indicates, HMDA reports by themselves are not definitive evidence of discrimination.

Our examiners use the results obtained through HMDA analysis and the other comprehensive reviews in the next phase of the examination process, where hypothesis testing and judgmental sampling are used to review individual credit application files. For example, an inference may be drawn from available lending records about the treatment of applicants of different races. If a disparity is identified, the examiner forms a hypothesis (e.g., black males are treated less favorably than white males) and tests the affected group against a control group of similarly-situated white applicants.

In addition, as you are probably aware, an interagency effort is underway to improve the implementation of the CRA. This reform effort will emphasize lending performance as opposed to process. This focus on lending performance should improve the awareness of institution management regarding the more subtle forms of discouragement faced by low- and moderate-income individuals, including minorities, in the credit process.

Reviewing Applications

The CRA requires the OTS to take into account the CRA performance record of institutions in considering applications for deposit facilities. As mentioned earlier, our examiners evaluate an institution's performance under the CRA during each compliance examination; consequently, we routinely review examination reports to help determine the applicant's performance in helping meet the credit needs of its entire community, including low- and moderate-income neighborhoods. Great weight is given to examination findings relative to CRA performance. We may also obtain additional information to update the examination record or to clarify any questions about how well an institution is actually

Mr. Allen McGill
Page three

performing. Of course, we must evaluate more than CRA performance in the applications process. We also assess the financial capacity of each applicant institution and the competency of its management, the effects of the application on competition, legal constraints under which the institution operates, and any other considerations the application may entail.

An important feature of the applications process is the opportunity for the public to comment on any factors the agency must consider in acting on an application — including CRA performance. Public comments may help provide a more complete or current picture of CRA performance than is indicated by examination records alone. Any written comments we receive become part of the record we carefully review in making our decision.

Adverse findings about an applicant's CRA performance can result in denial of an application. An application may also be approved, but subject to certain conditions tied to improved CRA performance.

Conclusion

We appreciate your comments on the need to improve our procedures to detect discrimination in areas that may not be apparent using HMDA data alone. In fact, we are actively working to improve our fair lending and CRA examination procedures. Nonetheless, we remain committed to eradicating any discrimination from the thrift industry and we do not believe that the process will be best served by suspending all applications, as suggested in your letter.

Your letter specifically mentions the Southeast Oak Cliff neighborhood of Dallas, Texas. We are forwarding a copy of your letter to our Midwest Regional office for their consideration during examinations of savings associations in that area.

Please contact Timothy R. Burniston, Deputy Assistant Director for Policy, (202-306-5629), if you have further questions.

Sincerely,

John F. Downey
Deputy Director
for Regional Operations

cc: Mary Carole Stoltz
OTS Midwest Region

OTS responds, "In analyzing lending patterns, we emphasize the identification of significant disparities, such as those referenced in your letter, associated with applicant or neighborhood characteristics such as race or racial composition. HMDA data are an invaluable tool that our examiners use to identify disparate lending patterns. However, as your letter indicates, HMDA reports by themselves are not definitive evidence of discrimination."

BSEAT QUESTIONS CRA RATINGS OF FINANCIAL INSTITUTIONS ...



Office of Thrift Supervision
Department of the Treasury

1700 G Street, N.W., Washington, D.C. 20552 • (202) 906-6000

April 3, 1995

Allen McGill, President
Black State Employees Association
of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

Acting Director Fiechter asked me to respond to your information request of November 2, 1994 regarding CRA protests in Texas. Inasmuch as the same letter was sent to the Dallas Regional Office, this letter also responds on behalf of Regional Director Casteel. We appreciate your writing to us and trust that the information contained in this letter is responsive to your inquiry.

OTS has received, from January 1, 1993 to date, 23 formal protests of applications filed by Texas thrifts; 18 in 1993 and 5 in 1994. For the same period, OTS has received two CRA comments on Texas applications, both in 1994. Five of the protests alleged discriminatory lending practices against African Americans, all five of which were received in 1994. A total of four CRA protests have been deemed substantial, two each in 1993 and 1994. There was one public hearing or oral argument convened as a result of protests filed in Texas during the period. No applications have been withdrawn or denied during the period as a result of protests filed. OTS considers comments from the public to be an important part of our consideration in processing applications. Be assured that, whether a protest is deemed substantial or not, its subject matter is taken into account during the processing of an application.

As has been noted in previous correspondence from OTS, in assessing an institution's CRA performance, any evidence or indication of discriminatory or other illegal credit practices is one of the twelve factors considered and analyzed to arrive at an overall CRA rating. In turn, analysis of HMDA data is one of the many steps taken by our compliance examiners to arrive at a conclusion as to compliance with fair lending and fair housing laws and regulations. HMDA reports, taken alone, are not definitive evidence on which to judge the lending practices of an institution. Protected groups extend, as you are aware, beyond African Americans to include, among others, Native Americans, Asians and Hispanics. Thus, the examination process focuses on all protected groups. Finally, the thrust of our CRA examination is to determine whether an institution is helping to meet the

Mr. Allen McGill
Black State Employees Association of Texas, Inc.
Page 2

operations, of its entire delineated community without excluding low- and moderate-income individuals and areas within the community. Consequently, the CRA evaluation is designed to measure service to targeted income levels rather than to any specific ethnic groups within the community. Satisfactory rating needs to be included in the context of the evaluation of all twelve assessment factors of the Community Reinvestment Act.

There are three African Americans on the Midwest Region compliance staff. Evaluation of an institution's CRA performance is performed by the compliance examination function.

Scheduling of consumer compliance examinations, during which the assessment of an institution's CRA performance is made, is subject to constant and ongoing changes depending on a host of factors. The scheduling of 1995 compliance examinations is incomplete at this time and will, without a doubt, be subject to numerous changes between the time any given examination is scheduled and actually conducted.

Enclosed is a listing of the community based organizations notified on a routine basis of agency action regarding certain applications. Such a listing is the result of each organization requesting, in writing, that it be placed on our list to receive applications bulletins. Also enclosed are copies of all protests filed in Texas for the period of January 1, 1993 to the present.

As always, OTS welcomes the participation of the Black State Employees Association of Texas, and I thank you for your interest in the issues set forth and covered in your letter. I trust this letter is responsive to your information request. If I may be of further assistance in this matter, please do not hesitate to contact me.

Sincerely,

Catherine M. Pelt
Catherine M. Pelt
Assistant Director
Records Management and
Information Policy

enclosures

cc: Jonathan L. Fiechter
Acting Director, OTS

Frederick R. Casteel
Regional Director, Midwest Region



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20561

DEPARTMENT OF COMMERCE
DIRECTOR
OFFICE OF COMMUNITY DEVELOPMENT
AND ECONOMIC AFFAIRS

November 29, 1994

Mr. Allen McGill
President
Black State Employees Association
of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

Governor Lindsey asked me to respond to your letter of October 25, 1994 in which you request information on the processing of applications by financial institutions having a low level of lending to African Americans. In addition, you ask that applications be suspended for the institutions, listed in your letter, until the institutions undergo examinations of their lending activities and practices.

In considering certain types of applications filed pursuant to the statutes and regulations under the Federal Reserve jurisdiction, the Board is required to take several factors into consideration including an institution's record of serving the convenience and needs of its community. HMDA data is one tool in reviewing such a record. An institution's record of compliance with consumer statutes and regulations such as the Community Reinvestment Act and the Equal Credit Opportunity Act is another. In its Orders, the Board has stated, however, that, although useful, HMDA data alone provide an incomplete measure of an institution's lending in its community. The Board recognizes that HMDA data have limitations that make the data an inadequate basis, absent other information, for concluding that an institution has engaged in illegal discrimination in making lending decisions. In considering an institution's record of serving the convenience and needs of its community, the Board places great weight on an institution's CRA record as reflected in examination reports. The role of such a CRA record in applications is outlined in the attached March 21, 1989 Joint Policy Statement on CRA.

Besides addressing the role of examination reports in the application process, the 1989 Interagency Policy Statement also discusses the role of public comments in the applications process. In particular, the policy statement encourages financial institutions to communicate with their local communities on an

Mr. Allen McGill
November 29, 1994
Page 2

ongoing basis regarding credit needs. Interested persons are encouraged to bring comments regarding an institution's CRA performance to the attention of the institution and the appropriate supervisory agency at the earliest possible time and not to wait to present their comments through a protest to an application.

With reference to the specific financial institutions in Texas that are listed in your letter, none of the institutions have applications pending in the Federal Reserve System, including the only state member bank on the list, United Texas Bank, Dallas, TX (referred to in your letter as United Bank of Texas). The Dallas Reserve Bank, however, will consider your comments during the next CRA examination of the bank.

For the non-state member banks on your list, I suggest that you contact those institutions' primary federal regulators. In addition, to obtain information on a weekly basis about applications that have been filed with the Federal Reserve System, the System has two publications of interest. I understand that BSEAT's chairman and CEO, Dr. Darren L. Reagan, already receives a copy of the Dallas Reserve Bank's weekly mini-H-2 that lists all applications and notices filed at the Reserve Bank during the prior week. In addition, I am requesting that the Board's Publication Office send you a complimentary subscription to a similar publication, the "H-2(501) Actions of the Board: Applications and Reports," which lists applications and notices filed at all 12 Reserve Banks. Besides these two publications of the Federal Reserve System, you may also learn about pending applications through the Federal Register and in local newspapers.

We appreciate your organization's interest in your community and encourage you to continue dialogues with financial institutions about the community needs in your area.

Very truly yours,

Kathleen Conley

cc: Kathleen Conley (Board of Governors)
Dean Pankonien (FRB Dallas)

BSEAT QUESTIONS CRA RATINGS OF FINANCIAL INSTITUTIONS ...



U.S. Department of Justice
Civil Rights Division

Office of the Assistant Attorney General

Washington, D.C. 20530

DEC 13 1994

Mr. Allen McGill
President
Black State Employees
Association of Texas, Inc.
P.O. Box 763773
Dallas, TX 75376

Dear Mr. McGill:

I am writing in response to your October 24, 1994, letter to the Attorney General concerning the low rate of home mortgage lending in the Southeast Oak Cliff area of Dallas. We apologize for our delay in responding.

In your letter you request a response "explaining the agency's policy and position regarding applications from financial institutions that did not originate any HMDA reported loans to African Americans in 1993." The Department of Justice has no authority to enforce the Community Reinvestment Act. Only the bank regulatory agencies have authority to approve or deny certain bank applications that are subject to this statute.

Nevertheless, your letter correctly points out that fair lending is one of the factors that the regulators take into account when doing reviews under the CRA. Further, significantly low lending volume in low- and moderate-income neighborhoods that are within a lender's delineated service area is within the scope of the regulators' usual CRA reviews.

There are several different ways in which persons who believe they have been discriminated against in lending can seek redress. If your organization believes that any lender that is subject to the Community Reinvestment Act has failed in its responsibilities under that law, you have the right to bring that fact to the attention of the lender's regulator at any time. You may also provide information to the regulators on acts of discrimination by the lenders they supervise. If you have evidence of individual cases of discrimination, the victims should be advised of their right to file a complaint with the Department of Housing and Urban Development.

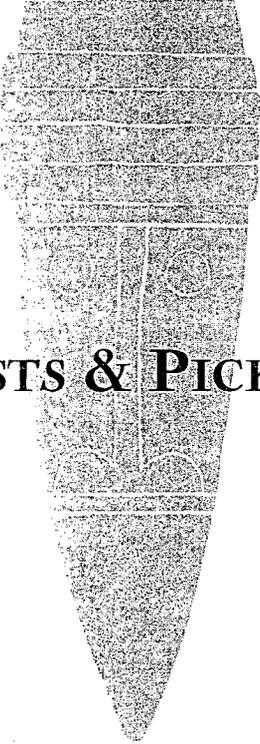
This office regularly receives copies of CRA protests that have been made to the banking agencies. These materials are of value to us in our selection of lenders for investigation under the Attorney General's authority to sue when there is a "pattern or practice" of lending discrimination, but limitations on our resources do not permit us to take action on all complaints.

I appreciate your interest in these issues.

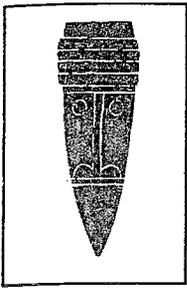
Sincerely,

Deval L. Patrick
Assistant Attorney General
Civil Rights Division

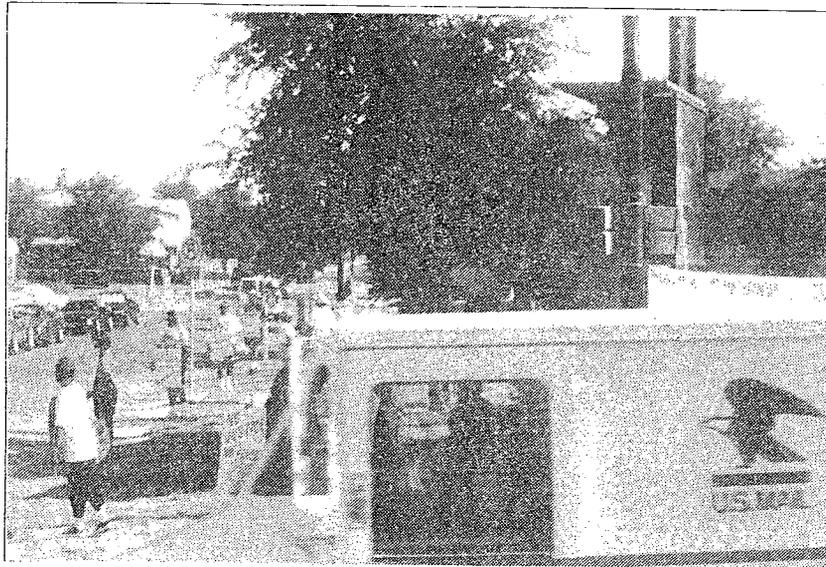
The Department of Justice responds, "This office regularly receives copies of CRA protests that have been made to the banking agencies. These materials are of value to us in our selection of lenders for investigation under the Attorney General's authority to sue when there is a "pattern or practice" of lending discrimination, but limitations on our resources do not permit us to take action on all complaints. I appreciate your interest in these issues." - Deval L. Patrick, Assistant Attorney General, Civil Rights Division



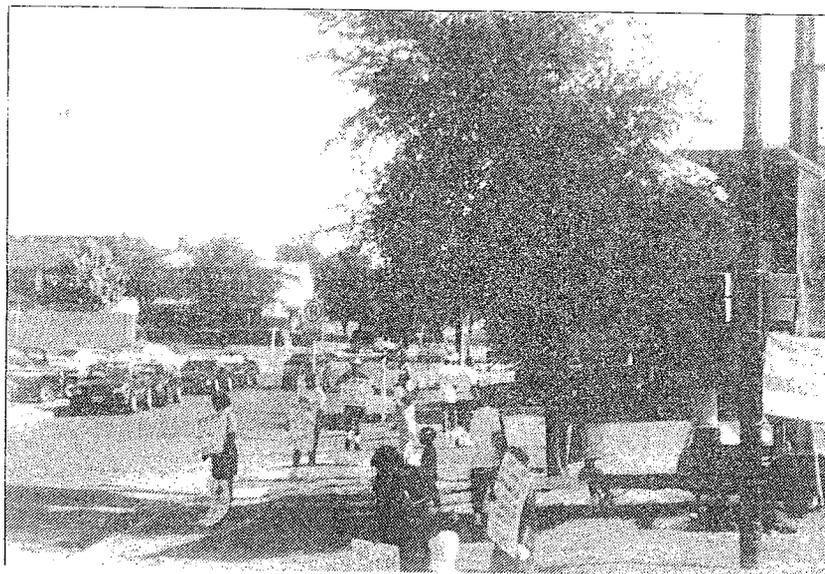
PROTESTS & PICKETING



REAGAN LEADS PROTEST AGAINST BANK ONE IN SUPPORT OF LAWSUIT FILED BY 23 AFRICAN-AMERICAN APPLICANTS FOR EMPLOYMENT



BSEAT protestors form picket line around Bank One branches located at Preston Center.





23 job applicants file complaint against Bank One

By Jim Mitchell
Staff Writer of The Dallas Morning News

Twenty-three African Americans have filed a discrimination complaint accusing Bank One of failing to hire them because of their race and ties to a group that has protested banking industry practices.

The group, the Black State Employees Association of Texas, has begun protests outside Bank One offices and vows to continue picketing until the bank addresses hiring and other issues, said Darren Reagan, the group's chairman.

The complaint — filed last week with Equal Employment Opportunity Commission officials in Dallas — accuses Bank One of denying interviews to 22 of the applicants for a job of credit analyst trainee and heavily questioning the other applicant about the Black State Employees Association.

Rodolfo Mares, the attorney representing the 23 applicants, says the questions about the group constituted "retaliation

for their association."

Chris Spencer, a spokesman for Bank One, said the bank "immediately denies any allegations of discrimination," noting that two of six people selected for the positions were African-American. The bank is the third largest in the state with more than \$18 billion in assets.

The Black State Employees Association, which represents southeast Oak Cliff residents, has pressured area banks in recent years to hire more African Americans and to open bank branches in southeast Oak Cliff. Last year, the group's protests to federal banking regulators over lending practices delayed Texas Commerce Bank's plan to swap bank branches with Cullen From Bankers.

The EEOC, a federal watchdog agency, has power to informally negotiate a settlement or take legal action that could result in monetary damages being awarded to the complaining workers.

Bank officials said 13 of the 23 applicants did not meet the bank's qualifica-

for moving too slowly in expanding its Polk Street branch. Officials also want Bank One to open a free-standing, full-service branch in southeast Oak Cliff, rather than offering banking services inside supermarkets.

Mr. Miller, president of Bank One's Dallas Bank, said plans to expand the Polk Street location have been slowed by contract negotiations with other businesses. Plans for a supermarket branch were scuttled in March when Fiesta officials

said they wouldn't have enough space in the new store to accommodate a bank branch.

Mr. Miller said the bank is evaluating its options for southeast Oak Cliff in light of increased competition in the area. NationsBank opened a branch in the area in January, and Bank of America will open a branch this month. Texas Commerce plans to open a branch early next year, and several others are scouring the area for sites.

Ms. Chess — a 1992 graduate of Paul Quinn College with a degree in accounting and courses in computer science — said she applied last year for more than 23 jobs at Bank One through job fairs sponsored by Paul Quinn and newspaper advertisements, but did not receive a response from the bank until Mr. Reagan's group forwarded her resume to the bank.

Ms. Chess said the interviewer spent "over 20 minutes talking about nothing" but the Black State Employees Association of Texas. She said she was unable to contact anyone at the bank in the following weeks to determine the status of her application.

Bank One said 35 percent of new employees last year were minorities, and it wants to maintain that percentage in 1994. The bank also says 15 percent of employees promoted into supervisory or management positions were minorities.

The employment discrimination charge arises as the association is publicly stepping up pressure on Bank One on other fronts. It plans a public gathering this weekend to address concerns that Bank One may be wavering in its commitment to doing business in southeast Oak Cliff.

For more than a year, the association has quietly criticized Bank One officials



Black State Employees Association of Texas, Inc.

THE FACTS/ISSUES REGARDING THE DEMONSTRATIVE ACTION CAMPAIGN: AFTER NEARLY 4 YEARS OF DISCUSSIONS BETWEEN SENIOR OFFICIALS OF THE BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS, INC. (B.S.E.A.T.) AND BANK ONE TEXAS, NA., REGARDING:

1) IMPROVING/ENHANCING EMPLOYMENT RECRUITMENT AND PROMOTIONAL OPPORTUNITIES FOR AFRICAN AMERICANS AND OTHER ETHNIC MINORITIES, PARTICULARLY IN MANAGERIAL AND SR. MANAGEMENT LEVEL POSITIONS. THE B.S.E.A.T. HAS CONSISTENTLY REFERRED QUALIFIED CANDIDATES TO THE BANK THROUGH OUR JOB PLACEMENT REFERRAL PROGRAM AND CAREER FAIRS. RECENTLY AT THE REQUEST OF THE BANK, THE B.S.E.A.T. REFERRED 23 DEGREEED PROFESSIONAL CANDIDATES (AFRICAN AMERICANS) TO BE CONSIDERED FOR THE BANK'S MANAGEMENT TRAINING PROGRAM. ALL 23 WERE DENIED EMPLOYMENT. ON TUESDAY, JUNE 7, 1994 ONE OF THE AFFECTED MEMBERS FILED A CLASS ACTION DISCRIMINATION CHARGE. ALSO, SEVERAL PREVIOUS MANAGEMENT TRAINING CLASSES DID NOT HAVE "ANY" AFRICAN AMERICANS AS PARTICIPANTS. THE BANK HAS BEEN VERY NON-RESPONSIVE TO HIRING AFRICAN AMERICAN STUDENTS.

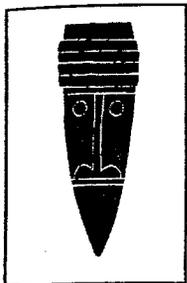
2) BETTER AND IMPROVED BANKING SERVICES FOR RESIDENTS IN SOUTH OAK CLIFF AND SOUTHEAST OAK CLIFF (S.E.O.C.). THE BANK AGREED TO OPEN A BRANCH IN S.E.O.C. S.E.O.C. IS ONE OF THE LARGEST COMMUNITIES IN DALLAS WITH A POPULATION OF APPROX. 100,000 RESIDENTS, OVER 90% AFRICAN AMERICANS. S.E.O.C. IS HOME TO THE LARGEST CONCENTRATION/POPULATION OF AFRICAN AMERICANS IN THE STATE OF TEXAS. THE BOUNDARIES ARE: THE TRINITY RIVER (NORTHERN), I 45 (EASTERN), I 35 (WESTERN), I 20/I 635 (SOUTHERN). THE BANK COMMITTED TO RENOVATING AND EXPANDING THE VERY INADEQUATE AND SMALL BRANCH ON POLK ST. LOCATED IN SOUTH OAK CLIFF. THE BANK AGREED TO UTILIZE AN AFRICAN AMERICAN OWNED GENERAL CONTRACTOR. BECAUSE THE BANK WAS NOT COMPLYING AS ORIGINALLY AGREED, THE B.S.E.A.T. DECIDED TO FILE LETTERS OF COMPLAINT WITH THE OFFICE OF THE COMPTROLLER OF THE CURRENCY (OCC), WHICH REGULATES AND SUPERVISES NATIONAL BANKS. AFTER THE FILING OF THE COMPLAINT, THE BANK RECENTLY DECIDED TO MOVE FORWARD "RAPIDLY" WITH THE RENOVATION PLANS.

3) IMPLEMENTATION OF AN EFFECTIVE MINORITY PROCUREMENT PROGRAM THAT WOULD PROVIDE BUSINESS/VENDORING OPPORTUNITIES FOR AFRICAN AMERICAN BUSINESS PEOPLE, PARTICULARLY, IN THE AREA OF PROFESSIONAL SERVICES (LEGAL, ACCOUNTING, EXECUTIVE SEARCH FIRMS, ETC.). ESPECIALLY, BUSINESS PEOPLE WHO DEPOSIT THEIR DOLLARS IN THE BANK.

BECAUSE BANK ONE, TEXAS, NA. HAS FAILED TO NEGOTIATE IN "GOOD FAITH" AND HAS FAILED TO PERFORM THEIR DUTIES AS A GOOD AND RESPONSIVE CORPORATE CITIZEN, THE B.S.E.A.T. AND OTHERS WHO ADVOCATE ON BEHALF OF THE AFRICAN AMERICAN COMMUNITY, HAVE DECIDED TO IMPLEMENT THE "FIRST PHASE" OF OUR CONTINUOUS DEMONSTRATIVE ACTION AND COMMUNITY AWARENESS CAMPAIGN. BANK ONE BRANCH LOCATIONS (INCLUDING THE CORPORATE OFFICES) ACROSS THE CITY WILL BE RANDOMLY SELECTED THROUGHOUT THIS CAMPAIGN.

P.O. BOX 763773 • DALLAS, TEXAS 75376 • (214) 371-7710 • FAX (214) 374-0191

BSEAT takes action against Bank One because "Bank One, Texas, NA. has failed to negotiate in "good faith" and has failed to perform their duties as a good and responsive corporate citizen.



150 protest pawnshop in South Oak Cliff

'We help the community,' owners say

Memorandum

PREPARED BY
Office of the Mayor/City Council



OCT 14 1994

DATE October 12, 1994
TO City Councilmember Don Hicks

SUBJECT Regulation of Pawn Shops

This is in response to your request for information concerning the regulation of pawn shops.

Question: How do pawn shops receive licenses?

Answer: The Office of Consumer Credit Commissioner of the State of Texas has the authority to license, revoke a license, and govern the operation of pawn shops in the State of Texas. In general, in order to obtain a license, an applicant is required to file an application and: (1) have \$180,000 in net assets and demonstrate financial responsibility and appropriate business experience; (2) show evidence of good moral character and have a Department of Public Safety and FBI background check for any criminal history and be fingerprinted; (3) show a public need for a pawn shop before a new license can be granted - this moderates the growth and clustering of pawn shops; and (4) meet a number of other requirements such as showing evidence that the pawnshop is a permitted use at the proposed site, providing a sworn statement that the pawnshop will be operated lawfully and fairly, and that the applicant has financial responsibility, character and general fitness to command the confidence of the public in the pawnshop operation.

After the commissioner reviews the application for completeness, a notice of the application is sent to each pawnshop licensee in the county of the proposed location and to applicable law enforcement agencies. Any pawnshop licensee in the designated community of an applicant or within one mile of the proposed pawnshop site shall be deemed affected by an application and may protest the application and request a public hearing on the application before issuing a pawnshop license. All hearings are held in Austin before an administrative law judge. If no public hearing is requested, the commissioner may grant the application if the applicant has met the eligibility requirements. If a public hearing is held, the facts and conclusions of the hearing are sent to the commissioner for a final decision on granting or denying the application. The license limits hours of operation from 7:00 A.M. to 9:00 P.M.

Question: How does the city regulate pawn shops?

Answer: The city regulates pawn shops by zoning regulations and Police enforcement procedures. The zoning regulations (see attached) specify that a pawn shop may be located by right in a CR Community Retail, RR Regional Retail, CS Commercial Service, IR Industrial Research, or IM Industrial Manufacturing District. Off street parking must be provided at a ratio of one space per 200 square feet of floor area (see attached for details). In 1991, the State legislators passed House Bill 1258 which prohibited cities from requiring a Specific Use Permit or similar requirement for a pawn shop use.

Memorandum



DATE October 12, 1994
TO City Councilmember Don Hicks

SUBJECT Regulation of Pawn Shops
Page 2

The Texas Pawn Shop Act does allow city peace officers the authority to examine and inspect pawn shops, pawn records, and correspondence without a search warrant. The Police Department is authorized to utilize any information obtained from an examination or inspection for any criminal investigation and court prosecution as permitted by current case law. Pawn shops, by law, are required to keep adequate records of all pawn and purchase transactions. These records provide law enforcement a tool in returning stolen property to the proper owner, often provide criminal suspect and intelligence information, and assist in criminal prosecution of suspects.

The Dallas Police Department has a Property Recovery Unit assigned to make regular inspections of all pawn shops located in the city. The detectives assigned to the Unit examine, inspect, routinely pick up copies of the pawn and purchase tickets, and ensure that pawn shop personnel comply with the law. The Police Department has experienced no real difficulties or problems regarding the regulation of pawn shops in the city.

Question: How do citizens get to participate in the public process related to pawn shop licenses or a certificate of occupancy?

Answer: Under current State law, a citizen can participate in the public process related to pawn shop licenses by writing the Office of Consumer Credit Commissioner regarding any concerns about a proposed pawn shop. The written material will be placed in the file with the application and will be part of the record and reviewed by the commissioner before a license is granted. In addition, if there has been a protest filed by another pawn shop and a hearing scheduled, anyone may attend the public hearing in Austin and listen to the proceedings.

However, under State law, a citizen has no formal standing as a protestor, but the administrative law judge makes a determination on this matter. A citizen may contact the Office of Consumer Credit Commissioner toll free at 1 (800) 638-1579, or write to their offices located at 2601 North Lamar, Austin, Texas 78705-4807, and request notification of a public hearing for a particular proposed pawnshop. Phyllis Wolfenbarger is Manager of Licensing and the Acting Commissioner is Ms. Leslie Pettijohn.

Memorandum



DATE October 12, 1994
TO City Councilmember Don Hicks

SUBJECT Regulation of Pawn Shops
Page 3

In regard to certificates of occupancy, all pawn shops must have a certificate of occupancy to open for business in Dallas. If the pawn shop is located in the appropriate zoning classification and all necessary inspections have been made to determine compliance with the codes, a certificate of occupancy shall be issued. A citizen has virtually no local participation in this process since the CO must be issued if all city requirements are met. However, a citizen can contact the building inspector's office at 948-4480 and request information on whether or not a particular pawn shop has requested or has been issued a certificate of occupancy. The citizen will need to have a specific address in order for the building inspector's office to check their records. In addition, the Property Recovery Unit of the Dallas Police Department may be contacted at 570-6390 to determine if a pawn shop license application is currently being reviewed by their officers.

I have attached copies of the Texas Pawnshop Act and Rules of Operation for Pawnshops which explain in greater detail the State of Texas requirements for pawnshops.

Please let me know if I can be of further assistance.

Teodoro J. Benavides
Teodoro J. Benavides
Assistant City Manager

Prepared by: Ray Couch



Black State Employees Association of Texas, Inc.

