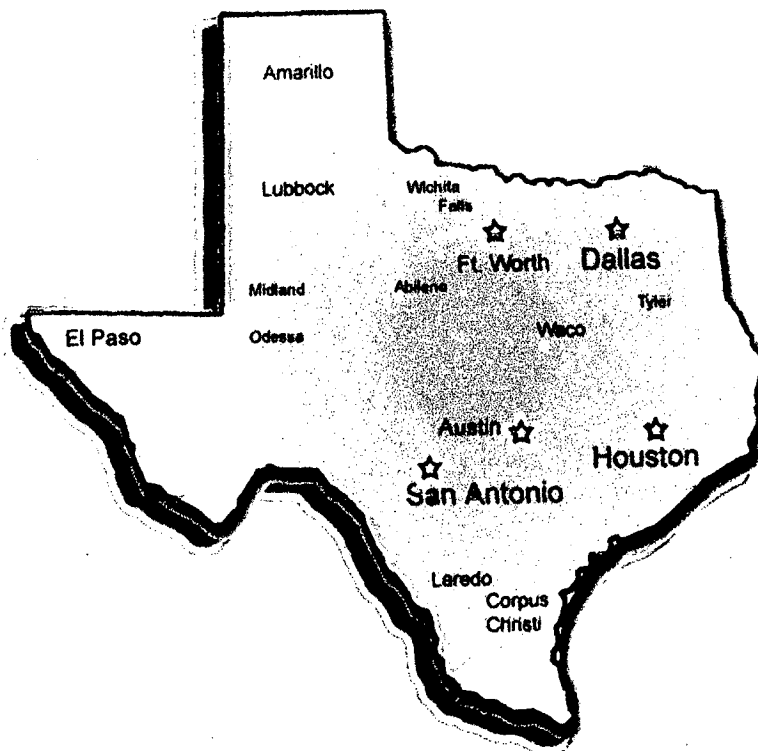


The African American Community "State of the Union"



"THE NEW WEST CLIFF SHOPPING PLAZA"
Owned and Developed by
The Black State Employees Association of Texas, Inc.



15th Anniversary Banquet & Award Presentations

Renaissance Dallas Hotel

2222 Stemmons Freeway

Saturday, October 23, 2004

Reception: 5:00 p.m. – Dinner: 6:00 p.m.

THE BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS



Our Mission

The Black State Employees Association of Texas, Inc. is a state wide nonprofit organization utilizing cutting edge techniques and technology to change corporate discriminatory lending, employment, procurement and development policies and practices against African-American business owners and residents.

**5801 Marvin D. Love Freeway
Suite 203
P.O. Box 763773
Dallas, Texas 75376**

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, culture, policies and practices the 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's 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 \$350,000 to high school students to date.

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 Camp Wisdom office.

Filed class action and individual action suits 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 of Texas Community Development Corporation (BSEAT CDC), the Black State Employees Association of Texas Legal Fund (BSEAT LF), and the Black State Employees Association of Texas Social Service Fund (BSEAT SSF). The Association has assigned the appropriate functions and activities to each organization.



Dr. Darren L. Reagan
Chairman/CEO

Greetings,

It is my pleasure to extend to our members, friends and supporters our sincere appreciation and gratitude as we recognize and pay tribute to our outstanding well deserving honorees. To Dr. Jesse Jones, we thank you and family for the many contributions and sacrifices made on behalf of the citizens of the State of Texas.

To our distinguished honorees, we salute and express our appreciation to you for the commitment, dedication and service you provide on a daily basis to various the communities you serve, particularly, the African American community.

Thank you for your many years of loyal service. We commend, encourage and challenge all of you to continue to “dare to be different,” to “make a positive difference.”

COMMITTEES:
TRANSPORTATION AND
INFRASTRUCTURE
SUBCOMMITTEES:
AVIATION
HIGHWAYS, TRANSIT & PIPELINES
WATER RESOURCES & ENVIRONMENT

SCIENCE
SUBCOMMITTEES:
RESEARCH, RANKING MEMBER
SPACE & AERONAUTICS

DEMOCRATIC ASSISTANT
WHIP

CONGRESSIONAL BLACK CAUCUS
CHAIR, 107TH CONGRESS



Eddie Bernice Johnson
Congress of the United States
30th District, Texas

PLEASE RESPOND TO:
WASHINGTON OFFICE:
 1511 LONGWORTH BUILDING
WASHINGTON, DC 20515-4330
(202) 225-8885

DALLAS OFFICE:
 CEDAR SPRINGS PLAZA
2501 CEDAR SPRINGS ROAD
SUITE 550
DALLAS, TX 75201
(214) 922-8885

IRVING OFFICE:
 1634 B WEST IRVING BOULEVARD
IRVING, TX 75061
(972) 253-8885

www.house.gov/ebjohnson/

October 7, 2004

Black State Employees Association of Texas, Inc.
c/o Dr. Darren L. Reagan
Chairman/CEO
Post Office Box 763773
Dallas, Texas 75376

Dear B.S.E.A.T.:


On behalf of the 30th Congressional District of Texas, it is with great pleasure that I recognize and support the Black State Employees Association of Texas as it hosts its 15th Anniversary Awards Presentation and Banquet on Saturday, October 23, 2004.

The B.S.E.A.T. is widely recognized as one of the most effective socio-economic engines powering African American communities in the state of Texas. This great association partners with the leading entrepreneurs, organizations and established businesses in the communities it serves.

Recognizing community trail blazers, community servants, and long-term corporate supporters is indicative of the reciprocity that is a hallmark of the B.S.E.A.T. I applaud this association for honoring many of Texas finest citizens.

One again, I recognize and honor the Black State Employees Association of Texas. May the Lord perpetually bless your efforts as you continue to put "great things" back into our neighborhoods and our communities.

Sincerely,


Eddie Bernice Johnson
Member of Congress

MARTIN FROST

24th District, Texas

RANKING MEMBER
RULES COMMITTEE

Congress of the United States
House of Representatives
Washington, DC 20515

WASHINGTON OFFICE:
2256 Rayburn House Office Building
Washington, DC 20515
(202) 225-3605
www.house.gov/frost/

October 5, 2004

Mr. Darren L. Reagan
Chairman/Executive Director
Black State Employees Association of Texas
Post Office Box 761564
Dallas, Texas 75376

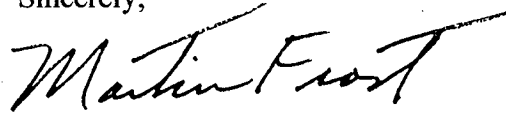
Dear Mr. Reagan:

I'm writing to show my support for the Black State Employees Association of Texas and your 15th Annual Anniversary Awards Presentation and Banquet.

Your organization is helping change Oak Cliff and Dallas for the better. By staying focused on certain issues such as education and economic revitalization you have begun the building process that will strengthen our communities. You have had many successes as an organization and I know you will continue the quality of work that you have become known for. I wish you much continued success in your day to day activities.

I offer you my best wishes and hope all of you enjoy the awards presentation and banquet as you honor those who have done so much to help others.

Sincerely,



MARTIN FROST
Member of Congress

MF/cc

Please reply to office checked

Fort Worth, TX 76140
 3020 S.E. Loop 820
(817) 293-9231

Dallas, TX 75208
400 S. Zang Blvd., Suite 506
(214) 948-3401

Arlington, TX 76011
 101 E. Randol Mill Rd., Suite 108
(817) 303-1530



STATE OF TEXAS
OFFICE OF THE GOVERNOR

October 1, 2004

Greetings to the:

Black State Employees Association of Texas

It is my honor to welcome you to your 15th Anniversary Awards Presentation and Banquet in Dallas. This special event will be an excellent opportunity to celebrate the past year's achievements, as you also recognize the work of many deserving and outstanding Honorees.

The Texas of the 21st century reflects our vision, ingenuity and enterprise in working toward a future of excellence. As public employees, you continue to embrace the highest of challenges, which is our unrelenting commitment toward ensuring that the Lone Star State is well positioned to meet our expectations and aspirations for the future. With the characteristic vision key to a foundation of success, you and other state employees continue to highlight the best of Texas.

To those of you from out of town, I know you will enjoy Dallas. From fine restaurants and live entertainment to museums and parks, Dallas has something for everyone. I encourage you to explore and enjoy this fine city's renowned hospitality.

Anita and I extend our best wishes for the future.

Sincerely,

A large, stylized handwritten signature in black ink that reads "Rick Perry".

Rick Perry
Governor

LAURA MILLER

MAYOR



CITY OF DALLAS

October 7, 2004

Black State Employees Association of Texas
Post Office Box 763773
Dallas, Texas 75376

Dear Members of The Black State Employees Association of Texas,

I appreciate the opportunity to express my support of The Black State Employees Association of Texas, which celebrates the 15th Annual Banquet and Awards Presentation on October 23, 2004. I am truly impressed with this organization and would like to commend them for making the effort to recognize corporation, individuals and members for their contributions, commitment and community service toward further development and enhancement of the African American community.

Furthermore, I would like to recognize the awards banquet as one of the premier African American events in the D/FW Metropolitan area sponsored by a community-based organization, including approximately 400 students from 16 area high schools, community organizations, major corporations, small business owners, church organizations, elected and public officials, residents and other. Keep up the great work!

Sincerely,

A handwritten signature in cursive script that reads "Laura Miller".

Laura Miller
Mayor



Greetings and Welcome to the 2004 Black State Employees Association of Texas Inc. 15th Annual Banquet and Awards Presentation. Thank you, our guests, for supporting the work of this organization with your attendance at this presentation. We hope you will make this an annual event in your schedule.

It is an honor and a privilege to serve as the 2004 Banquet Chair and to congratulate the officers and members of this magnificent organization. This year's theme, *State of the Union for the Inner City African American Community*, exemplifies their dedication and commitment to the community. Kudos to the event committee members for a job well done.

We are pleased and proud to have as our keynote speaker, the Honorable Jesse Jones, State Representative for the 110th District, a well known resident of the Dallas Community who has distinguished himself in the Texas Legislature, an astute businessman and a dedicated family man.

And finally, we are delighted to acknowledge our major contributors, corporate sponsors and friends. Your continued support ensures that our organization is able to provide scholarships to deserving high school graduates and to support community-wide issues.

Yours truly,

Sheryl Wilson Malone
2004 Banquet Chair

Greetings From The Scholarship Chair



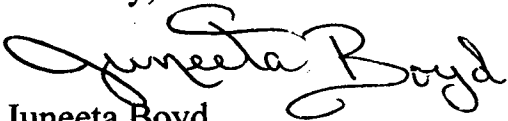
Today, I want to express my sincere appreciation and gratitude to the members of the scholarship committee. This being my first year as chairperson, I could not have survived without you. To the 2004 scholarship recipients, congratulations and always remember to reach for the stars and never give up your dream.

Also thanks to all of our corporate and business sponsors. Your consistent and generous contributions have been and will always be appreciated. Your support and commitment to the youth of today has made a positive impact in their lives.

A special thank you to Darren Reagan, Allen McGill, Gail Terrell and Euna Robinson, for your guidance.

Once again thanks to every one for your support.

Sincerely,


Juneeta Boyd

SCHOLARSHIP COMMITTEE

CONNIE BUFORD

NIKKI CARROLL

RUTH DADE

RUTH HOUSTON

SHERYL MALONE

RYAN MILTON

DORIS BROWN

CYNTHIA WILLIAMS

KATHY BOYD

ORA JEAN REEVES

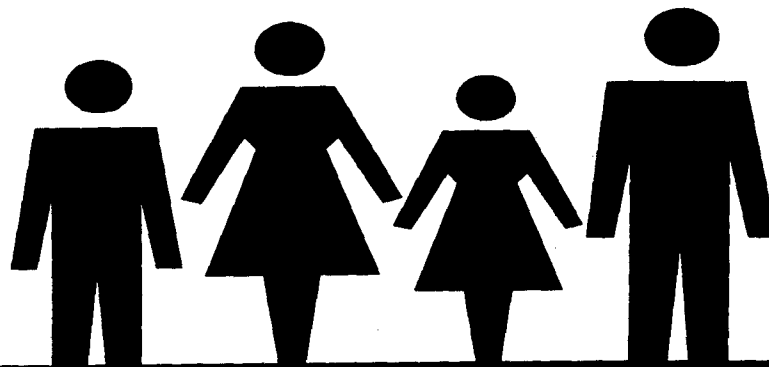
NICOLE BUFORD

EMORY SMITH

EUNA ROBINSON

PATRICIA BEZAK

JUNEETA BOYD CHAIRPERSON



Sade Anthony

Currently Attending: A. Maceo Smith High School

College of Choice: Wiley College

Ciara Bradshaw

Currently Attending: Yvonne Ewell Townview Ctr.- Health

College of Choice: University of Texas at Arlington

Adrienne Cottingham

Currently Attending: Yvonne Ewell Townview Ctr.- Business

College of Choice: Southern Methodist University

Pheobe Dunbar

Currently Attending: Lincoln High School

College of Choice: Southern Methodist University

Darian Epling

Currently Attending: Skyline High School

College of Choice: University of North Texas

Sara Hoofard

Currently Attending: A. Maceo Smith High School

College of Choice: Texas Southern University

Sheena Jackson

Currently Attending: Kimball High School

College of Choice: University of Texas at Arlington

Richard Jernigan

Currently Attending: Lincoln High School

College of Choice: Texas Christian University

Sherie Johnson

Currently Attending: Kimball High School

College of Choice: Texas A&M University- College Station

Tiffany Kamuche

Currently Attending: Lincoln High School

College of Choice: Texas Technical University

*Successful
Faces of
the
Future*

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Patena Key

Currently Attending: Skyline High School
College of Choice: Dartmouth College

Ashley Lankford

Currently Attending: Lancaster High School
College of Choice: Texas A&M University- College Station

Janice LaVergne

Currently Attending: Carter High School
College of Choice: Mountain View Community College

Timothy McNeil III

Currently Attending: Desoto High School
College of Choice: Midwestern State University

Sarah Odamah

Currently Attending: Yvonne Ewell Townview Ctr.- Health
College of Choice: Texas Woman's University

Darlisha Oliver

Currently Attending: Yvonne Ewell Townview Ctr.- Business
College of Choice: Texas A&M University- College Station

Calvin Powell

Currently Attending: Duncanville High School
College of Choice: Hampton University

Jessica Robinson

Currently Attending: Lancaster High School
College of Choice: Stephen F. Austin University

Cora Simpson

Currently Attending: Skyline High School
College of Choice: Texas A&M University- College Station

Frederick Sims

Currently Attending: South Oak Cliff High School
College of Choice: Prairie View A&M University

*Successful
Faces
of
the
Future*

Nathaniel Skinner

Currently Attending: Yvonne Ewell Townview Ctr.- Health
College of Choice: University of Miami

Christopher Stewart

Currently Attending: Skyline High School
College of Choice: Dillard University

Amber Thomas

Currently Attending: Lincoln High School
College of Choice: Spelman University

Richelle Thomas

Currently Attending: Yvonne Ewell Townview Ctr.- Science
College of Choice: University of Notre Dame

Tanisha Thomas

Currently Attending: Kimball High School
College of Choice: Prairie View A&M University

Jefrica Warrick

Currently Attending: Skyline High School
College of Choice: Texas Woman's University

Michelle Wilkerson

Currently Attending: Lincoln High School
College of Choice: Dillard University

Trinetta Williams

Currently Attending: South Oak Cliff High School
College of Choice: Prairie View A&M University

Trinette Williams

Currently Attending: South Oak Cliff High School
College of Choice: Prairie View A&M University

Sherika Wilson

Currently Attending: Duncanville High School
College of Choice: Midwestern State University



2004
SCHOLARSHIP APPLICATIONS RECEIVED

A total of 900 scholarship applications were distributed throughout the DISD. Additional applications were distributed to other local school districts, community organizations, churches and local businesses. The number of applications received from area high schools are as follows.

SCHOOL	TOTAL RCV	COMPLETE	INCOMPLETE
A. MACEO SMITH HS	12	9	3
SOUTH OAK CLIFF	8	7	1
KIMBALL	13	12	1
CARTER	1	1	
LINCOLN	8	5	3
MADISON	1		1
SPRUCE	1	1	
SKYLINE	11	11	
DESOTO	1	1	
LANCASTER	4	4	
DUNCANVILLE	2	2	
TOWNVIEW			
HEALTH	9	6	3
BUSINESS	6	5	1
LAW	3	2	1
SCI & ENGINEER	<u>1</u>	<u>1</u>	-
TOTAL	81	67	14

★ Texas Common Application for Admission

Complete only one application, either electronic or paper.
Accepted at all 35 Texas public four-year universities
and other contracted institutions of higher education.



BAYLOR
UNIVERSITY



Electronic -- www.applytexas.org

- ★ Freshman
- ★ Transfer/Transient/Former Students
- ★ Graduate
- ★ International
- ★ Distance Education



University of Houston
Victoria



Paper -- available in counseling offices

- ★ Freshman
- ★ Transfer/Transient/Former Students



Additional instructions are on the web site
or in the paper application booklet.



Texas A&M University
Corpus Christi



Sul Ross State University
Sul Ross - Rio Grande



Representative Yvonne Davis Announces 2004-2005 Urban Scholarship Fund

Dallas- State Representative Yvonne Davis (D-Dallas) announced that scholarships are available for high school graduates from Dallas and eighteen other urban areas throughout Texas. Administrated by the Texas Association of Developing Colleges (TADC), the Urban Scholarship Program was created during the 74th Legislative session as part of House Bill 2128 with the cooperation of the three largest local telephone companies in the State: Verizon, SBC, and Sprint.



Yvonne Davis

“This fund was created to provide access to higher education opportunities for Texans, who without this assistance, might not be able to strive for a college education,” said Rep. Davis. “Basically all the problems facing our communities, including economic parity, high crime, building cohesive families, and other quality of life issues are related to the lack of education. By providing increased avenues of educational opportunity, we multiply our chances of improving the conditions of our State. The goal of this fund is to boost chances of reaching this target.”

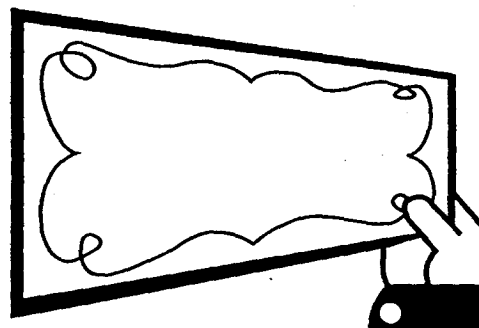
The 2004-2005 Urban Scholarship Fund is for Texas residents who are also U.S. citizens and full-time undergraduates in good academic standing at any accredited public or private non-profit college, university or tech-

nical college. Additionally, applicants must demonstrate financial need and have graduated from a high school in the following metropolitan cities: Abilene, Amarillo, Arlington, Austin, Beaumont, Corpus Christi, Dallas, El Paso, Fort Worth, Garland, Houston, Irving, Laredo, Mesquite, Pasadena, Plano, San Antonio and Waco. Students interested in applying for scholarships should contact their high school guidance counselor; college financial aid officer, or call the Texas Association of Developing Colleges at (214) 630-2511. The deadline for applying for the 2004-2005 Urban Scholarship fund is Friday, July 2, 2004 (postmark).

The Texas Association of Developing Colleges (TADC), a Dallas higher education consortium administering the program, anticipates awarding between 300 and 350 scholarships. The number of awards is uncertain because of the varying levels to different types of institutions.