You Are Invited To Attend
A Public/Community Hearing
On The Construction and Establishment
Of The Uncle Dan's Pawn Shop To Be Located
At 8210 Wheatland And S. Hampton Rd.

DR. GAREEN L. READAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

WHEN: Monday, November 7, 1994

WHERE: David W. Carter High School Auditorium

TIME: 6:30 PM Promptly

OPEN TO THE PUBLIC:

INVITED GUEST INCLUDES:

- Ms. LESLIE PETTIJOHN, Acting Commissioner Of The Office Of Consumer Credit Commission (The State Agency responsible for licensing and monitoring Pawn Shops)
- MAJOR DEXTER SIMPSON of the Texas Alcohol and Beverage Commission (The State Agency responsible for Licensing and Monitoring Night Clubs and Other Sexually Oriented Businesses)
- THE ESKROW CORPORATION (Former Owner and Seller of the Property) and the TRAMMER CREW COMPANY (The Real Estate Broker)
- AREA REAL ESTATE BROKERS responsible for Selling and Leasing of Commercial Property in Our Community
- TEXAS NATURAL RESOURCE CONSERVATION COMMISSION
- MR. JIM BREKIDLOVE, Regional Administrator, U. S. Small Business Administration Region VI (Provided partial financing for the construction of the Pawn Shop)
- DAN AND KIM FORSTER, Owners of Foster's Garden Center and Uncle Dan's Pawn Shop
- CITY OFFICIALS (Permit and Licensing Division, Planning and Zoning, Economic Development, Police Department, and Other Departments.)
- HOME OWNERS ASSOCIATIONS
- LOCAL PASTOR ADMINISTRATORS AND CHURCHES
- COMMUNITY LEADERS AND COMMUNITY BASED ORGANIZATIONS
- ELECTED OFFICIALS RESIDENTS AND OTHERS

(MORE... SEE OTHER SIDE)

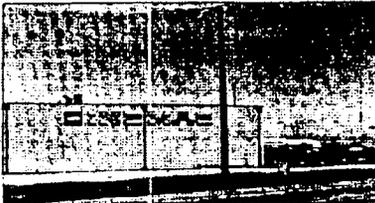


BSEAT PROTESTS GENERAL CINEMA THEATER'S DECISION TO CLOSE RED BIRD THEATRES

Local Black organization to picket movie theater chain

By Cathy Verritt-Carter
Assistant Editor

Representatives of several local Black organizations met this week to finalize plans to picket General Cinema Theaters in protest of the chain's decision to close down its location at Red Bird Mall.



Signs of the Times: The General Cinema at Red Bird Mall shows depths last-minute efforts by some community-based African American organizations to keep the West Oak City theater open.

How is from the chain's regional office in Encino, California.

"This is just another effort to further disenfranchise the community," said Darrell Reagan, chairman and CEO of BSEAT, said the closing. "Our position is that we are going to protect our investment and our interests."

Also joining Reagan and BSEAT, were Dallas NAACP President Elbert Lee Akers, local business leaders Gerald Abery, president of Can-Bowl, Inc., and Jeanette King, president of the King Group, among others.

The group has engaged in correspondence with the Boston-based theater chain since early November in an effort to stop the closing at Red Bird.

But General Cinema representatives said the Red Bird location has been a financial burden to the company.

"We appreciate your interest in seeing businesses continue to operate in the area of the Red Bird Shopping Center in North Dallas," said Robert Palster, a General Cinema senior vice president, in a letter dated November 22. "But as I further informed you, our theaters in this area have become so great an economic burden to continue to operate."

But Reagan disagreed, saying other major businesses in the area report that they are operating profitably.

"The African American community has been loyal and supportive of the businesses in that area," said Reagan. "General Cinema was a slum lord. They have been creaming the profits from Red Bird for more than 10 years," he said.

Efforts to contact General Cinema officials for personal comment were unsuccessful, but in his letter Palster succinctly lays to rest any hopes of the theater's reopening. "While we continue to search

for alternative uses or operators for these properties, we will not be re-opening them ourselves," he said.

BSEAT plans call for picketing at the General Cinema's North Park Mall location, and a boycott by African Americans of all General Cinema theaters throughout the city during the theater's best -- and most profitable -- season.

"Please be advised that this company will be ongoing and will continue until an amicable resolution is reached," Reagan said in a letter to General Cinema officials. "Our community's actions will be designed to clearly demonstrate our resolve to raise your company's levels of consciousness and awareness regarding the adverse impact of your so-called 'business decision.'"

In yet another letter to Paul Dehnert, president of General Cinema Theater's, BSEAT officials outlined the movie theater's lack of responsibility as a corporate citizen.

"The movie theater's physical conditions (interiorly and exteriorly) has not been maintained properly. For example, the lettering on Theaters I-IV stayed broken and shattered for nearly two years," said Reagan. "The fighting in the parking lot was very poor, causing potential patrons to have concerns about security."

But its greatest fault, added Reagan, was that it never invested its initial profits back into the community.

"The profits that General Cinema made as the very first theaters in the area were never invested back into the theaters sufficiently to remain competitive with other theaters located so near the area."

The group plans to kick off its initial picket on Saturday.

coalition to protest

Picketing planned over theater closings

By Norma Adams Wade
Staff Writer

A coalition of Red Bird-area residents and business owners said Thursday that it will picket NorthPark Cinema 12 this weekend to protest General Cinema's decision to close its Red Bird Mall theaters.

In announcing the protest, the group stopped just short of urging a boycott of Boston-based General Cinema, which operates 12 theaters and 59 screens in Dallas and Collin counties.

"We want to stay positive," said Zia Akers, president-elect of the NAACP's Dallas branch. "But right now we have to choose alternative but to inform the community how they (General Cinema executives) have been responsive. We will tell the citizens to be selective when they go to a theater."

General Cinema closed its Red Bird 14 and Red Bird 510 theaters Oct. 24 without warning. The company said the theater complexes were money-losers.

The decision left only one theater — the United Artists South 8 — in the city.

Coalition members unsuccessfully lobbied General Cinema representatives last week to reopen the Red Bird theaters. They presented evidence that the area is thriving and that new businesses are moving to the neighborhood.

But the theaters will remain dark, said Joseph Parker, General Cinema's director of corporate relations.

"Our reason for closing was purely an economic decision," she said Thursday. "We remain firm in our decision to close the theaters."

She would not give specific figures but said the theaters had steadily lost money and patronage in recent years.

Mr. Akers and other picket organizers said General Cinema lost money on the Red Bird theaters because it didn't maintain them properly. Red Bird 14 opened in 1979, and Red Bird 510 opened in 1981.

The Red Bird residents said they will begin picketing the NorthPark theaters at noon Saturday.

"This action continues our frustration," said Darrell Reagan, chairman of the Black State Employees Association of Texas Inc., which is spearheading the protest.

Demonstrators plan to distribute leaflets that accuse General Cinema of abusing its southern Dallas customers.

"To have these empty buildings here sends the wrong signal to either businessmen that might want to move here," said Allen McGill, president of the Black State Employees group.

Reagan demands General Cinema stop treating the Red Bird Mall theater like a slum property. "General Cinema has creamed the profits from the African-American community for more than twenty years. As a way of saying thank you for your patronage, they closed the theaters and sneaked away in the night."





LANCASTER INDEPENDENT SCHOOL DISTRICT EDUCATOR REQUESTS BSEAT HELP TO FIGHT TRANSFER AND DEMOTION



King Myrick, Jr.

949 Sycamore Lane
Lancaster, Texas 75146
214-227-8779

February 25, 1995

Mr. Allen McGill, President
Black State Employees Association of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

First, I would like to thank you again for your strong support in my demotion situation with the Lancaster Independent School District. Well, it's not over, I am still waiting for both decisions from EEOC, and OCR.

I feel strongly that the matter is nearing an end. However, would you please come to the March 6, 1995 Lancaster ISD Board of Trustees meeting? I know that any manner in which you address the board will impact in a positive manner the many soon to come changes in this district.

Would you please call me at your convenience?

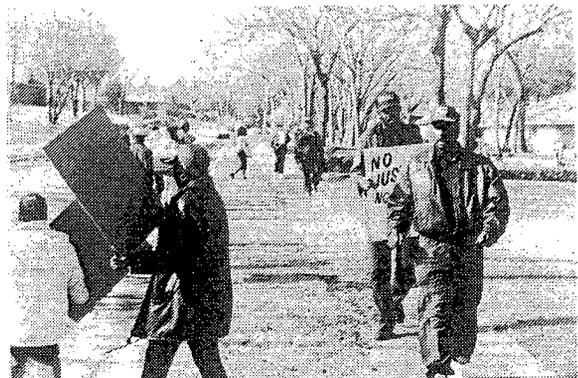
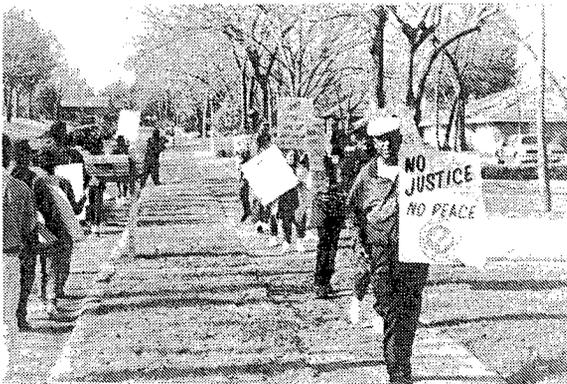
Thank you.

Sincerely,

King Myrick, Jr.

King Myrick, Jr.

Mr. Reagan and BSEAT members join Carolyn Morris, President, Lancaster NAACP, to protest the unlawful demotion of educator, King Myrick. "Home visits are appreciated when public officials refuse to listen to the concerns of the taxpayers. We must constantly remind them of their public responsibility to the African-American public."





VICTORY! BSEAT COMPLAINTS LEAD TO NEW JOE POOL POSTAL FACILITY

DALLAS CUSTOMER SERVICE AND SALES



January 13, 1995

Dr. Darren L. Reagan
P. O. Box 763773
Dallas, TX 75376-3773

Dear Dr. Reagan:

Your letter to Mr. Marvin Runyon dated December 28, 1994 has been forwarded to this office for response to your inquiries concerning the construction of a new facility to replace the current Joe Pool Station.

Thank you for expressing your concerns regarding this facility. We share many of your concerns and have ranked Joe Pool Station among our top priorities. The Dallas District is committed to providing the best possible facilities to serve our customers' needs.

In our letter to Senator Lloyd Bentsen responding to your 1992 letter (copy attached), we indicated to Senator Bentsen that the Joe Pool Station was in the five-year capital plan for renovation or replacement. As with most plans, changes must be made to accommodate emergencies caused by eviction, natural disasters, facilities for high growth areas and limited capital resources. Due to these various factors, some slippage has occurred from our 1992 plans.

To ensure that the most inadequate facilities are replaced first, all new facilities requirements are being reprioritized. Although we submitted Joe Pool for consideration, it must compete with all facilities in a four state area (Texas, Oklahoma, Arkansas and Louisiana). Currently, a Capital Funds Investment group is visiting all facilities which were identified as being in need of replacement. Their task is to prioritize all new large facilities considering factors such as space deficiency, safety, location, operational necessity, convenience to our customers, condition, etc. Joe Pool Station will be visited by the team on February 22, 1995. The team is scheduled to complete the prioritization process on or about March 1, 1995.

After the team completes their work, we will then be able to advise you of whether or not a new facility for Joe Pool was included in the new area five-year plan. If the facility is not scheduled for new construction during this period, our Administrative Services Office will revisit the station and determine what interim projects are feasible to upgrade the current facility. Repair and alteration contracts will be initiated as appropriate.



It's about time. That facility is a disgrace. This has been a long hard fight. But we won! However it is not over yet. Where the facility will be built? Who will be the general contractor? Who will be hired? Are all questions we must get answered.
- Darren Reagan

- 2 -

If you should have any additional questions, please feel free to contact Cindy Gilley at (214) 393-6670 who is responsible for our facilities program.

Sincerely,

F. C. Spatheff
District Manager, Customer Service & Sales
Dallas District

Attachments

ASO:LAG.cg



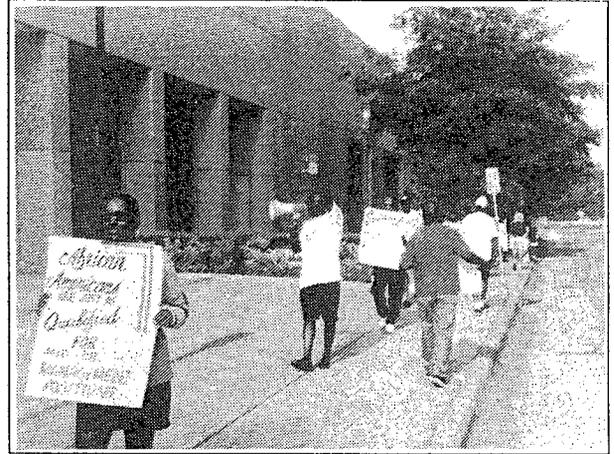
OAK CLIFF COUNTRY CLUB PROTEST



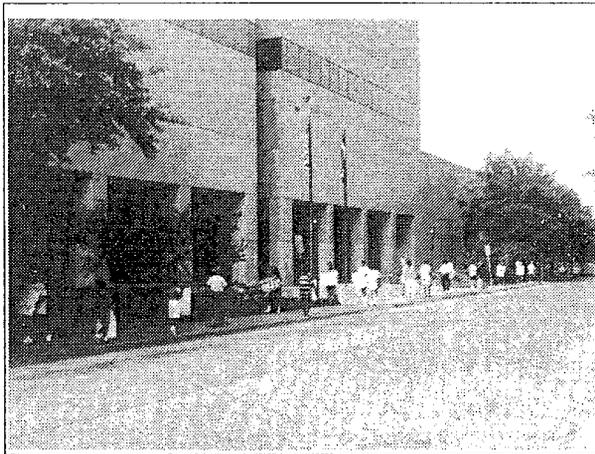
Reagan meets with Senior Pro Am officials, Oak Cliff Country Club Management, neighborhood-based organizations and residents to discuss resident complaints and lack of investment with the A/A community specifically business opportunities for African-Americans. Founder of Senior Pro Am promises to facilitate future meetings.



PROTEST OF THE OASIS 107.5 AND GANNETT COMMUNICATIONS



Members of the Black State Employees Association
of Texas, Inc. protest the lack of sensitivity to African American issues / concerns
and the non-support and lack of involvement in the African American community
by Oasis 107.5



State agent says Oak Cliff club violating permit

Corowner defends against reports of lewd behavior

By Norma Adams-Wade

Metro South Bureau The Dallas Morning News

An Oak Cliff club that features scantily clad female dancers is operating illegally as a sexually oriented business, a state liquor license regulator said at a public meeting Monday night.

An investigation by the Texas Alcoholic Beverage Commission has found that the Elite Jazz Bar & Grill, at 4222 W. Camp Wisdom Road, has violated its dance-hall license by permitting sexually oriented performances by its dancers, said Maj. Dexter Simpson, commander of the beverage commission's regional office in Dallas.

"We have gotten a number of complaints about lewd activities at the club. We have found that those complaints are legitimate," Maj. Simpson said.

One of the club's owners defended the business, saying it was not sexually oriented. Ponos "Rico"

Please see CLUB on Page 15A.

Club is warned about illegal operation

Continued from Page 13A.

Senat, who said his name is on the club's liquor license, said the club would return to operating only as a jazz music club if asked by neighborhood residents.

The men spoke to about 50 Oak Cliff residents and business operators who attended a meeting to discuss the Elite Club and other clubs and bars operating in the Red Bird Mall area.

The beverage commission will take "administrative and criminal" actions against the club owners when the investigation is complete, Maj. Simpson said.

"Something was going on," he said. "I have seen some things that did disturb me. My agents have found that there were some improprieties at that club."

He said some arrests also were made and "if things don't change, there will be more arrests."

Not content with possible legal action against the club, members of the Dallas chapter of the Black State

Employees Association of Texas will begin videotaping club patrons Friday, said association chairman Darren Reagan.

Members also will take pictures of license plates on cars parked at the club and publish numbers in neighborhood newspapers, Mr. Reagan said.

The association organized the public meeting that was held at the Holiday Inn-Dallas Southwest in Duncanville.

The association has asked city officials to set a six-month moratorium on issuing club licenses in the area. Mr. Reagan said residents want the city to devise a way to notify them in advance before allowing new clubs into the area.

"These clubs do nothing in terms of economic development. Once we let one in we might as well get ready. The rest are coming," Mr. Reagan said. "We've got to stop it before it gets started."

Allen McGill, president of the employees' association, said the Oak Cliff area already has suffered the

loss of a discount store and about 100 jobs with it. The mall has a 35 to 40 percent vacancy rate, he said. Sexually oriented businesses would only hinder efforts to attract family-oriented businesses to the mall area, he said.

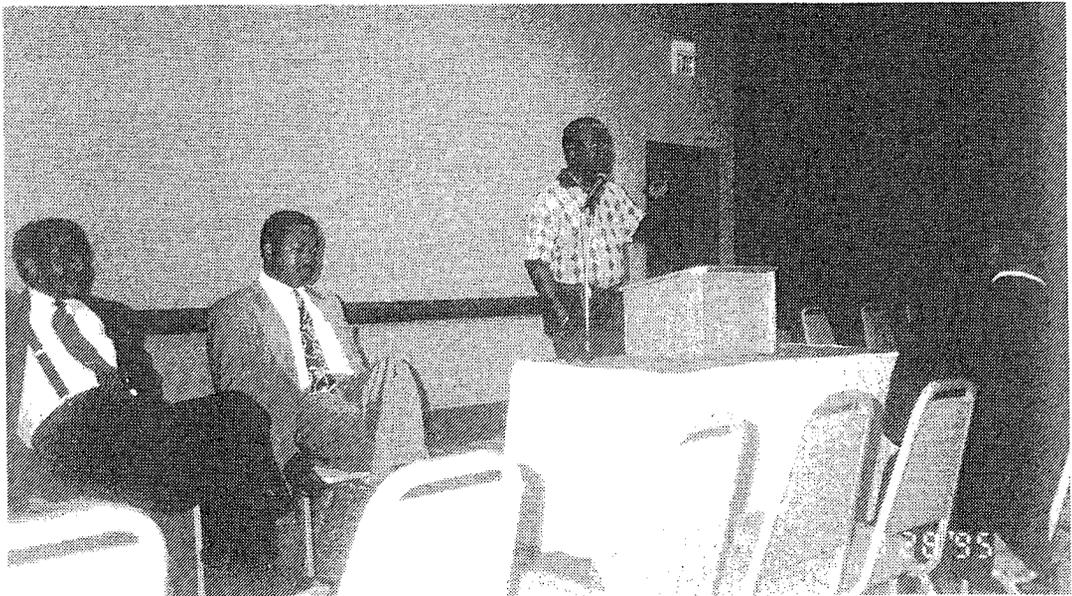
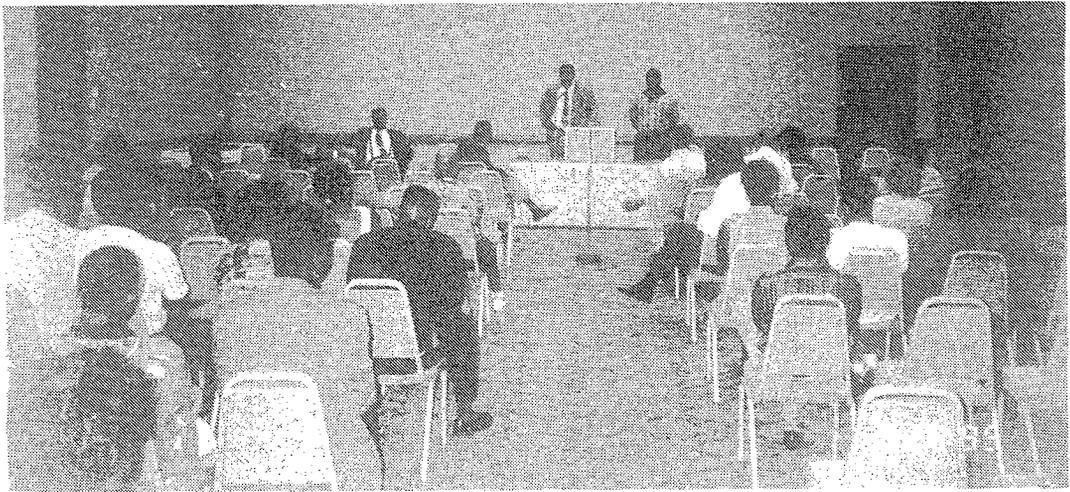
Mr. Senat defended the club's record.

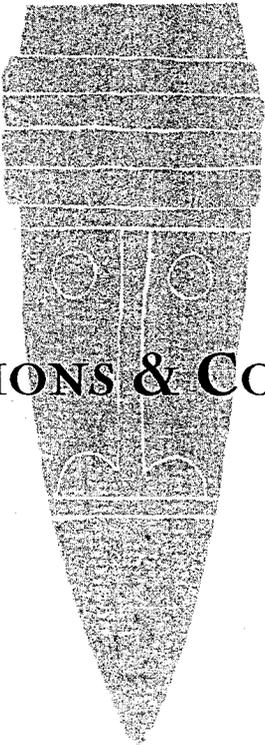
"The Elite Club is not a sexually oriented business. We do not want to have anything that the people would not approve of."

He told the audience that the club would return to operating as a jazz bar, but association members said they would continue the surveillance until they were sure the problem is solved.

State Rep. Jesse Jones, D-Dallas, said at the meeting that he has introduced legislation that should restrict similar clubs from operating in Oak Cliff.

"This is an alcohol problem," Mr. Jones said. "If we can control the alcohol, we can get rid of the clubs."





CLASS ACTIONS & COMPLAINTS



Black State Employees Association of Texas, Inc.

You Are Invited To Attend
A Public/Community Hearing
On The Construction and Establishment
Of The Uncle Dan's Pawn Shop to Be Located
At 8210 Wheatland And S. Hampton Rd.

DR. DARREN L. REAGAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

WHEN: Monday, November 7, 1994
WHERE: David W. Carter High School Auditorium
TIME: 6:30 PM Promptly

OPEN TO THE PUBLIC

INVITED GUEST INCLUDES: MS. LESLIE PETTIEJOHN, Acting Commissioner Of The Office Of Consumer Credit Commission (The State Agency responsible for licensing and monitoring Pawn Shops)
MAJOR DEXTER SIMPSON of the Texas Alcohol and Beverage Commission (The State Agency Responsible For Licensing and Monitoring Night Clubs and Other Sexually Oriented Businesses)
THE EXXON CORPORATION (Former Owner and Seller of the Property) and the TRAMMEL CROW COMPANY (The Real Estate Broker)
AREA REAL ESTATE BROKERS Responsible for Selling and Leasing of Commercial Property in Our Community
TEXAS NATURAL RESOURCE CONSERVATION
MR. JIM BREEDLOVE, Regional Administrator, Business Administration Region VI (Provided for the construction of the Pawn Shop)
DAN AND KIM FOSTER, Owners of Foster's Pawn Shop
CITY OFFICIALS (Permit and Licensing Division, Zoning, Economic Development, Police Department, etc.)
HOME OWNERS ASSOCIATIONS
LOCAL PASTORS/MINISTERS AND CHURCHES
COMMUNITY LEADERS AND COMMUNITY BASED ORGANIZATIONS
ELECTED OFFICIALS RESIDENTS AND OTHERS

(MORE . . . SEE OTHER SIDE)

P.O. BOX 763773 • DALLAS, TEXAS 75376 • (214) 371-7710 • FAX (214) 374-0191



Black State Employees Association of Texas, Inc.

Will Host

A PUBLIC HEARING REGARDING THE ELITE GENTLEMEN'S CLUB

Located at 4222 W. Camp Wisdom Rd. as well as the operations of other sexually oriented businesses (SOB's) in the Oak Cliff area.

DR. DARREN L. REAGAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

WHEN: Monday, August 28, 1995
WHERE: Holiday Inn Dallas Southwest, 711 E. Camp Wisdom Rd., near the intersection of Camp Wisdom Rd. and Cockrell Hill Rd.
TIME: 7:00 P.M.

Invited Guests Includes:

Mayor Ron Kirk, City Council Members: Al Lipscomb, Larry Duncan, Don Hicks, Sr., Barbara Mallory Caraway, Bob Stimson

Executive Assistant City Attorney, Don Postell, responsible for oversight of SOB's

Major Dexter Simpson, Texas Alcohol and Beverage Commission (TABC), responsible for issuing alcohol licenses and monitoring clubs, dance halls, bars, etc.

Dallas Police Department Vice Section, Captain Eddie Walt and Detective Paul Ronyak, responsible for the applications and licensing of SOB's dance halls, etc.

Area Churches, Pastors/Ministers, Home Owners Associations, Area Business Owners, PTA Groups, Civic and Community Based Organizations, Community Leaders, Elected Officials and others.

All letters of complaints should be directed to the attention of:

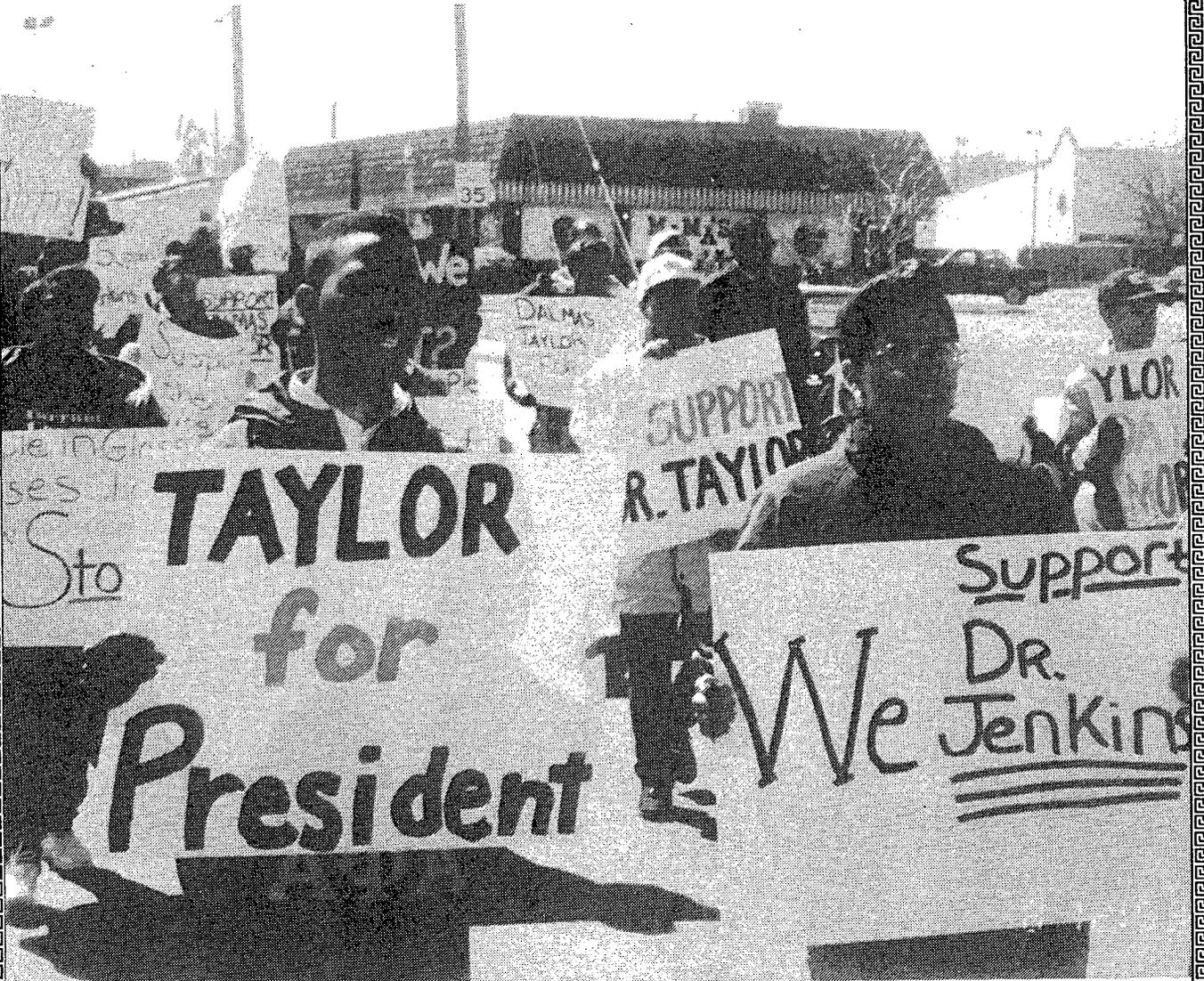
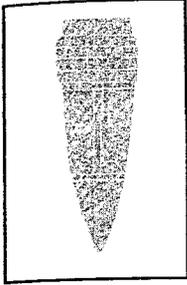
Major Dexter Simpson
Texas Alcoholic Beverage Commission
Enforcement Division
8828 N. Stemmons Frwy.
Dallas, Texas 75247
Phone: (214) 688-1603

Imagine Camp Wisdom Rd., Cockrell Hill Rd., Westmoreland Rd., and adjacent main streets saturated with Gentlemen's Clubs, Adult Video Outlets, and other SOB's similar to that of Industrial Blvd., Greenville Ave., and Northwest Hwy.

IF WE LET ONE IN, OTHERS WILL QUICKLY FOLLOW!!!