Need Money For College?

www.fastweb.com



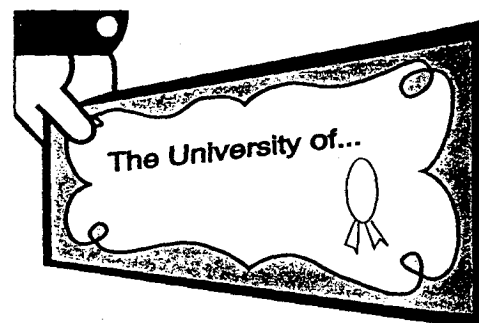
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- Get recruited by colleges

**A Special Thanks
&
Appreciation To
Bally Total Fitness
Corporation**

**Mr. Sonny Reser
Mr. Mike Bashian & Mr. Mike Richards**

**Another Major Fitness
Equipment Donation**

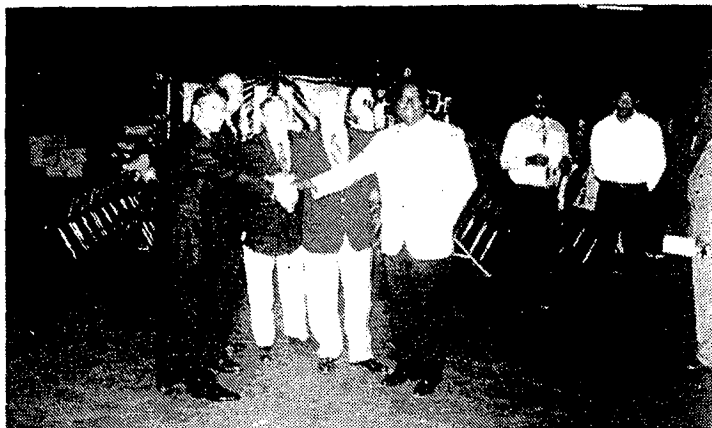
**Recipients Include: The D.I.S.D, Local Non
Profits/Community Organizations & Other Area
Public/Private Schools**



B.S.E.A.T. & Bally Total Fitness



**HISTORIC DONATION OF OVER \$1,000,000 IN EXERCISE
EQUIPMENT TO
DALLAS INDEPENDENT SCHOOL DISTRICT**



A SPECIAL TRIBUTE AND THANKS TO OUR PAST KEYNOTE SPEAKERS

1990- Mr. Bob Ray Sanders

Columnist/ Journalist, Ft. Worth Star Telegram

1991- Rev. Bernice King, Daughter

Rev. Dr. Martin L. King, Jr.

1992- Rev. Dr. Micheal Walker

1993- Rev. Dr. Micheal Walker

1994- The Honorable Ronald Kirk

(former Secretary of State)

1995- Mr. Thomas Todd

Mayor, New Orleans, Louisiana

1996- The Honorable Marc Morial

Mayor, New Orleans, Louisiana

1997- Ms. Shirley Wilcher

Deputy Assistant Secretary of Labor

1998- Dr. Bernard Anderson

Assistant Secretary of Labor

1999- The Honorable Micheal Williams, Chairman

Texas Railroad Commission

2000- The Honorable Royce West

State Senator, District 23

2001- Terdema Ussery

President & CEO Dallas Mavericks

2002- Alphonso Jackson, Deputy Secretary,

U.S/ Housing and Urban Development

2003- Dr. Franklyn Jenifer, President

The University of Texas at Dallas

2004 TRAIL BLAZER'S HONOREES



Gail Terrell, Owner President
Terrell & Associates, Inc.



The Honorable Yvonne Davis
State Representative, State of Texas



Connie Yates, Director, Public Affairs
Tom Thumb Food Stores



Linda Walker, Senior VP
Guaranty Federal Bank, FSB

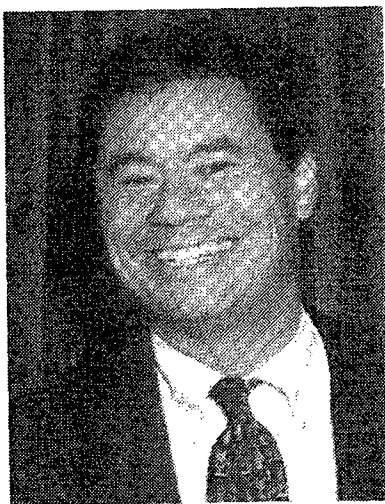
2004 COMMUNITY SERVICE HONOREES



Joyce Foreman, Owner, President
Foreman Office Products



George Wilson, Senior VP
Foley's



Scott Yaguchi, Regional VP,
General Manager, DFW
Enterprise Rent-A-Car

Michael Bashian, Area Director
Bally Total Fitness Corporation

About Our Honorees

Ms. Gail Terrell is a principal with Terrell & Associates, Inc. She was retained by the Black State Employees Associates of Texas, Inc. in 1997 as the Owner Representative and Project Coordinator for the construction of the West Cliff Shopping Plaza. Ms. Terrell is presently a Commissioner with the City of Dallas, Office of Cultural Affairs, and serves as Vice-Chair of the Administration and Finance Sub-Committee.

Ms. Terrell is married and has two sons.



Yvonne Davis was first elected to the Texas House of Representatives from District 111 in 1992. She currently serves as a member of the Texas House of Representatives Committee on Civil Practices and is also a member of the Law Enforcement Committee. Representative Davis has served as past Chair of the House of Representatives' Local and Consent Calendars Committee as well as serving on various other committees including: Transportation, Ways and Means, Appropriations, Economic Development and Energy Resources. She is also past Chair of the Texas Legislative Black Caucus.

Yvonne attended the University of Houston and received her degree in Political Science. She currently owns and operates her own business, YD Associates, a public relations marketing firm.



Connie Yates, Director of Public Affairs for Tom Thumb Food and Pharmacy and Randalls Food Markets, is a 30 year veteran working in food and related industries. During her thirteen years with Tom Thumb, Connie has directed the corporation's media relations efforts, established dozens of community partnerships and served as the company's spokesperson. She has directed Tom Thumb's extensive charitable giving program and has managed the customer relations team. She also heads up the company's Government Relations activities.

Connie earned both her Bachelor of Science degree in Home Economics Education and her Master of Science degree in Cross Cultural Education from the University of North Texas.



Linda Caldwell Walker currently serves as Senior Vice President, Community Affairs/CRA, at Guaranty Bank. Under her leadership, Guaranty has received an unprecedented five (5) consecutive "Outstanding Ratings" for Community Reinvestment. She was appointed CRA Compliance Officer in 1990.

Linda is the Founder and Board President of The Jeffries Street Learning Center. She serves on the boards of Jarvis College, Consumer Credit Counseling Service Greater Dallas, SouthFair CDC, and Clearinghouse CDFI. Linda is a member of the Links and serves as a Trustee at Hamilton Park United Methodist Church.

She is a graduate of the University of Arkansas.

Joyce Foreman was appointed in 2002 by the Dallas City Council to represent Dallas on the DART Board of Directors.

DART Committee Participation:

- Chair, Operations Committee
- Vice Chair, Diversity & Economic Opportunity Committee
- Member, Audit Committee
- Member, Planning Committee

Employment: Foreman Office Products, Inc.

Church: St. Luke Community United Methodist.

Education & Personal: El Centro College, A.A. Liberal Arts
Paul Quinn College, B.S. Management



George Wilson, Foley's Senior President of Human Resources. He is responsible for the personnel and employee relations of the Southwest's leading department store. He has served in this post since 1987 when the Foley's chain merged with Sanger Harris department stores. Mr. Wilson has more than 35 years of experience in human resources.

Mr. Wilson received his B.S. from Waynesburg College in 1964, and a master's degree in counseling from the University of Pittsburg in 1966.



Scott Yaguchi, regional vice president and general manger of Enterprise Rent-A-Car's Operations in Dallas and Fort Worth. Scott is responsible for managing three main business divisions: Rental Operations, Fleet Services and Referral Car Sales. He is a member of the Alexis de Tocqueville Society and the chair of leadership for 2003 giving at the United Way of Dallas (UWD); he received UWD's 2002-2003 CEO of the Year Award.

Scott received his BA in finance from the University of Washington, Seattle. He lives in Dallas with his wife and two children.

**THANKS TO OUR
2004
CORPORATE COMMUNITY
PARTNERS**

**COMMUNITY SERVICE
ALBERTSON'S FOOD STORES**

**"MVP" MOST VALUABLE PARTNER
WELLS FARGO BANK**

**EMPLOYER OF THE YEAR
SIX FLAGS OVER TEXAS/
HURRICANE HARBOR THEME PARKS**

**A SPECIAL THANKS
&
APPRECIATION**

**TO OUR 10+ YEARS CORPORATE
SUPPORTERS**

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Albertson, Inc.

ARAMARK Corporation

Coca Cola Bottling Company of North Texas

East Gate Baptist Church

Evans Engraving

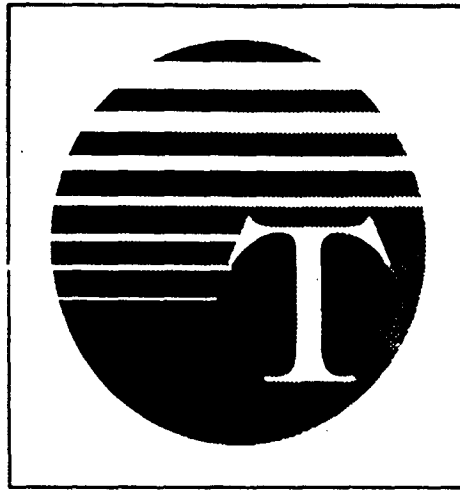
Guaranty Federal Bank, FSB

Six Flags Over Texas/Hurricane Harbor Theme Parks

Terrell & Associates, Inc.

The Coca Cola Company

Wells Fargo Bank



TERRELL
&
ASSOCIATES

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P.O. Box 41561 Dallas, Texas 75241-0561

(214) 374-6304 Fax: (214) 375-4409

Email: terrelassoc@chilitech.com

Gail Terrell, principal

SHOE PRO

The Place For

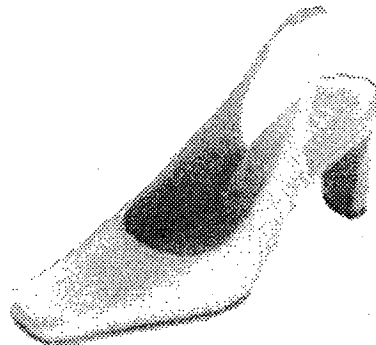
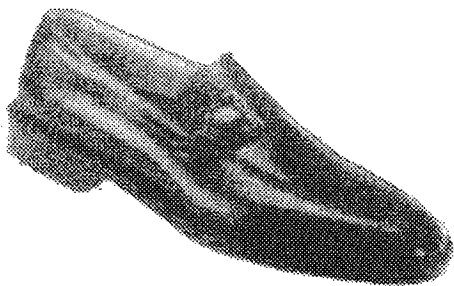
"Quality Shoe Repair"

We repair all types of footwear, with only top quality materials. We can repair most leather, rubber and synthetic sole and heel units including work and walking shoes and boots.

Don't throw away your favorite shoes, until you have visited the Shoe Pro.

We specialize in:

- Soles**
- Heels**
- Overall Appearance**
- External/Internal Upgrades**
- Shoe Shines**



Two Locations:

**Bank One Tower
1717 Main Street
Suite C130 (lower level)
Dallas, Texas 75201
(214) 744-2444**

**Republic Center
325 N. St. Paul Street
Suite C7
Dallas, Texas 75201
(214) 744-2444**





**GIVING BACK TO
THE COMMUNITY
HAS NEVER
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Albertsons is
partnering with
your local schools,
churches and other nonprofit
groups to help raise money for
your particular organizations that are
working hard to build up our communities.

With Albertsons Community Partners your
organization can receive a cash donation.
So stop by Albertsons today, ask about the
Community Partners application and details,
and see why giving back to the community
has never been so easy.

 **ALBERTSONS**
Helping make your life easier.



Improving The
Road Ahead
For Tomorrow's
Leaders.



WE SALUTE THE VISION AND LEADERSHIP OF THE
BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS.

YOU: A diverse
US: perspective
An inclusive
environment

It all comes together at Parkland.



Parkland

Health & Hospital System

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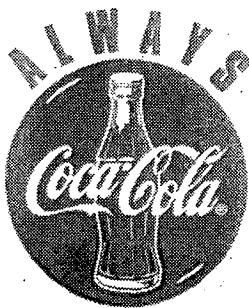
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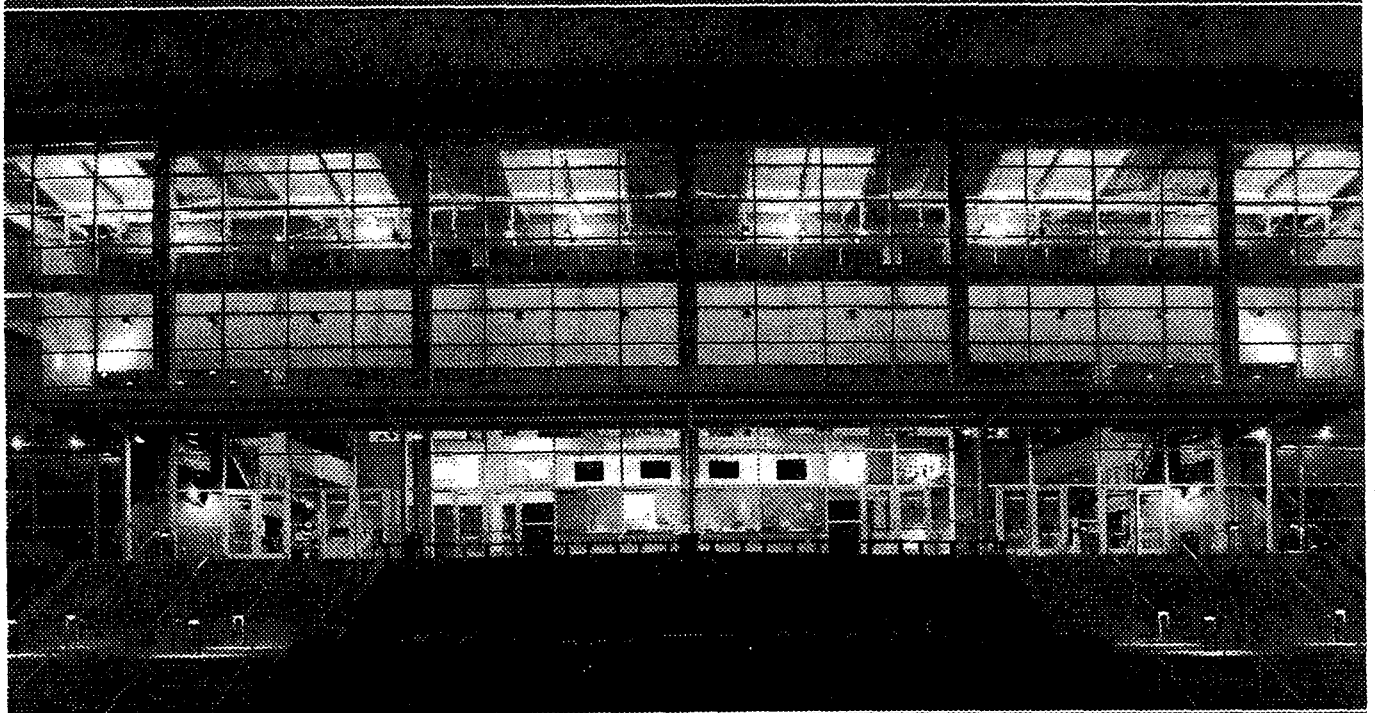
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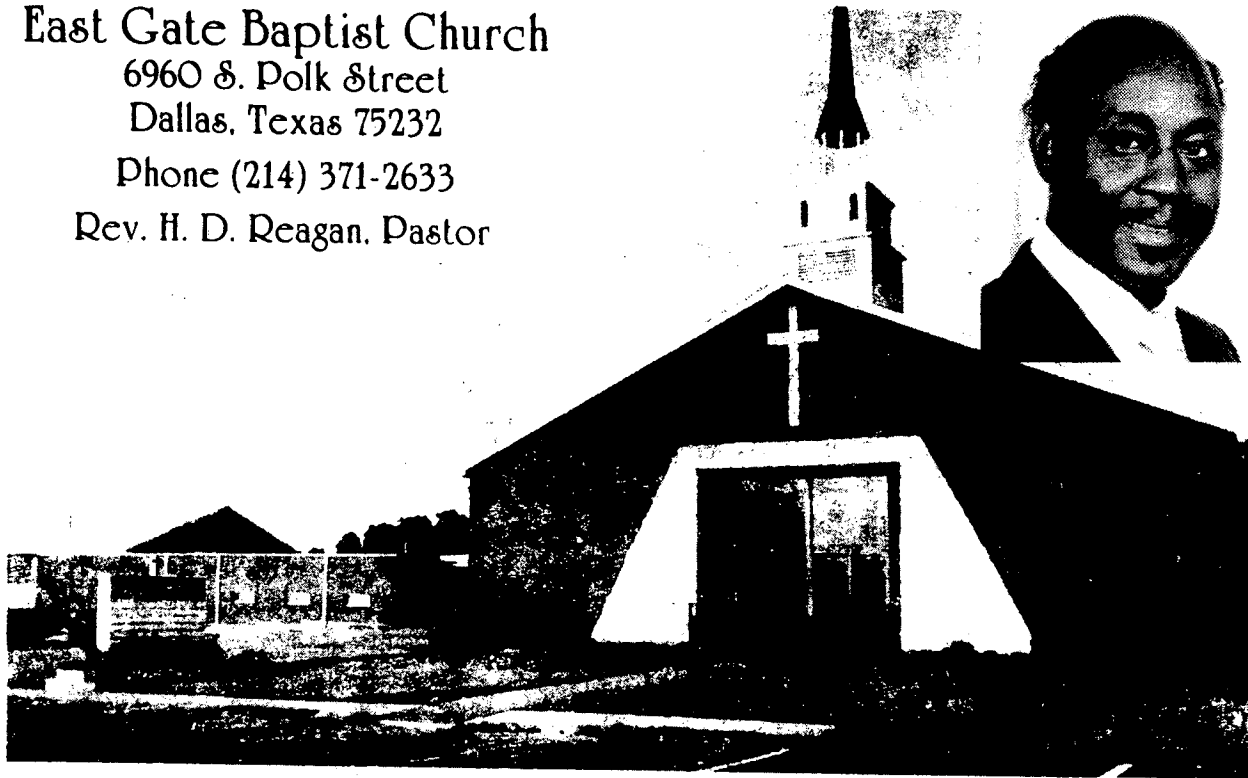
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East Gate Baptist Church

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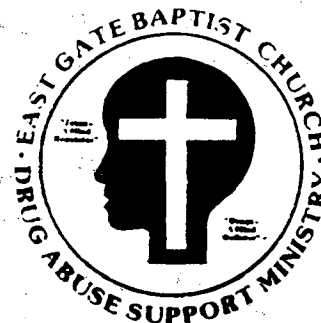
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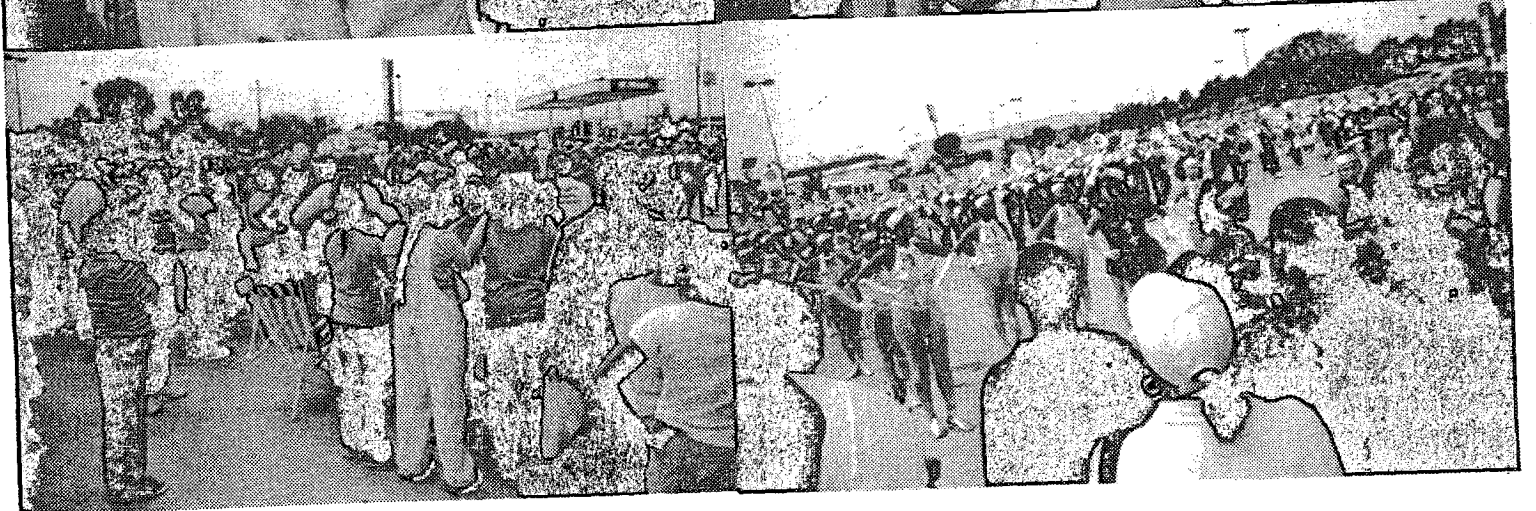
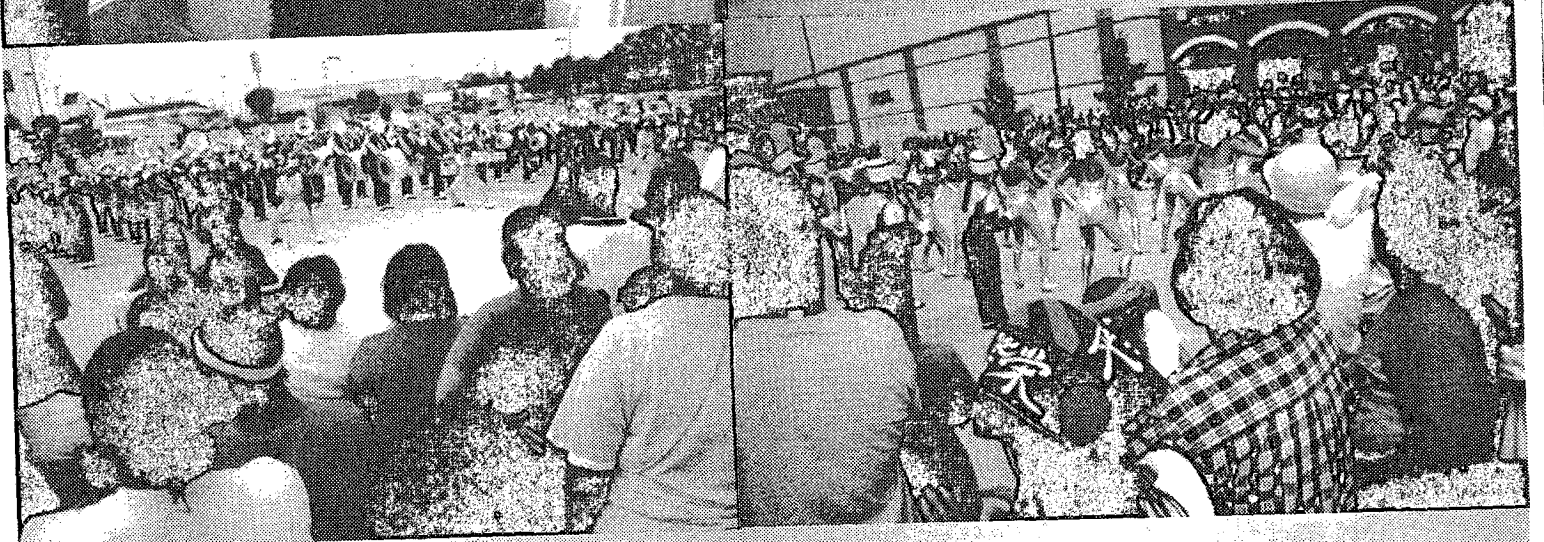
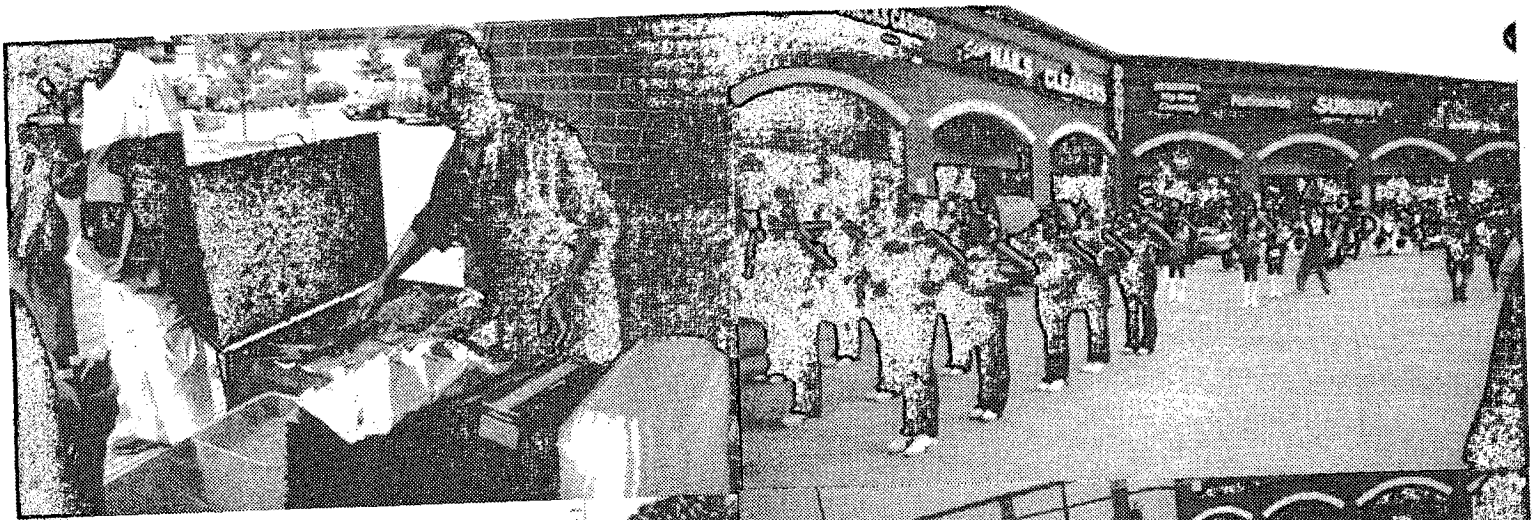
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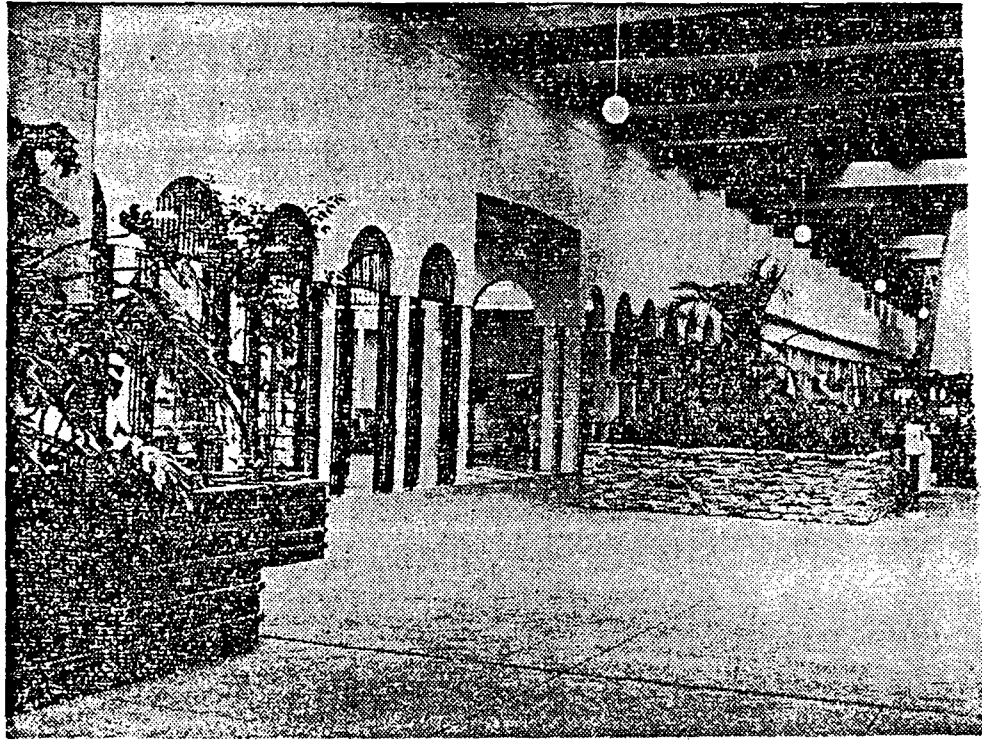




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The Dallas Morning



—Dallas News Staff Photos by John Young.

Interior view of climate-controlled Westcliff Mall.

CRUM-BIDDLE VENTURE

MAR 29 1964
NEWS

Mall Center Pretty

By JIM STEPHENSON
Real Estate Editor of The News
Dallas mortgage banker-developer-investor Paul Crum declares positively:

"Any shopping center started today that isn't of the enclosed, air-conditioned mall type will be obsolete before it is finished."

Mr. Crum is president of M. P. Crum Co., 30-year-old mortgage banking firm, and executive vice-president of Hampton & Ledbetter Inc., newish firm engaged in developing retail, residential and apartment properties.

James B. Biddle, whose optimism about covered mall-type shopping centers — as well as carefully designed, judiciously located and expertly managed apartments — matches that of energetic, enthusiastic Mr.

Crum, is president of Hampton & Ledbetter. Mr. Biddle is executive vice-president at M.P. Crum Co.

Elmer Wagner is a vice-president of the development firm, and manager of what Mr. Crum declares positively is the prettiest, neatest, least obsolescent shopping center in Dallas.

That, of course, would be the center at Hampton and Ledbetter — Westcliff Mall.

The Biddle-Crum facility is one of barely more than 20 of its type among the 6,600-plus shopping centers in the country.

But Mr. Crum notes that about 20 more such centers will be built in the U.S. this year—possibly because the 20 existing covered mall centers (20 out of 6,600) do better than a billion dollars a year in retail sales—more than 2 per cent of the 55

billion dollars spent annually in all U.S. shopping centers!

Westcliff Mall has spaces for 875 cars, and the last one on the lot is less than a block from the climate-controlled mall, notes Mr. Crum.

The 48-acre site, part of the old Lindley Estate, in recent years became an eyesore of rocks, weeds, scrubby underbrush and rusty cans. But the combined talents of contractor

Roy L. Reese (clearing, filling and grading), architect John Wesley Jones (design), and Gower & Folsom Construction Co. (building) made a pleasing difference.

Meanwhile, the 3-story Westcliff Professional Building rises from the east end of the mall, and a complex of 120 garden type apartments — Hampton House — is going up next door.



Dallas News staff photo by David V

BFI Shopping Ctr's Westcliff Shopping Center ... soon to be renovated.

Face lift slated for mall

By MELINDA LEDBETTER
Real Estate Editor of The News

Oak Cliff's first air conditioned shopping mall, Westcliff Shopping Center, and an adjoining office building, have been purchased by Dallas investors and \$350,000 will be spent to renovate them.

The mall and office building have been purchased by a joint venture which includes Robert R. Lamm, a Dallas investment properties specialist, Glen M. Neubert, a certified public accountant who also manages oil and gas interests, and Dan Matise, a specialist in income-producing real estate who heads Dan Matise Real Estate and Matise Property Management.

THE PURCHASE ends a 7-year period of absentee ownership by J. A. Frates of Tulsa, Okla.

The center was a showplace of shopping and professional services when it opened in the early 1960s as the first shopping center in Oak Cliff with an air-conditioned mall. It was originally developed by Paul C. Crum and James B. Biddle.

Lamm, who negotiated the new ownership arrangement, said that under its absentee ownership in recent years, "maintenance of the Westcliff complex has been inadequate, and professional leasing expertise has been lacking.

But, Lamm said a minimum of \$350,000 will be spent to refurbish the

Westcliff property, and more if necessary to achieve a complete turnaround.

Priority projects, to be completed "by next fall at the latest" include re-roofing, repair or replacement of air conditioning and other equipment, interior and exterior surface modifications and painting, and refinishing rental space to tenant requirements.

THE CONDITION of the buildings was not the only reason for the center's decline, however. "The property also was affected by the opening of Red Bird Mall shopping center four miles to the southwest," Lamm explained.

That is not stopping the optimistic venture by the group. Lamm said although the Oak Cliff area in recent years has not enjoyed the growth seen by other areas of town, the area is "under retailled" opening the way for renewed activity here.

Lamm cited the proximity of Oak Cliff Country Club and Kiest Park to the center as reasons for its viability as a successful venture, as well as the fact that "population of the surrounding trade area has stabilized, with an affluent balance of 40 percent black and 60 percent white residents."

He said negotiations are already underway for a major restaurant to move into the mall as well as a "national gift shop chain."

The largest space the new owners

will have to fill in the 75 percent occupied center will be the 11,000-sq-ft former Sears location. Sears moved out when Red Bird Mall opened three years ago. Lamm said he hopes to replace the Sears with another department store.

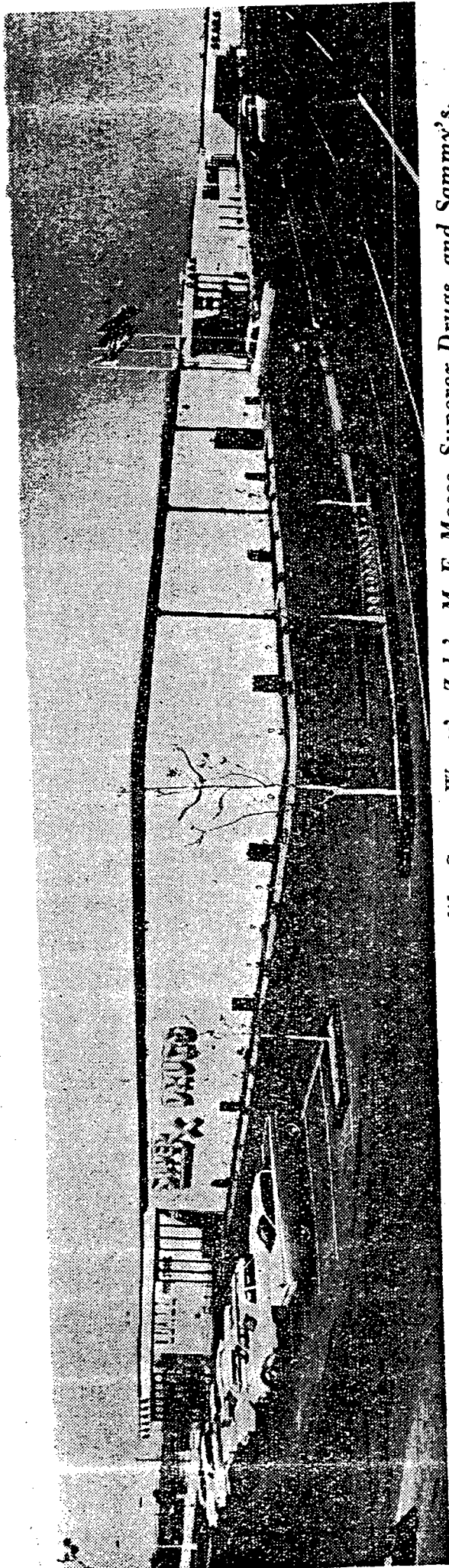
PRESENT TENANTS of the shopping center include Kroger, M.E. Mos-Margo's LaMode, Young Ages, Super Drugs and Zale's.

Westcliff Mall and office building occupy a 10.6-acre site at the northeast corner of Ledbetter Drive (Loop 1) and Hampton Road in central Oak Cliff. The shopping center has 120,000 sq ft of gross space. The 4-story professional office building has 25,000 sq ft of space.

The new owners assumed an existing first mortgage and renegotiated loans totaling \$1,138,000, plus a renovation commitment.

Matise will serve as supervisory manager and leasing agent for the shopping center-professional building complex. Lamm will serve as administrator.

Great-West Life Assurance Co., Winnipeg, Canada, whose Dallas correspondent is Southern Trust & Mortgage Co., holds the first mortgage. Note holders on the loans are Harold L. Kuc Lee Fikes, John M. McCoy, W.C. (Dud) Miller, J.M. Hoppenstein and Stanley Pearle of Dallas, J.D. Lee of Washington, D.C., and Abe Wizig of Houston.



The Westcliff Mall roster now includes names like Sears, Wyatt's, Zale's, M. E. Moses, Superex Drugs, and Sammy's.

Mall gets renamed with pride

DMN
11-6-95 15A

Westcliff owners honor Rosa Parks

By Norma Adams-Wade
Metro South Bureau of The Dallas Morning News

The problem: select a new name for an Oak Cliff shopping center that is trying to renovate its physical structure and its reputation.

The solution: Be the first Dallas-area mall to be named in honor of a person.

So Westcliff Mall — trying to build its business and in the spotlight because of a controversy involving the Nation of Islam — became Rosa Parks Mall at Westcliff earlier this year.

"It's one of the least offensive names we could think of," said Dr. G.O. Lagbara, chief executive officer of the company that owns the property. "Rosa Parks is someone that everybody likes."

Dr. Lagbara said Mrs. Parks' name will help identify the 465,000-square-foot mall — at Ledbetter Drive and Hampton Road — as a site of pride in a predominantly black neighborhood.

Mrs. Parks, who now lives in the Detroit area, is an African-American heroine who helped spawn the civil rights movement in the 1950s when she refused to give up her bus seat for a white man in Montgomery, Ala.

The name change, approved in June, is helping the mall present its new image, said Dr. Lagbara, whose By Faith Redevelopment company bought the property three years ago.

"We're like the bumblebee that's not built to fly but flies anyway," Dr. Lagbara said of the challenge of transforming the mall. "It's a task. But we're just going ahead and do-

Please see MALL on Page 18A.

Court-appointed trustee to auction Rosa Parks Mall

By Mike Jackson

Metro South Bureau of The Dallas Morning News

The trustee who oversees Rosa Parks Mall at Westcliff plans to sell the shopping center at an auction this month.

A dozen potential buyers have expressed interest in the former Westcliff Mall since the U.S. Bankruptcy Court appointed Henry C. Seals to oversee it, said John Penn, an attorney for Mr. Seals.

At least five of the 12 are expected to bid, Mr. Penn said Tuesday. "We're definitely interested in getting it sold," he said.

Mr. Seals announced last month that the mall would be sold to settle back taxes. He first planned to close the aging mall, leaving about 10 remaining tenants with little time to find other locations for their businesses.

But tenants appealed, and they

12 potential buyers reported to be interested

Mr. Penn declined to name the potential bidders. But at least one, the Black State Employees Association of Texas Community Redevelopment Corp., has expressed interest publicly.

The association's chairman, Darren Reagan, said Tuesday that his group will bid competitively, but he declined to name an amount.

"We feel good about the prospect of ownership," Mr. Reagan said. "We plan on seizing the moment. Only serious bidders need to show up. We're coming with money in hand."

The group, Mr. Reagan said, would renovate the mall and maintain it as a centerpiece in the predominantly black neighborhood.

That was G.O. Lagbara's vision for the mall when he bought it for

\$900,000 in 1993. Beseet by financial troubles, Mr. Lagbara has had difficulty maintaining the building. It suffers from poor lighting and a leaky roof. Most of the 465,000 square feet of commercial space sits empty.

In November, Mr. Lagbara, chief executive officer of By Faith Redevelopment Co., filed for protection from creditors under Chapter 11 of the federal bankruptcy code, according to court records. Back taxes have swelled to \$600,000, Mr. Penn said.

Mr. Lagbara has said he would try to retain the mall. He couldn't be reached for comment Tuesday.

Proceeds from the sale will be put toward the taxes and other outstanding expenses, Mr. Penn said. If the mall sells for less than \$600,000, the court will forgive whatever portion of the tax bill that isn't covered by the sale, he said.