P.O. BOX 763773 • DALLAS, TEXAS 75376 • (214) 371-7710 • FAX (214) 374-0191

BSEAT AND OTHERS FILE COMPLAINTS WITH THE DEPARTMENTS OF JUSTICE, EDUCATION, & LABOR FOR UTA STUDENTS



BSEAT requested an investigation by the Departments of Education, Labor, and Justice into the hiring, promotion and termination practices of African Americans in the University of Texas School System. The inquiry was prompted by the Board's failure to place Dr. Taylor in the vacant University of Texas at Arlington presidential position.

BSEAT AND OTHERS FILE COMPLAINTS WITH THE DEPARTMENTS OF JUSTICE, EDUCATION, & LABOR FOR UTA STUDENTS

In the Matter of
The University of Texas
at Arlington.

RECEIVED IN OCR
APR 24 1995
OFFICE

BEFORE THE
UNITED STATES
DEPARTMENT OF EDUCATION

REQUEST FOR INVESTIGATION
OF VIOLATIONS OF
CIVIL RIGHTS

TO THE UNITED STATES SECRETARY OF EDUCATION, ASSISTANT SECRETARY
OF CIVIL RIGHTS, NORMA CANTU:

COMES NOW, the Coalition of African American Community Based Organizations
of the Dallas-Fort Worth Metropolitan Area, and submits this formal request for an
investigation by the Office of Civil Rights of the United States Department of Education into
the hiring, promotion and termination of African Americans by the University of Texas at
Arlington. The treatment of African Americans by the University of Texas at Arlington
warrants an immediate investigation into its patterns and practices which have resulted in
campus-wide unlawful discriminatory acts prohibited by Title VII of the Civil Rights Act of
1964, Section 1981 of the Civil Rights Act of 1866, and Sections 1983 and 1985 of the Civil
Rights Act of 1871.

This request for an investigation arises from a systemic pattern and practice of
unlawful treatment by the University of Texas at Arlington ("UTA") in its hiring, promotions
and terminations of African Americans. The discriminatory treatment is so endemic that
civil rights organizations throughout the Dallas-Fort Worth Metroplex have unified to deny
the unabating conditions. The Coalition of African American Community Based

Page 1

REQUEST FOR INVESTIGATION

- o Weak coordination exists between the Affirmative Action Office and the
President with Deans of Departments in recruiting and retaining minority
faculty.
- o Inconsistent applications of the Handbook of Operating Procedures acts to the
disadvantage of African American faculty.
- o Lack of clear affirmative action goals for each School and Department within
the UTA system.
- o Dismissals of African American faculty in the face of community opposition to
such actions.
- o Inadequate coordination between the University Administration and minority
organizations within the Metroplex area for input.
- o Inadequate coordination between the University Administration and African
American organizations on campus for input.
- o Retaliation, intimidation and disciplinary action against African American
students and faculty members of UTA who have exercised their First
Amendment rights in protesting the continuing racial discrimination.
- o Intimidation and harassment of African American students, faculty, staff,
administrators and community-based organizations by the UTA-sponsored
student newspaper, *The Shorthorn*.

WHEREFORE, the Coalition of African American Community Based Organizations
of the Dallas-Fort Worth Metropolitan Area respectfully requests that the Office of Civil

Page 3

REQUEST FOR INVESTIGATION

Organizations of the Dallas-Fort Worth Metropolitan Area is comprised of the Black State
Employees Association of Texas, Inc., the Dallas Branch of the National Association for the
Advancement of Colored People, the Dallas Southern Christian Leadership Conference, the
Coalition of African-American Faculty and Administrators of the University of Texas
at Arlington, the African American Students and Members of the UTA Student Chapter of
the NAACP, and certain members the UTA Student Congress.

Disconcerting facts that warrant an investigation by the Department of Education
include the following conditions:

- o No comprehensive plan exists for recruiting and retaining African Americans
throughout the Colleges and Departments of the University. Only seven (7) of
UTA's 559 full-time faculty members are African American.
- o Colleges and schools within UTA fail to adequately encourage, identify or
provide opportunity to African American and other minority students in their
graduate programs to advance into the doctorate level. Indeed, of the more
than 23,000 students enrolled at UTA, only 8% are African American. In the
City of Dallas alone, African Americans comprise nearly 30% of the
population.
- o An inadequate mentoring program for African American doctoral candidates
and faculty to assist African Americans obtain promotions within the UTA
system.

Page 2

REQUEST FOR INVESTIGATION

Rights of the United States Department of Education conduct an investigation into the hiring,
promotion and termination of African Americans by the University of Texas at Arlington.
The treatment of African Americans by the University of Texas at Arlington has resulted in a
continuing pattern and practice of campus-wide unlawful discriminatory acts prohibited by
Title VII of the Civil Rights Act of 1964, Section 1981 of the Civil Rights Act of 1866, and
Sections 1983 and 1985 of the Civil Rights Act of 1871.

Respectfully Submitted,

The complaint states that the "request for
an investigation arises from a systematic
pattern and practice of unlawful treatment
by the University of Texas School system
in its hiring, promotion, and terminations
of African Americans."

BSEAT AND OTHERS FILE COMPLAINTS WITH THE DEPARTMENTS OF JUSTICE, EDUCATION, & LABOR FOR UTA STUDENTS



Mass demonstrations on the campus of UTA lead by Reagan, student leaders, faculty and staff to protest racial discrimination in hiring, student recruitment and retention.

THE UNIVERSITY OF TEXAS AT ARLINGTON

Wednesday, February 8, 1995



Darren Reagan, member of a coalition of African American community based organizations of the D/FW metropolitan area, speaks at a meeting of the coalition with UTA officials and the UT System Board Regents. Dr. Luther B. Felder of Wesley Foundation is in the background.

Coalition blasts critics Evidence of 'racial conspiracy' asserted

by C.J. Schexnayder

DALLAS — Members of a coalition of African-American officials from various Dallas and Fort Worth community organizations on Monday vehemently denounced criticism of UTA administrators as part of a conspiracy with obvious racial intent.

"It clearly demonstrates that the events are to undermine the African-American staff at UTA," said Marshall Hodge, president of the Southern Christian Leadership Conference Dallas branch.

Hodge said the coalition possesses

"direct evidence" that such actions are racially based and that he considers the situation "a return to the '30s."

The meeting, sponsored by the Black State Employees Association of Texas (BSEAT), also included members of the SCLC and area branches of the National Association for the Advancement of Colored People (NAACP).

Present were UT System regent Zan Holmes; Frank Moss of the NAACP Dallas chapter; Harry Gudge, president of the NAACP Arlington chapter; Darren Reagan, chairman/CEO of BSEAT; Allen McGill, president and vice chair-

man of BSEAT; Luther Felder, Wesley Foundation minister; Lee Alcorn, president of the NAACP Dallas chapter; and Dr. Hodge.

Holmes indicated he would bring the discussed issues up at future Board of Regents meetings.

The coalition singled out a Faculty Senate resolution requesting a petition to call a general faculty meeting, which passed during last Wednesday's senate meeting. A general meeting, if called, could entail a vote of confidence for the president and provost.

"We certainly see that as the tail- (see Coalition, p. 5)

Wednesday, February 8, 1995

THE SHORTHORN

Coalition

(continued from p. 1)

are of the faculty to allow Dr. Amacher (university President Ryan) due process with this audit," Reagan said.

"The coalition asserted that the petition was inappropriate until the management audit, begun this week, is complete. Concern was expressed that the faculty are acting without full information the audit will provide.

"The faculty should be concerned with the education of students," Reagan said. "These faculty personnel should really review what their responsibilities are and what their job description says what they are there for."

Reagan said the move indicates racial problems at the university and that it will unite minority causes. "We see this as the issue that tipped their hands," he said of the faculty. "This campaign and conspiracy is to undermine, destroy and fight the progress that has been made."

The coalition noted the inclusion of Provost Dalmar Taylor, an African-American, in the resolution

and alleged that a number of faculty and staff were motivated by the fact they had to deal with an African-American.

Reagan said the faculty are attempting to destroy the university's image and they should cooperate with the president. "If not, there are plenty of other schools out there that they could go to where they could feel like they are received well," he said.

Dr. Amacher, Dr. Taylor and Associate Provost Nadine Jenkins met with the coalition for an hour and a half. The provost indicated that the coalition had "demanded" the meeting.

"They were interested in getting a better understanding of the situation on campus," he said.

Members of the coalition said they felt the recently initiated management audit was the proper method for investigating the situation at UTA. The coalition suggested the UT System should expand the audit to study individual departments and colleges.

Reagan praised recent strides by the administration in minority recruitment and the appointment of African-Americans to positions in administration and staff.

"The only thing we would probably have complaint with is that Dr. Amacher didn't move fast enough in changing out some of the old guard," he said referring to persons at the university in place since Dr. Wenckel Niederkorn's term as president. The coalition expressed skepticism toward the prior administration's move to decrease enrollment in order to get "the cream of the crop" in terms of students, a move it alleged would hurt minority enrollment.

"There very well may be some past issues that have not been resolved," Reagan said. "The old guard has not relinquished much of its power, and it's being challenged now."

Coalition members said they had harbored concerns during the president search since no African-Americans were on the search committee. Amacher, they agreed, has addressed equity concerns, specifically by bolstering minority enrollment.

The coalition criticized the low number — seven, by their account — of African-American faculty.

The media coverage of recent university events also was singled out for criticism. Reagan said that

coverage has been "limited in view and assume in its approach." It was alleged that the Fort Worth Star-Telegram, Dallas Observer and The Shorthorn were part of a "witch hunt" and there was "direct evidence of a conspiracy."

Media criticisms "are aimed toward the day-to-day operations as much as they are aimed toward the overall direction and leadership," the Wesley Foundation's Felder said. "The person responsible for the day-to-day is obviously African-American along with the associate provost."

ARLINGTON Fort Worth Star-Telegram

SUNDAY, APRIL 10, 1995

Where The West Begins

51-53

Subtle forms of discrimination remain on campus, critics contend

Figures confirm UTA racism, some say

By RENE C. LEE
And Lisa Black

ARLINGTON — Three decades after blacks were allowed to enroll in what was then known as Arlington State College, African-American students and community leaders say that racism still pervades the classrooms and meeting places at the University of

Texas at Arlington. Though more subtle today than in the 1960s, when Johnny Reb and the Confederate battle flag served as official campus symbols, they say the low number of black faculty members and other statistics are evidence that the university has not made enough progress on diversity.

more than \$55,000 annually, compared with 40 white administrators. The report shows that 70 percent of all African-Americans employed by UT-Arlington worked in maintenance and clerical positions and more than half of those earned less than \$16,000 a year.

A 1993 study commissioned by the university concludes that UT-Arlington had shown systematic discrimination of African-American faculty.

In recent months at UT-Arlington, complaints of racism have emerged on the controversy over administrative spending and management decisions that resulted in the March resignation



Some students and faculty members say that racism still pervades the classrooms and meeting places at the University of Texas at Arlington.

... including to create more inclu...

... as students' essays to assess...

... 1955 in 1984 to 1225 in 1994, and...

... universities to make changes. "We...

... question religious background,...

... conceals also has three Hispanic and...

UTA Number of full, part-time faculty in 1994

From Page 1

University	American						Total
	Black	White	Hispanic	Asian	Foreign		
UT-Arlington	27	1,160	1,160	1,160	1,160	1,160	2,327
UT-Austin	57	2,371	110	38	110	2,994	3,186
UT-Dallas	19	1,188	1,188	1,188	1,188	4,783	5,971
UT-El Paso	44	2,508	120	139	231	3,052	3,594

Source: Texas Higher Education Coordinating Board

Number of students in fall 1994

University	American						Total
	Black	White	Hispanic	Asian	Foreign		
UT-Arlington	1,952	126	15,628	1,732	2,071	1,358	23,867
UT-Austin	1,218	107	11,887	1,097	1,397	47,993	63,699
UT-El Paso	1,588	174	10,595	1,458	674	1,130	15,525
UT-Dallas	1,758	105	12,674	1,827	1,587	2,675	20,018

Source: National Student Clearinghouse

times."

S. Peter Rosen, dean of the College of Science, publicly sparred with Amacher over his job after he complained that the president had not defended the university against accusations of racism, which he called "senseless."

On Monday, the coalition filed requests with the U.S. Department of Education and the Justice Department for an investigation into UT-Arlington's hiring, retention and termination policies.

At a news conference Friday, several black Fort Worth ministers' alliances condemned UT-Arlington as institutionally racist and called upon UT System officials to resolve hostilities on campus and to keep black administrators on the payroll.

UT System Chancellor William Cunningham said UT-Arlington and many other colleges are struggling to hire black faculty members from a limited pool of applicants, and he agreed that racism as a part of society inevitably affects the campus.

But he said, "I do not believe that UT-Arlington is a racist institution. Robert Witt, of the University of Texas at Austin, picked by Cunningham as interim president June 1, acknowledged that there are problems. "I think there are areas where, probably from the perspective of an individual and groups, we do have a long way to go," Witt said. He has met with 15 black students and community leaders to discuss their concerns, he said.

Math major Angela Orr says she'll never forget an incident in a calculus class. "I went to the professor because I was having trouble understanding him in class. I went to him for help," recalled Orr, who had difficulty understanding his accent. "He looked at me and said, 'I have had many black people in my class and usually they don't study very hard. If you study hard, maybe you'll make a C.'"

Orr, 21, said she was astonished "just left," she said. "I never went back to see him."

Cathy and other black students like Orr, who earned a C in the calculus class, say they usually keep their noses to themselves because they feel that the mostly white faculty is unresponsive and insensitive to their concerns.

UT-Arlington's RECORD in hiring and recruiting black administrators, faculty and students has been admittedly poor — following a pattern shared by many universities that, according to some research, fits the definition of "institutional racism."

At the University of North Texas, 2.3 percent of 1,679 full- and part-time faculty in 1994 were African-American, at UT, 1.9 percent of 2,994 faculty were black, and at Texas A&M University, 1.4 percent of 3,050 faculty were black.

Local private universities fare no better. At Southern Methodist University, 1 percent of 403 faculty members in 1994 were African-American, and at Texas Christian University, 1.3 percent of 319 faculty were African-American.

"UT-Arlington is no different than 300 other places," said Joe Feagin, an author of *White Racism* and a professor of sociology at the University of Florida. "It's a microcosm of what's going on in this country."

Two studies conducted since 1991 conclude that UT-Arlington has been ineffective in recruiting and retaining African-American and Hispanic faculty.

A 1993 report by consultant Geraldine Summit, affirmed that officer at Vincennes University in Indiana, advised: "At UTA, the playing field is not always level for minority students."

Amacher hired Summit to conduct the study after hearing complaints from the Black State Employees Association of Texas about the university's low numbers of African-American faculty members. Summit's recommendations included forming a task force to address racism, establishing an affirmative action advisory committee, and reporting that employees participate in sensitivity training.

stitutional racism can be unintentional and goes beyond numbers alone.

"Institutional racism often refers to repeated attitudes and practices that result in and perpetuate racial inequality, but it is difficult to figure out who the villains are," he said. "Much of racism is subtle stuff that's hard for white people to see."

For instance, UT-Arlington art student Karlton Little, 24, remembers last fall when a U.S. history professor was challenged to include material on other cultures in his course.

The professor's response was to show the class a 40-year-old film called *The Flight of the Negro Slave* after presenting a short lecture about the contributions of African-Americans.

Some students were offended and walked out during the film, Little said, because they thought the professor focused on slavery at the expense of more positive accomplishments of African-Americans.

"Myself was disgusted," Little said. "I don't know how much we can hold him responsible. He was put on the spot. This is indicative of how the UTA environment makes an attempt to provide for minority culture."

UT-Arlington does not require students to take a multicultural course but weaves information throughout the curriculum, department administrators said. The university offers two African-American studies courses outside of the curriculum, but black students say most white students don't enroll in them.

Strong, who later explained the selection of recruiters during student and faculty meetings, noted that there were no complaints in the past when all student recruiters were white.

SOME FORMER African-American faculty members said they felt they lacked support from administration before Amacher and Taylor arrived.

Marvin Dulaney, who left his UT-Arlington job as assistant professor of history last year to become director of the Avery Research Center at College of Charleston, said he felt pressured as one of the university's few black representatives.

"Part of why I left was, I was burned out because of all the things I did get more support — just moral support, verbal support — for the things I wanted to do."

UT-Arlington officials acknowledge the need for more minority faculty but say they need more money to offer job candidates better salaries. They face fierce competition from industries and other universities who are vying for the same pool of qualified applicants.

Engineering and science, both UT-Arlington strengths, fit that description, officials say. "The pipeline is a hugely serious problem and so much so that we start moving candidates as early as two years before their Ph.D.," said John McElroy, dean of the College of Engineering, who says the college is working to "grow its own" by producing its own graduate students.

But experts and some black faculty members say that the "limited pool" theory is sometimes an easy excuse and that school officials may be more creative in their efforts to recruit minority faculty.

Race-based tensions not new

By Lisa Black
From The West Telegram

ARLINGTON — Tension between black and white — though long dormant at the University of Texas at Arlington — once nearly escalated to violence over the campus tradition of honoring the Civil War Confederacy and its rebel flag.

It was 1968, only six years after African-American students were first allowed to enroll at the former Arlington State College. Black students protested the school's theme celebrating the state's role in the Civil War and re-enacting slave auctions.

By 1971, the theme, mascot and rebel flag had been abolished by the UT System Board of Regents after protests and heated debates played out on the campus lawn and in the student newspaper.

But within the past six weeks, when African-American students demonstrated in support of an embattled black administrator on the same campus, some remembered old wounds.

The university was just starting to shed an image of being unfriendly to African-Americans, some black students and alumni said. They expressed concern that the faculty's reworking of its code of conduct in Provost Dalmis Taylor, an African-American, amounted to turning back the clock on racial sensitivities.

"The factors want to see the campus remain the same it's been for 50 years," said David Robinson, 46, an African-American Dallas parole officer who graduated from UT-Arlington in 1971. "They want it to remain a consumer grade of white people who work and come here."

Many faculty, staff and students dispute that racism has been behind recent controversy over the UT-Arlington administration.

But they do agree that in 1968, few white students understood why their black peers opposed the school's Confederate theme, which was among the campus' most contentious issues.

At the time, the campus celebrated Old South Day with a slave auction re-enacted by white students. At football games, the Johnny Red mascot in Confederate garb rode a horse around the stadium while the band trumpeted "Dixie."

"It was a tradition. We never felt like it had racial overtones," recalled Donna Darovich, a former student who is now director of placement for the university's College of Business. "... But obviously white students and black students made us realize it was an affront to them, a lot of us changed our mind."

A 1968 former UT-Arlington student recalled how some tried to get the issue removed.

The Rev. B.L. Smith of Fort Worth, former president of the university's Black Student Union, said about 30 African-American students would sit together at football games.



University of Texas at Arlington provost Dalmas Taylor walks under police escort on campus Wednesday as a meeting was held to discuss, in part, a confidence vote on his future. He could be under consideration to fill the interim post to replace President Ryan Amacher, who resigned Monday.

UTA may name interim chief soon

Continued from Page 29A. The provost, has not been contacted by the systems administration (about being interim president), what is it?"

"Racism!" the crowd shouted back.

The unrest followed the resignation Monday of UTA president Ryan Amacher, 49, who said he was tired of the hassles of dealing with faculty members and critics who opposed the direction in which he tried to take the 23,000-student university during his 2½-year tenure. It is not known whether Dr. Taylor has been officially ruled out as interim president. But usually, when a president steps down, the provost is immediately elevated to that position.

Dr. Cunningham said that an interim president, who would serve two years, would be named within 10 days, but he declined to name candidates being considered. If Dr. Amacher's successor is from UTA, the president would step down immediately and take a year's leave of absence during which he would receive his \$135,000 salary.

If the new president is from the outside, Dr. Amacher would be expected to stay, possibly beyond June 1, to guarantee a smooth transition before taking his leave.

The formal search for a permanent president is slated to begin Sept. 1, 1996.

"It's going to take a little time for the campus to calm down," Dr. Cunningham said. "I'm confident that a new interim president will help us do that."

Other administrators noted that UTA needs some stability in leadership because its accreditation is up for review by the Southern Association of Colleges and Schools next year.

In spite of the rally Wednesday, the vast majority of UTA students attended classes and went about normal business. Many students and faculty and staff members said they were pleased that system officials are listening to their concerns. Last month, the system began a management audit after controversy arose over Dr. Amacher's travel, entertainment and re-

Dr. Ryan Amacher, University of Texas at Arlington's president, talks with Darren L. Reagan, chairman and chief executive officer of the Black State Employees Association

modeling expenses. There were also complaints that funding, which some said should be spent on academics, was being funneled to UTA's athletic programs.

Dr. Cunningham and UT system executive vice chancellor James Duncan flew from Austin Wednesday to meet with UTA deans, vice president, about 30 professors and student leaders.

"We've tried to focus today on moving forward and not so much on the past," said Dr. Cunningham, who later issued a release stating that it is unfair to charge UTA as a racist institution.

"Arlington is a fine institution, and I'm confident that it will move forward," he said.

To aid in that transition, system officials appointed Dan Williams, vice president of business affairs at the University of Texas at San Antonio, to handle similar responsibilities on a part-time basis at UTA, effective April 1.

Dr. Williams will retain his position at University of Texas at San Antonio, visiting the UTA campus

two or three times a week until a successor is found for Dudley Wetzel, the current vice president for business affairs. Mr. Wetzel last year announced plans to retire March 31.

Meanwhile, 365 faculty members had an opportunity to hear Dr. Taylor, 61, explain his policies and actions as provost.

The closed meeting lasted 2½ hours and faculty members agreed to mail out secret ballots Thursday to those who could not attend the meeting. The faculty is voting on whether it has confidence in Dr. Taylor's leadership.

Initially, the provost was to be accompanied by the president, but Dr. Amacher declined to attend since he was resigning. Faculty members opted not to subject the president to a confidence vote.

Many faculty members, still rattled by the students' attempt to bar them from entering the Bluebonnet Ballroom to meet, predicted that Dr. Taylor would not fare well.

A few said they were not satisfied with the answers the provost

of Texas, during a rally on the UTA campus on Wednesday. Marchers showed their support for provost Dalmas Taylor to take over the troubled leadership position.

gave to their queries.

"I don't have any confidence whatsoever (in Dr. Taylor)," said physics professor Dr. Ulrich Herrmann. "These two guys (Drs. Amacher and Taylor) have given UTA a bad name."

He was also upset that Dr. Taylor did not tell his supporters that UTA is not a racist institution and that they needed to back off.

But at that time, Dr. Taylor was cloistered in his office, awaiting a police escort to the faculty meeting.

Security was tight throughout the day, with about 20 Arlington police augmenting the university's security force. But they said that aside from a little pushing and shoving, there was no violence.

"What is 'no justice, no peace'?" Dr. Herrmann asked. "What does that mean? That we will have war?"

He added that the meeting with Dr. Taylor would not change his vote.

Faculty Senate chairman John Beehler said, "It caused me to think about things but did not change my mind."

The provost said he was not sur-

prised. "I would say that the sentiment wasn't overwhelmingly supportive and that there seemed to have been less interest in the factual information presented than I would have expected," Dr. Taylor said.

"It wasn't hostile, no. A lot of them I think were upset by the demonstration that occurred, and I think that's unfortunate that it happened. But I think too much of that has been happening. We all need to rise above that."

"I saw my presence there as an appeal to the better part of each faculty," said Dr. Taylor, who said he wants to be the interim president.

Faculty members will receive their ballots at their homes and have until March 24 to return their confidence votes on Dr. Taylor. Thomas Hendrix and Associates, an Arlington certified public accounting firm, will tabulate the ballots and present the results March 24 at the earliest.

Staff writer Jason Sikes contributed to this report.

Minorities, women get less than fair share of contracts, study says

Study shows disparity among city contracts

Construction is exception in minority-firm awards

By Diana Kunde

Staff Writer of The Dallas Morning News

Consultants unveiled a long-awaited study Thursday at Dallas City Hall that showed minority- and women-owned businesses frequently get less than their share of the \$240 million that Dallas spends each year on goods and services.

Construction was a major exception, according to the report by D.J. Miller & Associates Inc. of Atlanta. The proportion of contracts awarded to minority- and women-owned firms in construction was nearly twice the proportion of those firms' representation in the Dallas construction industry, the report said.

Conversely, minority- and women-owned firms got about half as many professional services contracts as their presence in the market would suggest, the study said.

The city of Dallas ordered the controversial study in an attempt to bulletproof its minority contracting programs against court challenges. The findings will be used along with public hearings and anecdotal testimony to help the City Council decide whether Dallas' goals for awarding business to minority- and women-owned firms should be changed.

Business owners contacted late Thursday said they still were digesting the hefty, chart-filled study, which ran 69 pages plus appendixes. A summary of the study was released several weeks ago.

The study already is garnering diverse reactions.

"We're going to take a few days to dig through it. Certain parts of it came as a

Please see MINORITIES on Page 10D.

Continued from Page 1D.

mild shock," said Marcos Rincon, a spokesman for the League of United Latin American Citizens.

Mr. Rincon said the city's vendor database severely undercounts the numbers of Latino-owned firms in Dallas. Studies like this compare the percentage of available firms with the actual businesses awarded contracts. A level "disparity rating" means contracts are being awarded equally. But if minority firms are undercounted, the goals for their participation in contracts also would be undercounted.

But a construction industry source, though, said, "We're taking the approach that this is what we've been telling you for two years. . . . The goals we're working with are too high." The man, who is white and owns a contracting firm, asked not to be identified because he's not an official spokesman of the Associated General Contractors. Officers of the group couldn't be reached for comment late Thursday.

Steven A. Smith, an African-American contractor who is chairman in Dallas for the National Association of Minority Contractors, urged caution in interpreting the numbers.

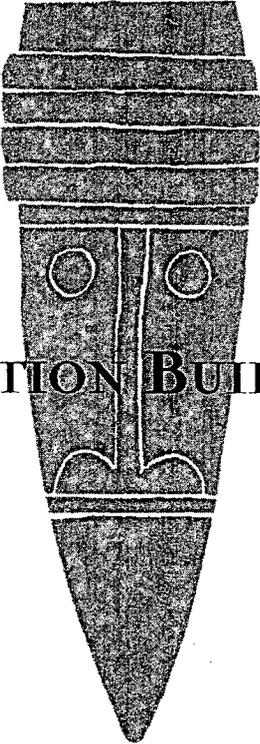
The construction industry should be asking why there are so few minorities in the business, Mr. Smith said.

"What I hope doesn't happen is that the city, and my industry in particular, doesn't get some sense of vindication that they shouldn't be

asked to make a good-faith effort to include minority contractors in business," Mr. Smith said.

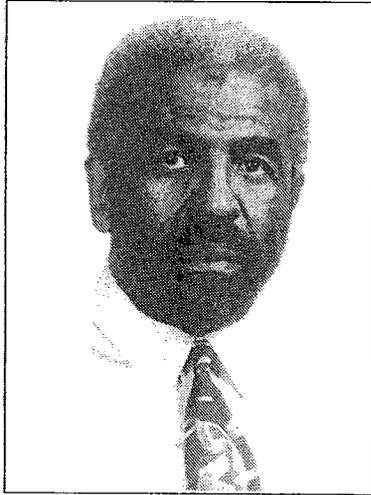
The D.J. Miller study also documents gulfs in income and wealth between minorities and whites as one reason, historically, that minorities haven't gotten their share of the business pie. Minorities face special hardships in finding capital to start and develop businesses, the study said. For example, per capita income for African-Americans in Dallas was 48.4 percent that of whites' in 1989, and Hispanic per capita income was 49.1 percent that of whites'.

Dallas felt the need to document discrimination because of a 1989 U.S. Supreme Court decision that said cities can't set goals of contracting with minority- and women-owned businesses unless they can prove past discrimination that needs to be remedied.

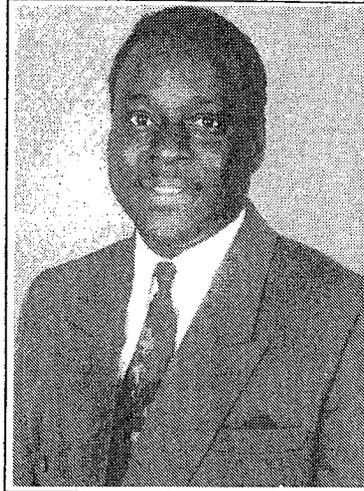


COALITION BUILDING

COMMUNITY COALITION PARTNERS



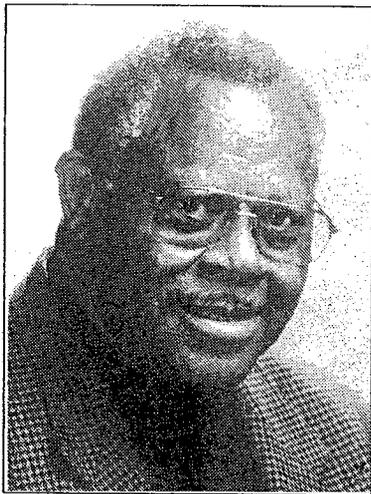
Lee Alcorn
President, NAACP



Darren Reagan
Chairman, BSEAT



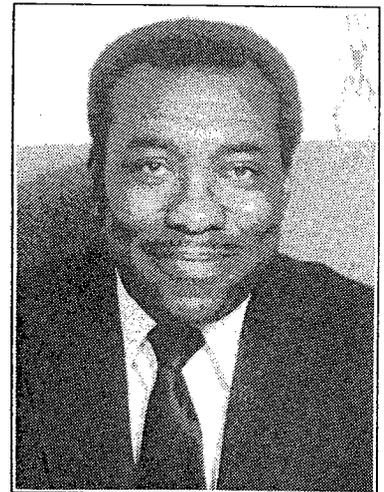
Jeweline Devereaux
Board Chirperson, SCLC



Reverend Marshall Hodge
Texas Executive Director,
SCLC

Not Pictured:
Bill Campbell
President, Polk Terrace
Homeowners' Association

Thelma Norman
President, Cliffwood
Homeowners' Association



James Fantroy
President, Highland Hills
Homeowners' Association

VICTORY! BSEAT SIGNS AGREEMENT WITH DCCCD TO INCREASE AFRICAN FACULTY, STAFF AND STUDENTS



U.S. Department of Justice

Community Relations Service

Southwest Regional Office

November 22, 1994

1420 W. Mockingbird Lane
Suite 250
Dallas, Texas 75247

To: Discussion Teams:

Dallas County Community College District
North Texas Minority Coalition Education Task Force

From: Richard Sambrano *RS*
Conciliation Specialist

Gilbert Chavez *GC*
Regional Director

Subject: Signing of Memo of Understanding/Press Conference
Wednesday, December 14, 1994, 10:00am
Bill Priest Institute

This is to announce that the committees have completed their work and a signing of the Final **Memorandum of Understanding** ceremony is scheduled for the above date, time and place.