Rosa Parks Mall auctioned; investors plan demolition

Development corporation wants modern facility

By Mike Jackson

Metro South Bureau of The Dallas Morning News

The dilapidated Rosa Parks Mall at Westcliff was auctioned off Monday to investors who plan to tear it down and replace it with a modern shopping center.

The Black State Employees Association of Texas Community Development Corp. won the bidding with an offer of \$470,000.

"This is a historic occasion and a major victory for the community," said Darren Reagan, chairman and chief executive officer of the development corporation.

He said the group would spend more than \$2 million on the new

strip shopping center.

"We have a viable, capable organization that has been in the forefront of economic development in South Dallas," Mr. Reagan said.

He said his group has been responsible for luring banks to southern Dallas.

The sale, once final, will close a sad chapter in the history of the 465,000-square-foot mall, an Oak Cliff fixture that had fallen into disrepair in recent years, seen its tenant base dwindle and landed recently in bankruptcy court.

But the sale will open a bright chapter for a neighborhood that Please see ROSA on Page 25A.

Rosa Parks Mall auctioned as investors plan demolition

Continued from Page 19A.

could be well-served by a new shopping center at Ledbetter Drive and Hampton Road, said Allen McGill, the development company's president.

"It's in an upper-middle-income black neighborhood," Mr. McGill said.

Mr. Reagan's group has two weeks to close the deal. If it fails, the only other bidder, E. Craig Nemeck, president of the Pearson Group in Dallas, will have an opportunity to buy the property for \$460,000.

Mr. Reagan said the sale to his group will go through. The group was accompanied to the auction by Daryl Kirkham, chief banking officer at Northern Trust Bank of Texas.

Bidders had to convince Henry Seals, a trustee the U.S. Bankruptcy Court appointed to oversee the mall, that they had the financial backing to pay for the property, said the trustee's attorney, John D. Penn.

Mr. Reagan's group hopes to lure a supermarket and pharmacy as anchors. Smaller retail stores would fill the remaining spaces, he said. Mr. Reagan declined to name stores he would like to see move in.

"We're talking with a lot of people," he said.

Rosa Parks Mall at Westcliff, formerly Westcliff Mall, has been in bankruptcy since Nov. 4, according

to court records. That is when G.O. Lagbara, chief executive officer of the mall's owner, By Faith Redevelopment Co., filed for protection from creditors under Chapter 11 of the federal bankruptcy code.

Outstanding tax bills had climbed to more than \$600,000, Mr. Seals said. Most of the proceeds from the sale will go toward paying those debts.

The bankruptcy court appointed Mr. Seals as trustee Jan. 2. On Jan. 22, the bankruptcy court ordered Mr. Lagbara to sell the business. Mr. Lagbara attended Monday's proceedings but didn't bid on the mall. He asked Judge Steven Felsenthal to delay the auction but was turned down.

The \$470,000 sale price was acceptable to Mr. Penn.

"We're pleased that we were able to get as high a price as we did," he said.

Only David Kim's beauty supply store, which has two years left on its lease, remains in the mall. Judge Felsenthal said the new owner would have to negotiate with the tenant to settle the lease terms.

Mr. Reagan said he hopes his group can begin work within 30 days and have the new shopping center built by the end of the year.

He said the group hadn't discussed whether the center's name would change.

"We're not going to let grass grow under our feet," he said.

Shopping center planned

Retail plaza to replace southwest Dallas mall

By Tony Hartzel
Staff Writer of The Dallas Morning News

A new retail venture is headed for southwest Dallas, and developers have borrowed from the past to help forge that area's future.

Early next year, West Cliff Shopping Plaza should begin emerging from the ground at Hampton Road and Ledbetter Drive, said Darren Reagan of the Black State Employees Association of Texas. The association's community development corporation closed a deal to bring a \$4.3 million shopping center to the site of the former Rosa Parks Mall at Westcliff.

Albertson's Food & Drug Stores and Bank United have committed to build on the site, which could have as many as 15 tenants, Mr. Reagan said.

"This will have an immediate impact on development in that area," Mr. Reagan said as he signed papers at a downtown title company.

Today, the intersection is marked by a gas station at each corner and three fast-food restaurants. A Kroger grocery store, a barbecue restaurant and an Eckerd drug store are nearby.

"They ain't got nothing else but those fast-food places," said Fort Worth resident James Wallace, 73, who often visits friends in the area.

"I tell you what," Mr. Wallace said as he filled his tires with air. "If they get a mall or something like that, an Albertson's right there, that would be a God-sent thing."

"Good," said Irene Simon, a 51-year-old nurse's aide and area resident, when she heard about the project. Please see SHOPPING on Page 32A.



The Dallas Morning News: Randy Eli Grothe

The former site of the Rosa Parks Mall at Westcliff, at the northeast corner of Hampton Road and Ledbetter Drive,

will be the home for West Cliff Shopping Plaza. The new retail center is expected to be built next year.

Shopping center set for southwest Dallas

Continued from Page 31A.

new shopping center. "It really needs it."

The original shopping center, built in the mid-1960s as Westcliff Mall, was torn down in spring 1997 after its last owner filed for bankruptcy. The community development group bought the property for \$470,000 soon after that.

Many residents such as Carolyn Hinson, 54, remember the older mall and the convenience it brought the neighborhood.

"To me it would be a good thing," Ms. Hinson said, as mechanics worked on her car at the intersection's Mobil gas station. "When we had the mall, it was nice."

Developers announced Albertson's plans to build at the site in late 1997 and had anticipated it would be open 15 months later.

"Two more years may seem like a lot to some folks, but it's not when you consider factors like stringent environmental laws and dealing with everyone's lawyers," Mr. Reagan said.

A New York-based nonprofit agency put up \$1 million needed to secure the remaining \$3.3 million in financing. The Retail Initiative Inc. began talking with Mr. Reagan in spring 1998 and decided to invest in West Cliff because the area needs

more neighborhood retail services, said vice president Kerri Rogers Anderson.

"It's a mission — with a margin," she said. "Our investors are looking for a return, and South Oak Cliff is a neighborhood that is underserved."

The project is one of the largest commercial real estate ventures ever undertaken by an African-American community development corporation, Mr. Reagan said.

A critical component was Albertson's, which agreed to build a 62,300-square-foot store.

"All the money in the world is not going to make it happen if the retailer didn't want to be there," said Ms. Rogers Anderson, whose group has helped redevelopment projects in black neighborhoods of New York, Philadelphia and Chicago.

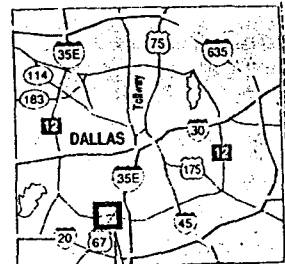
The minority community will enjoy other benefits because construction will be handled by minority contractors, Mr. Reagan said.

"It'd be great to have that so you don't travel too far to do your shopping," said Harold Jones, a 49-year-old Glendale resident and photographic lab worker. "This community right here, I think it's big enough to hold it."

A coalition of banks will provide the \$3.3 million financing: Chase

"It's a mission — with a margin. Our investors are looking for a return, and South Oak Cliff is a neighborhood that is underserved."

— Kerri Rogers Anderson, vice president, Retail Initiative Inc.

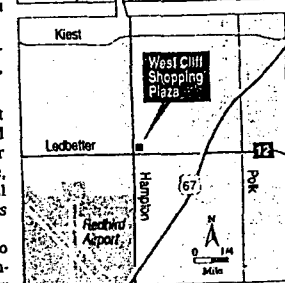


Bank of Texas, Bank United, Compass Bank, Northern Trust Bank, Frost Bank and Bank of Texas.

"We looked at the deal because it benefits the community first," said Chris Redmond, vice president for community development for Chase, the lead financier. "It's a great deal for the community. The economics of the deal are fantastic."

Originally, the mall was home to a grocery store, florist and electronics store. It also boasted a four-story medical office building. Developers are talking with national video, car rental and bookstore chains.

Mr. Reagan and the Black State Employees Association have been active with other merchants in the Hampton-Ledbetter area. Last year, they persuaded Kroger to keep its store open after company officials announced plans to close it. Now,



The Dallas Morning News

the group has brought in a competitor across the intersection.

"We see it as good business," Mr. Reagan said. "You go into other neighborhoods, and you see grocery stores on every corner. This is good for the community."

Staff writer Terri Langford contributed to this report.

METRO PLUS:
OAK CLIFF/WEST DALLAS/SOUTH DALLAS

W. Oak Cliff grocery store 'a long time in coming'

Albertson's seeing a steady stream of customers so far

By LOUISE APPELBOME
Staff Writer

Cries of "amen," "that's right," and "praise God" echoed through a building in west Oak Cliff last week.

An impassioned crowd had gathered in the aisles to give thanks for the bounty it was about to receive: fresh fruits and vegetables, grade A meats galore, newly baked goods and plenty of frozen foods.

There was nothing divine about them. But the revelation of them all took on heavenly proportions.

It was the grand-opening festivities for the long-awaited Albertson's in the new West Cliff Shopping Plaza.

The 63,000-square-foot store at Hampton Road and Ledbetter Drive is the 42nd Albertson's in the Dallas-Fort Worth area.

"This has been a long time in coming," said Darren Reagan, chairman and chief executive officer of the Black State Employees Association of Texas. The community development group was a major player in reviving the center and attracting Albertson's to the neighborhood.

"You don't want to see a grown man cry... this is truly a magnificent day," an emotional Mr. Reagan said.

The nearest Albertson's is more than three miles away on Wheat-



LOUIS DE LUCA/Staff Photographer

The new Albertson's at Hampton Road and Ledbetter Drive bustling during its opening week. Since a Kroger closed last year, residents have been waiting for a convenient place to shop.

land Road. And, Mr. Reagan said, customers have been streaming in since the opening. Sales during the first few days have exceeded expectations, he said.

Wayne Denningham, president of Albertson's Dallas-Fort Worth division, said he has high hopes for the company's newest store.

"The excitement at the opening is a good indication of what will happen long-term," he said. Having relied on extensive feasibility studies and customer surveys, he said, "I think we delivered the store they want."

Mr. Reagan and Mr. Denning-

ham were joined at the opening last Tuesday by other Albertson's executives, Dallas Mayor Ron Kirk, state Sen. Royce West, Dallas, Dallas City Council members Ed Oakley and James Fantry and other community leaders and residents.

"Isn't this a great day?" said Mr. West. "With team effort, there's no limit to what we can do to improve the quality of life in our community."

The store touts the largest ethnic hair-care department in the area, a Police Community Resource Center and a branch of the Community Credit Union. Besides gro-

ceries, it sells clothes, televisions and oscillating fans. And it has a film-processing department, a Starbucks coffee bar and a floral shop.

"We've got everything here... it's like one-stop shopping," said Faye Wilson, who lives in the neighborhood and plans to shop there regularly.

"Since Kroger closed, we really needed a store in the neighborhood," Ms. Wilson said. She added that she didn't think Albertson's would have any trouble drawing customers. "They've been trying to shop all week," she said, even before the doors were open.

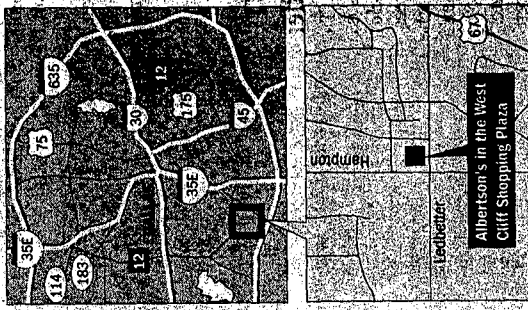
Albertson's, Washington Mutual Bank and a 24-hour gas station now occupy the shopping plaza. Other tenants who have signed leases in the 97,000-square-foot center include a video store, restaurants, a clothing retailer, a dry cleaners and a beauty salon.

When fully occupied, the plaza could have up to 15 tenants and provide more than 300 jobs.

Albertson's is providing 100 of those new jobs. Ms. Wilson will be working in the Albertson's pharmacy. She said she had been looking for work for several months after being laid off by Bank of America.

Seventeen-year-old Marquis Collins is also an Albertson's employee. He was one of hundreds who lined up to fill out an application during a job fair at nearby Thurgood Marshall Recreation Center last month. It's his first job.

"I'm real excited," Marquis said, standing tall, neatly dressed in his uniform of a navy blue knit shirt and khakis.



Staff Graphic

During the opening celebration, Marquis and co-worker Darinus Griffin, 16, were greeting guests and preparing to put their training to work. Both will sack groceries and help customers out to their cars.

"It seems pretty cool," Darinus said about the new store and his new job. Both teens had opening day jitters but said they were grateful for the opportunities offered by the new employer.

Lillie Watson, who lives five minutes from the store, said she was grateful too. She was one of the store's first customers.

"I think it's great," Ms. Watson said. "It's so big and very convenient. My friends and family members are all excited about this."

Metropolitan

The Dallas Morning News
DallasNews.com

Saturday, February 8, 2003
II Page 29A

"This is a neighborhood that is full of life and deserves a center like this."

Darren Reagan, chairman and CEO of the Black State Employees Association of Texas



Photos by RON BASELICE/Staff Photographer

Gregory Jackson Jr., 4, waits as Juanita Lovelace styles the hair of his mother, Tracie Jackson, at Friends Beauty & Barber Salon in West Cliff Shopping Plaza. The center, a little more than a year old, has been a magnet for development.

Group razes an eyesore, builds a source of pride

W. Oak Cliff residents say shopping center sparked area's revival

By LAURA GRIFFIN
Staff Writer

For years, Darren Reagan passed the intersection of Hampton Road and Ledbetter Drive and knew it held more promise than the dilapidated eyesore of a mall and wasteland around it showed.

He was sure the mostly black

BLACK HISTORY MONTH

Black History Month events. 30A

middle-class neighborhood surrounding the intersection in west Oak Cliff could support so much more than it had been offered.

As the chairman and chief executive officer of the Black State Employees Association of Texas, he knew that if he could get the support of the right people, he could effect a big change for the neighborhood.

But first, he had to convince

people in his own group.

"When we saw it, it was very discouraging," said Allen McGill, president of the association. "It was February, the mall was cold, and it leaked. There was standing water on the floor inside. But Darren had a clear vision what this could become."

With the financing of several banks, the association purchased

See GROUP Page 32A



From left: Allen McGill, Gail Terrell and Darren Reagan were instrumental in building the thriving shopping center where Westcliff Mall once stood.

Group razes old mall, builds thriving shopping center

Continued from Page 29A

the mall, razed it and built in its place a \$6 million shopping center, anchored by one of the largest Albertson's Food & Drug Stores in Texas.

Folks around here were desperate and nervous to see the mall dwindle away to basically beyond repair," Mr. Reagan said. "This is a neighborhood that is full of life and deserves a center like this. Our vision was to do what we could to assist in the revitalization of this area for the neighborhood."

Now, a little more than a year after opening, The West Cliff Shopping Plaza is almost at full capacity — with only one empty space available.

The shopping center has spawned other development as well: A Walgreen's opened across Hampton Road along with a new Sonic Drive-In and a Popeye's Chicken.

In the parking lot of the shopping center are the grocery store's 24-hour gas station, a Washington Mutual bank and a Jack in the Box.

"The impact this development has had on the neighborhood really exceeds expectations."

"The impact this development has had on the neighborhood really exceeds expectations."

Darren Reagan, chairman and CEO of the Black State Employees Association of Texas

has had on the neighborhood really exceeds expectations — certainly ours," Mr. Reagan said. "We just happened to get the ball rolling."

Among the tenants are a Blockbuster Video, a Subway sandwich shop, a doughnut shop, a hip-hop clothing store, a beauty supply store and Emma's Cafe, which specializes in Southern cooking.

"This center has been a tremendous blessing to me," said Linda Burrell, owner of Friends Beauty & Barber Salon. "The neighborhood was hungry for a place like this."

The mall that was torn down was one of the oldest indoor malls in town. Built in the mid-1960s, Westcliff Mall was declared a public nuisance in 1993 and ordered demolished by the city. Then in

1994 a new owner took over the debt-laden complex and renamed it Rosa Parks Mall, making it the only mall in North Texas named after a person, a symbol of the civil rights movement.

But the owner never got out from under the debt, and the mall went into bankruptcy in 1997.

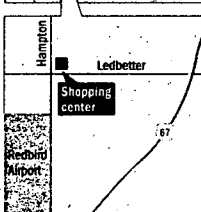
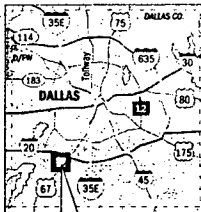
That's when Mr. Reagan and his community development group stepped in.

Hurley Jackson, a barber who leases a chair at the Friends salon, lives in the neighborhood and was relieved to see the old mall torn down and the new center built.

"We were very much concerned what was going to happen — we couldn't see it being any different," he said. "It uplifted us when they showed us ideas of what it could be."

"It's made a big difference in the community," Mr. Jackson said. "You don't have to go so far to get things you need now. It's brought in jobs and raised our property values some, too."

The 63,000-square-foot Albertson's has a credit union, a video store, a photo developing center, a gourmet bakery with Krispy



Staff graphic

Kreme doughnuts, a large butcher shop and the largest ethnic beauty and hair care section in Dallas.

"This project has some neat features: It was managed by a woman, which is unique in this area," Mr. McGill said. "It's owned and managed by African-Americans, and we've maximized community input."

The association hired Gail Terrell's company to manage the construction and early leasing of the project, which has brought close to 300 jobs to the area. And the association got the neighborhood involved at the ground level — asking residents what they wanted in terms of tenants, colors and signs and addressing their concerns about traffic.

"The neighborhood was at the top of the list," Ms. Terrell said. "If the community is not involved, it's not going to have community support. And people were supportive; they thought it was long overdue."

In fact, neighbors constantly checked on their progress.

"They wanted to make sure they weren't going to wake up one morning and find that we weren't going to be here," Mr. Reagan said.

Bob Blankenship, who owns Sony's Beauty Supply, said he and his wife, who live in East Dallas, do

all their shopping at Albertson's and use other businesses in the center.

"We want to be putting something back into the neighborhood," he said. "The people who live around here are wonderful. When they see riffraff coming in here, they tell them, 'This is our shopping center, and you're not going to make this go down like the last one.'"

Mr. Reagan, who lives five minutes from the plaza, drops by every day. His association holds meetings there. He shops at the Albertson's, eats lunch at the cafe and talks with business owners, employees and customers.

"That's really important," he said. "Customers see me here everywhere — church, the bank, the stores. We're accessible. I come down here and observe the condition of the center. We're not absentee owners or managers — that's a factor that leads to early deterioration and falling apart in neighborhoods."

"We're here to stay."

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EXAMINER

West Cliff

SHOPPING PLAZA

The Story Behind West Cliff

Rosa Parks Mall was purchased in 1997 by Black State Employees Association of Texas Community Development Corporation. Prior to the BSEAT's involvement, West Cliff, the first enclosed mall in the city of Dallas, had fallen into disrepair through various ownerships.

Darren Reagan, CEO and Chairman of Black State Employees Association of Texas stated, "We gave long consideration before we moved on this project. Partnerships with key financial institutions was the determining factor." Fortunately BSEAT was able to garner support from a consortium of banks: including Frost Bank, JP Morgan/Chase Bank, Northern Trust, Compass Bank, Washington Mutual Bank and Bank of Texas.

Many would say, that BSEAT was blessed with support for this necessary project. There are challenges with developing the southern sector of Dallas and it is rare to find someone who will put cash equity in your deal. Yet, responsive, in fact many of them approached us after learning of the opportunity, says Reagan.

Darryl Kirkham, Chief Financial Officer with Northern Trust Bank was a principal player in helping organize the acquisition. Richard Celli and Chris Redman, both senior officials with JP Morgan/Chase also came on board for the project. The Retail Initiative, Inc. (TRI) came forward from New York City to provide a million dollars in equity funding.