The signing of the memorandum will be done in conjunction with a press conference at which time a joint press statement will be released, remarks by all the parties involved will be entertained and a question and answer period will be allowed.

Please mark your calendars and plan to attend this most worthy event. This could be the beginning of a great partnership in efforts to provide the best education possible for all students of the Dallas County Community College District.

Hope to see you there.

VICTORY! BSEAT SIGNS AGREEMENT WITH DCCCD TO INCREASE AFRICAN FACULTY, STAFF AND STUDENTS



DCCCD signs pact to boost minority employment, educational opportunities

Continued from Page 33A.

minorities felt were closed to them, coalition members said.

The most significant change is in how searches to fill professional staff vacancies, such as presidents or faculty members, will be conducted, said Roman Palomares, a coalition spokesman and deputy district director of the League of United Latin American Citizens in North Texas.

Search committees now must always be diverse in gender and race, as must the applicant pool, or the search will have to start again.

It does not, however, require that minorities be among the finalists, said district spokeswoman Norma Kent.

Some coalition members said that will happen naturally given the district's "good-faith" effort.

That was not the case during a presidential and art faculty search last year at Mountain View College, where more than half the students are minorities. African-American and Hispanic leaders voiced outrage that minorities were not considered for the posts at the west Oak Cliff campus.

That added to the perception that the district was not doing

enough to recruit minorities. The two examples became rallying points for the coalition, which consists of about a dozen civil rights organizations.

"Hispanics were being excluded from the whole recruitment and selection and promotion process," said Hector Flores, LULAC's regional director. "Our numbers were underrepresented from top to bottom."

In addition, Allen McGill, president of the Black State Employees Association of Texas, said that "on some of these campuses there has been just outright hostility and well-documented instances of racial antagonism."

The groups sought help from the U.S. Justice Department's community relations division and banded together to make the college district address their concerns.

About 39 percent of DCCCD's 48,846 students are minority.

Hispanics represent 13 percent of the enrollment and African-Americans 18 percent. Of the district's 680 full-time faculty members, 6 percent are Hispanic and 10 percent are African-American.

About 11 percent of the district's administrators are Hispanic and 16

percent are African-American.

DCCCD chancellor William Wenrich said the district wants its minority representation to mirror the diversity found in Dallas County's adult population, which is 15 percent Hispanic and 18 percent African-American.

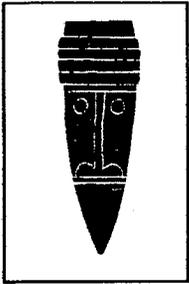
He noted that progress has been made, "and we think we're going to make a lot more."

Seven of the eight full-time faculty appointments made during the 1993-94 school year were minority, he said. This semester, 52 faculty members agreed to an early retirement program, creating vacancies.

The agreement calls upon the district to compile a variety of minority enrollment and hiring statistics in a format that will make it easy for coalition members or anyone else to monitor the DCCCD's progress.

Dr. Wenrich said the board will hold him accountable. In addition, he said, evaluations of college presidents and vice chancellors will reflect what they've done for diversity and affirmative action.

Coalition members praised Dr. Wenrich for his sincerity, integrity, sensitivity and willingness to work with them.



VICTORY! BSEAT SIGNS AGREEMENT WITH DCCCD TO INCREASE AFRICAN FACULTY, STAFF AND STUDENTS

DISCUSSION TEAMS

DALLAS COUNTY COMMUNITY COLLEGE DIST.

NORTH TEXAS MINORITY COALITION

Will Wrenn DATE _____ DATE _____
 Dr. William Whrich, Chancellor

Ron R. Adams DATE 12/11/94 LULAC DATE _____

Lee W. ... DATE 12-16-94 DATE _____

NAACP DATE _____ DATE _____

Latia R... DATE 12-16-94 DATE _____

AM. Q. ... DATE 12-16-94 DATE _____

Marcus M. Vargas DATE 12-16-94 Old Hispanic Summit DATE 12-16-94

Juan ... DATE 12-16-94 DATE _____

IMAGE ...

DA

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MEMORANDUM
OF
UNDERSTANDING

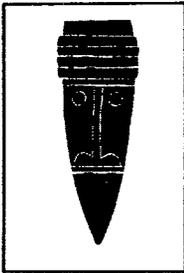
The North Texas Minority Coalition, Education Task Force (referred to as "Coalition") and the Dallas County Community College District (referred to as "District") agree to meeting semi-annually for the purpose of discussing topics and issues affecting ethnic minorities in the District, in accordance with a format mutually agreed upon by the parties involved.

The District further agrees to provide the Coalition with information, prior to the meetings, which will aid the discussion. An addendum is attached to this memorandum which illustrates the areas of discussion.

This Memorandum of Understanding begins upon December 16, 1994 and may be renewed annually by agreement of the Coalition and the District.

WITNESSED BY
Richard Sambrano DATE 12/16/94
 Richard Sambrano, Conciliation Specialist
Gilbert Chavez DATE 12/16/94
 Gilbert Chavez, Regional Director

The Community Relations Service
 U.S. Department of Justice



BSEAT AND CAR TO WORK TOGETHER ON NATIONAL CRA ISSUES

Communities
for Accountable
Reinvestment

CAR

11/21/94

Black Employees Association

CARECEN

City of West Hollywood

Civic Center Barrio

Coalition for Economic Survival

California Coalition to
End Homelessness

Concerned Citizens of
South Central Los Angeles

El Rescate

Esperanza Community Housing
Corporation

Fair Housing Congress of
Southern California

Fair Housing Program
of Riverside County

Korean Youth Center

Little Tokyo Service Center

Minority Developers Coalition

San Bernardino County
Community Housing
Resource Board

Southern Christian
Leadership Conference

United Minority
Contractors Association

Ward Economic Development
Corporation

West Hollywood Community
Housing Corporation

2500 Wilshire Blvd
Penthouse B
Los Angeles, CA 90057
Phone 213 388-2767
Fax 213 388-3166

Dear Mr. Reagan,

I + was a pleasure speaking
with you and Mr. McGill.

I apologize for not writing sooner;
nonetheless I have enclosed materials
about CAR and CAR's membership list.

We look forward to working with
you in the future.

Sincerely,

Quinda Seward

BSEAT is excited about our new coalition with
the Communities for Accountable Reinvestment.
Our union promises to bring about change in the
Dallas community.

BSEAT AND CAR TO WORK TOGETHER ON NATIONAL CRA ISSUES

COMMUNITIES FOR ACCOUNTABLE REINVESTMENT

LIST OF MEMBERS:

100 Black Men of Los Angeles, Inc. - Bob Farrell
 Box 351509 Bob Farrell
 Los Angeles, CA 90035 726 West 30th Street
 Contact Person: Bob Farrell San Pedro, CA 90731 - 6616
 Telephone: (213) 877-5931 Telephone: (310) 514-2052

Black Employees Association
 5462 Crenshaw Blvd.
 Los Angeles, CA 90043
 Contact Person: Clyde Johnson
 Telephone: (213) 299-8560

California Coalition to End Homelessness
 1010 So. Flower St. Ste. 216
 Los Angeles, CA 90015
 Contact Person: Bob Erlenbush
 Telephone: (213) 745-6511

California Homeless and Housing Coalition
 1636 W. 8th St. #326
 Los Angeles, CA 90017
 Contact Person: Rob Leonard
 Telephone: (213) 388-1621

Central America Refugee Center (CARECEN)
 668 So. Bonnie Brae
 L.A., CA 90057
 Contact Person: Mario Marroquin
 Telephone: (213) 483-6868

Civic City Barrio
 431 S. Bristol, Suite 6
 Santa Ana, CA 92703
 Contact Person: Helen Brown
 Telephone: (714) 835-0406

Coalition for Economic Survival (CES)
 1296 N. Fairfax
 West Hollywood, CA 90046
 Contact Person: Larry Gross
 Telephone: (310) 656-4410

Concerned Citizens of South Central Los Angeles
 4111 Central Avenue #101
 P.O. Box 11337
 Los Angeles, CA 90011
 Contact Person: Juanita Tate, Charlotte Bullock or Robin Cannon
 Telephone: (213) 846-2500

Drew Economic Development Corporation
 3209 North Alameda St. Suite J1
 Compton, CA 90222
 Contact Person: Jonathon Newsom
 Telephone: (310) 632-3290

Dunbar Economic Development Corporation
 4225 South Central Av. Suite 102
 Los Angeles, CA 90011
 Contact Person: Anthony Scott
 Telephone: (213) 234-7882

El Rescate
 1340 South Bonnie Brae
 Los Angeles, CA 90006
 Contact Person: Jaime Flores
 Telephone: (213) 387-3284

Esperanza Community Housing
 621 W. Adams Blvd.
 Los Angeles, CA 90007
 Contact Person: Diane Donoghue or Alice Salinas
 Telephone: (213) 748-7285

Fair Housing Council of San Bernardino
 P.O. Box 6705
 San Bernardino, CA 92412
 Contact Person: Mary Irving
 Telephone: (909) 864-8056

Fair Housing Congress of Southern California
 3731 Wilshire Blvd.
 Los Angeles, CA 90010
 Contact Person: Michelle White or Alston Towle
 Telephone: (213) 365-7184

Fair Housing of Council of Riverside County
 3600 Lime Street, Suite 613
 Riverside, CA 92501
 Contact Person: Rose Hayes
 Telephone: (909) 682-6581

Korean Youth Center
 680 So. Wilton Place
 Los Angeles, CA 90005
 Contact Person: Bong Hwan Kim
 Telephone: (213) 365-7400

Korean Immigrant Workers Advocate
 2426 W. 8th St. Suite 222
 Los Angeles, CA 90057
 Contact Person: Roy Hong
 Telephone: (213) 738-9050

Little Tokyo Service Center
 112 N. San Pedro, Suite 109
 Los Angeles, CA 90012
 Contact Person: Lisa Sugino
 Telephone: (213) 346-0880

MALDEF
 (Mexican American
 Legal Defense And
 Educational Fund)
 634 South Spring St. 11th Floor
 Los Angeles, CA 90014
 Contact Person: Roberto Almanzan
 Telephone: (213) 251-2512 ext. 115

Minority Developers Coalition
 11105 So. Western Ave.
 Los Angeles, CA 90047
 Contact Person: Lee Turner
 Telephone: (213) 755-1181

Minority Contractors Association
 716 So. Central Ave. ste. 226
 Los Angeles, CA 90021
 Contact Person: Al Williams
 Telephone: (213) 624-6182

Southern Christian Leadership Conference
 4182 S. Western Avenue
 Los Angeles, CA 90018
 Contact Person: Joe Hicks
 Telephone: (213) 295-8582

Ward Economic Development Corporation
 1188 West 24th Street
 P.O. Box 77391
 Los Angeles, CA 90007
 Contact Person: Jacqueline Dupont Walker

Telephone: (213) 747-1188

West Hollywood Community Housing Corporation
 8811 Santa Monica Blvd.
 West Hollywood, CA 90069
 Contact Person: Rhonda Sherman
 Telephone: (310) 854-7418



AFRICAN AMERICAN STUDENTS AT UNT REQUEST BSEAT HELP

Did You Know Facts

Here at the University of North Texas there is a continuing practice of non support for Black Faculty. Also, there is a total disregard for the feelings of the black students on this campus. Here are a few facts that support these statements, and a few more things that you might find interesting.

Did you Know that....

Out of 825 faculty at the University of North Texas, there is only 1 Black tenured Full Professor.

Out of 19 Vice president and Associate Vice President positions, there is not one black person that holds one of these positions .

There are 8 Academic deans, and 1 student dean and there is not one black person that holds any of these positions.

There are 48 academic department heads, and not one is black.

The College of music, nationally renowned for it's jazz music, has not one black professor.

There are no black professors in the departments of Merchandising, Hospitality and Management, and Visual Arts.

Even though a vast majority of the students here come from the Dallas Fort Worth Metroplex Area (69.6 %), where African Americans and Hispanics contribute 51% of the population, there is only a 6% representation of black students at this University which has a white population of more than 80%

That Black Student Organizations have to pay Excessive fees (\$1300.00 +) to sponsor fund raising events.

That out of 93,500 active alumni 60,000 live in the D/FW metroplex area.

Stay tuned for more facts, because there will be more to come!!!

AFRICAN AMERICAN STUDENTS AT UNT REQUEST BSEAT HELP



The Dallas Morning News: Paula N

Students protesting the low number of African-American professors file out of the administration building at the University

of North Texas on Friday. They had left a note explaining why they canceled a meeting with the chancellor.

UNT students protest lack of black faculty

By Nita Thurman
Denton Bureau of The Dallas Morning News

DENTON — About 50 African-American students on Friday protested the small number of black faculty members at the University of North Texas.

The students filed one by one in an orderly procession up two flights of stairs to Chancellor Al Hurley's office. They left a letter canceling a scheduled afternoon meeting with Dr. Hurley to discuss their complaints.

"They set this meeting because they have an agenda to try to quieten us down," said senior Collette Leyva, 22. "We will reschedule the meeting on our terms."

Dr. Hurley said Friday afternoon that he shares the students' con-

Chancellor agrees number is small, cites obstacles

cerns about minority representation on the faculty.

"I would say the fundamental issue they raised is absolutely correct," he said. "The number of African-Americans on the faculty is small. It is something we have been working on for some time.

"But the number of people eligible for faculty appointments is small, and we have, of course, the issue of competitiveness."

Dr. Hurley said that UNT sometimes is at a disadvantage when competing with wealthier schools for minority faculty members.

"We have lost some good (minority) faculty members to other states," he said. "We lost one just recently to Columbia University,

which offered a significant salary increase. It was an attractive offer that she just couldn't turn down."

UNT has 20 African-Americans on the 788-member faculty, including one full professor and two associate professors who are tenured and 12 assistant professors on tenure tracks, school records show.

Student enrollment is about 26,000, including 1,588 African-Americans.

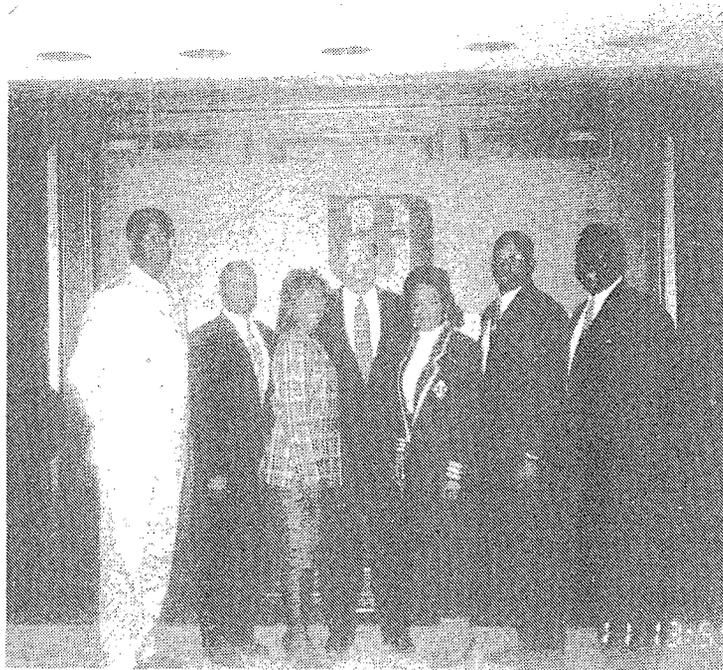
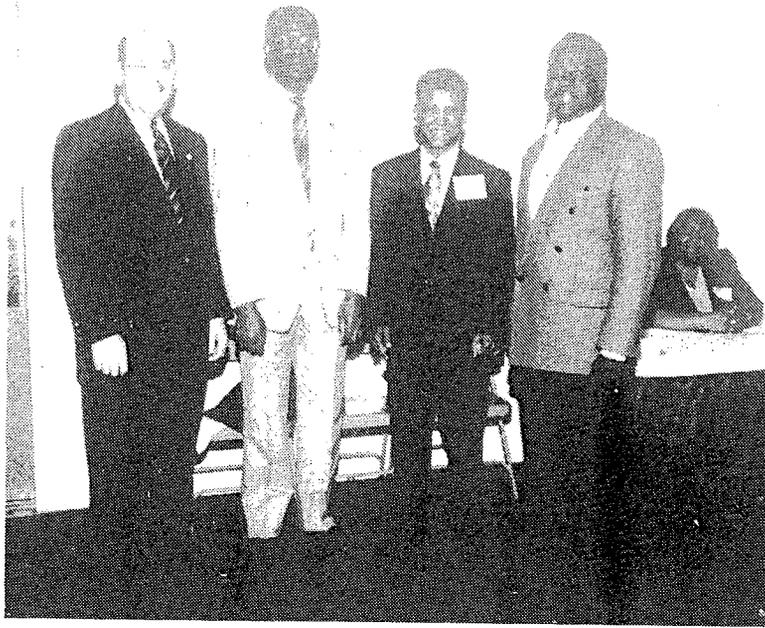
The protesters Friday also criticized the university's designation of some student functions as "high risk," which means the sponsor must hire police officers at \$18 an hour for security. The students said they believe that some black organizations are being singled out.

"We think they are evaluating based on organizations that caused problems five years ago," said jur ElHotte Dunlap, 20.

UNT Police Chief Eric Jack said that all groups are evaluated equally. He said that past problems as well as alcohol consumption, the number of participants, among the criteria used to classify events as high risk.

However, organizations routinely renegotiate the number of officers needed when problems are eliminated, he said.

"We have worked out procedures with some organizations so they put their own people in (as security) and save them money," he said. "And we have dropped requirements for some organizations from 10 officers to five or six."





**BANQUET AWARDS
PRESENTATION**

A Special Message From the Banquet Chairperson



It is a pleasure to extend greetings on behalf of the Black State Employees Association of Texas, on this our Sixth Annual Awards Presentation.

This ceremony affords us a great opportunity to acknowledge the excellence of these awardees and to recognize BSEAT's contributions to workplace equity. We are mindful of the women and men who have not enjoyed the luxury of public recognition, but are very deserving of our support and recognition. Also, we are cognizant of the role volunteers, "worker bees," play in our success. We have established a tradition of recognizing the "worker bee," and we see it as a tradition well worth continuing.

Please join us in showing appreciation to all of the awardees this year. Thank you for your continued support.

Gail Terrell
Banquet Chairperson

BANQUET COMMITTEE

Executive Committee

Gail Terrell
Banquet Chairperson

Connie Buford
Awards Chairperson
Charles Crumpton
Entertainment Chairperson

Sonja Hill
Host/Hostess Chairperson

Euna Robinson
Public Relations Chairperson
Bernadette Pitts & Ruth Dade
Marketing and Promotions Co-Chairpersons

Committee Members

Awards Committee

James Milton
Camellia Moore

Entertainment Committee

Connie Buford
James Milton
Bernadette Pitts
Lana Spurlock

Marketing & Promotions Committee

Micheon Brown
Charles Crumpton
Euna Robinson
Darryl Willis

Host/Hostess Committee

Victoria Christman
Laticia Coleman
Laguana Gillins
Martese Henry
James Milton
Camellia Moore
Janice Morgan
Ken Phipps
Detra Reeves
Jimmy Rodfield
James Scott
Cynthia Shed
Kayla Shed
Jerrye Stephenson
Kristi Trimble
Ketra Weeks

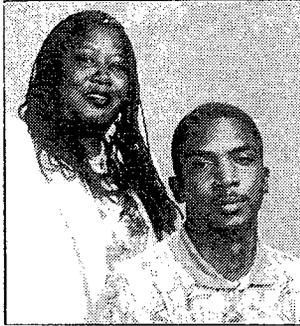
Public Relations Committee

Cynthia Ashley
Carolyn Carey
Ruth Dade
Laguana Gillins
Linda Johnson
Shelby Lee
Odell Lee-Bailey
John Luke
Isaac Okah
Felicia Parish
James Scott
Rutha Trimble
Ketra Weeks
Imogene Whitfield

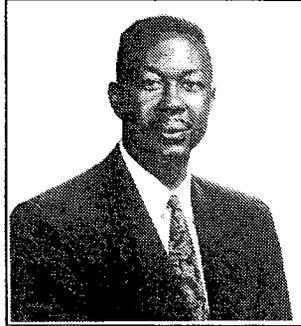
BANQUET COMMITTEE



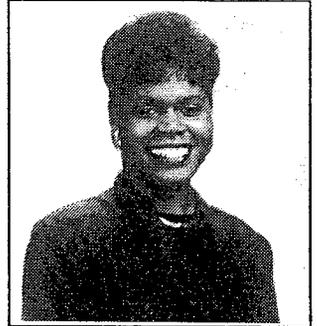
Gail Terrell



Connie Buford and
James Milton



Charles Crumpton



Sonja Hill

1st row: Victoria Christman, Odell Lee-Bailey, Ruth Dade, Gail Terrell, Charles Crumpton, Ruth Trimble; 2nd row: Shelby Lee, name, Connie Buford, Lana Spurlock, John Luke; 3rd row: Ketra Weeks, Kristi Trimble, Bernadette Pitts, James Milton, Sonja Hill, Deidra Wilkerson, Mikkia DeBose



Not Pictured:
Euna Robinson,
Linda Johnson,
Carolyn Carey,
Isaac Okah,
Laguana Gillins,
James Scott,
Micheon Brown,
Camellia Moore,
Ken Phipps,
Detra Reeves,
Jerrye Stephenson,
Darryl Willis,
Martese Henry,
Latricia Coleman,
Jimmy Radfield,
Janice Morgan,
Michael Dade,
Ruby Miller,
Rosalind Hill
Felicia Parish



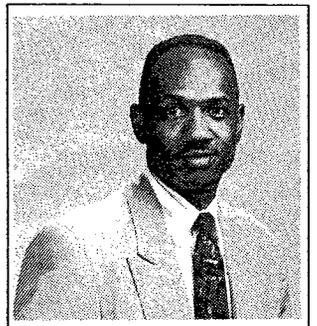
Euna Robinson



Bernadette Pitts



Ruth Dade



John Luke

1994
**YOUTH BANQUET
HOSTS & HOSTESSES**

Skyline High School

Kaylynn Loftis

Nakita Roney

David Bowens

Laguana Gillins

Adrienne Williams

Revonica Nickleberry

Tenika Moore

Tycia

Almee Robinson

Lamont Ross

Tameika Manning

Samuell High School

Torie Horton

Carletta Smith

LaTanya Thomas

Rashad Jackson

Kimball High School

Tony Hornsby

Janet Welster

Chad White

Health Magnet High School

Angela Adams

Gregory McKinney

Tondrea Williams

Mikkia DeBose

Rosie Lyles

Mistye Stewart

Kristi Dorsey

Christina Hemphill

Moneek Bennett

Nateka Hanwell

Ebony Jones

Samantha Gowens

Tamika Bolden

LaPortia

Jennifer Rylander

Bernadette Nousa

Talented & Gifted Magnet

Yaronda Brown

Shana Jones

Shaunta Scroggins

Fredric Molett

MacArthur Deevers

Business & Management Center

Destini Webb

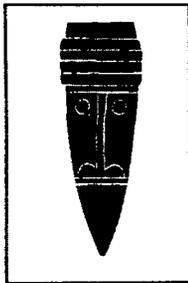
Lobias Murray Christian

Academy

Ketra Weeks

Lincoln High School

Natalie Thomas



5TH ANNUAL BSEAT AWARDS PRESENTATION & BANQUET



Mayor-Elect Ron Kirk
5th Anniversary Guest Speaker

“Our banquet afforded Mr. Kirk an opportunity to express themes he would later use in his very successful run for Mayor of Dallas,” commented Ms. Terrell on BSEAT’s 5th Anniversary speaker, Ron Kirk, “We were honored he chose BSEAT to kick off his campaign.”

THE DALLAS WEEKLY EDITORIAL

BSEAT allows students to take center stage

by Don D. Robinson
Editor-in-Chief



Don D. Robinson

I thought the Fifth Anniversary Banquet and Awards presentation of the Black State Employees Association of Texas was going to be the “regular run-of-the-mill, eating baked chickens with steamed vegetables and wafers” dinner. Yes, I have the banquet was held at the Loews Anatole and possibly the “Who’s Who” of Dallas was going to there in full force. Yes, I expected a lot of hand shakes, the casual “let’s get together for lunch sometime” routine and people who possibly wouldn’t notice me until they found out I was the editor of a newspaper. Well, I was wrong and glad that I was wrong. My wife and I were greeted at the front entrance of the ballroom by a beautiful young lady from Skyline High School. In fact, we were greeted by FIVE students who were softly, yet adamantly, stating, “I’ll take them to the front. No, I’ll take them to the front!”

My wife looked at me with mild surprise and whispered with a smile, “I didn’t know you were this well known. You have these young people fighting over you.” My ego was soon deflated as we noticed these well-groomed, BEAUTIFUL young brothers and sisters met everyone at the front entrance with the same enthusiasm and zeal! We were escorted to a desk where we were instructed of our reserved seating. The young lady from Skyline, a senior, escorted us to our table and engaged me in conversation regarding her future plans, educational goals and questions regarding scholarships. I was impressed! There were more than 300 juniors and seniors (I later found out they were also all ‘A’ and ‘B’ honor roll students) present at this banquet, serving as the official hosts, very organized, poised, “dressed to impress” and very open about their ambitious and goals in life.

I looked at my wife and stated, “are we in the right place?” The entire evening was spent acknowledging the youth and the accomplishments of African American businesses and Dallas corporations who have assisted in an economic revival in the Black community.

Darrea Reagan, chair and CEO of the organization, and other officers handed out probably more than 50 plaques to businesses, corporations and individuals for their commitment to the African American community. He also acknowledged the students in attendance in stated that the organization had awarded more than \$50,000 in scholarships to high school seniors in the last three years!

I looked around the room (which there were more than 1,000 present) and recognized banking officials, small business owners, and “just plain regular folk from the ‘hood”.

My wife and I both clapped, tapped our feet, and swayed to the music of the 50-voice honor choir from Umphrey Lee Elementary School. These children were dynamic and they could sing! I could envision my daughter and sons in that choir one day.

I was also delighted to see the “Trail Blazers” awards given to Gerald Alky, president of Coo-Real, Inc., a general construction company; Alfred Huotberry, president of ALP Printing, Inc.; and Johnnie King, president/CEO of The King Group, Inc., a full-service marketing, advertising, research, and community relations company.

The Black media was acknowledged, financial institutions who kept their promises and opened banking branches in the South/South Oak Cliff areas of Dallas, and students who were awarded scholarships.

My wife leaned over to me, the one of the “dumbfound-

ed” look, and said, “not what you expected, is it?” Texas Secretary of State Ron Kirk rendered a moving talk regarding the future of our state and the changing demographics and how all of us must become involved in educating our children, especially, our “children of color”. I would like to personally thank The Black State Employees Association of Texas, Inc. (and banquet chair Gail Terrell) for their tireless efforts in the planning and implementing of the one of the best banquets I have attended.

The night of more than 300 of our future African American leaders was indeed the highlight of the evening. They blew the stereotype to shreds of the “Black talking, baggy clothes wearing, can’t string five words together” youth. I must also report, three of those youth have contacted me concerning internships! How about that for a “lost generation”? If your organization out there reading this editorial and you plan to invite me to a banquet, do me a favor, and pull in some of our Beautiful, Black Youth. I am being accustomed to a smile on my face and received



Emcees for the evening were René Syler-Parham, left, and Russ Parr, far right, who added his usual “spice and flair” to the affair. Keynote speaker Texas Secretary of State Ron Kirk told the audience that for Texas to be successful in the future, special attention needs to be paid to the education of our youth, especially “youth of color”, but according to studies, African Americans and Hispanics will comprise the majority of the population, especially in the metropolitan areas.



A Special Message From the Membership Chairperson



Dear Fellow Citizens,

Welcome to our 6th Annual Banquet Celebration. I wish to thank all our members and friends for their participation and commitment this past year. The purpose of this organization is to provide quality services to our community, which consists of both the public and private sector. It is our intent to provide a support base for those citizens who are adversely affected by radical injustices.