"We are extremely grateful and blessed to have been able to be of service to our community," Reagan explains. "I'm thankful to God for the opportunity to see this project into fruition and grateful for friends and supporters - our lenders - who stepped forward and accepted the challenge."

As of this summer, the mall was completely leased. West Cliff will house a mixture of quality

tenants, including Albertson's, which signed a 25 year ground lease, Blockbuster and Washington Mutual Bank. Washington Mutual is providing a full-service free standing bank facility and has signed a 15 year ground lease.

The diverse group of tenants also includes Subway, Diamond Cleaners, ALP Printing, State Farm Insurance (Walter Williams, agent), Church's Chicken, a Nationwide sales agent (Ron White), a beauty supply and barber shop, donut shop, Voice Stream Cellular and Designer Hip Hop. Many of the tenants businesses are African-American owned and operated.

The grand opening for the shopping plaza will coincide with Albertson's grand opening on Tuesday, August 28th. The official grand-opening and ribbon-cutting ceremony is scheduled for Wednesday, August 29th at 9:00 a.m. On September 1, Labor day weekend, all tenants and supporters will participate in the grand opening festivities for the entire community.

Musical entertainment, prize give-a-ways and health checks are scheduled.

Reagan notes that the renovated plaza has already made a positive impact on the surrounding community. In fact, other businesses are springing up near and around the location. Once, vacant land and dilapidated buildings have been replaced by a Walgreens, Jack-N-The-Box, and a Popeye's. For Reagan, this long-awaited development has special meaning. "I have been a native of Oak Cliff for forty-two years," he says. "I'm happy to be a part in developing an area that has been home to me."

Senator Royce West has played a major role in the project as well. Specifically, by working with TEX-DOT to make certain, synchronized traffic signals were placed off of Loop 12 and in and out of the center.

Reagan expresses personal appreciation to two

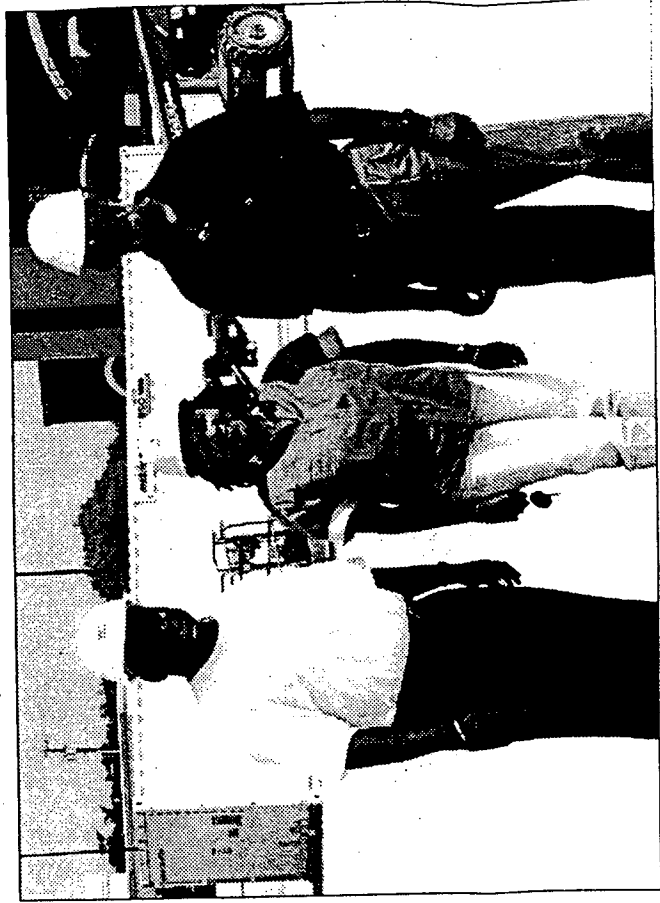
other people who have been the heart and soul of this project: Gail Terrell and Allen McGill. "They are long time, true friends and top professionals. I've been very fortunate to work with them."

"This project has made a dramatic and dynamic impact in this community in terms of economic growth, Gail Terrell of Terrell and Associates explains. "This part of Oak Cliff has been in dire need of a first class retail center for years. To end up with one in the neighborhood that is well-supported by the community and businesses has been a blessing."

She calls West Cliff a "power center" rather than

a mall because she believes its presence will inspire additional economic growth in the neighborhood and help to revitalize the community. "The southwestern city deserves quality too," she says.

Gail serves as the Director of Operations and project manager/coordinator for West Cliff Shopping Plaza. She stated that "we don't want this to slow down." We feel very strong that we need to continue to develop similar projects." BSEAT is currently looking at two other tentative projects south of the Trinity; possibly for a build-out to be utilized for cultural events.





The Dallas Post Tribune

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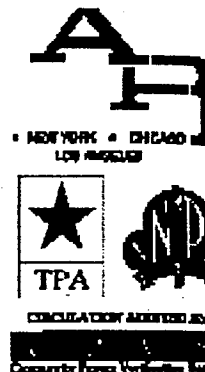
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September 10, 2001

Mr. Darren Reagan
Black State Employees Assoc.
Community Development Corp.
5801 Marvin D. Love Frwy.
Dallas, Texas 75237

Dear Mr. Reagan:

I want to take this opportunity to commend you on your efforts to revitalize the West Cliff Shopping Plaza, and more recently, the opening of the new Albertsons Store.

Your organization is an asset to the southern sector which, far too often, is left behind when funds for area improvements are distributed.

Your commitment to our community is providing the necessary changes to promote a renewed pride among the people who live in our neighborhoods.

We applaud you for your dedication and service.

Thank you,


Theodore R. Lee

Bank and Thrift Holding Companies with the Most Deposits

On June 30, 2004. Dollars in thousands*

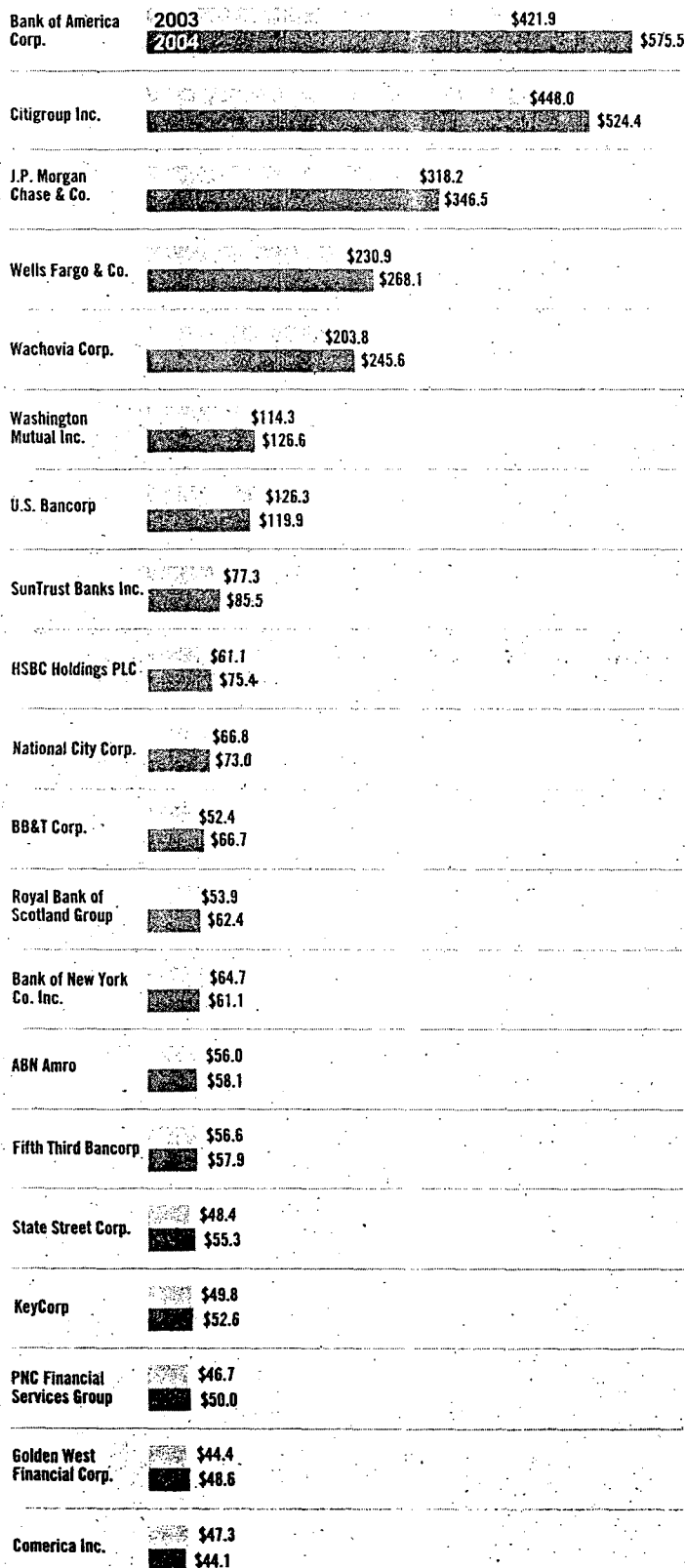
Rank	Type of holding company	June 30	Year earlier	Change	Rank	Type of holding company	June 30	Year earlier	Change
1	Bank of America Corp. Charlotte	575,451,639	421,936,000	36.38%	76	TCF Financial Corp. Wayzata, Minn.	7,891,045	8,101,037	-2.59%
2	Citigroup Inc. New York	524,400,000	447,984,000	17.06	77	Bank of Hawaii Corp. Honolulu	7,469,581	7,144,320	4.55
3	J.P. Morgan Chase & Co. New York	346,539,000	318,248,000	8.89	78	Fulton Financial Corp. Lancaster, Pa.	7,430,988	6,437,023	15.44
4	Wells Fargo & Co. San Francisco	268,125,000	230,884,000	16.13	79	FirstMerit Corp. Akron	7,403,205	7,800,125	-5.09
5	Wachovia Corp. Charlotte	245,647,000	203,845,000	20.51	80	Valley National Bancorp Wayne, N.J.	7,374,502	7,026,076	4.96
6	Washington Mutual Inc. Seattle	126,615,638	114,287,021	10.79	81	Third Federal Savings and Loan Cleveland	7,248,391	7,018,221	3.28
7	U.S. Bancorp Minneapolis	119,927,000	126,327,000	-5.07	82	First Bancorp San Juan, Puerto Rico	6,955,096	5,433,642	28.00
8	SunTrust Banks Inc. Atlanta	85,528,703	77,275,660	10.68	83	Flagstar Bancorp Inc.-Bloomfield Hills, Mich.	6,558,016	5,469,175	19.91
9	HSBC Holdings PLC London	75,424,199	61,088,136	23.47	84	Wilmington Trust Corp. Del.	6,474,417	6,595,983	-1.84
10	National City Corp. Cleveland	73,036,089	66,770,788	9.38	85	International Bancshares Corp. Laredo, Tex.	6,461,513	4,282,172	50.89
11	BB&T Corp. Winston-Salem, N.C.	66,662,890	52,355,766	27.33	86	South Financial Group Greenville, S.C.	6,439,335	5,121,339	25.74
12	Royal Bank of Scotland Group Edinburgh	62,404,947	53,935,450	15.70	87	Old National Bancorp Evansville, Ind.	6,346,747	6,478,235	-2.03
13	Bank of New York Co. Inc.	61,076,954	64,654,706	-5.53	88	Whitney Holding Corp. New Orleans	6,342,024	5,972,255	6.19
14	ABN Amro Amsterdam	58,089,179	55,990,746	3.75	89	FirstBank Holding Co. Lakewood, Colo.	6,189,769	5,877,306	5.32
15	Fifth Third Bancorp Cincinnati	57,907,517	56,552,822	2.40	90	Hudson United Bancorp Mahwah, N.J.	6,132,996	6,238,402	-1.69
16	State Street Corp. Boston	55,347,614	48,355,451	14.46	91	W Holding Co. Inc. Mayaguez, Puerto Rico	6,069,153	4,869,034	24.65
17	KeyCorp Cleveland	52,627,802	49,845,723	5.58	92	State Farm Mutual Auto Insurance Bloomington, Ill.	6,023,015	4,602,666	30.87
18	PNC Financial Services Group Pittsburgh	50,014,649	46,713,992	7.07	93	Arvest Bank Group Inc. Bentonville, Ark.	5,986,722	4,618,218	29.63
19	Golden West Financial Corp. Oakland, Calif.	48,628,882	44,445,059	9.41	94	Commercial Federal Corp. Omaha	5,983,548	6,214,185	-3.71
20	Comerica Inc. Detroit	44,135,848	47,336,570	-6.76	95	First Banks Inc. St. Louis	5,956,548	6,015,999	-0.99
21	Mitsubishi Tokyo Financial Group Tokyo	42,241,317	38,389,990	10.03	96	MAF Bancorp Clarendon Hills, Ill.	5,685,345	3,848,590	47.73
22	SouthTrust Corp. Birmingham, Ala.	36,870,905	34,464,100	6.98	97	Citizens Banking Corp. Flint, Mich.	5,361,433	5,659,760	-5.27
23	M&T Bank Corp. Buffalo	34,952,762	32,538,773	7.42	98	Greater Bay Bancorp Palo Alto, Calif.	5,312,715	5,554,939	-4.36
24	Regions Financial Corp Birmingham, Ala.	34,541,437	32,069,954	7.71	99	Trustmark Corp. Jackson, Miss.	5,243,169	4,966,780	5.56
25	AmSouth Bancorp. Birmingham, Ala.	32,174,759	29,125,790	10.47	100	Susquehanna Bancshares Inc. Lititz, Pa.	5,098,931	3,978,476	28.16
26	MBNA Corp. Wilmington, Del.	31,951,525	33,185,111	-3.72	101	ESB Acquisition Corp. New York	5,038,317	NA	NA
27	Sovereign Bancorp Inc. Wyomissing, Pa.	28,799,597	26,521,479	8.59	102	UMB Financial Corp. Kansas City, Mo.	5,011,168	5,251,522	-4.58
28	BNP Paribas Paris	28,056,365	25,096,062	11.80	103	Investors Financial Services Boston	5,006,227	3,573,067	40.11
29	Northern Trust Corp. Chicago	27,879,126	25,299,355	10.20	104	Chittenden Corp. Burlington, Vt.	4,914,292	4,888,252	0.53
30	Charter One Financial Inc. Cleveland	27,559,396	28,295,863	-2.60	105	First Midwest Bancorp Inc. Itasca, Ill.	4,899,569	4,531,490	8.12
31	Marshall & Ilsley Corp. Milwaukee	25,220,535	22,249,525	13.35	106	UCBH Holdings Inc. San Francisco	4,833,807	4,159,503	16.21
32	Commerce Bancorp Inc. Cherry Hill, N.J.	24,141,354	17,818,882	35.48	107	Central Banccompany Jefferson City, Mo.	4,803,993	4,628,652	3.79
33	Bank of Montreal	24,010,514	22,045,161	8.92	108	Southwest Bancorp Houston	4,780,165	4,139,453	15.48
34	Mellon Financial Corp. Pittsburgh	22,501,524	24,517,556	-8.22	109	Israel Discount Bank Ltd. Tel-Aviv	4,740,885	4,487,388	5.65
35	Zions Bancorp. Salt Lake City	22,470,467	20,630,057	8.92	110	Texas Regional Bancshares McAllen	4,601,224	3,414,888	34.74
36	ING USA Holding Corp. Wilmington, Del.	22,353,401	13,112,273	70.48	111	Washington Federal Inc. Seattle	4,531,431	4,287,387	5.69
37	North Fork Bancorp. Melville, N.Y.	19,650,174	14,384,479	36.61	112	Cathay General Bancorp Los Angeles	4,508,207	2,444,879	84.39
38	Huntington Bancshares Inc. Columbus, Ohio	19,465,146	18,371,359	5.95	113	Riggs National Corp. Washington	4,421,379	5,431,256	-18.59
39	Banknorth Group Inc. Portland, Maine	19,352,029	17,712,756	9.25	114	Banco Santander S.A. Spain	4,421,352	3,812,387	15.97
40	Popular Inc. San Juan, Puerto Rico	19,227,000	18,276,000	5.20	115	Community First Bancshares Fargo	4,390,719	4,461,313	-1.58
41	Synovus Financial Corp. Columbus, Ga.	17,490,755	15,624,557	11.94	116	Bank Leumi Le-Israel B.M. Tel-Aviv	4,370,667	3,697,337	18.21
42	Hibernia Corp. New Orleans	16,377,625	13,700,952	19.54	117	United Bankshares Inc. Charleston, W.Va.	4,355,438	3,851,967	13.07
43	Compass Bancshares Birmingham, Ala.	16,360,145	15,194,901	7.67	118	Pacific Capital Bancorp Santa Barbara, Calif.	4,352,665	3,628,431	19.96
44	National Commerce Financial Corp. Memphis	16,006,388	15,487,381	3.35	119	Capitol Federal Savings Bank Topeka, Kan.	4,328,383	4,406,678	-1.78
45	First Horizon National Corp. Memphis	15,593,424	15,493,944	0.64	120	Winttrust Financial Corp Lake Forest, Ill.	4,324,368	3,419,946	26.45
46	Countrywide Financial Corp. Calabasas, Calif.	15,470,279	8,053,128	92.10	121	Indymac Bancorp Inc. Pasadena, Calif.	4,303,220	3,245,656	32.58
47	Deutsche Bank Frankfurt	14,703,799	20,821,958	-29.38	122	Provident Bankshares Corp. Baltimore	4,134,930	3,349,804	23.44
48	GreenPoint Financial Corp. New York	13,259,645	12,567,907	5.50	123	Hawaiian Electric Industries Honolulu	4,118,084	3,910,063	5.32
49	UBS AG Zurich	12,574,862	0	NA	124	Silicon Valley Bancshares Santa Clara, Calif.	4,008,100	3,490,432	14.83
50	USAA Bancorp Inc. San Antonio	12,146,115	10,373,896	17.08	125	First Commonwealth Financial Corp. Indiana, Pa.	3,894,604	3,221,839	20.88
51	Telebank Financial Corp. Arlington, Va.	11,952,225	9,154,948	30.55	126	Ocean Bankshares Inc. Miami	3,777,771	3,703,627	4.70
52	Astoria Financial Corp. Lake Success, N.Y.	11,898,842	11,247,929	5.79	127	R&G Financial Corp. Halo Rey, Puerto Rico	3,854,069	3,267,060	17.97
53	City National Corp. Beverly Hills	11,458,758	10,169,164	12.68	128	Newalliance Bancshares Inc. New Haven, Conn.	3,851,231	NA	NA
54	Capital One Financial Corp. Falls Church, Va.	11,268,957	10,106,710	11.50	129	East West Bancorp Inc. San Marino, Calif.	3,824,790	3,081,590	24.12
55	Colonial BancGroup Inc. Montgomery, Ala.	11,069,472	9,154,282	20.92	130	First Citizens Bancorp Inc. Columbia, S.C.	3,790,092	3,573,675	6.06
56	Royal Bank of Canada Montreal	10,964,328	9,130,503	20.08	131	Eastern Bank Corp. Boston, Mass.	3,776,604	3,555,880	6.21
57	First Citizens Bancshares Raleigh	10,962,062	10,558,616	3.82	132	MB Financial Inc. Chicago	3,758,837	3,392,926	10.78
58	Mercantile Bankshares Corp. Baltimore	10,643,694	8,635,574	23.25	133	Seacoast Financial Services Corp. New Bedford, Mass.	3,663,986	2,907,623	26.01
59	Webster Financial Corp. Waterbury, Conn.	10,504,016	NA	NA	134	Sterling Financial Corp. Spokane	3,618,710	2,405,245	50.45
60	Commerce Bancshares Inc. Kansas City, Mo.	10,410,579	10,261,671	1.45	135	Alabama National Bancorp Birmingham	3,615,227	2,753,722	31.29
61	New York Community Bancorp Inc. Westbury, N.Y.	10,136,154	5,171,426	96.00	136	Hancock Holding Co. Gulfport, Miss.	3,607,260	3,429,996	5.17
62	Charles Schwab Corp. San Francisco	10,044,527	5,229,321	92.08	137	Amcore Financial Inc. Rockford, Ill.	3,516,742	3,403,176	3.34
63	Provident Financial Group Cincinnati	9,908,705	11,008,690	-9.99	138	Park National Corp. Newark, Ohio	3,516,553	3,535,170	-0.53
64	BOK Financial Corp. Tulsa	9,616,782	8,692,352	10.63	139	Westamerica Bancorp. San Rafael, Calif.	3,506,559	3,453,154	1.54
65	Associated Banc-Corp. Green Bay, Wis.	9,583,592	9,453,460	1.38	140	BankUnited Financial Corp. Coral Gables, Fla.	3,448,782	3,155,352	9.30
66	FBOP Corp. Oak Park, Ill.	9,141,015	8,864,142	3.12	141	Irwin Financial Corp. Columbus, Ind.	3,361,288	3,349,094	0.36
67	People's Mutual Holdings Bridgeport, Conn.	8,955,665	8,838,373	1.33	142	F.N.B. Corp. Hermitage, Pa.	3,357,792	6,115,045	-45.09
68	Temple-Inland Financial Diboll, Tex.	8,874,680	9,237,593	-3.93	143	United Community Banks Inc. Blairsville, Ga.	3,354,548	2,870,926	16.85
69	BancorpSouth Inc. Tupelo, Miss.	8,794,289	8,721,843	0.83	144	Investors Bancorp MHC Short Hills, N.J.	3,274,399	3,178,654	3.01
70	Sky Financial Group Inc. Bowling Green, Ohio	8,784,031	8,708,335	0.87	145	BFC Financial Corp. Coral Gables, Fla.	3,250,542	2,905,124	11.89
71	Downey Financial Corp. Newport Beach, Calif.	8,732,104	8,419,700	3.71	146	Doral Financial Corp. San Juan, Puerto Rico	3,239,396	2,619,496	23.66
72	B.F. Saul Real Estate Investment Trust Chevy Chase, Md.	8,723,803	8,057,463	8.27	147	First Interstate BancSystem Billings, Mont.	3,228,765	3,039,481	6.23
73	Toronto-Dominion Bank	8,314,701	5,726,521	45.20	148	NBT Bancorp Inc. Norwich, N.Y.	3,040,609	2,965,196	2.54
74	Ohio Savings Financial Corp. Cleveland	8,294,025	8,258,092	0.44	149	Gold Banc Corp. Inc. Leawood, Kan.	3,029,130	2,962,174	2.26
75	Cullen/Frost Bankers Inc. San Antonio	7,982,218	7,955,763	0.33	150	SBNBY Holding Ltd. Marina Bay, Gibraltar	2,999,470	2,894,018	3.64