We hope you will join us in our effort to eliminate discriminatory practices everywhere they exist, by any means necessary. As a team, we will continue to use our collective power to galvanize our community to constructive change. Our goal is to grow, as we watch our great city evolve into one of international significance.

As membership chairperson, I extend a warm invitation to become a part of the most dynamic organization of the 21st century. Individual, associate or corporate memberships are available upon request.

Sincerely,

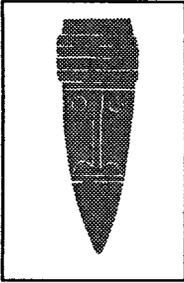
Odell Lee-Bailey
Membership Chairperson

SOUTHEAST OAK CLIFF



NEIGHBORHOOD-BASED ORGANIZATIONS

NEIGHBORHOOD-BASED ORGANIZATIONS



Harlandale Neighborhood
Association
President - Margie Ree Hicks
2826 Harlandale Avenue.
Dallas, TX 75216
(214) 371-1421
Boundaries: Lancaster (E), Beckley
(W), Saner (N), Kiest (S)



Horizon Estates Neighborhood
Association
President - Tina Wilson
2330 Clover Ridge Drive
Dallas, TX 75241
(214) 376-0655
Boundaries: Ledbetter (S), 52nd
(N), Lancaster (W),
Horizon Drive (E)



Hemphill Dr. Association
President - Phyllis White
1708 Hemphill
Dallas, TX 75216
(214) 372-2039 (Day)
(214) 372-2039
Boundaries: Kiest - Hemphill Dr.
and Easter, Almeda and Kellogg

NEIGHBORHOOD-BASED ORGANIZATIONS



Beckley Saner Neighborhood Association

President - Betty Hallium

2634 Arizona

Dallas, TX 75216

(214) 942-1492

Boundaries: Marsalis to Beckley to Saner to Ohio Street



Cedar Crest Village Neighborhood and Civic Club

President - Nathaniel Washington

1577 N. Atoll Drive

Dallas, TX 75216

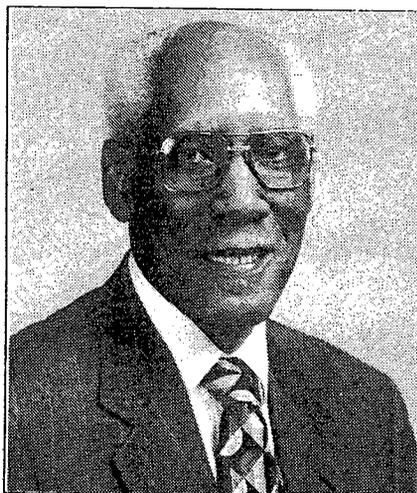
(214) 374-8767

Boundaries: N. Illinois, S. Kiest,
E. Lancaster and W. I-35

NEIGHBORHOOD-BASED ORGANIZATIONS



Trinity Heights Concerned Citizens
President - Vinita Jackson
(214) 220-2232



Five Mile Creek North
President - Raymond Williams
1246 Whispering Trails
Dallas, TX 75241
(214) 374-4587
Boundaries: Loop 12 East of
Marsalis



Liberty Heights Association
President - Connie Buford
1416 Hudspeth
Dallas, TX 75216
(214) 375-6449
Boundaries: 'D' on map, West side
of Ramona to Lancaster, from
Overton to Ann Arbor

NEIGHBORHOOD-BASED ORGANIZATIONS



Glendale Crime Watch Group
President - Betty Crawford
1336 Adelaide Drive
Dallas, TX 75216
(214) 371-7015
Boundaries: N. Fordham Road, S.
Pentagon Parkway, E. Lancaster-
and W. Marsalis



Ewing & Corinth Community
Organization
President - Melba Williams
4415 San Jacinto
Dallas, TX 75204
(214) 942-8145
Boundaries: Ewing to Corinth
Street - Illinois to Highway 35



Lancaster - Kiest Neighborhood
Association
President - Okenetta Piper
3307 Biglow Street
Dallas, TX 75216
(214) 376-5044
Boundaries: Area B

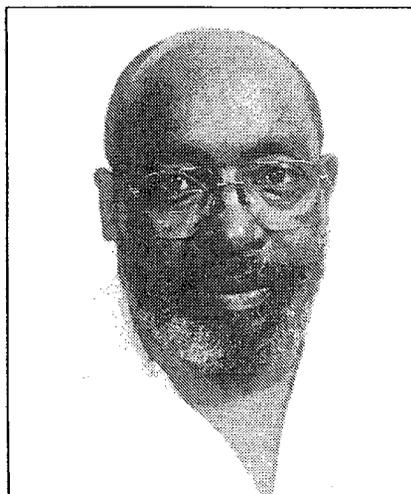
NEIGHBORHOOD-BASED ORGANIZATIONS



Southeast Oak Cliff Homeowners'
Association
President - Mattie L. Moore
3834 Vanette
Dallas, TX 75216
(214) 223-0569
Boundaries: E. Marsalis, N.
Kiest, W. I-35, S. Ann Arbor to
I-35



Cliffwood Homeowners'
Association
President - Thelma Norman
2522 Exeter - 2628 Black Stone
Dallas, TX 75231
(214) 331-2968
Boundaries: Sac N' Save, Black
Stone, Clifford, Bain Bridge(N),
Camp Wisdom



South Oak Cliff
Homeowners'/Tenants' Association
President - Orr Hinton
3431 Michigan Avenue
Dallas, TX 75216
(214) 371-0026 (day) 371-1716 (eve.)
Boundaries: East side of Beckley to
Kiest on South, Marsalis West,
Overton Road to Hospital

NEIGHBORHOOD-BASED ORGANIZATIONS



Arden Terrace Neighborhood
Association
President - Eva Samples
2439 Talco Drive
Dallas, TX 75241
(214) 371-9631 (day) 371-9631 (eve)
Boundaries: Arden Road to 56th
Street, Pentagon Parkway to
Ledbetter



Highland Hills Civil League
Highwood Homeowners'
Association
Goldmine Carrigan Terrance
Homeowners' Association
President - James L. Fantroy
2120 52nd Street #134
Dallas, TX 75216
(214) 371-2888 (day) 371-1833 (fax)
Boundaries: S. Simpson Stuart,
E. I-45, W. Lancaster and N.
Ledbetter/Loop 12

Glendale Heights
President - Roetta Crayton
1231 Fordham Road
Dallas, TX 75215
(214) 371-4609
Boundaries: Area D

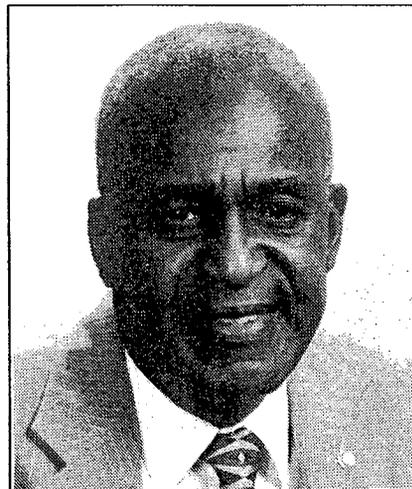
Highland Hills Neighborhood
Association
President - Linda D. Splatt
P.O. Box 41454
Dallas, TX 75241
(214) 302-3661 (day) 225-4570
(eve)
Boundaries: I-45 (E),
Simpson Stuart Road (N),
Lancaster Road (W), I-20
(S)

Trinity South Development
Corporation
President - Steve Hill
2018 Lanark Avenue
Dallas, TX 75203
(214) 946-9556
Boundaries: Trinity River,
Downtown, I-45, City Limit
South

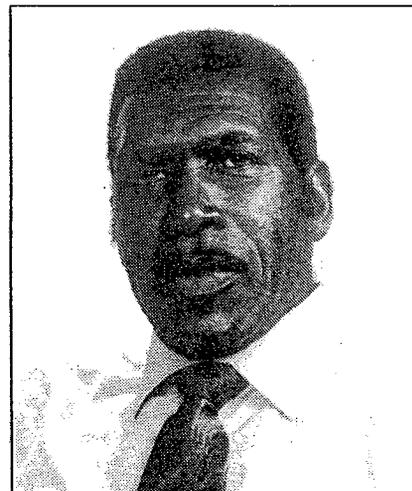
NEIGHBORHOOD-BASED ORGANIZATIONS



Crime Watch #3356
President - Ruth Wyrick
3655 Maryland
Dallas, TX 75216
(214) 381-8700 (day) 376-5216
(evening)



Lucious Wagner
Precinct Chair #3392
4271 Tioga
Dallas, TX 75241
(214) 225-4059

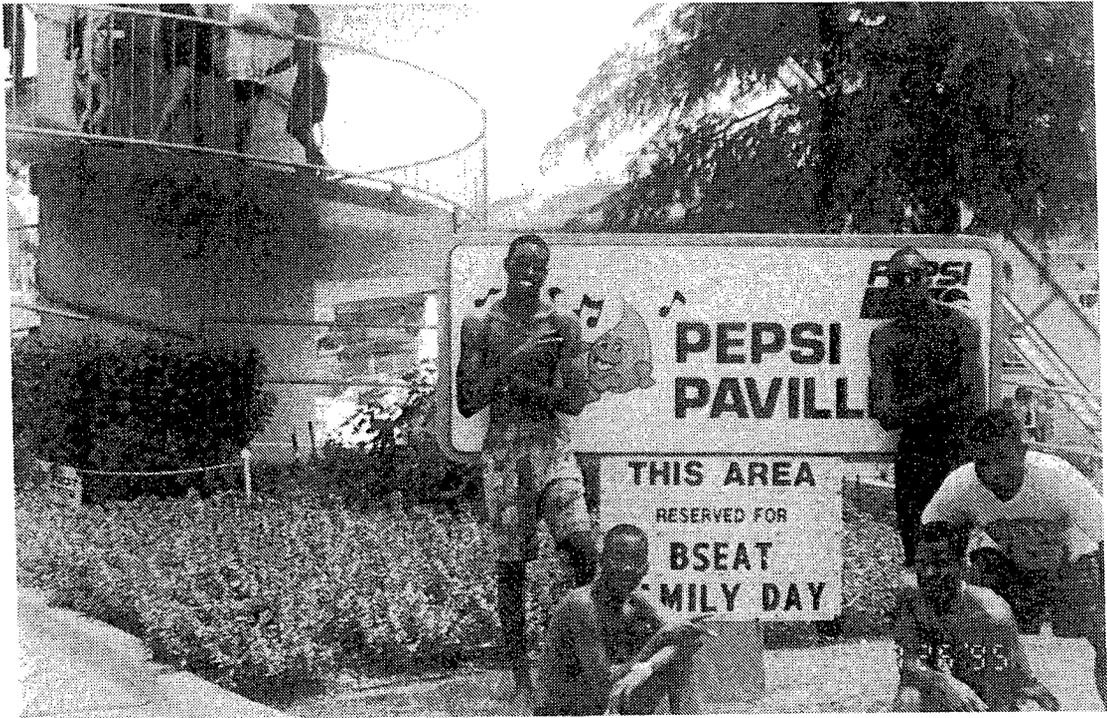


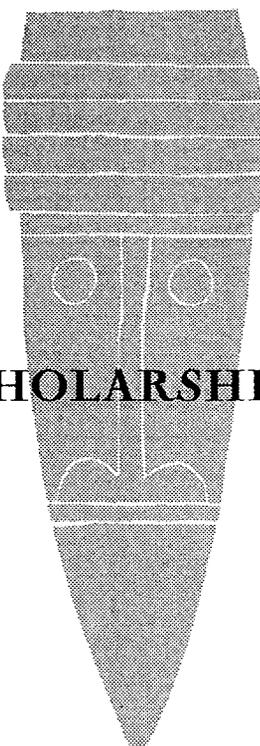
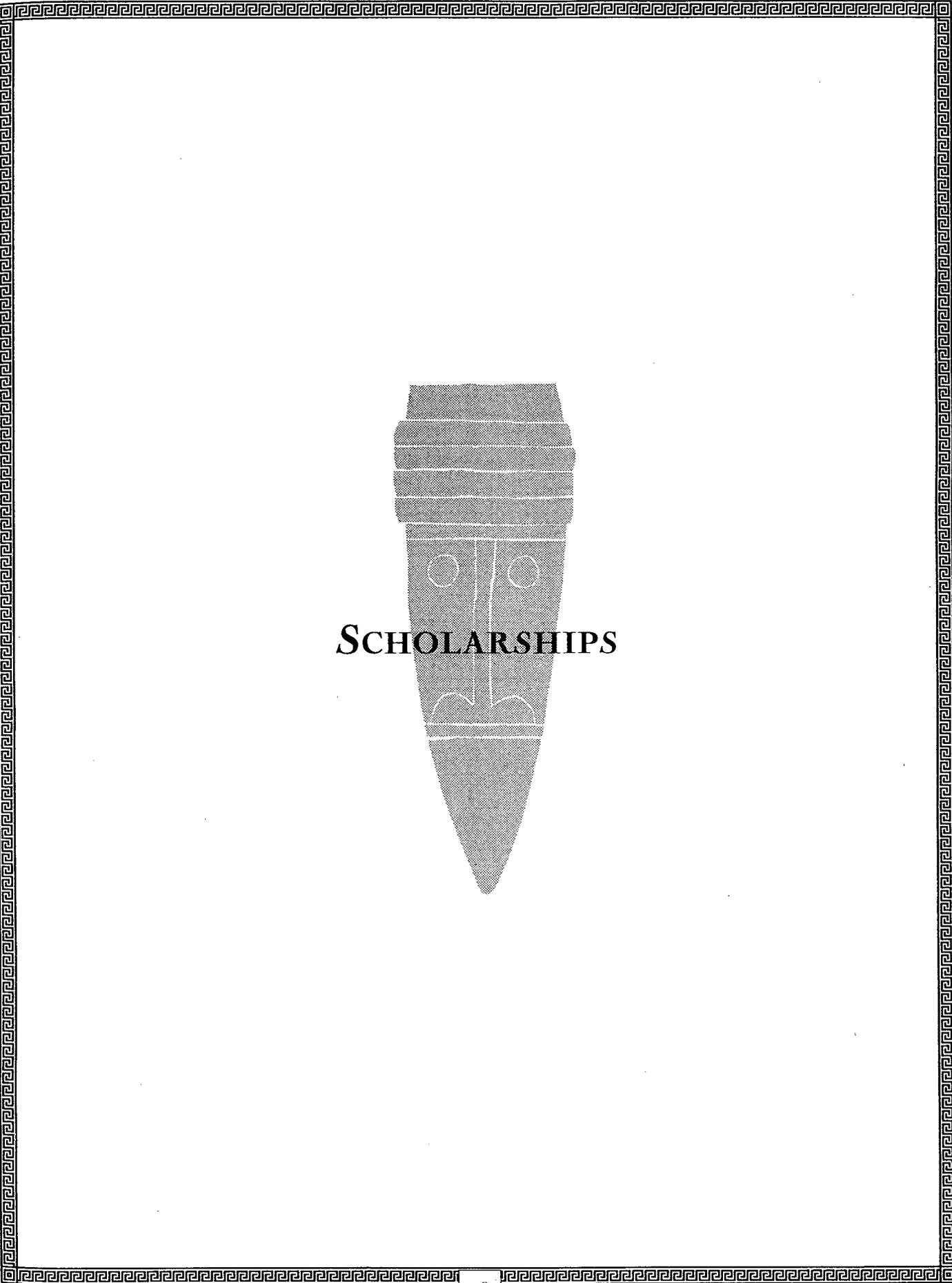
United Front of Dallas
President - Fahim Minka
3550 East Overton
Dallas, TX 75216
(214) 375-4846
Boundaries: Target Area - 75241
zip code and parts of 75216

**THE BLACK STATE EMPLOYEES
ASSOCIATION OF TEXAS
SOCIAL SERVICE FUND**



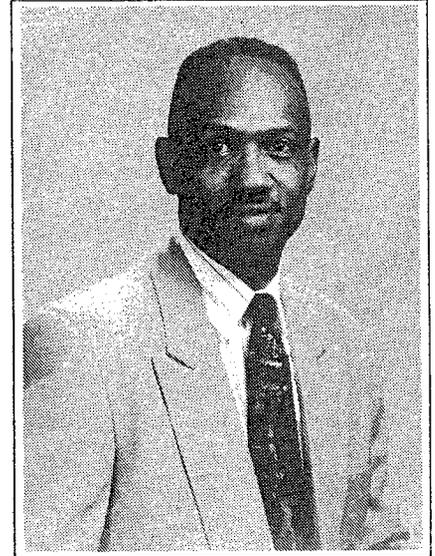
P.O. Box 763773
Dallas, TX 75376
Phone: (214) 371-7710
Fax: (214) 374-0191





SCHOLARSHIPS

A Special Message From the Scholarship Luncheon Chairperson



As a result of the generous and unselfish efforts of the members of the scholarship committee, corporate contributors, community supporters, area school teachers and administrators, the 1995 Annual Scholarship Luncheon proved to be an Outstanding success!!! Target goals were either met or exceeded:

A grand total of \$30,000 was presented to scholarship award recipients.

A total of 20 well-deserving area students out of 46 viable applicants were presented scholarship awards.

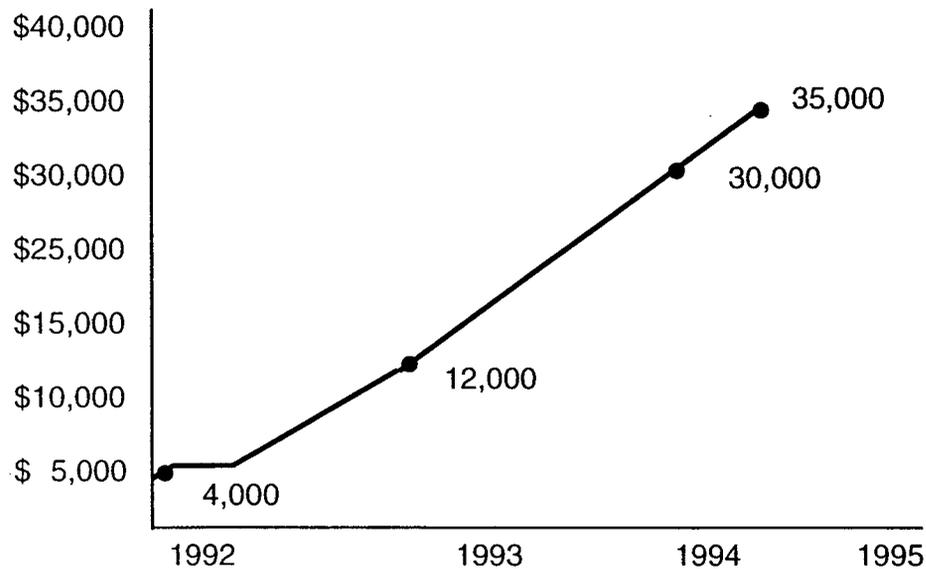
A stirring crowd of 500+ guests were in attendance at the luncheon held at the Adolphus Hotel. Only 400 guests were anticipated.

It was indeed an honor and pleasure to chair the 1995 scholarship committee ... for me a first time feat. It afforded me an opportunity to develop a special comradeship with fellow BSEAT members and meet key business and community leaders. But most importantly, it allowed me to be a part of an effort that assists in opening the doors of opportunity for our young people to pursue their dreams and become contributing members of our society.

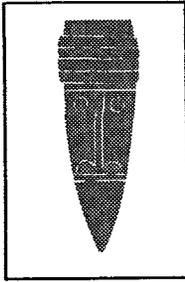
A special "thank you" is extended to the major sponsors which include the Adolphus Hotel, Bank of America, Bank United, Delta Airlines, Frito-Lay, KJMZ 100.3 FM, and Six Flags of Texas.

John H. Luke, Jr.
Scholarship Luncheon Chairman

BSEAT PREDICTS CONTINUED GROWTH IN SCHOLARSHIP FUNDS



After just four years, BSEAT has distributed almost \$80,000 in scholarship funds to students while we were unable to continue the extra growth shown during the first three years. We are anticipating a growing fund giving BSEAT the ability to assist more students.



20 SOUTHERN DALLAS AFRICAN AMERICAN HIGH SCHOOL SENIORS RECEIVE SCHOLARSHIPS TOTALING MORE THAN \$30,000

Angela Adams
High School for Health Professions
To Attend Baylor University

Savoy Brown
Duncanville High School
To Attend Texas Women's University

Yaronda Brown
Talented and Gifted Magnet
To Attend University of Houston

Mikkia Debose
High School for Health Professions
To Attend East Texas State University

Rashunda Brown
Duncanville High School
*To Attend University of Texas at
Arlington*

LaGuana Gillins
Skyline High School
To Attend University of Houston



20 SOUTHERN DALLAS HIGH SCHOOL SENIORS
RECEIVE SCHOLARSHIPS TOTALING MORE THAN
\$30,000 FROM BSEAT



Wendell Hill
James Madison High School
To Attend Texas Tech University

Angela Hodges
Justin F. Kimball High School
To Attend Langston University

Rodney Lamb
James Madison High School
*To Attend Prairie View A&M
University*

Carl McAdams
James Madison High School
*To Attend Prairie View A&M
University*

Clyde McKinney
Lincoln Magnet
To Attend Dillard University

Yolanda Nash
Wilmer-Hutchins High School
To Attend Texas Southern University

20 SOUTHERN DALLAS HIGH SCHOOL SENIORS
RECEIVE SCHOLARSHIPS TOTALING MORE THAN
\$30,000 FROM BSEAT



Deborah Duncan WFAA-TV Channel 8
Skip Murphy, Morning Show Host, K104 radio station
Darren Regan, BSEAT

Charles Robinson
David W. Carter High School
To Attend Jackson State University

Jennifer Rylander
High School for Health Professions
To Attend Texas Women's University

Mistye Stewart
High School for Health Professions
To Attend University of Tulsa

Charla Thomas
Justin F. Kimball High School
*To Attend University of Texas at
Austin*

Natalie Thomas
Lincoln High School
To Attend Morgan State University

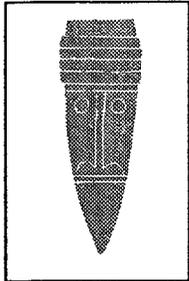
Yolanda Thomas
Justin F. Kimball High School
*To Attend University of Texas at
Austin*

Adrienne Williams
Skyline High School
To Attend University of Houston

Tondrea Williams
High School for Health Professions
*To Attend University of Texas at
Arlington*



BSEAT officials, Luncheon Major sponsors, Dallas Public School
Board Members & Administrators



THANKS TO BSEAT FOR 1995 SCHOLARSHIP LUNCHEON

More than \$30,000 in scholarships were awarded to 20 southern Dallas high school students in 1995. Each of these talented students received an award to defray the exorbitant cost of a college education. With their diverse majors and universities, they promise to bring a solid base of knowledge to the entire African-American community.

Dallas Public Schools



May 17, 1995

Chad Woolery
General Superintendent

Mr. Darren L. Reagan,
Chairman/CEO
Black State Employees
Association of Texas, Inc.
P. O. Box 763773
Dallas, Texas 75376

Dear Mr. Reagan:

I want to express my sincere appreciation to you and your organization for inviting the students from our school to participate in your Scholarship Luncheon.

It was a clearly outstanding event, and one I know the students enjoyed. Showcasing them in such a phenomenal way certainly speaks well of your association and it also makes a very positive statement about your willingness to invest in our youth.

Thanks again for your unparalleled support. If I can assist you, as a volunteer, in any of your future efforts, please contact me.

Sincerely yours,


Claudette Taylor,
Counselor

CT:bm

THANKS TO BSEAT FOR 1995 SCHOLARSHIP LUNCHEON



In order to give such a large amount of scholarships, funds have to be procured from generous BSEAT supporters like Guaranty Federal Bank.

June 8, 1995

Dr. Darren L. Reagan
Chairman/CEO
Black State Employees Association of Texas, Inc.
P. O. Box 763773
Dallas, Texas 75376

Dear Dr. Reagan:

We would like to confirm the commitments made by Guaranty Federal Bank during our June 1 meeting this year.

1. Guaranty Federal Bank will support the Scholarship Luncheon in 1996 with a contribution of \$1,500.
2. The Black State Employees Association of Texas, Inc. (B.S.E.A.T.) is trying to generate support and sponsorship for an all day program to be held at the Red Bird Mall on or about Labor Day. The program will focus on athletic games and back to school activities and is intended to be a "family" activity. Specific areas discussed included financial support as well as volunteer needs to staff the function. Guaranty Federal Bank will participate in some form once planning has progressed to a state where we can review the program, its objectives and evaluate a potential role for Guaranty Federal Bank.
3. Guaranty Federal Bank will host two Career Day luncheons at the Bank. Each session will be for 20 high school students who will be selected on merit by the B.S.E.A.T. We will provide Guaranty Federal Bank personnel to discuss banking careers in general and potential opportunities with Guaranty Federal Bank. Each student participant will be given a \$50 savings bond which should be used as a start for college expenses. Finally, two intern positions will be made available next summer for those who were selected to attend the luncheons. We strongly suggested that these jobs will be awarded based on scholastic performance or other meaningful criteria.
4. Guaranty Federal Bank will give some excess computer equipment/furniture for potential use by the B.S.E.A.T.

If you have any questions on the above, please don't hesitate to contact us. Guaranty Federal Bank looks forward to hearing from you as your plans develop more fully.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Tom Covert'.

Thomas M. Covert
Senior Credit Officer

TMC/ct

cc: Kenny Jastrow
Linda Walker

THANKS TO BSEAT FOR 1995 SCHOLARSHIP LUNCHEON



ASSOCIATES CORPORATION OF NORTH AMERICA
(A TEXAS CORPORATION)

Thomas N. Barnes
Vice President
Director of Employee Relations

May 15, 1995

Dr. Darren L. Reagan
Chairman/CEO
Black State Employees
Association of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376

Dear Darren:

Just a note to tell you how much Jim and I enjoyed the 4th Annual Scholarship Luncheon on Friday, May 12th.

The turnout was a great indication of how much interest there is in these young people.

The program was also most noteworthy. On behalf of all Associates personnel we extend congratulations to you and the members of your BSEAT staff for a job well done.

Sincerely,

Thomas N. Barnes
Vice President
Director of Employee Relations

TNB/bp

cc: J.B. Watts

Dallas corporations are always excited to take part in BSEAT student activities for they are sure to meet the best and brightest African-American students Dallas has to offer. Of course, the students benefit just as much from a solid education as the community. They expressed their gratitude through special thank yous.



ASSOCIATES CORPORATION OF NORTH AMERICA
(A TEXAS CORPORATION)



James B. Watts
Executive Vice President

May 16, 1995

Tondrea Williams
8425 LaGrange Dr.
Dallas, Tx. 75241

Black State Employees Assoc.
1201 Camp Wisdom Rd.
Dallas, Tx 75232

It brings an undescrivable feeling of joy to my heart to know there are still organizations in existence that enhance the potential of today's youth. The Black State Employees Assoc. of Texas sheds light on many of the stereotypes that cloud young minorities.

That is why I extend this letter of gratitude. I appreciate the doors you've opened for me, and will be eternally grateful for your support. I eagerly look forward to working with you in the future.

Sincerely,

Tondrea Williams

Dr. Darren Reagan
Chairman and Executive Director
Black State Employees Association
of Texas
P.O. Box 763773
Dallas, TX 75376

Dear Darren:

Thanks so much for allowing us to attend your annual awards luncheon. You have some superb young people who are most deserving, and I really do admire the efforts that both you and BSEAT extend in their behalf.

It is such a thrill that you have personally helped youngsters to continue educating themselves, and ultimately to find a good job in the world today. This is no minor accomplishment, and I truly admire you for what you do in assisting them.

Again, thanks for including us.

Regards,

James B. Watts

JBW/pw

THANKS TO BSEAT FOR 1995 SCHOLARSHIP LUNCHEON

To thank you
for your
thoughtfulness.

To: The Black State Employees
Association of Texas, Inc. Scholarship
Committee
From: Kaitabe Thomas-Lincoln High
I would like to express my
appreciation for all of your much
needed support and generosity.
Thank you for choosing me as a
scholarship recipient. It is nice
to know that there are kind,
supportive people like you
during this proud moment of
graduation.



Thank you for
your kind and thoughtful
Graduation Gift.
May God richly bless you!

Charles Alton Robinson, Jr.
David W. Carter High School
Class of '95

Charles
Robinson

Black State Employees Association of Texas,

Thank you for allowing me the
opportunity to apply and receive one of
the one thousand dollar scholarships.
It will use this scholarship to help
further my education.

Sincerely,
Roshunda Ford

BSEAT:

Thank you very much for the
scholarship you awarded to me.
It is good to know as a young
person working toward success,
that there are those who will
back you in your time of need.
Once again thank you for the
chance to work with BSEAT
and you will hear from me
again soon. Thank You, Misty

19

95

Misty LaDaly Stewart

**RED LOBSTER BASH
FOR CLASS OF '95 STUDENTS
AND CEOs OF DALLAS COMPANIES**



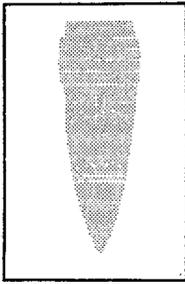
James Watts of
The Associates
provides some
employment ideas for our
young people.

Harold "Butch" Steely
Senior Vice President of
First Interstate Bank
speaks to youth.



Bob Bennett,
Six Flags, Texas reminds students
Six Flags is the largest youth
employer in the Metroplex area.

RED LOBSTER BASH FOR CLASS OF '95 STUDENTS AND CEOs OF DALLAS COMPANIES

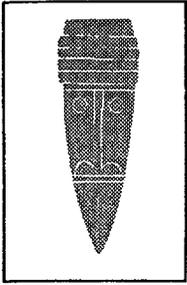


Mike Dulan, Senior Vice President of NationsBank, tells students about the opportunities at the bank.

Harold "Butch" Steely
Senior Vice President of
First Interstate Bank
holds students attention.



Vern Stockton, Vice-President and Director of Public Relations at Bank United, discusses career opportunities with students at Red Lobster.



YOUNG BSEAT VOLUNTEER PLAYS AN ACTIVE ROLE IN THE COMMUNITY



JOHN J. CARONA
HOUSE OF REPRESENTATIVES

CAPITOL OFFICE
105 BLOOM ROOM 3401
P. O. BOX 20040
DALLAS, TEXAS 75220-0040
(214) 767-5500
FAX (214) 767-5500

DISTRICT OFFICE
5622 LEEA STREET
DALLAS, TEXAS 75206
(214) 245-3941
FAX (214) 261-6306

February 23, 1995

Javonda Harris
c/o Charlotte Ochoa
Arthur Kramer Elementary School
7131 Midbury Drive
Dallas, Texas 75230

Dear Javonda,

Thank you for the letter talking about the need for a helmet law for bicycle riders. You made some very good points and I certainly agree that all people would be safer while bicycling if a helmet is worn. I will remember what you wrote when the time comes to vote on a helmet law on the House floor.

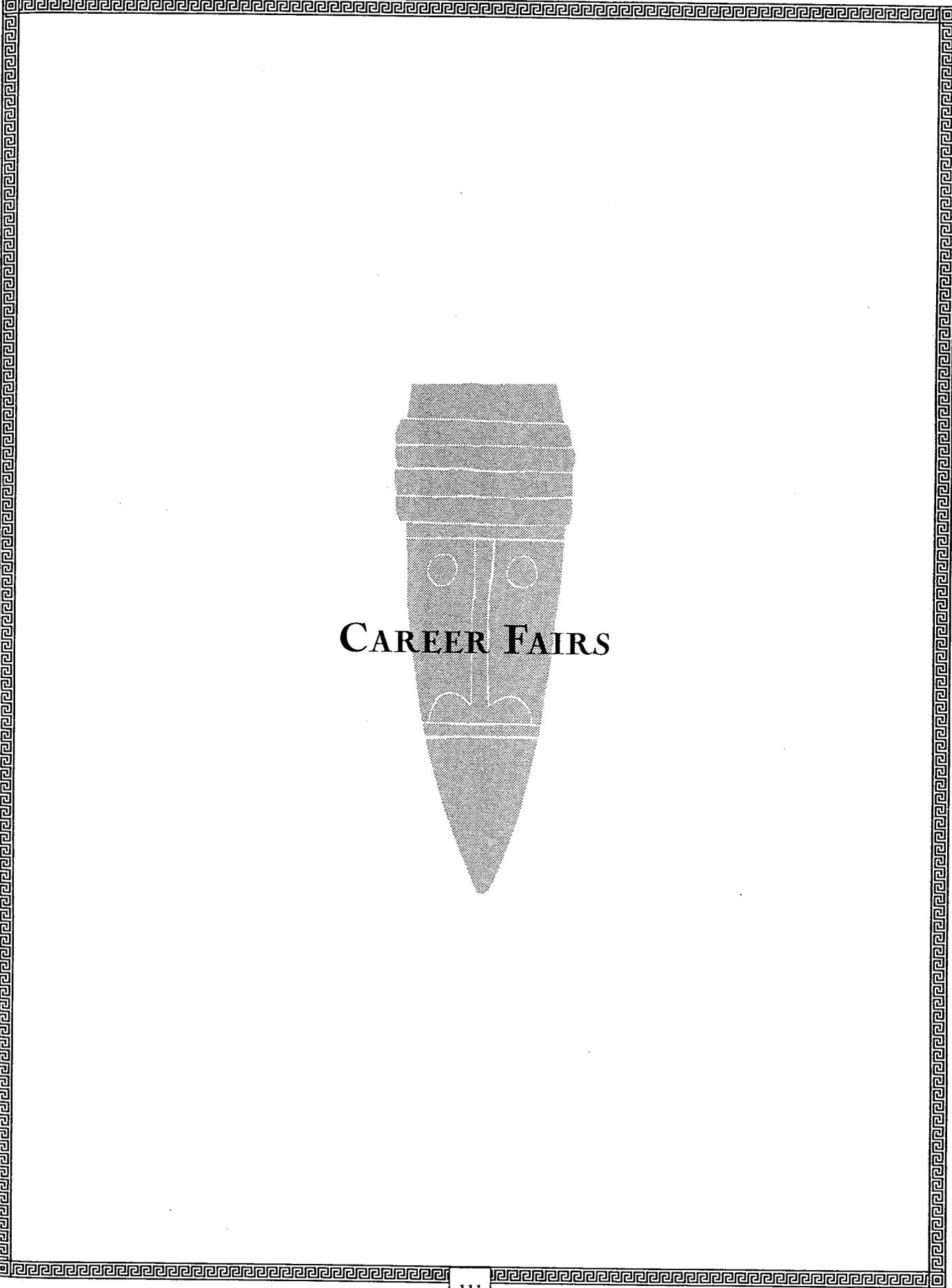
Please write to me again whenever you are concerned about a state issue. I think it is very good for young people such as yourself to become interested in issues concerning Texas government.

Sincerely,

John Carona

JJC/sds





CAREER FAIRS



Black State Employees Association of Texas, Inc.

THE BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS, INC.

DR. DARREN L. REAGAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

IN CONJUNCTION WITH

FRITO LAY, INC. AND THE PEPSI COLA COMPANY

WILL HOST OUR

5TH ANNUAL SUMMER CAREER FAIR

(For Adults and Students 16 years and older)

WHEN: Saturday, May 20, 1995

**WHERE: The Tommie M. Allen Recreation Center
(Formerly The Highland Hills Recreation Center)
7071 Bonnieview Road
Phone: (214) 670-0981**

TIME: 9:00AM - 12:00PM

Participating companies include: Major Corporations/Employers throughout the D/FW Metropolitan area offering full-time, part-time job opportunities.

- **Student Age Requirement: 16 years and older. Must have a current Student I.D. and Social Security Card**
- **Must be appropriately dressed. No T-shirts, faded jeans, shorts**
- **Transportation will be provided by Six Flags from Dallas to the Theme Park for the students who are hired for their Summer Job Program.**
- **Parents and/or designated adult relatives are strongly encouraged to accompany students throughout the Career Fair/Application Process.**



A Special Message From The Career Fair Chairperson

As Chairperson of the Professional Career Fair 1995, I would like to thank all who participated in making it a successful event.

There were representatives from 25 companies enthusiastically providing the community the opportunity to submit applications. Company representatives talked to potential candidates for hire. They screened resumes and applications by cross referencing the backgrounds of candidates for future employment.

The community participated with just as much vigor and enthusiasm as the company representatives by responding in large numbers. Candidates circulated their resumes and filed applications with the 25 companies present. Prior to the date of the fair, candidates who were unable to attend provided the Black State Employees Job Placement Department with well over 200 resumes for consideration for employment.

Each year the Professional Career Fair is conducted, the participation by residents and companies increases.

Katie B. Newborn
Career Fair Chairperson

A Special Message From the Job Placement Coordinator



Hello,

As Job Placement Coordinator, I have experienced the flexibility of working with youth and adult applicants, as well as several corporations. All of whom had low expectations, but when we got together developed feelings of hope, perseverance and high expectation in networking with each other.

The Black State Employees Association of Texas congratulates the companies that supported the Youth Career Fair and the Summer Career Fair. Participating employers gained additional potential employees that otherwise may not have responded to the companies' advertising.

Our career fairs have been held in Southeast Oak Cliff, therefore participating employers send a strong signal of their commitment to diversity and affirmative action.

As this year comes to a close, the Black State Employees Association of Texas, will never retreat from its mission of trying to bring fairness in the workplace for African-Americans. I challenge employers both large and small to become a part of our Job Placement Program by sending us job postings on a regular basis, and hiring applicants participating in our job fairs. Together we can work for a better Texas.

Connie M. Buford
Job Placement Coordinator

Job Fair Report



BSEAT conducted three highly successful job fairs in 1995. A total of 50 companies and more than 1500 applicants attended our job fairs, which were designed to meet the employment needs of youth, professionals, and para-professionals. We are especially proud that prospective employees across the metroplex look forward to BSEAT job fairs and see them as a sure way to contact many employers at one time.

Applicants play the most important role in keeping the job fairs going. As long as there are citizens in Southeast Oak Cliff without jobs, there will be a need for job fairs. Therefore getting good reports from them is important. We encourage residents to provide feedback from the hiring process by telling us whether or not the company contacted them.

Our goal has always been to respond to employers who wanted to expand their applicant pool in order to increase the number of African-Americans hired. It is the best way to keep a check and balance in place to monitor companies' recruiting and hiring practices. We look forward to broadening the type companies we invite to better serve our residents.

BSEAT will continue to sponsor job fairs for residents from Southeast Oak Cliff and Southern Dallas.

Connie Buford
Katie Newborn
Job Fair Coordinators

JOB FAIR ATTENDANCE

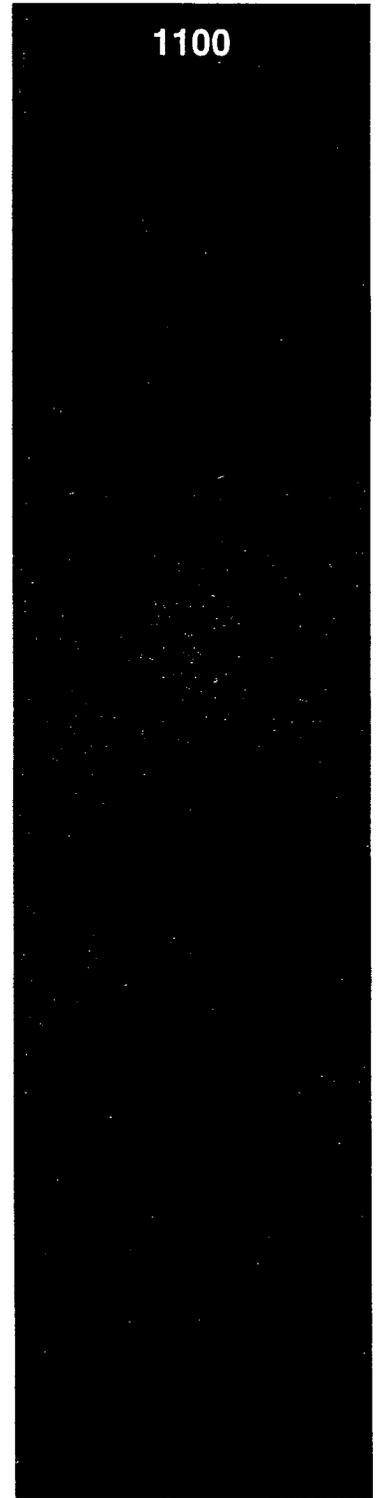
1995



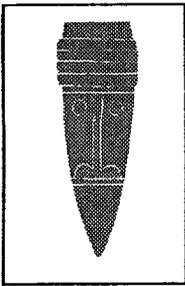
Youth Job Fair



Professional Career Fair



Summer Job Fair



BSEAT JOB FAIRS ATTRACT OVER 1500 APPLICANTS



Black State Employees Association of Texas, Inc.

DR. DARREN L. REAGAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

The Black State Employees Association Of Texas, Inc.

In Conjunction with Six Flags Over Texas

Will Host Our

2ND ANNUAL YOUTH SPRING JOB FAIR

WHEN: Saturday, February 25, 1995

WHERE: The Tommie M. Allen Recreation Center
(Formerly the Highland Hills Recreation Center)
7071 Bonnieview Road
Phone: (214) 670-0981

TIME: 8.00AM - 2.00PM

AGE REQUIREMENT: 15 Years and Older. You must have a current Student I.D. and Social Security Card.

Must be appropriately dressed. No T-Shirts, Faded Jeans, Shorts

Transportation will be provided by Six Flags from Dallas to The Theme Park for the students who are hired.

Parents or Designated Adult Relatives are strongly encouraged to accompany their children throughout the Job Fair/Application process



BSEAT JOB FAIRS ATTRACT OVER 1500 APPLICANTS



Dave Berry, COO of Bank of America, speaks to career fair applicants about opportunities at Bank of America.



Black State Employees Association of Texas, Inc.

The Black State Employees Association of Texas, Inc.

Will Host Our

3rd Annual Professional Career Fair

DR. DARREN L. REAGAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

WHEN: Saturday, April 1, 1995

WHERE: The Multi-Purpose Center of the New Birth Baptist Church, 444 W. Ledbetter (near the intersection of South R. L. Thornton Freeway)

TIME: 9:00AM - 12 Noon

Participating Companies will include:
Area Banking/Financial Institutions
Telecommunication Companies
Municipal and State Governmental Agencies
Colleges and Universities
Major Restaurants
Theme Park Entertainment
Marketing and Advertising Agencies
Major Hotel Chains
Car Rental Agencies
Major Department Stores/Retailers
Health Spas and Others

All Candidates/Participants interested in attending must provide a current copy of their resume to enter the Career Fair. Additionally, all Candidates are encouraged to mail a copy of their resume to the B.S.E.A.T., Inc. P.O. Box 763773 Dallas, Texas 75376 Attention: Ms. Katie Newborn.

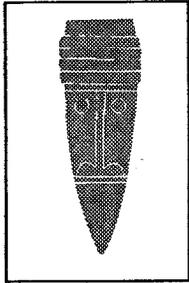
All Candidates must have a degree (or will be a College Graduate: no later than June 1995) and/or have worked related experience in the capacity of Professional, Managerial and Administrative.

For more information please call: (214) 371-7710 EXT. 1.

Corporate Executives honored for their efforts in hiring/promoting African American in their company.



Individuals honored: Norma Bruton, Monette Small, Ruth Williams from NationsBank, Harold Steely, First Interstate Bank of Texas, David J. Berry, Bank of American Texas, James B. Watts, Assoc. Corp. of N. American



SIX FLAGS/ BSEAT SEOC NEIGHBORHOOD TRANSPORTATION PROGRAM



Six Flags over Texas, in conjunction with the Black State Employees Association of Texas, is pleased to announce that the Dallas Busing Program was a great success again this year. Forty-seven young men and women rode the line from Dallas to Six Flags. Thanks to the courteous and professional driver, as well as the great kids, there were no discipline problems on the bus. The youths enjoyed working and were very successful, including two who were promoted to the position of Assistant Lead within the Marketing Department. The program benefited both Six Flags and the youths involved. We would like to express thanks to all individuals who participated in the program.



The following people participated in the Dallas Busing Program:

- | | |
|------------------|-------------------|
| Angela Adams | Lynishia Wesley |
| Larry Alexander | Larry Rooten |
| Ebonique Banks | Dessie Young |
| Andrew Byam | Tyreasha Thomas |
| Tamisha White | Latoya Younger |
| Becky Brown | Sevelynne Davis |
| Terlice Freeman | Dekia Henderson |
| Cynthia Minson | Hironta Jackson |
| Jan McTonia | Dashaika Roberson |
| Rodney Shepherd | Octavia Thomas |
| Valeria Crawford | Iddia Hall |
| Yasoda Hamilton | Terrence Haynes |
| Nicholas Lee | Tonya Parker |
| Maria Pedraza | Larry Spikes |
| Dwight Thomas | Terence Thompson |
| Bryan Walker | Cocoy Walker |
| Shirley Walker | Robert Whitfield |
| Tiffany Box | Diamond Brody |
| Mitchell Brown | Leah Dawson |
| Reginald Edwards | Christopher Evans |
| Jasen Gossody | Steven Haynes |
| Jarvis James | Roy Kirk |
| Cortez Lumpkin | Andrea McRutt |
| Darwyn Moseely | |

Here approximately twenty people with the bus company.





**THE BLACK STATE EMPLOYEES
ASSOCIATION OF TEXAS
COMMUNITY DEVELOPMENT
CORPORATION, INC.**

P.O. Box 763773
Dallas, TX 75376
Phone (214) 331-9903
Fax (214) 331-9906

Darren Reagan
Chairman/CEO

Allen McGill
President/CEO



**SOUTHEAST OAK CLIFF
NEIGHBORHOOD
REVITALIZATION**



Residents and Business Owners to Benefit from Big Changes Happening In Southeast Oak Cliff

by Allen McGill

In a little told Dallas story, one of the most successful neighborhood revitalization efforts in the nation is being played out in secret.

Southeast Oak Cliff residents and business owners are complaining about traffic congestion, inconvenience, dust and delay caused by, drum roll please, construction activity.

Little have the residents and business owners in Southeast Oak Cliff realized that they are the participants in a drama that started almost four years ago.

In a dramatic news conference held in the Flag Room, Dallas City Hall, April 7, 1990, Darren Reagan announced newly formed BSEAT would begin to "monitor the hiring, promotion and business practices of South Oak Cliff companies ... strong monitoring will lay a new foundation for economic development."

That announcement was followed by a long succession of public officials, consultants, and others who jumped on the bandwagon, particularly as various elections drew near.

Public officials lamented the lack of business opportunities, tax base, and adequate housing south of the Trinity.

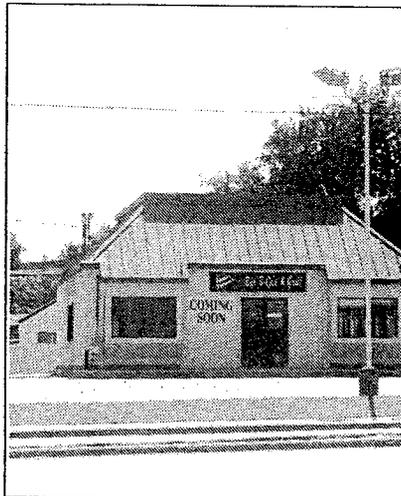
Consultants studied "the problem" and were paid for publishing the lamentations.

Residents said we need code enforcement, mortgage loans, stop signs and places to shop. Business owners said we need loans.

Everyone asked, why are these neighborhoods redlined? And why isn't someone doing something to stop this?

Time passed. Nothing much happened.

Well, not quite. Mr. Reagan, true to his word, was meeting with senior executives



from companies throughout the metroplex asking the same questions.

It seems that Mr. Reagan did not spend the next few years debating the value of

protesting and picketing, instead he selected the appropriate "tool to fix the problem."

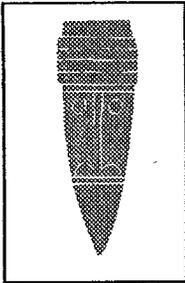
"We are just trying to get them to work with us," commented Mr. Reagan, pausing a moment while leading a picket line in Lancaster.

During a public forum on the Community Reinvestment Act (CRA), sponsored by BSEAT, he explained why there is so much resistance to public and private investment in Southeast Oak Cliff.

"Look, there are 108,000 residents living in Southeast Oak Cliff, 34,000 households, 90% African American. Imagine if we had a city of 100,000 Anglo residents with no banks, no restaurants, no movie theaters, one grocery chain, what do you think would happen?"

Why hasn't this great success story been told and retold in Dallas and BSEAT properly credited with playing a major role in bringing this about?

Mr. Reagan was reflective for a few moments, "The reason is the same as it has always been with African Americans, RACE."



VISUAL EVIDENCE OF CHANGES BEING MADE IN SOUTHEAST OAK CLIFF

First Interstate Bank of Texas
invites you to celebrate with us

Southeast Oak Cliff Branch
Ground Breaking Ceremony

Tuesday, August 8, 1995

11:30 a.m.

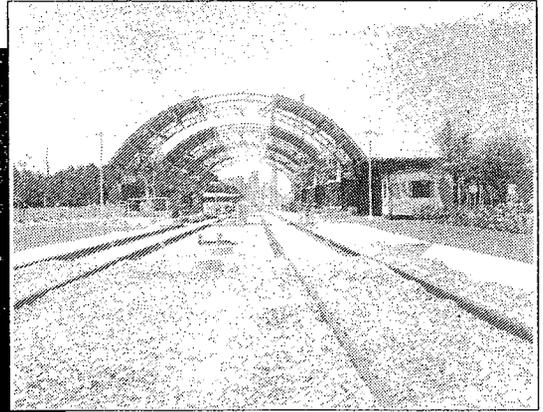
2906 East Ledbetter

Dallas, Texas

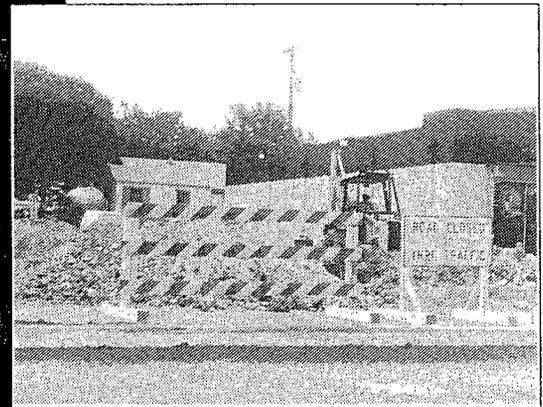
(Intersection of Ledbetter and Bonnie View)

We are excited about joining your community,
and look forward to meeting our new neighbors.

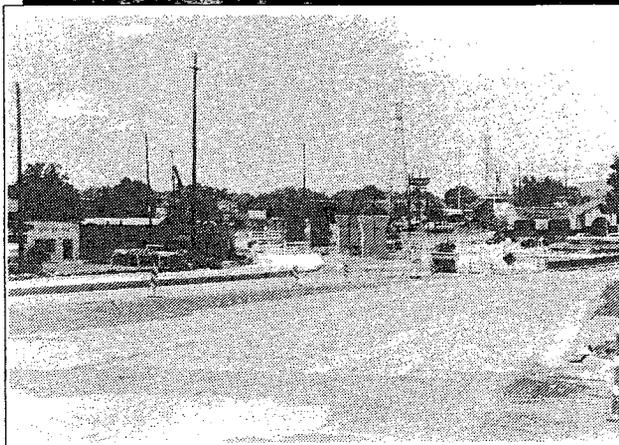
R.s.v.p. (214) 777-4015



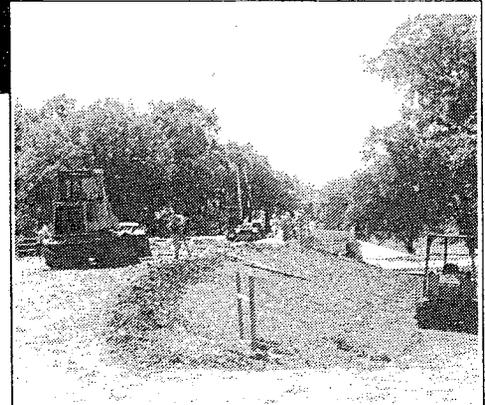
New Dart Station



Residential Street Improvement

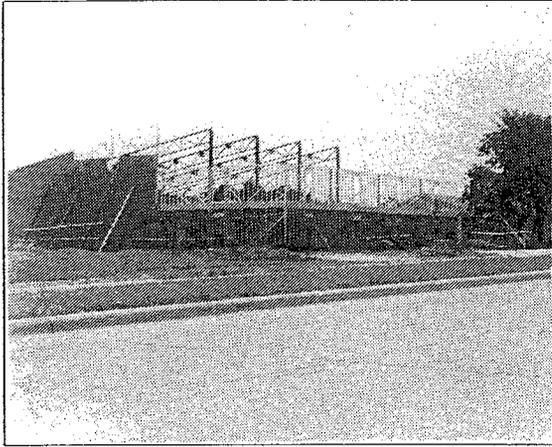


Dart Construction



New Branch Bank

VISUAL EVIDENCE OF CHANGES BEING MADE IN SOUTHEAST OAK CLIFF IS EVERYWHERE



Child Care Facility

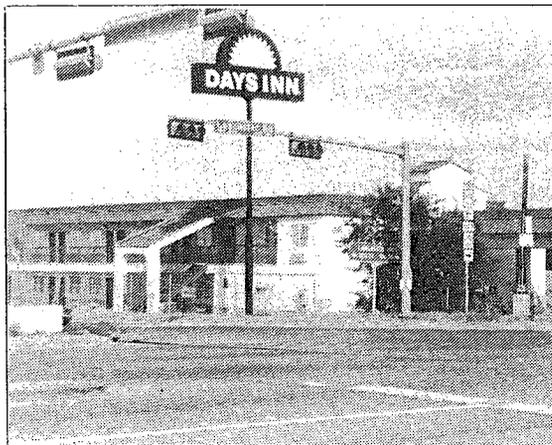


Checkers

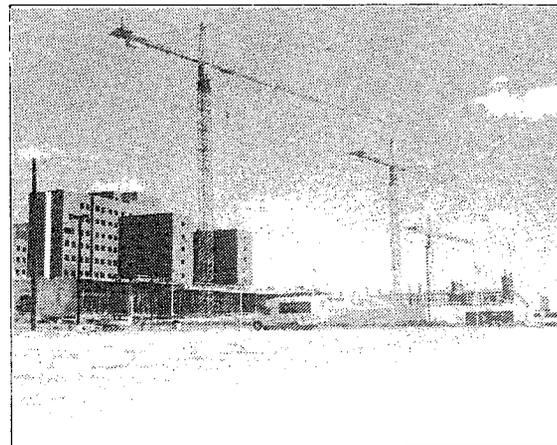


Astro Jet Cleaners

Day's Inn



V.A. Hospital



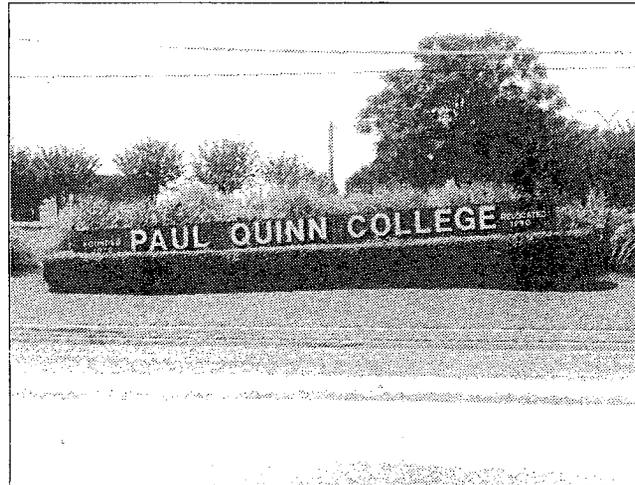
MORE VISUAL EVIDENCE OF CHANGES BEING MADE IN SOUTHEAST OAK CLIFF



Progress on New Dart Station



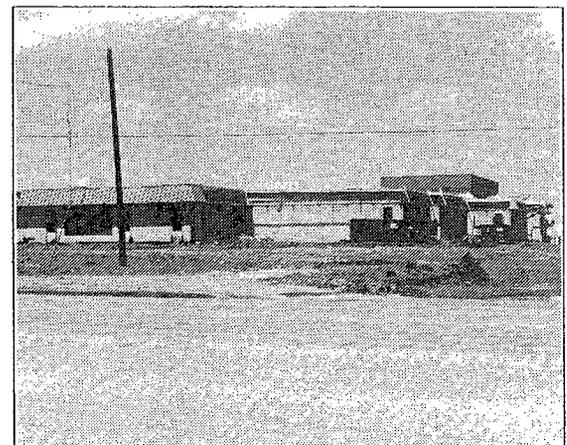
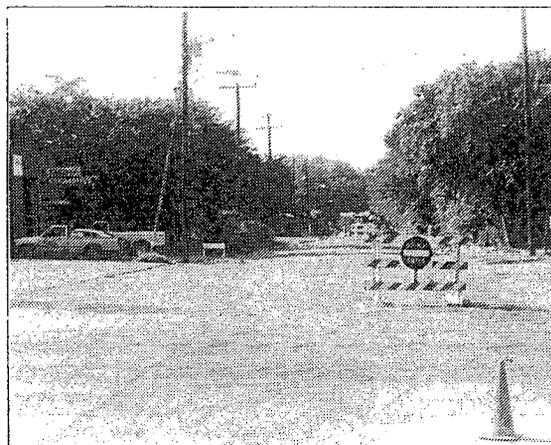
Dart Light Rail



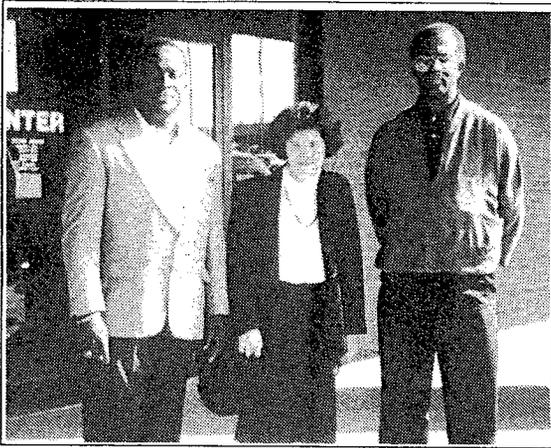
More residential street improvement

Capital Improvement at Paul Quinn College

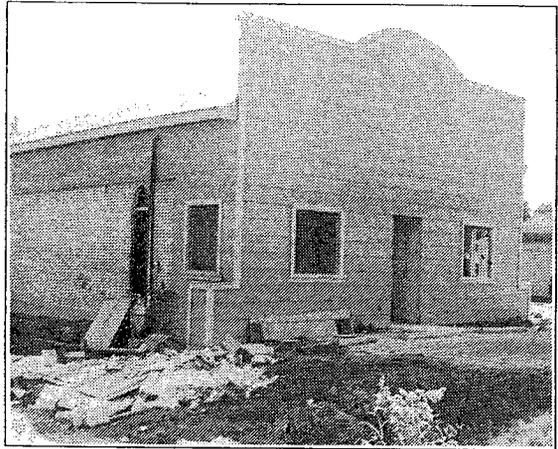
New Business



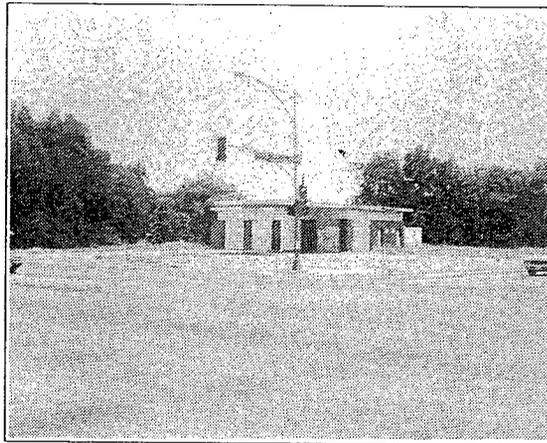
AND EVEN MORE VISUAL EVIDENCE OF CHANGES BEING MADE IN SOUTHEAST OAK CLIFF



Office Depot



New Business



New Business



Complaint Resolution

Connecticut Mutual Officials David Sans,
CEO, and Matthew Winters;

BSEAT Officials

Darren Reagan, Allen McGill,

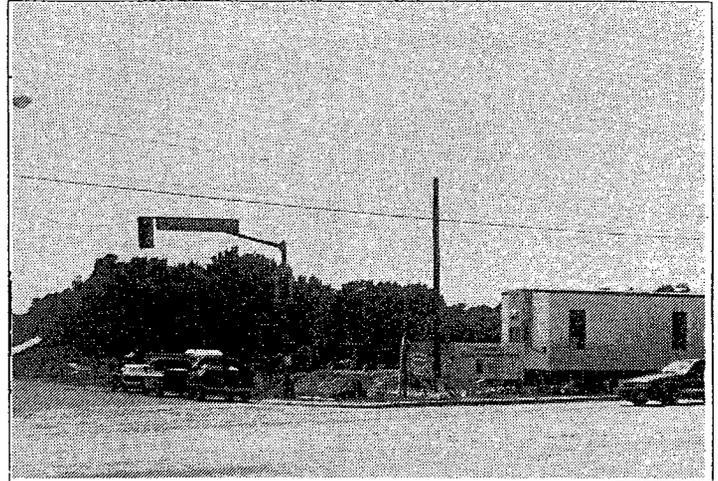
Kenneth Phipps,

Con Real Officials Gerald and Troy Allen;
and Lee Alcorn, Dallas NAACP

BSEAT Partnerships Bring Unprecedented Economic Opportunities to Southeast Oak Cliff Residents and Business Owners

1992 - First meetings with John Adams, Chairman/CEO of Texas Commerce Bank, to discuss building a branch in Southeast Oak Cliff

1995 - Groundbreaking for a new branch of Texas Commerce Bank in Southeast Oak Cliff took place.