*Data for bank holding companies based on Y-9C filings; data for thrift holding companies based on filings by their subsidiaries. Worldwide deposits for U.S. companies; U.S. deposits for foreign companies.
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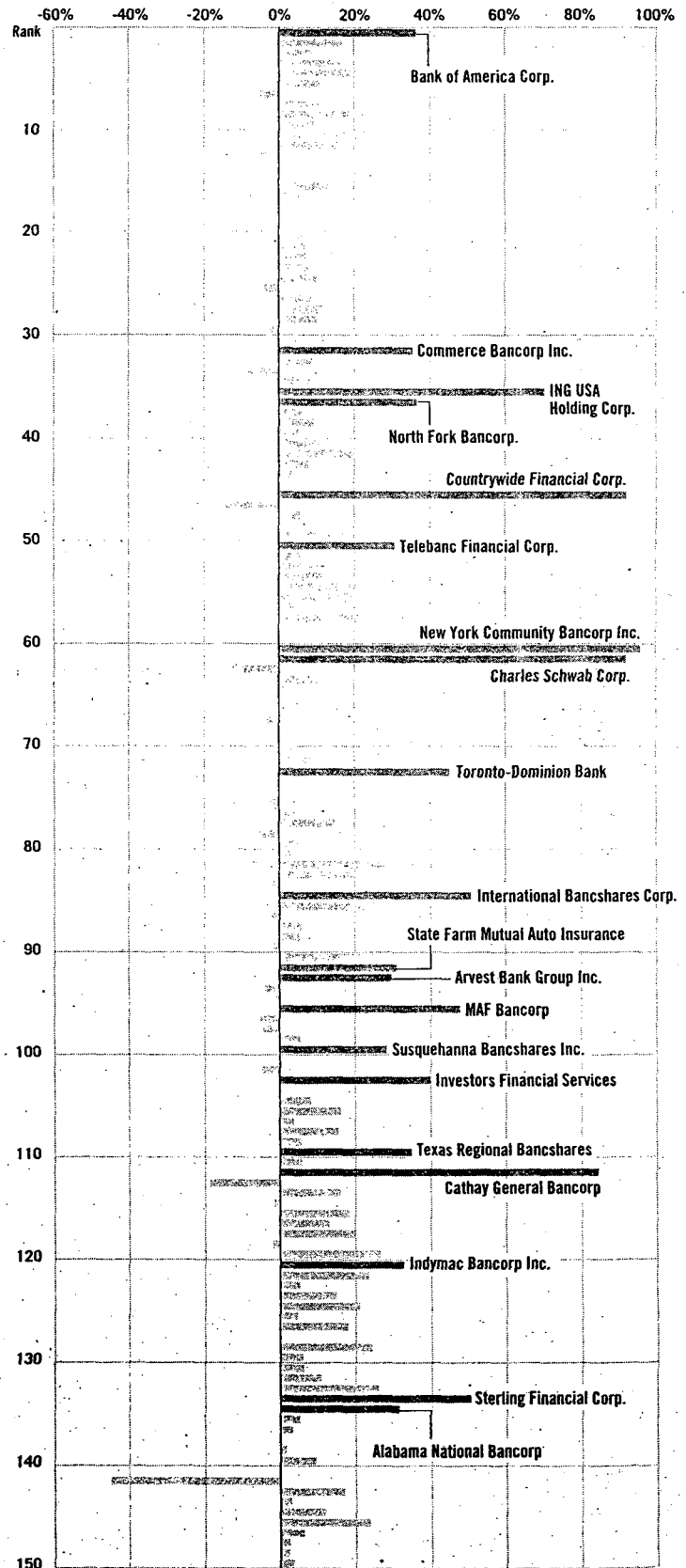
Source: Highline Banking Data Services (877-305-6657)

The Top 20

By June 30 assets in billions



By 12-month growth in deposits*



*Among the largest 150
©2004 American Banker

Source: Highline Banking Data Services



ANN ARNOLD
KGGR 1040 GREAT GOSPEL RADIO
MISTRESS OF CEREMONY

Ann Arnold is a proud native of the great State of Texas. She attended Texas Southern University in Houston majoring in Elementary Education. She began her radio career in 1994 when she came to KGGR 1040 AM. In 2001 she was promoted to the position of General Manager of the station.

Ann is a strong Christian woman who leads by example. She has been a member of the East Gate Baptist Church for 23 years. She leads an extremely busy spiritual life as part of the body of Christ in her congregation as she serves as editor in Chief of the church newsletter, sings in the Mass Choir and is an interpreter and director of the East Gate Baptist Church deaf ministry.

Ann's favorite hobby is reading. She is married to Morris Arnold and has two sons, Ira Carey and Derrick Carey, four grandchildren, D'Andre, Camrey, Caylah, and Derrick II. and three Godchildren. In fact, her happier times are when she is surrounded by her family and friends.

Favorite Scripture: Psalms 29:7 " The Lord is my strength and my shield, my heart trusted in Him and I am helped. Therefore my heart greatly rejoiceth, and with my song will I praise Him."



Representative Jesse W. Jones

Representative Jesse W. Jones is a native Texan, the seventh of twelve children. Born in Troup, Texas, he was educated in the public schools of Tyler. He attended Morehouse College during his freshman year, but graduated from Texas College in 1954 with a B.S. in Biology. Representative Jones has a M.S. degree in chemistry from New Mexico Highlands University (1955) and an earned doctorate in organic chemistry from Arizona State University (1963). In May 1993, Dr. Jones was honored as the first recipient of the Ph.D. from Arizona State University, and was awarded an honorary Doctor of Science Degree and later inducted in the Graduate Hall of Fame (1998). Representative Jones was named the 2001 Distinguished Alumnus by New Mexico Highlands University. Dr. Jones was also awarded an honorary doctor of letters by his undergraduate alma mater (1997) and later inducted in the Texas College Hall of Fame. He now serves on the Texas College Board of Trustees.

Dr. Jones has enjoyed a long and distinguished career as a college professor. He began his teaching career at Texas College and devoted more than twenty years to teaching and research at Bishop College before its demise in 1987. He is currently a professor of chemistry at Baylor University. Professionally, Dr. Jones has served as the president of Beta Kappa Chi National Scientific Honor Society and president of the National Institute of Science. He was chairman of the Heart O'Texas Section of the American Chemical Society in 1990-91. Dr. Jones is a member of Omega Psi Phi Fraternity and is a Shriner and 33rd Degree Mason.

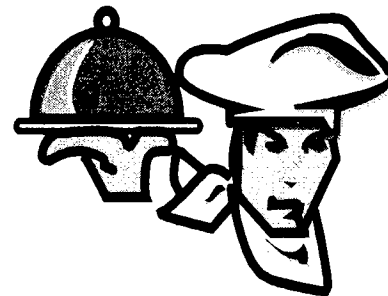
Dr. Jones is married to the former LaBelle Sherman of Wichita Falls, Texas and they are the proud parents of seven children and twelve grandchildren. He is a loyal, life-long Democrat who has provided leadership in the Democratic Party for more than thirty years. Participating at every level, he has held Democratic Party posts from Precinct Chairman to membership on the Democratic National Committee.

Dr. Jones is a member of the Good Street Baptist Church in Dallas, Texas. He is a deacon and teacher of the Miller-King Sunday School Class. Dr. Jones has served in numerous capacities in church and related activities including lay speaker and lecturer for the L. K. Williams Institute, workshop leader and teacher for numerous churches throughout the nation. He is currently serving as Dean of the Good Street Baptist Church Christian Leadership School.

Representative Jones is completing his sixth term as state representative from District 110 in Dallas County. Dr. Jones is currently Vice-Chair of the House Committee on Land & Resource Management and a member of the House Committee on Higher Education. He has introduced more than 100 bills with emphasis on crime and family during his tenure. Dr. Jones is particularly concerned with the inequities in the funding of education in the state. He believes neither students of poor school districts nor taxpayers in metropolitan areas should suffer disproportionately. As an educator, he is opposed to state and federal intervention in "what or how" our children are taught. Representative Jones is convinced that the problem of drugs and crime will continue to be a community concern until legislative remedies are directed toward prevention rather than cures!

2004 PROGRAMME

**THEME: THE AFRICAN AMERICAN
COMMUNITY "STATE OF THE UNION "**



WELCOME

**GAIL TERRELL,
BOARD MEMBER
THE BSEAT, INC.**

MASTER OF CEREMONIES

**ANN ARNOLD
GENERAL MANAGER
KGGR GREAT GOSPEL RADIO**

INTRODUCTION OF DIAS

**SHERYL MALONE
CHAIR PERSON
BANQUET COMMITTEE**

INVOCATION

**REV. LONZIE RANGE, JR.
PASTOR, JUDEA B.C.**

*****ENTERTAINMENT*****

*******DINNER*******

Yvonne A. Ewell Townview Magnet Schools "Big D" Jazz Band

PRESENTATION OF AWARDS

**ALLEN MCGILL, PRESIDENT
THE BSEAT, INC.
& SHERYL MALONE**

INTRODUCTION OF SPEAKER

ALLEN MCGILL

KEYNOTE SPEAKER

**DR. JESSE JONES
STATE REPRESENTATIVE,
TEXAS HOUSE OF REPRESENTATIVES**

COMMENTS/ CLOSING REMARKS

**DR. DARREN L. REAGAN
CHAIRMAN/ CEO, THE BSEAT**

BENEDICTION

**REV. H.D. REAGAN
PASTOR, EASTGATE B.C.**

The African American Community

**“State of Banking,
Lending &
Community Re-
Investment” Report
Card**

Where’s the Money?

BSEAT

DOLLAR'S & SENSE NEWS

Where's The Money?

A Commitment To Southern Dallas

9 Major Financial Institutions

Pledge \$1.5 Billion Over 10 Years

1. Bank One, Texas
2. Bank United, FSB
3. Chase Bank of Texas
4. Comerica Bank
5. Compass Bank
6. Guaranty Federal Bank, FSB
7. Savings of America (Now Washington Mutual, FSB)
8. Wells Fargo Bank
9. NationsBank (Now Bank of America)

*****Others Not Included But Will Be Targeted**

*****Major Protests and Boycotts of Selected Banks To Be Announced*****

A Commitment to Southern Dallas

Recognizing the significant role the southern sector plays in the City of Dallas' economy, the City has commenced a Global Strategy for Expanding Development in Southern Dallas. The multi-faceted Global Strategy includes plans for workforce training/development, business development and job creation, with emphasis on industrial development; marketing of the unique advantages of the southern sector of the city; and strategies for retail and small business development. The City of Dallas is committed to carrying out this plan and is prepared to assign City staff and resources.

The undersigned financial institutions acknowledge the current efforts of the City and embrace the goals set forth in the City's Global Strategy for Expanding Development in Southern Dallas. These institutions also understand the key role they can play as one financing source for development in the southern sector. Using 1996 as a base year, these financial institutions have set forth within the context of safe and sound banking practices, a collective goal of increasing efforts which would result in the funding of \$1 billion in loans in the southern sector of Dallas over five years.

Just as the City recognizes the financial institutions as key partners in the Strategy, the undersigned recognize the City's role in generating increased demand for development in the southern sector. In conjunction with the financial institutions' goals, the City will provide a forum for communication between the City, local corporate and business entities, financial institutions, non-profits and community groups. These linkages will allow the City to leverage its resources while stimulating opportunities for growth and investment in the southern sector of the city.

Executed this 22 day of April, 1998.

City of Dallas

Bank One, Texas N.A.

Bank United

Chase Bank of Texas

Comerica Bank - Texas

Compass Bank of Texas

Guaranty Federal Bank

Savings of America

Wells Fargo Bank (Texas)

A Commitment to Southern Dallas

Signature Participants	
Bank One, Texas N.A.	Larry Helm Chairman and CEO of Dallas Region
Bank United	Jeffrey S. Balentine Senior Vice President Community Reinvestment
Chase Bank of Texas	Martin S. Cox President
Comerica Bank	Jim Gwisdala 969-6414 Senior Vice President-Community Banking
Compass Bank	Robert Sewell Vice Chairman
Guaranty Federal Bank, F.S.B. 360-4671	Four Coveri Mark Central Chief Credit Officer
Savings of America	Patricia A. Vafall Vice President-Lending
Wells Fargo Bank (Texas)	Harold Stealy Senior Vice President and Division Manager

Separate + \$500 million - NationsBank - Tim Arnoult, Pres. Central S.W. Region
stand alone commitment

Nonwhites Getting More Loans, But More Denials, Too

■ BY HANNAH BERGMAN

WASHINGTON — Racial disparities in the mortgage market have widened to levels not seen since 1993, according to a report from the Association of Community Organizations for Reform Now.

The annual report, which analyzes Home Mortgage Disclosure Act data by race and income, also found that though blacks and Latinos are getting turned down more than whites, the number of loans to minorities and in low- and moderate-income communities continues to increase.

Still, "A major factor contributing to the homeownership gap is that minority and lower-income families experience continuing, and in many cases growing, inequalities in obtaining the financing necessary to purchase a home," said the report, which Acorn released Thursday.

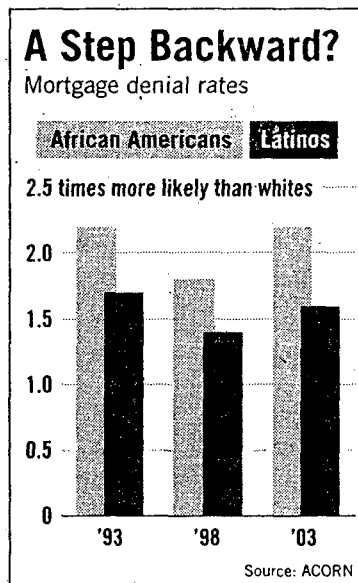
African-Americans were 2.2 times more likely than whites to be denied a conventional home loan last year, and Latinos were 1.6 times more likely.

Those figures were worse than 1998's. In that year blacks were 1.8 times and Latinos 1.4 times more likely than whites to be denied a home loan.

Acorn said the 2003 numbers mirror 1993's. The numbers had improved from 1993 until 1998, when they began backsliding.

"I don't think I expected that," said Valerie Coffin, the author of the report. "I'm always surprised when we see large disparities even within upper-income borrowers."

Acorn found that upper-income African-Americans were 2.6 times more likely to be turned down



than their white counterparts, and upper-income Latinos were 2.1 more likely to be turned down.

"There are a number of underlying reasons for the gap," said Joe Belew, the president of the Consumer Bankers Association.

The most obvious one, he suggested, is increased activity in the mortgage market.

"The more marketing you do, the more applications you get, and it's likely that with more applications you have a higher level of denials," Mr. Belew said.

African-Americans received 248,518 conventional home purchase loans in 2003, up 206% from 1993. Latinos received 357% more loans in 2003 than in 1993, while whites received 64% more.

"That's a very good thing," Ms. Coffin said.

Minorities are three times more likely to get a subprime loan than whites, the study found.

Subprime lenders originated 25.4% of the conventional home loans to African-Americans in 2003; 23.3% of the loans to Latinos; and 8.2% of the loans to whites, Acorn found.

Denial of a home loan can have a serious impact on the applicant, Ms. Coffin said, particularly borderline borrowers who might have once worked with a bank to improve their credit to qualify for prime loans. She said those borrowers increasingly turn to subprime lenders, in part because the increased use of automated underwriting standards makes it harder for banks to accommodate borderline borrowers.

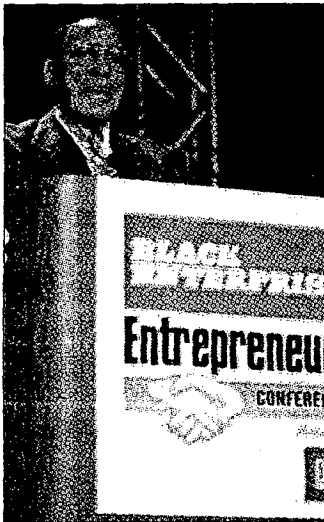
Mr. Belew said, "One thing the industry is doing and needs to do is more of the pre-qualifying counseling." That type counseling could lead to more prime loans and lower denial rates, he said.

Acorn also found that home loans to low- and moderate-income neighborhoods were at a ten-year high.

In 2003, 644,757 conventional home loans were made in low- and moderate-income neighborhoods, up 248% from 1993, the report said.

Acorn, however, still sees the need for stronger Community Reinvestment Act regulations that will direct more lending to these areas.

Ms. Coffin wrote, "In light of continuing, and in some cases worsening, racial disparities in the mortgage industry, Congress and regulators should be looking at ways to make CRA more effective and require lenders with discriminatory lending patterns to improve their business practices." ■



SPECIAL TO THE STAR-TELEGRAM/MIKE FUENTES
Earl Graves, chairman and publisher of *Black Enterprise* magazine, urges his audience at the Black Enterprise/General Motors Entrepreneurs Conference in Dallas to cater to other ethnic groups.

Black entrepreneurs called to activism

By BLANCA TORRES
STAR-TELEGRAM STAFF WRITER

The greatest challenge for black-owned businesses today is to thrive despite a bad business climate and other obstacles, said Earl Graves, chairman and publisher of *Black Enterprise* magazine.

"Only the strong will survive," Graves said Thursday during his opening address at the ninth annual Black Enterprise/General Motors Entrepreneurs Conference at the Wyndham Anatole hotel in Dallas.