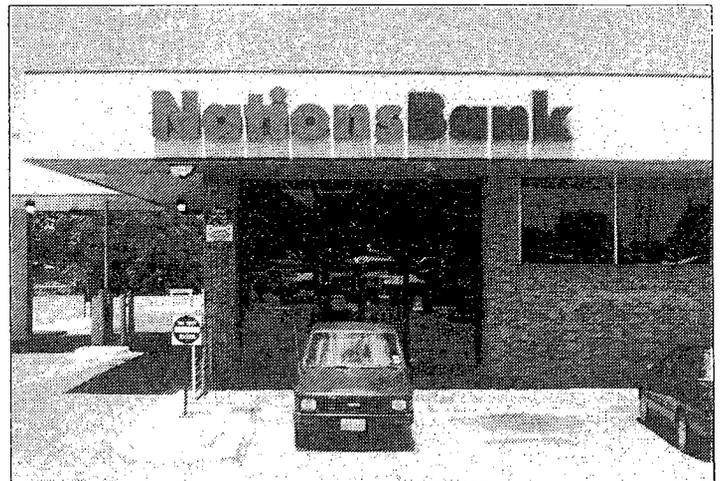


1992 - First meetings with Tom Hoaglin, President of Bank One, to discuss building a branch in Southeast Oak Cliff

1995 - Bank One Broken Promise

1992 - First meetings with Bob Lane, President of NationsBank, to discuss building a branch in southeast Oak Cliff

1994 - New branch opened

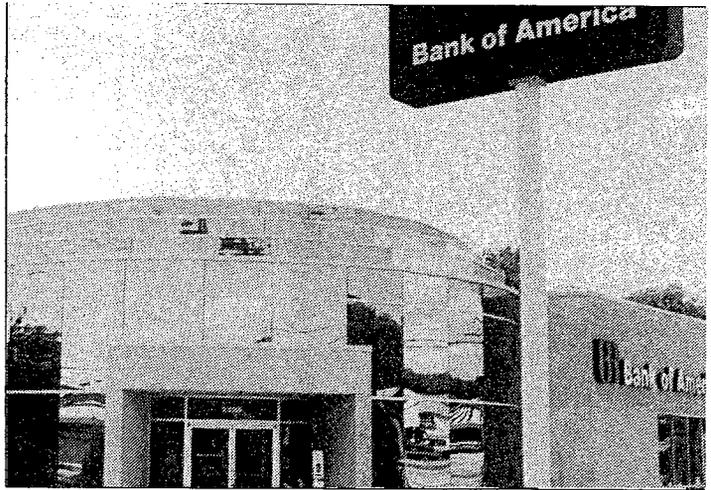


1993 - First meetings with Liz Minyard of Minyard Grocery Stores to discuss building a new store in Southeast Oak Cliff

1995 - Minyard's Site development under way

1992 - First meetings with Dave Berry, President of **Bank of America**, to discuss building a branch in Southeast Oak Cliff

1994 - New branch opened



1993 - First meetings with Barry Burkholder, President of **Bank United**, to discuss building a branch in Southeast Oak Cliff

1995 - **Bank United**
Site development under way

1993 - First meetings with Barry Hart of **Fiesta Grocery Stores**, to discuss building a store in Southeast Oak Cliff

1995 - Groundbreaking set for branch



1992 - First meetings with Bill Parker of **Kroger Grocery Stores** to discuss building a new store in Southeast Oak Cliff

1995 - **Kroger**
Store development very promising

1993- First meetings with Linnett Deily, CEO of First Interstate Bank, to discuss building a branch in Southeast Oak Cliff

1995 - Reagan joins Linnet Deily and others on the future site of branch.



1993 - First meetings with Mary Bland, Manager of Southern Dallas, Economic Development Department the City of Dallas

1994 - City of Dallas Survey of Businesses completed

J. Barry Hart, Jr.

DEAR DARREN,

PLEASE ACCEPT THIS SINCERE, YET LONG OVERDUE, THANK YOU FOR PARTICIPATING IN FIRSTA'S RIBBON CUTTING IN APRIL.

THE STORE HAS ENJOYED A GOOD START AND A HEARTY WELCOME BY THE COMMUNITY. WE ARE CERTAINLY GLAD TO BE SERVING SOUTHEAST OAK CLIFF, AND GLAD TO SET A NEW STANDARD FOR SUPERMARKETS IN THAT COMMUNITY.

THANKS AGAIN.

Late Breaking Community Development News

The Dallas Morning News

Tuesday, August 29, 1995

On the lookout for opportunities

During a stop Tuesday at Paul Quinn College while touring southern Dallas' economic development, Harold Steely (left), senior vice president of First Interstate Bank of Texas, visits with Gail Terrell of the Black State Employees Association of Texas, organizers of the tour.



The Dallas Morning News: Randy Eli Grothe

The Edward J. DeBartolo Corporation

7620 Market Street • P.O. Box 3287 • Youngstown, OH 44513-3287
(216) 738-7292 • FAX (216) 738-3598

The Edward J. DeBartolo Corporation

7620 Market Street • P.O. Box 3287 • Youngstown, OH 44513-3287
(216) 738-7292 • FAX (216) 738-3598

August 24, 1995

VIA US MAIL & FACSIMILE

August 28, 1995

Dr. Darren L. Reagan
Chairman/CEO
Black State Employees Association
of Texas, Inc.
P.O. Box 763773
Dallas, TX 75376

RE: Red Bird Mall

Dear Darren:

It was a pleasure and an honor to meet you at the historic economic development tour. Donn Carr was absolutely correct in his complimentary words for you, and it is very evident that you are a dynamic asset for the South Dallas community.

I want to again convey that we love Red Bird Mall up here in Youngstown, and would like to contribute to the united effort for the success of South Dallas.

Therefore, enclosed is a copy of my recent letter to our distinguished councilmen outlining a proposal that will facilitate this effort.

I want to thank you personally for acknowledging DeBartolo at the economic development meeting. We sincerely appreciate your efforts on our behalf and consider you a true friend of Red Bird.

Respectfully,


R. Dale Greco
Vice President
Asset Management

RDG/tgc

pc: Larry T. Thrailkill - President, The Edward J. DeBartolo Corporation
Donn Carr - DeBartolo Properties Management, Inc.

Dr. Darren L. Reagan
Chairman/CEO
Black State Employees Association
of Texas, Inc.
P.O. Box 763773
Dallas, TX 75376

Dear Darren:

Attached is a letter from this office to Cinemark.

My view is that there is no discernable reason why a major movie theatre complex is not in the immediate vicinity. This is a "win-win" situation for Cinemark and the entire community.

We should encourage this type of development from all sides, and DeBartolo will certainly continue the dialogue with the specific prospect. In addition, our Leasing Department will pursue other prospects who deliver similar entertainment products. In fact, we continue to explore the possibility of Magic Johnson Theatres and other major users who would add much needed vibrancy to the immediate area.

I know that you are also assisting the effort, and I am certain that all of this hard work will enhance our position in achieving the overall objectives of improving the quality of life in the community.

Sincerely,


R. Dale Greco
Vice President
Asset Management

RDG/tgc

pc: Councilman Al Lipscomb (w/attachment)
Councilman Larry Duncan "
Larry T. Thrailkill "
James L. Donofrio "
Donn Carr (w/o attachment)

The Edward J. DeBartolo Corporation

7620 Market Street • P.O. Box 3287 • Youngstown, OH 44513-3287
(216) 738-7292 • FAX (216) 738-3598

August 24, 1995

Mr. Randall L. Hester
Director of Corporate Development
Cinemark USA, Inc.
7502 Greenville Avenue
Suite 800, LB-9
Dallas, TX 75231-3891

RE: Red Bird Mall

Dear Mr. Hester

It was a pleasure meeting you at the economic development tour. I was clearly encouraged by the positive response from all of the distinguished attendees.

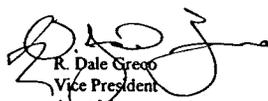
As I mentioned to you, we are in the final stages of negotiations on a capital improvements program at Red Bird and if all goes well, we hope to have the negotiations completed shortly.

It is also inspiring to hear that Red Bird is the focal point of the South Dallas community and there is a united effort to invest both private and public fund for development.

We are delighted to hear that your company has a sincere interest in the General Cinema sites contiguous to our property. I understand that they are owned at least in part by General Cinema, and DeBartolo derives no revenue from their operation. However, we would be extremely happy to see a company such as yours utilize the sites efficiently for the creation of additional activity. This, of course, would be in line with the theme of the economic development tour.

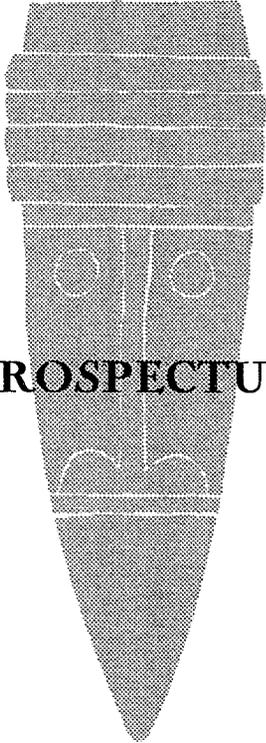
I wish you the very best and hope to see you as a neighbor in the future.

Sincerely,


R. Dale Greco
Vice President
Asset Management

RDG/tgc

pc: Mark M. Palombaro
Donn Carr



PROSPECTUS

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Introduction

Black State Employees Association of Texas Community Development Corporation (BSEAT CDC) is a nonprofit 501 c-3 Texas Corporation, a subsidiary of the Black State Employees Association of Texas, Inc.

Founded by Darren Reagan, Allen McGill, Gail Terrell and Valerea Murphy, the group collectively represents a strong background in project management, construction administration, construction management, fundraising and neighborhood revitalization. The group has more than 25 years of experience in neighborhood stabilization and development.

BSEAT CDC was founded with the vision of bringing improved services and more retail choices to Southeast Oak Cliff residents. Our commitment will be a direct reflection of residents and business owners' needs.

BSEAT CDC brings a radically different approach to developing a coherent business development process and strategy to SEOC. BSEAT CDC provides the structure that allows entrepreneurs, investors, business owners, neighborhood-based organizations and residents to influence business growth and housing construction.

BSEAT CDC allows the development process to be built around meeting the needs of residents and business owners. A sense of ownership is felt as residents and business owners participate in the process of building a sustainable economic base with employment opportunities for local residents, in addition to wealth creation, increased home ownership, role models and an improved tax base.

BSEAT CDC brings the kind of focused strategy to the commercial and residential development needed in SEOC to continue the momentum that is bringing economic change to an area 43 square miles, 22 census tracts, and home to 108,000 residents, mainly African-American.

Profile

Established	Texas Nonprofit Corporation 1992
Office Location	Corporate Office 5801 Marvin D. Love Freeway Suite 202 Dallas, Texas 75237 (214) 331-9903 Fax (214) 331-9906
Principals	Darren Reagan, Chairman/CEO Allen McGill, President
Geographic Areas of Interest	Southeast Oak Cliff Southern Dallas
Development Team	Darren Reagan Allen McGill Gerald Alley Johnny King
Services Offered	Project Management Project Administration Construction Management Site Evaluation Neighborhood Surveys Focus groups
Computer Systems	State of the art to provide Efficiency, accuracy and Effective service delivery

Organization Rationale

The public and private investments directed toward business development in Southeast Oak Cliff has been piecemeal and fragmented. Without an organization capable of data collection and analysis, information dissemination and discussion through public forums, the more than twenty organizations, investors, business owners, residents and public officials are left without a coherent way to plan and influence the development process. The existing process has kept many stakeholders in the dark regarding developments that needed public comment. The results have been a hodgepodge of projects including some the residents did not want. These piecemeal approaches actually act as a disincentive to investors because of the perceived high degree of uncertainty involved in building in inner city neighborhoods.

BSEAT CDC gives investors, residents, business owners and public officials a stable operating platform for decision making and the development of business projects that will be well supported.

BSEAT CDC Goals

To mobilize resources to develop and implement planned growth strategies for the Lancaster and I-20 corridors.

To increase retail and commercial choices for residents in SEOC.

To identify and control key parcels of land to ensure residents will influence the development process.

To create maximum employment opportunities for local residents.

To act as the principal organization responsible for information dissemination to the coalition of neighborhood-based organizations and residents.

To continue to act as coalition leader and spokesperson for residents, business owners and neighborhood-based organizations on development issues in Southern Dallas.

To mobilize the resources to plan, develop and implement growth strategies for the I-20 corridor between I-45 and Highway 67.

Financial

The intent of this offer is to raise five million dollars to capitalize and staff a development company.

The funds will be used to purchase key parcels located in the Lancaster and/or I-20 corridors, to hold for compatible future development.

Funds will be used to conduct pre-development activities including market studies, hire consultants and other professional services, and purchase options on property under consideration for development. Additionally, funds will be used to purchase approximately 15-20 acres for use as a retail shopping strip.

The most important investment will be assembly of a small core staff with the experience and expertise to manage these activities.

Resume

Principal

Allen McGill

Education

Bachelor of Science
Benedict College
Columbia, SC

Experience

Extensive understanding of neighborhood development in housing and commercial developments. Ability to coordinate resident aspirations with economic reality. Experience includes neighborhood shopping/strip development, condominium conversion, building relocations and neighborhood plans.

Market

Southeast Oak Cliff does not have a competitive shopping center to provide quality goods and services to residents and business owners.

The new direction for future expansion of the Dallas economic base is making progress. The business development process is well underway. The Lancaster corridor is ringing with the sounds of construction activity. Public and private investment is at an all time high in Southeast Oak Cliff. As more businesses come on line, residents will be more likely to support them with increased purchases.

Southeast Oak Cliff is receiving a sizable capital injection from public and private investments. These investments have created a very receptive investment climate for business owners and entrepreneurs.

The Bruton Center for Developmental Studies, School of Social Services, University of Texas at Dallas assessed factors determined to influence competitiveness and location:

- Transportation system and accessibility to markets and labor
- Educational and occupational characteristics of the available labor supply
- The availability, mix, and price of land
- Characteristics of the hanging market
- Characteristics of the business climate, such as
 - property taxes
 - water and sewer rates
 - city credit rating

The Center concluded an "analysis of these factors reveals that the communities in the southern portion of Dallas County form a diverse mix of population, skills, and housing values, with exceptional land and housing values, and few of the transportation problems facing other parts of the region."

- Southern Dallas Competitiveness Study
Bruton Center for Development
University of Texas at Dallas

Market

cont.

The Southeast Oak Cliff consumer market has been described as underserved with tremendous pent-up demand:

“...recommend that preliminary planning be started for the development of a major new regional shopping center for Southeast Oak Cliff community.”

- Southeast Oak Cliff Land Use, Housing and Economic Study
Hammer, Siler, George Associates (1991)

“...expenditure potential for shoppers and convenience goods, eating and drinking, and personal services in Southeast Oak Cliff is projected at \$367 million in 2000 and \$455 million in 2010. the proportions of total expenditure potential were used to derive expenditure potential by type of goods. More specifically, shoppers goods expenditure potential will total \$129 million in 2010, eating and drinking will total \$82 million, convenience goods will total \$158 million and personal services will total \$17 million.”

- Southeast Oak Cliff Land Use, Housing and Economic Study
Development, Demand, and Capacity Analysis
Hammer, Siler, George Associates (1991)

“although Singing Hills residents spend more than \$13 million annually for food and home, there is no major supermarket located within the trade area. There are three trade area establishments serving the need for convenience foods and non-prescription drug items ... a major push should be given to bringing more upscale retail on line in the Singing Hills trade area.

- Singing Hills Trade Area Mini Market Study
JW Enterprises with Rincon & Associates (1994)

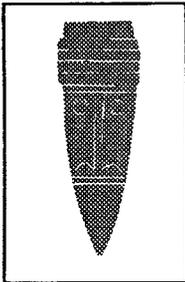
* For a more definitive Status Profile report, see the Statistics section

Prospective Project

The Highland Hills Retail Shopping Center is proposed to be built in the Highland Hills neighborhood near I-20 and Bonnie View Street. The 200,000 square foot shopping center will contain the following types of stores:

- Grocery
- General Merchandise
- Restaurant
- Professional Services
- Drug Store

The shopping center will support present and projected residential growth expected as a result of increased desirability of the neighborhoods.



CDC NEIGHBORHOOD ECONOMIC DEVELOPMENT & REVITALIZATION BUS TOUR



**Black State Employees Association of Texas
Community Development Corporation, Inc.**

WITNESS HISTORY IN THE MAKING !!!

Southeast Oak Cliff Neighborhood Economic Development & Revitalization Bus Tour.

You are cordially invited to join officials of the Black State Employees Association of Texas Community Development Corp., Inc., the Honorable Ron Kirk, Mayor of Dallas, Councilmembers Al Lipscomb, Larry Duncan, Donald Hicks, Sr., Barbara Mallory Caraway and other elected & government officials, Sr. Corporate Executives, Area business owners, Community Based Organizations and Community Leaders, News Media organizations and others.

WHEN: Tuesday, August 22, 1995

WHERE: The main entrance of Red Bird Mall

TIME: 8:15 A.M. Reception & Briefing
9:00 A.M. Bus Departure

Please RSVP on or before Tuesday, August 15, 1995 (limited seating). Please complete the following and fax back promptly to the attention of Mr. Allen McGill.

Names of persons attending (limit 8):

_____ Title

_____ Title

Name of Company _____

Phone# _____ Fax# _____

Signature _____ Date _____

Will not be participating (check & Sign)

"MAKING THE VISION A REALITY"

P.O. BOX 763779 • DALLAS, TEXAS 75376 • (214) 331-8803 • FAX (214) 331-8806

BSEAT CDC APPROACH TO BUSINESS DEVELOPMENT IN SOUTHEAST OAK CLIFF

Present SEOC as a Profit Center with an underserved market

Creation of Profitable Businesses

Making Available Branch Banking

Capitalizing on Public Investments

Mobilizing NBOs

Focusing City Government on Improving the Business Climate

Control Key Parcels in the Commercial Corridors

Public/Private Project and New Business Notification from City Departments

BSEAT CDC

NBOs
Business Owners
Residents

A FRAMEWORK FOR DEVELOPMENT IN SOUTHEAST OAK CLIFF

Neighborhood-based
Organizations

Mixed Use
Residential

Business
Partnerships

Residents

Commercial
Development

BSEAT CDC

Leveraging
Resources

Creating Business
Investment

City, State, Federal
Partnerships

Banking
Opportunities

Statistics

MARKET AND PROPERTY INFORMATION ON POTENTIAL SHOPPING CENTER SITES

Submitted To:

BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS COMMUNITY DEVELOPMENT CORP.

Prepared By:



CON-REAL DEVELOPMENT CORP. 297 N. W. 25th Street Grand Prairie, Texas 75050 214/641-0044

TABLE OF CONTENTS

Section One-

Location Map

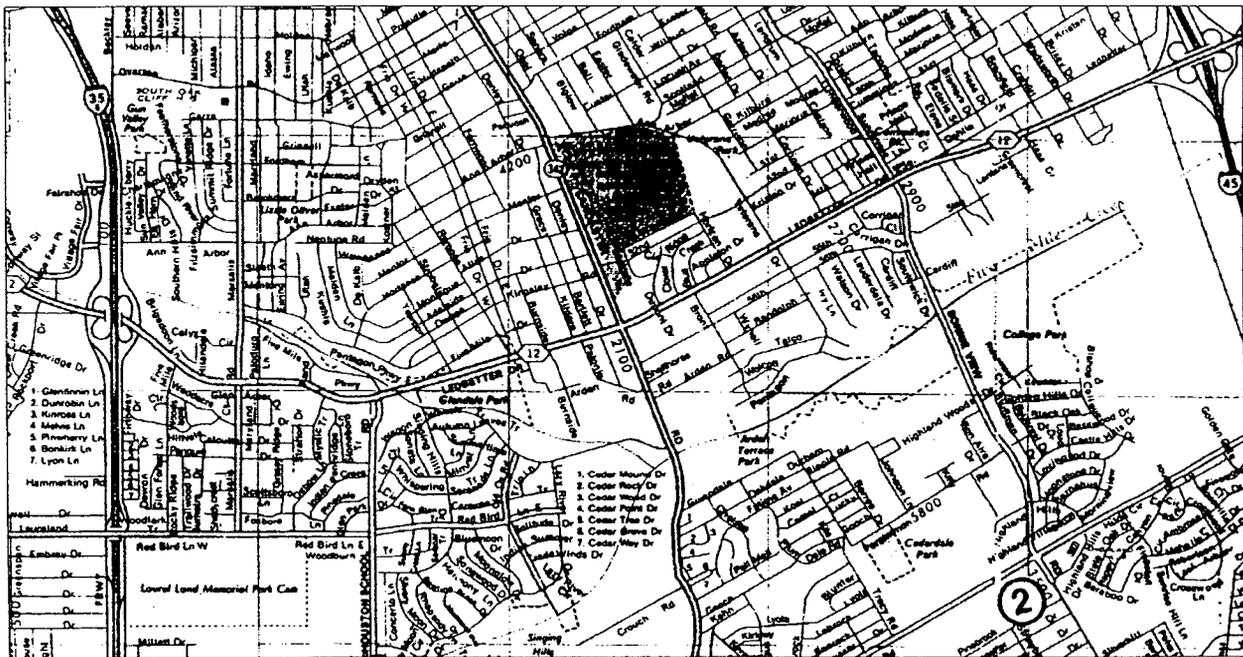
Section Two-

Site Information

Section Three-

Demographics

LOCATION MAP



SITE INFORMATION

Site 1

Location: Simpson Stuart and I-45
Zoning: Commercial
Size: 9 acres, 3 acres of usable
Asking Price: \$1.46/s.f.

Site 2

Location: Bonnieview and Simpson Stuart
Zoning: Shopping Center
Size: 15.6 acres
Asking Price: \$3.00/s.f.

Site 3

Location: East side of Lancaster and Mojave
Zoning: Residential
Size: 5 acres (approximate)
Asking Price: Negotiable

Site 5

Location: Southwest side of Lancaster and I-20
Zoning: Industrial
Size: 7 acres
Asking Price: To Be Determined

Site 4

Location: West side Lancaster and I-20
Zoning: Industrial
Size: 92 acres
Asking Price: Has not been determined but must tender offer.

Comments: Seller is receptive to selling 10 to 15 acres of the entire tract.

DEMOGRAPHICS

POP-FACTS: FULL DATA REPORT (CENSUS '90, UPDATES & PROJECTIONS) BY NATIONAL DECISION SYSTEMS 800-866-6510 PREPARED FOR CON-REL			
LANCASTER AND I-20 DALLAS, TX		SITE: 380389 COORD: 32:38.83 96:46.85	
DESCRIPTION	1.0 MILE RADIUS	2.0 MILE RADIUS	3.0 MILE RADIUS
POPULATION			
1999 PROJECTION	2845	14165	46155
1994 ESTIMATE	2695	13363	43265
1990 CENSUS	2652	13079	42212
1980 CENSUS	2832	13450	42246
GROWTH 1980 - 1990	-6.34%	-2.76%	-0.08%
HOUSEHOLDS			
1999 PROJECTION	850	4115	14262
1994 ESTIMATE	805	3846	13245
1990 CENSUS	796	3757	12861
1980 CENSUS	819	3501	11590
GROWTH 1980 - 1990	-2.72%	7.32%	10.97%
1994 ESTIMATED POPULATION BY RACE			
WHITE	2695	13363	43265
BLACK	35.12%	15.11%	15.09%
ASIAN & PACIFIC ISLANDER	56.77%	81.02%	80.88%
OTHER RACES	0.49%	0.33%	0.26%
	7.62%	3.54%	3.77%
1994 ESTIMATED POPULATION HISPANIC ORIGIN			
	2695	13363	43265
	14.28%	7.01%	6.55%
OCCUPIED UNITS			
OWNER OCCUPIED	796	3757	12861
OWNER OCCUPIED	74.30%	80.11%	68.54%
RENTER OCCUPIED	25.70%	19.89%	31.46%
1990 PERSONS PER HOUSEHOLD	3.25	3.46	3.25
1994 ESTIMATED HOUSEHOLDS BY INCOME			
\$150,000 +	805	3846	13245
\$100,000 TO \$149,999	2.36%	2.28%	1.74%
\$75,000 TO \$99,999	0.85%	2.05%	2.38%
\$50,000 TO \$74,999	2.01%	3.79%	4.64%
\$35,000 TO \$49,999	12.65%	17.67%	16.82%
\$25,000 TO \$34,999	18.55%	20.26%	19.07%
\$15,000 TO \$24,999	18.90%	19.77%	17.30%
\$5,000 TO \$14,999	18.35%	14.80%	15.20%
UNDER \$5,000	22.11%	14.49%	15.59%
	4.21%	4.90%	7.26%
1994 ESTIMATED AVERAGE HH INCOME	\$35,587	\$41,123	\$39,531
1994 ESTIMATED MEDIAN HH INCOME	\$27,472	\$33,091	\$31,730
1994 ESTIMATED PER CAPITA INCOME	\$10,960	\$11,928	\$12,254
1994 ESTIMATED POPULATION BY SEX			
MALE	2695	13363	43265
FEMALE	48.72%	47.74%	46.48%
	51.28%	52.26%	53.52%
MARITAL STATUS			
SINGLE MALE	2002	9702	31160
SINGLE FEMALE	15.59%	16.81%	15.82%
MARRIED	12.58%	15.47%	15.87%
PREVIOUSLY MARRIED MALE	49.26%	45.57%	44.56%
PREVIOUSLY MARRIED FEMALE	8.01%	7.02%	6.95%
	14.55%	15.12%	16.79%
HOUSEHOLDS WITH CHILDREN			
MARRIED COUPLE FAMILY	372	2053	6787
OTHER FAMILY - MALE HEAD	69.81%	62.25%	55.52%
OTHER FAMILY - FEMALE HEAD	4.28%	4.92%	4.96%
NON FAMILY	24.84%	32.12%	38.84%
	1.07%	0.70%	0.68%
1994 ESTIMATED POPULATION BY AGE			
UNDER 5 YEARS	2695	13363	43265
5 TO 9 YEARS	8.25%	8.13%	8.42%
10 TO 14 YEARS	8.74%	8.75%	8.90%
15 TO 17 YEARS	7.19%	8.27%	8.52%
18 TO 20 YEARS	5.23%	5.94%	5.45%
21 TO 24 YEARS	4.51%	5.01%	4.83%
25 TO 29 YEARS	4.49%	5.06%	5.31%
30 TO 34 YEARS	7.37%	7.04%	7.23%
35 TO 39 YEARS	9.09%	8.32%	8.04%
40 TO 49 YEARS	7.63%	7.57%	7.04%
50 TO 59 YEARS	13.27%	15.83%	14.33%
60 TO 64 YEARS	10.56%	10.84%	11.10%
65 TO 69 YEARS	4.03%	3.10%	3.57%
70 TO 74 YEARS	4.02%	2.52%	2.77%
75 + YEARS	2.57%	1.63%	1.87%
	3.07%	1.98%	2.60%
MEDIAN AGE	32.74	31.32	31.53
AVERAGE AGE	33.75	32.01	32.39

SOUTHEAST OAK CLIFF CENSUS TRACTS

Tract	Population	Med. Family Income	Income to SMA	% AF AM	% Own Home	Housing Age
41	1,432	7,228	<80%	91	42	1950-59
49	4,152	19,209	<80%	92	68	1950-59
54	5,401	23,929	<80%	71	70	1940-49
55	4,295	22,312	<80%	89	64	1950-59
56	6,139	19,895	<80%	64	64	1950-59
57	4,913	19,709	<80%	90	66	1950-59
59.01	6,173	27,454	<80%	95	79	1950-59
59.02	4,445	27,456	<80%	89	61	1960-69
86.01	1,130	10,179	<80%	95	29	1960-69
86.02	2,565	15,429	<80%	80	25	1970-80
87.01	5,189	17,200	<80%	97	48	1960-69
87.03	2,993	21,503	<80%	91	65	1950-59
87.04	5,081	18,413	<80%	96	43	1960-69
87.05	1,996	25,216	<80%	87	67	1950-59
88.01	2,862	28,672	<80%	98	81	1950-59
88.02	6,071	17,923	<80%	97	65	1950-59
89.00	4,696	15,020	<80%	82	48	1950-59
112.00	3,454	38,272	<80%	86	83	1960-69
113.00	5,193	35,359	<80%	98	92	1960-69
114.01	3,890	17,404	<80%	97	50	1960-69
114.02	849	8,793	<80%	83	48	1950-59
167.01	6,114	27,362	<80%	98	87	1960-69
167.02	11,860	31,311	<80%	58	65	1970-79
169.01	4,209	25,877	<80%	99	74	1960-69

Memorandum



DATE August 19, 1994

TO Those Listed

SUBJECT Black State Employees Association of Texas

This is to inform you that the Black State Employees Association of Texas (BSEAT) has requested Economic Development to notify applicable departments that this group is the official certified development corporation serving as a liaison for redevelopment activities for South East Oak Cliff. Their service area is:

Trinity River to the North
I-20 to the South
I-35 to the West
I-45 to the East

If any activities are going on in these areas Professor Allen McGill should be notified at P.O. BOX 763773, Dallas Texas 75376, phone number 371-7710, of these meetings.