Graves stressed the importance of creativity, putting ideas into action, and being involved politically

CONFERENCE Black business owners should become involved politically and in their communities, *Black Enterprise* magazine's publisher says.

and in the community.

"Beyond voting, have you pledged contributions to the candidates of your choice? Have you committed resources to a voter registration drive?" Graves asked the conference's 1,600-plus attendees. "Being a success in business means being able to participate effectively in the political process."

More on CONFERENCE on 8C

Star-Telegram | Friday, May 14, 2004

CONFERENCE

Continued from 1C

Black-owned businesses are among those that have suffered in the economic downturn.

In *Black Enterprise's* list of the largest black-owned businesses, released in the magazine's June issue, about a dozen companies that made the list in previous years have dropped off, based on measures such as revenue and profit. The list features 280 companies divided into segments: industrial services, automotive, advertising, asset management, banks, insurance companies, investment banks and private equity.

The listed companies saw sales increase 4.6 percent in 2003, compared with a 7 percent increase by companies listed in the Fortune 500, Graves said.

Simeus Foods International, a Mansfield food company, placed 25th among industrial services companies on the *Black Enterprise* list. Alan Young Pontiac Buick GMC Truck of North Richland Hills placed 74th among auto dealers.

One topic of conversation at the conference: how to increase trade among black businesses and other minority-owned businesses.

America's minority population is more than 100 million, and it has a collective purchasing power of more than \$1 trillion a year, said Joe Watson, chief executive of the personnel firm StrategicHire of Reston, Va.

Catering to different ethnic groups is "not easy because you have different corporate cultures, but it can be done," said Carlos Montemayor of GlobalHue,

2004 Black Enterprise/General Motors Entrepreneurs Conference

Where: Wyndham Anatole hotel, Dallas

When: Continues today

Seminars: Raising money, using technology, survival strategies, using market research.

On the Net: www.blackenterprise.com

a San Antonio-based marketing communications agency. "It's a matter of respect and trust."

Gov. Rick Perry addressed conference attendees, encouraging black business owners to bring their enterprises to Texas for its low taxes, economic strength and favorable business climate.

"It's time to break down barriers for minority entrepreneurs," Perry said.

The conference also included a bid fair in which companies could pitch for contracts with state agencies, universities and colleges. The agencies will award the contracts Saturday.

"We're prepared to do business on Main Street U.S.A. as African-American business owners," Graves said. "We're not limited to just the African-American consumer base. We've moved beyond seeing ourselves as mom-and-pop business owners."

Graves started *Black Enterprise* almost 35 years ago after serving as administrative assistant to the late Sen. Robert F. Kennedy.

An accomplished industrialist, Graves expanded his magazine venture into three companies and sits on the board of various organizations, including American Airlines, Boy Scouts of America and DaimlerChrysler.

Blanca Torres, (817) 390-7063
btorres@star-telegram.com

Citigroup agrees to \$70 million settlement

BANKING The penalty on the company's finance subsidiary is the largest ever imposed by the Federal Reserve for consumer lending violations.

By **TIMOTHY L. O'BRIEN**
THE NEW YORK TIMES

NEW YORK — The Federal Reserve said Thursday that it had ordered a unit of Citigroup to pay \$70 million for abuses in personal and mortgage loans to low-income and high-risk borrowers nationwide. The penalty is the largest ever imposed by the Fed, the nation's leading bank regulator, for consumer lending violations.

The fine reflects the severity of the problems in the consumer finance subsidiary, CitiFinancial, and the concerns that employees tried to mislead the Federal Reserve Bank of New York after it began investigating the abuses in 2001.

Regulators rely on banks to provide accurate, timely information about operating problems and to cooperate with examiners on inquiries and audits. When bank employees do not do so, this can produce unusually harsh responses from regulators.

This is not the first time that Citigroup has run afoul of regulators regarding its consumer lending practices. In 2000, it ac-

More on **BANKING** on 8C

BANKING

Continued from 1C

quired Associates First Capital, a large consumer finance company based in Irving, and absorbed Associates into its lending operation after the takeover. But Associates' lending practices in what is called the subprime market, for less creditworthy customers, caused compliance troubles for the parent company later.

In 2002, Citigroup agreed to pay \$215 million to about 2 million clients to settle Federal Trade Commission charges that Associates deceived borrowers into taking overpriced mortgages and credit insurance from 1995 to 2000 — all that before the Citigroup acquisition.

Although the FTC settlement was the largest in the agency's history, CitiFinancial continued to engage in other predatory practices that were uncovered by the Federal Reserve. The Fed said the abuses occurred in 2000 and 2001 and were found during an examination related to Citigroup's acquisition of three other banks in 2001 and 2002.

On Thursday, the Federal Reserve said CitiFinancial engaged in "unsafe and unsound" practices by converting personal loans into home equity loans without adequately assessing borrowers' ability to repay. The activity did not focus on any particular region of the country.

Banks that engage in predatory lending practices often assess the value of the collateral associ-

ated with a loan, rather than a borrower's ability to repay. The lenders reap high short-term fees and then often gain control of the collateral, such as a home, after a borrower defaults.

But the Federal Reserve did not raise foreclosure as an issue in its action against CitiFinancial, based in Baltimore.

The bank said in a statement that it has taken steps to remedy the abuses the Federal Reserve identified and acknowledged deficiencies in its practices, although it did not admit wrongdoing in the matter. Citigroup said it has applied internal procedures to make sure that its lending units adhere to strict guidelines on a borrower's ability to repay.

Citigroup said \$20 million of the \$70 million might be used to make restitution to borrowers CitiFinancial misled. The bank said it expects to pay at least \$30 million in restitution beyond that mandated by the Federal Reserve — for a total of at least \$100 million in fines and payments related to the consumer lending abuses.

Two weeks ago, Citigroup announced a record payment of \$2.65 billion to settle fraud claims filed by investors in WorldCom, which had close business relationships with Citigroup before filing for bankruptcy protection in 2002.

Citigroup also announced Thursday that it plans to sell its 20 percent stake in a Saudi Arabian bank, the Samba Financial Group, ending its presence in that country after nearly 50 years.

IS THE SBA SBIC PROGRAM A RACIST INSTITUTION?

Critical Documents From Discrimination Lawsuit Reveal Bias

SBA's \$25 Billion Program Lacks Minority Managers and Records of Investments By Black and Minority Managed Firms

Atlanta, GA - Ten years ago Dr. Timothy Bates authored a study, paid for by SBA's Small Business Investment Company Program (SBIC) program entitled "Is The SBA A Racist Institution?" The study took an incisive look at the SBIC program and the glaring deficiencies and bias in administering the companion Minority Enterprise Small Business Investment Company (MESBIC) program. Bates found that 78% of the MESBIC's failed largely because of SBA's bias and indifference to the MESBIC program.

Dr. Timothy Bates and Dr. Bradford completed a 2003 study - Minorities in Venture Capital - A New Wave in American Business, funded by the Kauffman Foundation. The authors studied 24 venture funds nationally and found that minority focused venture funds are successful with a median rate of return of 19.5% which exceeded the comparable return on the S&P Index. The study firmly concluded that minority-managed firms have a successful track record.

Then came Diamond Ventures; an applicant to the SBIC program. After being denied twice, the firm complained to the Inspector General that it experienced bias and SBA Program Managers conducted unfair assessments of the team's qualifications.

The Inspector General audited Diamond's application process experience and found numerous instances of bias and unequal treatment in Diamond's application process. The report showed among many things that SBA added requirements to Diamond after the application was submitted and that SBA was more rigid in its evaluation of Diamond compared to other applicants. The full report is at www.diamondventuresllc.com

Diamond filed a discrimination lawsuit in 2003 in the Washington, D.C. District Court and won a June 2004 ruling denying SBA's Motion To Dismiss the lawsuit. "We were elated to win this hard fought ruling," said C. Earl Peek, Diamond's Managing Partner. "SBA has nearly 500 teams

managing SBIC's and we expect to prove that less than 5% of the total are Black, Hispanic, Asian, Indian, or Women managed," Peek said further. SBA annual reports show that these groups as a whole regularly receive less than 8% in SBIC funding in total and Blacks get less than 2% each year.

Crucial documents turned over by SBA as part of the lawsuit, show handwritten notes and e-mails by SBA Program Managers identifying the application as weak more than three months before any detailed review or scoring was performed. Despite demonstrating over 70 years of experience in lending and investing to these types of firms, SBA challenged the ability of the team to execute its strategy and wrote that lending and investing in LMI markets is a flawed strategy.

SBA analysts went as far as saying community impact is not a concern of the SBIC program despite the express intentions of Congress in the SBIC and New Markets legislation in recent years. Peek said he was appalled to see SBA comments to answers on Diamond's application. SBA at one point even said parts of its application was gibberish.

One Analyst re-computed Diamond's returns on the firm's venture capital deals at 37% which far exceeded the typical 9% return of like SBIC firms, but still chose to call the investments total losers.

"We were floored to see such vicious mean spirited comments on our application when all we wanted to do was make sure capital reaches America's most underserved and qualified groups," said Peek. "We believe that further investigation will show that the lack of black led firms among SBIC licensees leads to the conclusion, similar to that reached by Dr. Bates a decade earlier, that Diamond's experience is part of a systemic bias that has excluded black led firms from the \$25 billion SBIC program," noted Josh Rose, Diamond's legal counsel.

Diamond Ventures long-term goal is to provide capital and create successes with minorities similar to those achieved by Staples, FedEx, Outback Steakhouse and others who received early rounds of funding from SBIC's.

Group to monitor S. Oak Cliff firms

Black employees association to encourage investment in community

By Stephanie Ward
Staff Writer of The Dallas Morning News

An African-American group will monitor the hiring, promotion and business practices of South Oak Cliff companies, officials announced Friday.

The Black State Employees Association of Texas hopes that strong monitoring will lay a new foundation for economic development by forcing area businesses to invest in the community and the people they serve and employ.

"Economics impacts everything — education, affordable housing and the quality of life in general,"

said the association's president, Darren Reagan. "Those who reap most of the economic benefits in our community must be held accountable."

The organization's newly formed Community Affairs Action Committee will meet weekly. The panel will handle complaints from employees and patrons of South Oak Cliff businesses concerned about companies that fail to promote minorities or fail to reinvest in the community.

The committee also will look for large businesses in South Oak Cliff that don't purchase auxiliary services from businesses owned by minorities and women, Mr. Reagan said.

He made his comments during a news conference in the Flag Room at Dallas City Hall.

The association's 10-member committee already has started in-

vestigating 20 complaints. Each month, the panel plans to release an Oak Cliff business report card to the media and other interested parties, detailing specific allegations, merchant responses and proposed solutions.

"We plan to investigate all complaints and seek a resolution," Mr. Reagan said.

If the committee believes a business is not discussing complaints in good faith, Mr. Reagan said, the association will use any means, including protests and demonstrations, to gain cooperation.

The group will focus its first efforts in the area surrounding Red Bird Mall because of the number of complaints the association and local politicians have received there. Future efforts will encompass the entire state, Mr. Reagan said.

The new committee's action should be viewed as a means of empowering the community, not as a threat to area merchants, Mr. Reagan said.

"Everybody benefits from a more prosperous economy," he said. "If these businesses will help to lift up the community they operate in, then others will be attracted to this area to live and to do business in."

The committee will meet with business leaders and merchants to ask for their cooperation in developing adopt-a-school programs, an economic development fund and training programs, Mr. Reagan said.

The group also will ask corporations to aid community-based groups in starting drug abuse and after-school tutoring programs.

"You have to invest in people, too," he said.

Go-and-tell time for Dallas bankers

Group meets with Southeast Oak Cliff firms

By Bill Deener

Staff Writer of The Dallas Morning News

Allen McGill, a small business owner, taps on a foot-thick pile of reports and studies about southeast Oak Cliff and provides the audience a brief summary.

"All these reports here say the same thing. There are no banks out here, and yes, there needs to be," Mr. McGill said.

Southeast Oak Cliff, he said, is an area with relatively high median income — \$19,329 — and almost 90,000 residents, and he challenged local bankers to "take a risk" and serve the area better.

Mr. McGill, owner of a computer

outlet, was moderator of a conference Thursday of area bankers and small-business owners and vendors. The purpose of the workshop, sponsored by the Black State Employees Association of Texas, was to help minority vendors and business owners develop contacts within the banking community. About 60 people attended the meeting held at Red Bird Mall.

Representatives of 20 banks — including NationsBank of Texas, Bank One Texas and First City Bank-Dallas — gave brief presentations about their efforts to attract more black and Hispanic employees. Please see SOUTHEAST on Page 12D.

Continued from Page 1D.

ees and expand the number of loans made within the minority community.

George M. Carter, community investment coordinator for NationsBank, said he expects that the bank will open a branch in southeast Oak Cliff.

"We want to ascertain the need of the community we serve," he said. "I think you will see an institution being placed in southeast Oak Cliff."

Currently, NationsBank and Bank One Texas have opened branches in Fair Park, and there are a few banks on the periphery of southeast Oak Cliff. The boundaries of the area are Interstate 35 on the west, Interstate 45 on the east, LBJ Freeway on the south and the Trinity River on the north.

Pat Robertson, owner of People Resources Inc. — a temporary services company — encouraged other business owners "to stay the course ... and show your banker that you are willing to make a sacrifice for your business." Take a smaller salary, drive a less expensive car and cut back on entertainment expenses, she said, if that is what is needed to make payroll.

"Educate your banker about your business ... and get away from the mentality that someone else is going

to do it for us," she said.

Another small-business owner, Franklin Thomas, owner of Engercon Inc., an engineering and construction company, said he is concerned about increased concentration within the banking industry. Banks, he said, are becoming too impersonal and losing touch with the community.

"I would hope that if you (bankers) come into the community, please serve the community," Mr. Thomas said. "We are going to have to start practicing capitalism in reality instead of in theory."

Darren L. Reagan, executive director of the Black State Employees Association, said by the end of the year his organization plans to release "report cards" on local banks. Grades will be based on hiring practices, the number of loans made to minorities and the number of contracts awarded to minority vendors.

"And banks that haven't bothered to even show up (at the workshops) will get an F," Mr. Reagan said.

Theresa Akers Lee, a vice president at First City, said the past few years have been difficult for bankers, and they are still trying to regain their footing after the real estate debacle of the 1980s.

"In our communities is really where we should have been all along," Ms. Lee said.

ationsBank



Robert B. Lane
President, NationsBank Texas

NationsBank

901 Main Street
P.O. Box 831000
Dallas, TX 75283-1000
214/508-1113

January 26, 1994

Darren Reagan
Chairman
Black State Employees Association of Texas
P.O. Box 761564
Dallas, TX 75376

Dear Darren:

Thank you for sharing in our Kiest Banking Center ribbon-cutting celebration. Your participation truly helped make the event a success and underscores the importance of revitalizing the entire Southern Dallas sector.

Opening the Kiest Banking Center signifies our strong commitment to serving the people who live and work in Southeast Oak Cliff. We also believe our presence will encourage other businesses to expand into the neighborhood.

We appreciate your ongoing support of our efforts. I encourage you to contact us anytime to further discuss community investment.

Sincerely,


Bob Lane

New bank signals a return to commerce in South Oak Cliff

by Allen F. Gray
Business Editor

It has been a long while since a banking institution saw fit to construct a free-standing, full service bank in South Oak Cliff.

But last week, Bank of America, Texas, cut the ribbon officially opening its Lancaster-Kiest branch and a new era in the deteriorating neighborhood.

City and state officials were on hand for the ceremony, along with community leader Darren Reagan, who was credited with changing the face of banking in Oak Cliff.

Reagan, CEO of the Black State Employees Association of Texas, led the fight to make banking institutions more accountable to the communities they serve.

In an area that has the largest concentrations of African-Americans in the city — about, South Oak Cliff has gone decades without a banking facility.

Also on hand were an unusually large number of Dallas police officers, a reminder of why major businesses and banks have shied away

from the area which has ravaged by drugs and crime.

But that was not the case for Bank of America.

Two years ago when Larry McNabb, an officer with BOFA, and David Berry, the bank's president, first came to town, they said they had a vision and commitment to build in the area.

The most appalling thing they found about the area was the fact that there were no banks. For BOFA, a subsidiary of BankAmerica Corporation, which has more than 1,900 branches in 10 states, the move to build was a sound business opportunity.

"When you look at the demographics of the area, it has been underserved," said McNabb. "It was a good opportunity to make money and to provide a service."

The Lancaster-Kiest branch, at 3523 S. Lancaster, represents a financial commitment of more than \$1 million in the community. The new branch has five teller windows,

five new-account areas, safe deposit vault, a night depository and a three-lane drive-up facility.

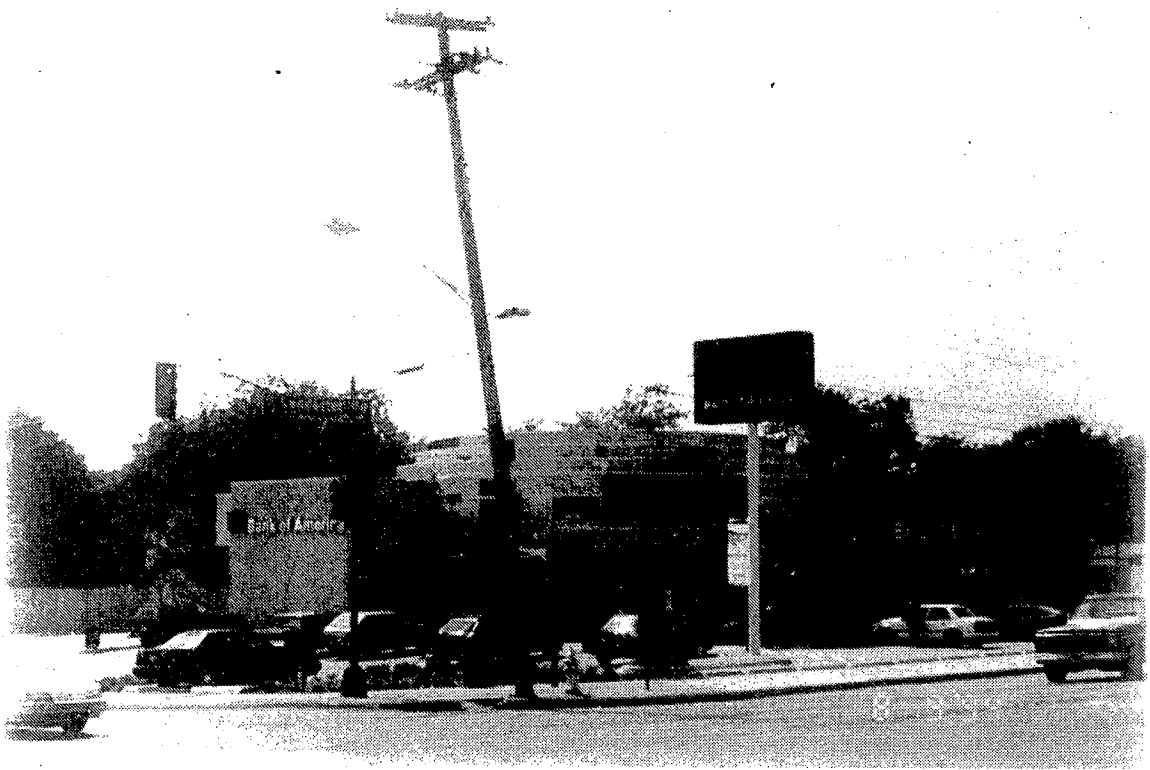
The state-of-the-art bank also has a separate kiosk with a 24-hour automatic teller machine, designed and built by The Samuel Group of Dallas and Con-Real, Inc., and a room that is available to community groups free of charge.

"Everything about retail banking that we knew, we built into this bank," said Berry. "This will be the prototype for all other branch banks to be built in Texas."

Dallas City Councilman Larry Duncan said the Bank of America was the first to commit to the area, even before NationsBank, which opened in Lancaster-Kiest Shopping Center early this year.

"The fact that Bank of America stayed on the side of the community in the DART issue shows that they are here to stay," said Duncan.