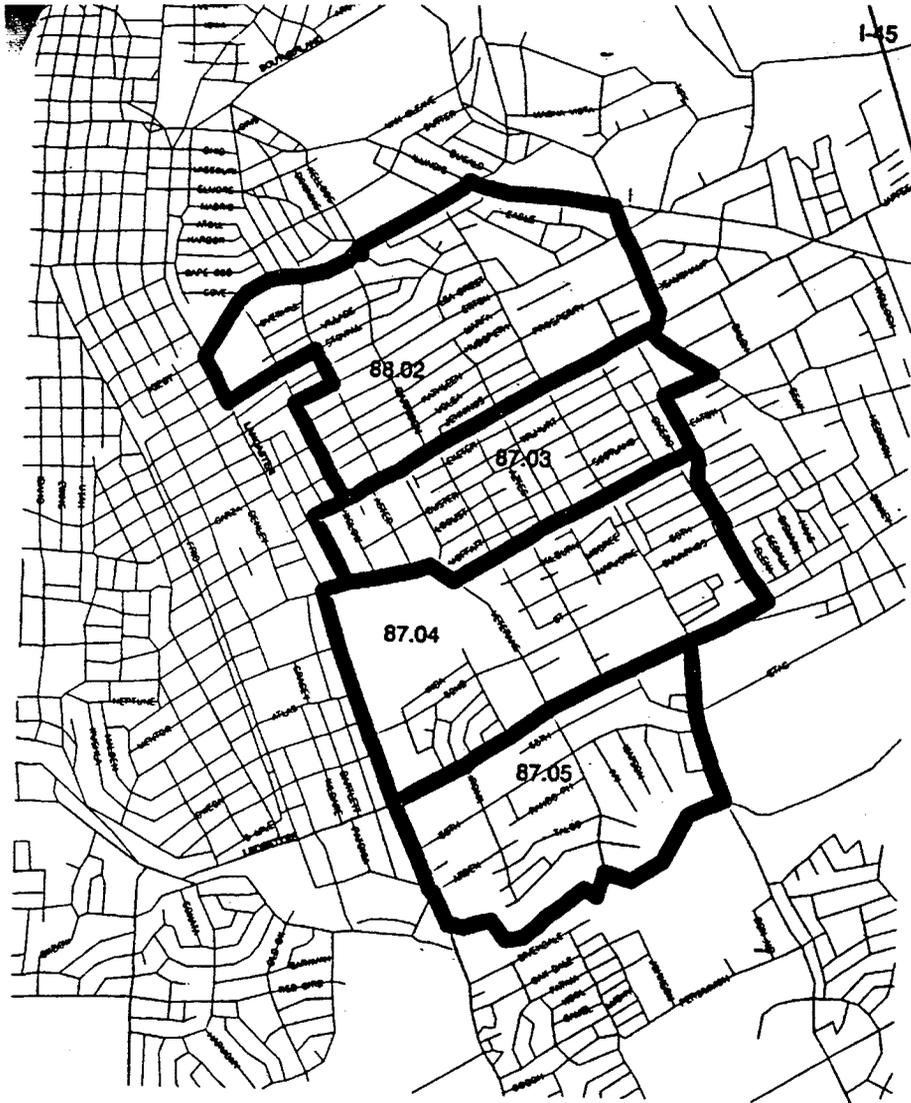
Please call Lydia Williams at extension 0173 if you have any questions.

Mary Bland

Mary Bland, Senior Dallas Manager
Economic Development Department

ldw

LISTED: Purchasing Department
Office of Minority Business
Community Development
Housing Department(Planning)
Planning Department
Allen McGill

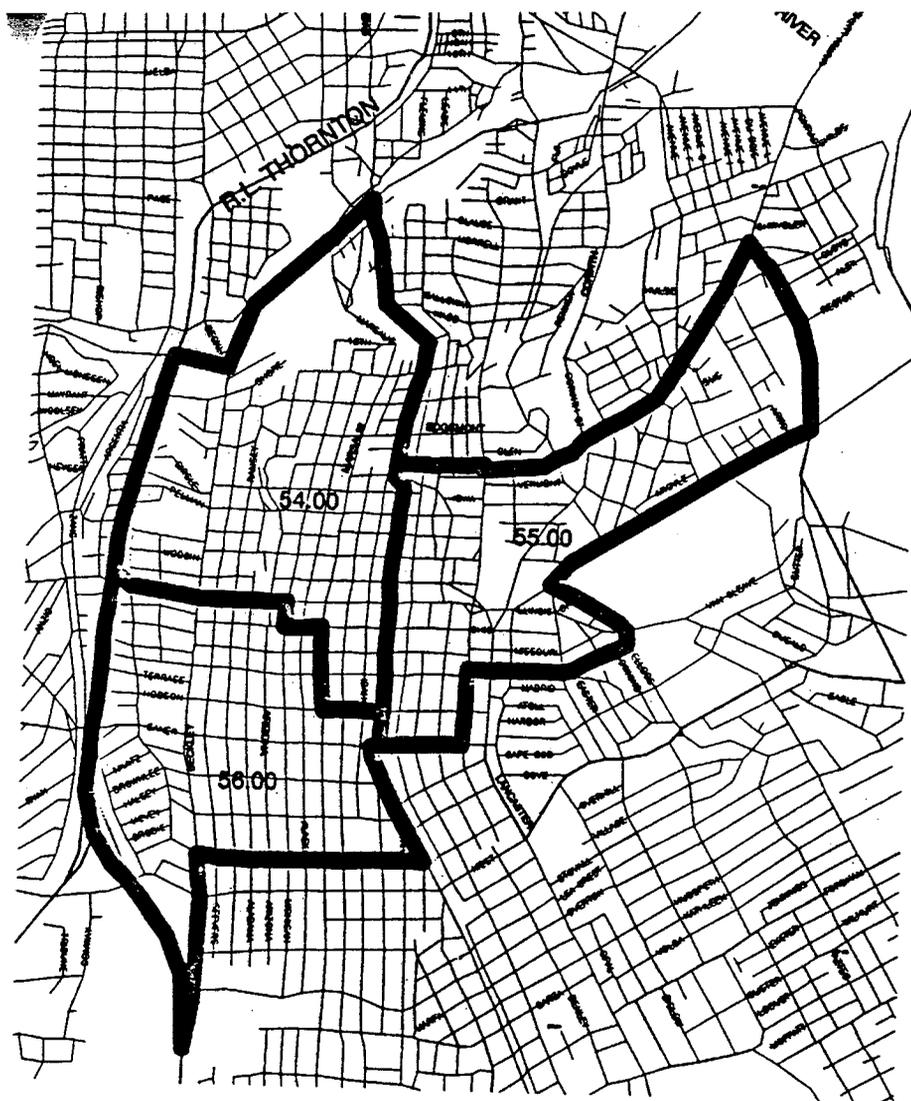


NEIGHBORHOOD RENAISSANCE PROGRAM
Department of Housing and Neighborhood Services

AREA B

26

DATA: CITY OF DALLAS LANDNET
SOFTWARE: WINDOWS DRAW
PRODUCED BY PLANNING AND DEVELOPMENT
GIS DIVISION



NEIGHBORHOOD RENAISSANCE PROGRAM
Department of Housing and Neighborhood Services

AREA C

28

DATA: CITY OF DALLAS LANDNET
SOFTWARE: WINDOWS DRAW
PRODUCED BY PLANNING AND DEVELOPMENT
GIS DIVISION

A FRAMEWORK FOR DEVELOPMENT IN SOUTHEAST OAK CLIFF

Neighborhood-based
Organizations

Mixed Use
Residential

Business
Partnerships

Residents

Commercial
Development

BSEAT CDC

Leveraging
Resources

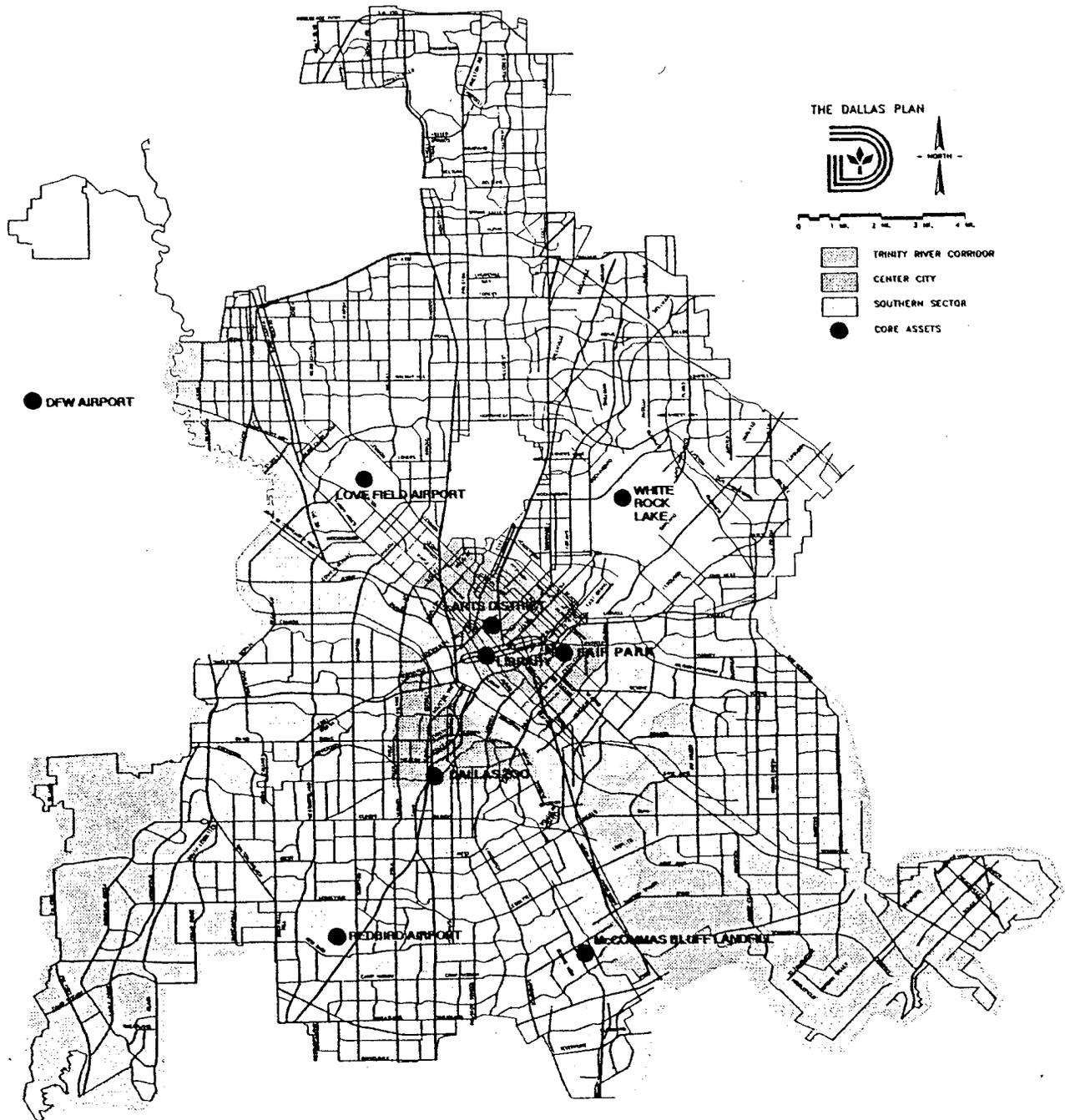
Creating Business
Investment

City, State, Federal
Partnerships

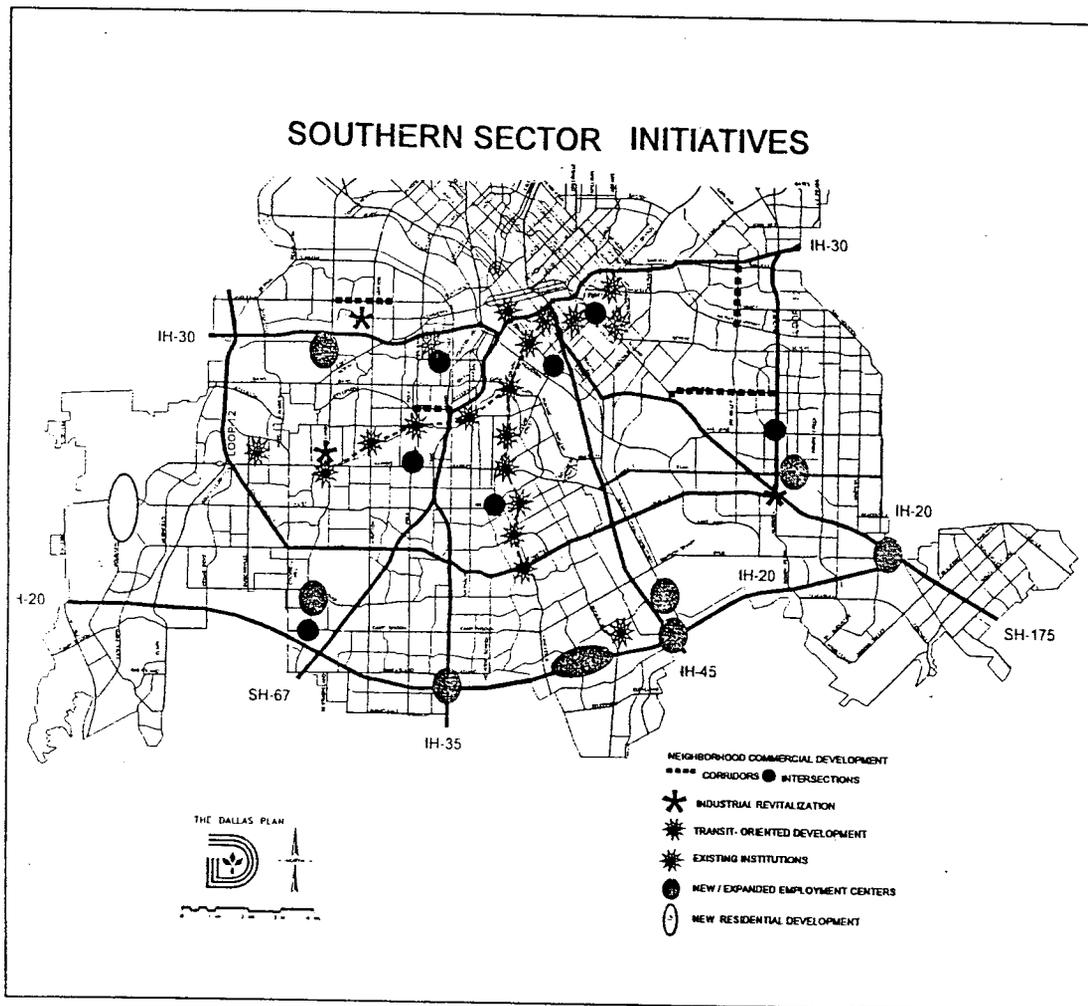
Banking
Opportunities

BSEAT CDC APPROACH TO BUSINESS DEVELOPMENT IN SOUTHEAST OAK CLIFF

STRATEGIC INITIATIVES



BSEAT CDC APPROACH TO BUSINESS DEVELOPMENT IN SOUTHEAST OAK CLIFF



THE BLACK STATE EMPLOYEES
ASSOCIATION OF TEXAS
LEGAL FUND, INC.



P.O. Box 763773
Dallas, TX 75376
Phone (214) 371-7710
Fax (214) 374-0191

LEGAL REDRESS REPORT

This year has proven to be one of growth and development for our committee. We were able to expand and enhance the services we provide to the general public.

Pro Se Clinic expanded to include the services of a court reporter, Sherry Whitfield. Sherry has donated her services at cost to our Pro Se plaintiffs. The clinic has been successful in getting all of the Pro Se complaints assigned to private attorneys, when vacancies became available on their case loads. The purpose of the clinic is to preserve time frames and deadlines while the plaintiff seeks a lawyer to take their case.

This year we undertook a bold new step in offering trained mediators. These persons meet the requirements set by section 154 of the civil practices and remedies code.

Odell Lee Bailey
Connie Buford
Carolyn Carey
Charles Crumpton

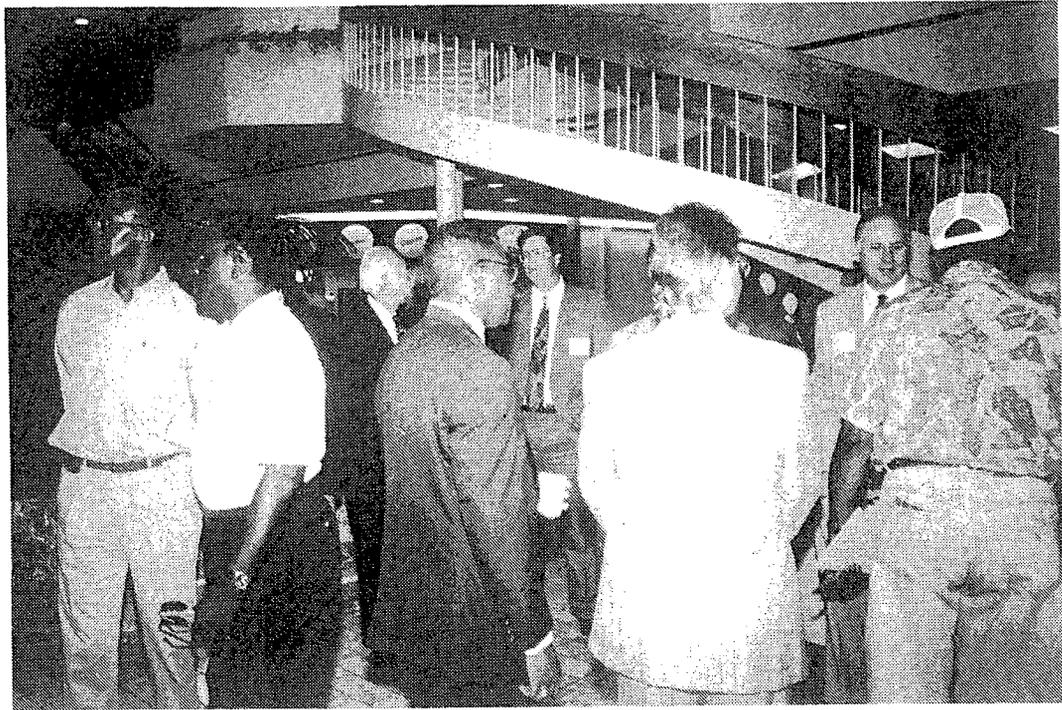
Ruth Dade
Euna Robinson
James Scott
Gail Terrell

We were able to serve approximately 239 persons with either Pro Se services, referrals, or education. Referrals were made to the Equal Opportunity Commission, the Department of Labor, United States Department of Education - Office of Civil Rights, American Civil Liberties Union and private attorneys.

Community outreach efforts include:

1. Conferences and workshops regarding employment discrimination and affirmative action
2. Mediation Services
3. Bi-weekly appointments scheduled for local residents at our offices with legal services of North Texas
4. Pro Se Clinic held Monday and Wednesday nights
5. Attorney referrals by request
6. Small law library open to the public
7. Referrals to other law libraries in the city

Euna Robinson
Legal Redress Chairperson





DISCRIMINATION WORKSHOPS



Black State Employees Association of Texas, Inc.

DR. DARREN L. REAGAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

THE BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS, INC.

Will Be hosting

A LEGAL LAW BRIEFING ON EMPLOYMENT DISCRIMINATION AND AFFIRMATIVE ACTION

WHEN: Saturday, June 24, 1995

WHERE: East Gate Baptist Church Fellowship Hall - 6960 South Polk Street (Near the intersection of W. Camp Wisdom Rd.)

TIME: 8:30 A.M. - Registration
9:00 A.M. - 1:00 P.M. - Work Shop/Conference

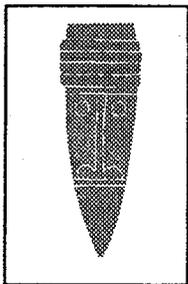
COST: \$5.00 per person

*****Refreshments Will Be Served*****

Workshop/Conference Participants includes:

- Attorneys Specializing In Employment Law
- Representatives From:
 - The U. S. EEOC
 - The U. S. Department of Labor/OFCCP
 - The U. S. Department of Education Office of Civil Rights
 - Legal Services of North Texas
 - Mediation Services and Instruction
 - The Texas Employment Commission

For more information, please call (214) 371-7710 Ext. 1



BSEAT LEGAL FUND ENLIGHTENS THE COMMUNITY



Black State Employees Association of Texas, Inc.

DR. DARREN L. REAGAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

**THE BLACK STATE
EMPLOYEES ASSOCIATION
OF TEXAS, INC.**

WILL BE HOSTING

**A LEGAL BRIEFING ON EMPLOYMENT
DISCRIMINATION AND AFFIRMATIVE ACTION**

WHEN: SATURDAY, JUNE 24, 1995

**WHERE: THE FELLOWSHIP HALL OF THE
EAST GATE BAPTIST CHURCH
6960 SOUTH POLK STREET
DALLAS, TEXAS 75232**

TIME: 9AM TO 1PM REGISTRATION 8:30AM

DONATION: \$5.00 PER PERSON

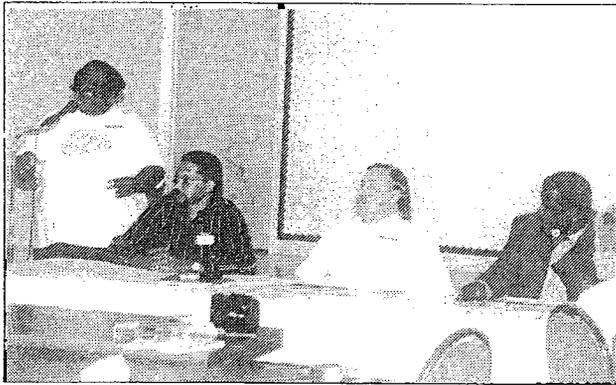
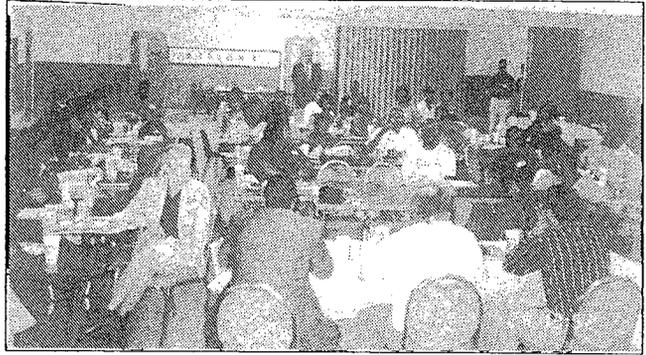
REFRESHMENTS WILL BE SERVED

**CONFERENCE/WORKSHOP PARTICIPANTS INCLUDE:
ATTORNEYS SPECIALIZING IN EMPLOYMENT LAWS,
REPRESENTATIVES FROM THE EEOC, DEPARTMENT
OF LABOR, LEGAL SERVICES OF NORTH TEXAS,
U.S. DEPART. OF EDUCATION -OFC OF CIVIL RIGHTS**

P.O. BOX 763773 • DALLAS, TEXAS 75376 • (214) 371-7710 • FAX (214) 374-0191

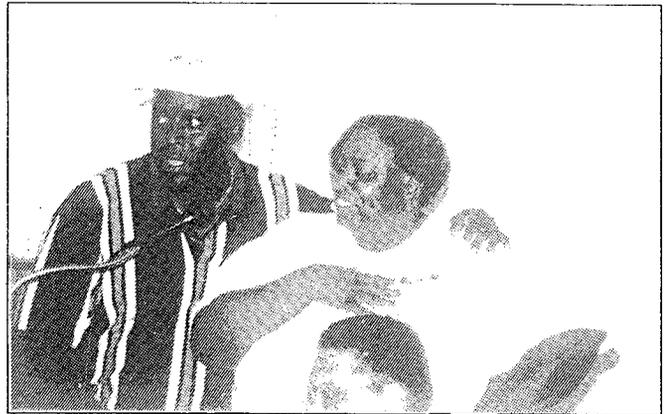
LEGAL WORKSHOP

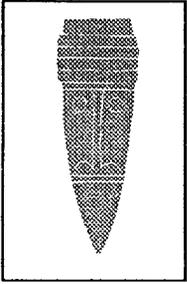
At the legal workshop on Saturday, June 24, 1995, community residents learned about their roles in the legal system and interacted with knowledgeable panelists.



Euna Robinson explaining to residents how to use the information from the workshop to help their individual cases.

Mr. Reagan congratulates Ms. Robinson for a very successful workshop.





BSEAT HOSTS LEGAL WORKSHOP

U.S. Department of Labor
Employment Standards Administration
Office of Federal Contract Compliance Programs

GRASSROOTS PARTNERSHIP MEETING APRIL 26, 1995 DALLAS, TEXAS

*95,000 Contractors
4000 new ones per year*

AGENDA

- 9:00 a.m. Welcome: Joe C. Garcia
Regional Director, Dallas
- Opening: Shirley J. Wicher
Deputy Assistant Secretary for
Federal Contract Compliance
- 9:15 - 10:30 a.m. Presentations of Affirmative Action Program (AAP):
- 4% of All Contractors
Reviewed.*
- a. Proposed AAP Revisions: Kathleen E. Franks
Chief, Branch of Policy and Regulations
- b. Proposed AAP Summary Project: Cynthia E. Dentersmann
Chief, Program Information and Development Section
- c. Proposed Revised Review Procedures: Bruce D. Kuchal
District Director, Portland
- Questions and Presentation
of Discussion Topics: Annie A. Blackwell
Director, Division of Policy, Planning and Program Development
- 10:30 - 10:45 a.m. BREAK
- 10:45 - 11:30 a.m. Group Discussions
- 11:30 - 12:20 p.m. Plenary Session: Group Presentations
- 12:20 - 12:30 p.m. Closing Remarks: Shirley J. Wicher

AVAILABILITY ANALYSIS MINORITIES

The minority population of the labor area surrounding the facility.

The size of the minority unemployment force in the labor area surrounding the facility.

The percentage of the minority work force as compared with the total work force in the immediate labor area.

The general availability of minorities having requisite skills in the immediate labor area.

The availability of minorities having requisite skills in an area in which the contractor can reasonably recruit.

The availability of promotable and transferable minorities within the contractor's organization.

The existence of training institutions capable of training persons in the requisite skills.

The degree of training which the contractor is reasonably able to undertake as a means of making all job classes available to minorities.

SIGNATURE PAGE