The Bank of America is the fourth bank to open in Southeast Oak Cliff.



Bank of America branch at
Lancaster and Overton, Southeast Oak Cliff.



Bank of America

David J. Berry
President & Chief Operating Officer

August 12, 1994

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

Dear Darren:

You and the Black State Employees Association of Texas (BSEAT) have been an important partner of Bank of America as we have worked to build our new franchise in Texas. Through your willingness to work with us in a constructive manner, we have come to know Southeast Oak Cliff and its needs better.

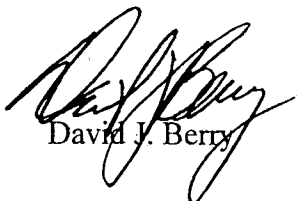
I am particularly appreciative of your helping us to identify opportunities within the southern sector of Dallas; financial investment in the Southern Dallas Development Corporation, knowledge of area small minority businesses who are able to deliver needed services and products to the bank, participation in important community service and volunteer organizations such as the Alameda Heights Community Center, involvement in important revitalization projects like the Village Fair business retention plan, and location of our first free-standing de novo branch in a historically under-served community.

It was this last opportunity especially that has provided the impetus for the development of our new Lancaster-Kiest branch. The opening of this new branch and the overwhelmingly positive response it has received from the community testifies to the value of effective partnerships between corporate and community-based enterprises.

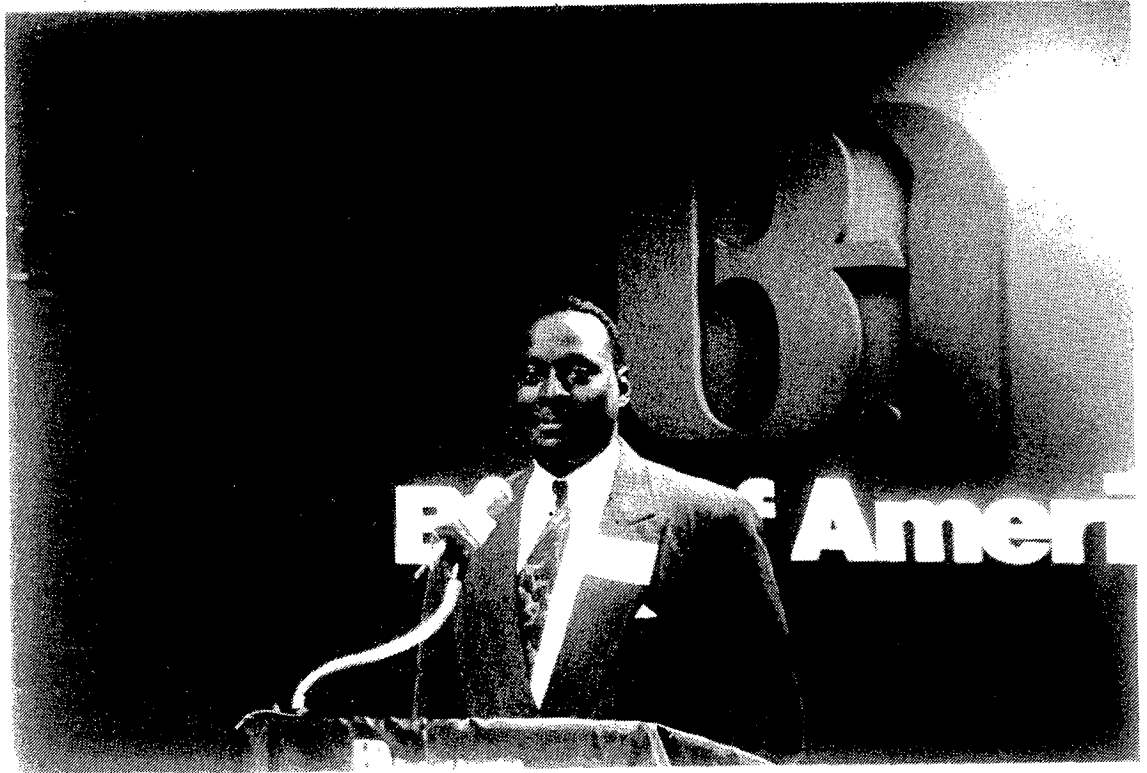
Again, thank you for the friendship and good counsel of your organization in the formative years of Bank of America Texas. We look forward to working with you in the years ahead.

Best wishes.

Sincerely yours,



David J. Berry



TEXAS COMMERCE BANK

JOHN L. ADAMS
Chairman of the Board
and Chief Executive Officer

2200 Ross Avenue
P.O. Box 660197
Dallas, Texas 75266-0197
(214) 922-2550

July 21, 1992

Mr. Darren Reagan
Black State Employees Association of Texas
P. O. Box 761564
Dallas, Texas 75376

Dear Darren:

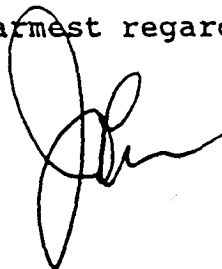
Thank you so much for coming to the Bank to meet with me and my associates yesterday. It was good to visit with you, Allen and Dr. Harris.

We especially appreciate having your insight and perspective on Southeast Oak Cliff and what your organization is doing to revitalize the area.

Darren, as we discussed yesterday, Texas Commerce Bank is strongly committed to improving our minority hiring and purchasing practices as is evidenced by the progress we have made in the last few years.

Again many thanks and I look forward to our tour of Southeast Dallas. Please call my secretary, Sharon Moreland, at 922-2552 when you are ready to schedule it.

Warmest regards,



JLA:sm

cc: Allen McGill
Willie Harris
Terry Wilson
Julie Brown
Lynn Meggers
John Pack



Texas Commerce Bank, National Association
Member FDIC
Member Texas Commerce Bancshares, Inc.



Darren L. Reagan joins John Adams, Chairman CEO Texas Commerce Bank, Lee Alcorn, Joyce Foreman and Dallas Mayor Steve Bartlett for the bank's group breaking ceremony for a new branch in SEOC.

3200 Southwest Freeway, Suite 1600
Houston, Texas 77027
P.O. Box 1370
Houston, Texas 77251-1370
Telephone 713 963-7900

Barry C. Burkholder
President and
Chief Executive Officer

Bank United of Texas FSB



July 29, 1994

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

Dear Darren:

Thank you for providing the tour of southeast Oak Cliff for us. The in-depth knowledge you and Allen conveyed regarding the area neighborhoods and economic activities in the area were extremely valuable. These insights will certainly help us in our analysis of potential branch opportunities in southeast Oak Cliff.

We are continuing to work with Debra Haynes and the Collins Company to identify potential branch sites in the area and hope to have something tangible to report to you soon.

Again, thank you for assisting us to more clearly understand the area. We look forward to continuing to work with you and wish you continued success in your efforts.

Sincerely,

A handwritten signature in cursive script that reads "Barry C. Burkholder". The signature is written in black ink and is positioned above the typed name.

Barry C. Burkholder
President and CEO

BCB:tc



Barry Burkholder, president and CEO, and other of Bank United senior officers prepare for a tour of Southeast Oak Cliff with officials of BSEAT

First Interstate Bank Community Leaders Reception
at the Stouffer Hotel, Dallas Texas.



Left to Right, Art Weddington Executive Director I.C.D.C.; Lisa Autry
Vice President Business Lending First Interstate Bank; Dr. Darren L.
Reagan, BSEAT; Linnett Deily, Chairwoman/CEO First Interstate Bank.





Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

April 7, 1994

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

Dear Dr. Reagan:

I am writing to confirm our luncheon meeting on April 13, 1994 from 12:00 noon until 2:00 p.m., at the Office of the Comptroller of the Currency (250 E Street, SW, 9th Floor). We are pleased that you are available and plan to participate.

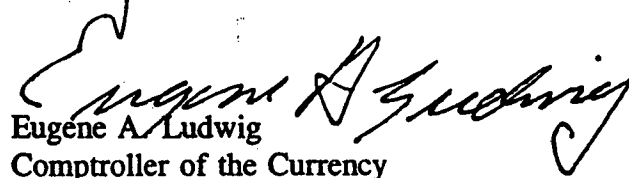
I want to continue to maintain an open dialogue with representatives of the customer segments of national banks. Therefore, I plan to continue holding regular meetings with the national organizations representing consumers, communities, housing providers, small and minority businesses, civil rights and fair lending advocates, and governmental entities.

In order to make these meetings be as productive as possible, I would like to focus discussion on key issues which the OCC is confronting. For the April and May meetings, I would like to discuss comments submitted on the proposed CRA regulation. However, because the public comment period ended on March 24, I ask you to focus your comments on issues you have already raised rather than introduce new concerns.

This year, the meetings are again by invitation only to keep the attendance small and to facilitate maximum dialogue. Please contact Janice A. Booker, Director, Community Development Division, on (202) 874-4940, if you have any questions.

We look forward to continuing an open dialogue with you.

Sincerely,


Eugene A. Ludwig
Comptroller of the Currency



Darren L. Reagan concludes two-hour meeting with Eugene A. Ludwig, Comptroller of the Currency and other Senior Officials regarding proposed CRA regulation changes.

The African American Community

**“State of Community
Advocacy”**

**Southeast Oak Cliff - Dallas, Texas (S.E.O.C.)
Boundaries are:**

I35 South - Western Boundary

I45 South - Eastern Boundary

I20 - Southern Boundary

Trinity River - Natural Northern Boundary

The uniqueness of Southeast Oak Cliff (S.E.O.C.) is that the area is home of the largest contiguous population of African Americans in the state of Texas, with approximately 108,000 residents, 95% are African Americans. Over 1/3 of all African Americans living in the city of Dallas resides in S.E.O.C. Recent statistics reported in one of D/FW's daily news publications disclosed, of the annual \$2.5 billion consumer dollars spent in the city of Dallas, over \$900,000 comes out of S.E.O.C.

Residents of S.E.O.C. are now witnessing a renaissance of the neighborhoods, mainly due to the years of leadership, constant and consistent advocacy provided by the B.S.E.A.T., Inc.

Memorandum



CITY OF DALLAS

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.

A handwritten signature in cursive script that reads "Mary Bland".

Mary Bland, Southern Dallas Manager
Economic Development Department

ldw

LISTED: Purchasing Department
Office of Minority Business
Community Development
Housing Department/(Planning)
Planning Department
Allen McGill

U.S. Department of Labor

Employment Standards Administration
Office of Federal Contract
Compliance Programs
Washington, D.C. 20210



JUL 30 1999

Dr. Darren L. Reagan
Chairman & CEO
Black State Employees Assn.
of Texas, Inc.
P. O. Box 863773
Dallas, TX 75376

Dear Dr. Reagan:

This letter is to acknowledge the receipt of your nomination package for our 1999 Exemplary Voluntary Efforts (EVE), Exemplary Public Interest Contribution (EPIC), and the Secretary's Opportunity 2000 Awards Ceremony. We appreciate having had the opportunity to review the nomination of your company for these awards.

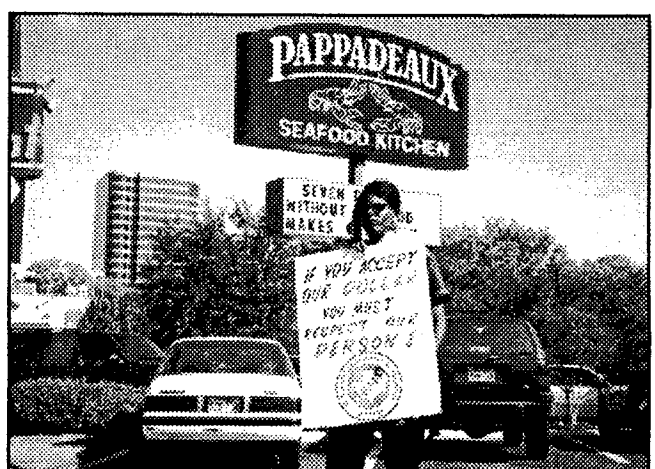
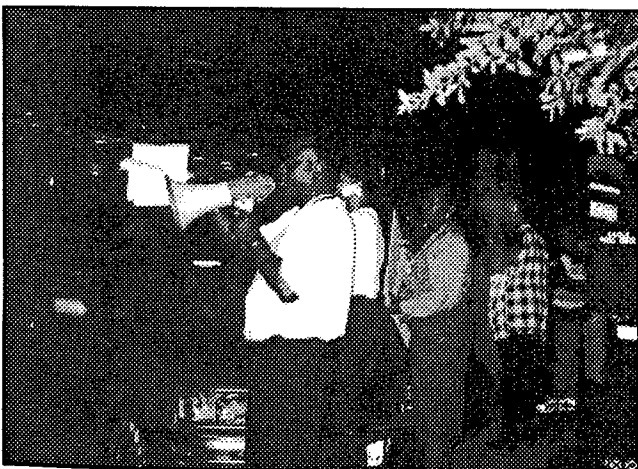
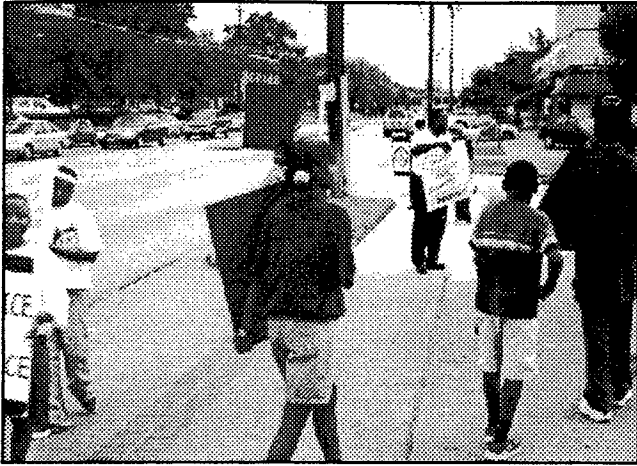
The agency has a major challenge in determining the recipients for the 1999 awards. All nominations showed substantial progress in promoting equal employment opportunity in the workplace. Thank you for all your efforts both in affirmative action and in compiling the information needed for your submission.

We will inform you of our final selection in the very near future, however, our 1999 Ceremony will be held October 6-7, at the U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, D.C. You may call either Joyce Dory or Bernard Holmes on 202-693-0119 for any further questions on our Awards Ceremony.

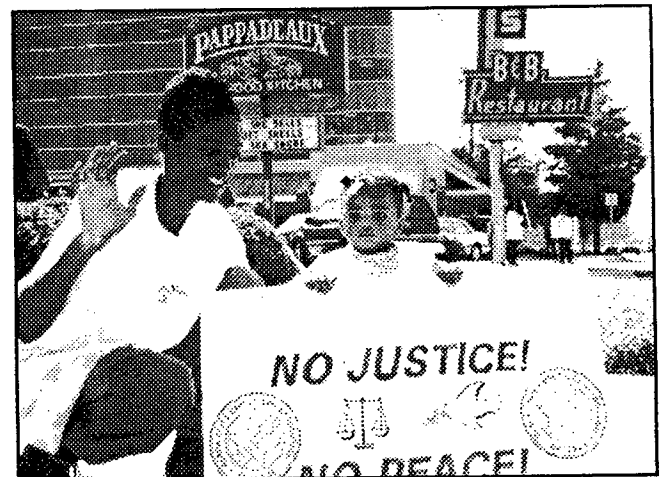
Sincerely,

Joyce M. Dory
for MICHELLE P. OUELLET
Director, Division of Management
and Administrative Programs

Protesting Pappadeaux



Protesting Pappadeaux



Restaurant plan excites Duncanville

By Eleska Aubespin

Staff Writer of The Dallas Morning News

Houston-based Pappas Co., which owns several restaurants in the Dallas area, has purchased land in Duncanville and plans to build two restaurants south of the Trinity River, Duncanville city officials said.

One restaurant is expected to be a Pappadeaux Seafood Kitchen, and construction should start in a year at U.S. Highway 67 and South Cockrell Hill Road, said Duncanville City Manager Larry Shaw. No details have been released on plans for the second restaurant.

"This particular restaurant location is really good for all of southwest Dallas County," Mr. Shaw said of the Cockrell Hill Road site. "Maybe it will tell other restaurants that it's OK to come down here, and we hope it sends that kind of signal."

The Black State Employees Association of Texas called the coming restaurants a victory for southern Dallas County, which it says has been ignored for years by large businesses, corporations and high-scale restaurants.

The group had boycotted Pappas Co. statewide, saying that it discriminated against African-American and other minority neighborhoods by not building restaurants in or near those areas.

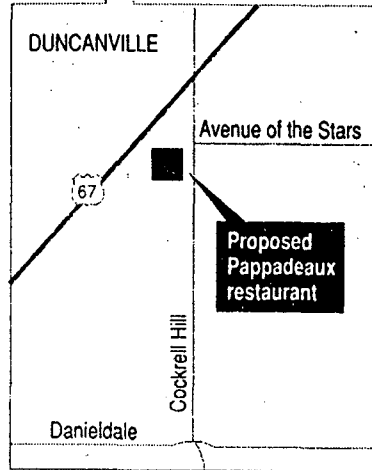
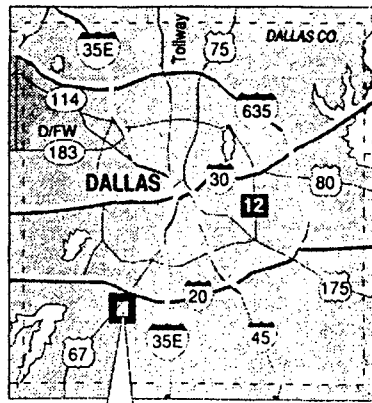
Darren Reagan, the state employees association's chairman and chief executive officer, had called for a boycott of Pappas Co. in September.

But after hearing of Pappas' plans to build in Duncanville, Mr. Reagan last month called a halt to seven months of picketing and boycotting the restaurants.

Mr. Reagan credits the boycott for luring Pappas to southern Dallas County. Pappas Co. officials did not return recent phone calls and previously said that they had no comment on the project.

"This is a direct result of our boycott, whether they admit it or not," Mr. Reagan said about Pappas' Duncanville plan. "So we will simply claim victory for being able to raise the level of consciousness and awareness regarding the exclusion or redlining of southern Dallas."

Mr. Shaw said Duncanville tries to



lure restaurants and businesses to southern Dallas county through letters and phone calls, but could not say for sure what led to Pappas' decision to build there.

"I really don't know whether boycotting had something to do with it, but it's obvious we don't have some of the better places in southern Dallas that we would like to have," Mr. Shaw said.

The site of the proposed Pappadeaux is near a few fast food restaurants and places such as Applebees and Luby's Cafeteria. The city of Duncanville also has a Red Lobster and an Olive Garden restaurant.

Mr. Reagan said if the two Pappas restaurants were being built in other city neighborhoods, it may seem insignificant. But to southern Dallas county, the arrival is a boost to future economic development. He compared Pappas' significance to that of the Trinity River plan and arena development project.

Upper-scale restaurants such as Pappadeaux Seafood Kitchen, where one dinner plate can cost more than \$15, tend to drive more positive and influential development to southern Dallas, Mr. Reagan said.

Mr. Reagan said boycotting could resume if Pappas Co. decides not to build or doesn't hire minorities for the building phase or as employees.

"We will keep an eye on it and see where it goes from there," he said.

With announcement of land purchase, Black State Employee Association of Texas calls off Pappas boycott

By Calvin Verrett Carter
The Weekly Contributing Editor

DALLAS— After nearly eight months of protests, the Black State Employees of Texas hailed the announcement of Houston-based Pappas Co.'s purchase of land at U.S. Highway 67 and South Cockrell Hill Road in Duncanville.

The purchase, BSEAT Chairman and CEO Darren Reagan says, signals the success of seven months of boycotting Pappas Co. restaurants including Pappadeaux, a popular seafood eatery.

In response to the announcement, the group has temporarily halted its protests, and plans to monitor the company's actions.

"There has been a pause in the boycotting. In September 1998, at our annual awards dinner, we announced a boycott of the Pappas Company restaurants," he said. "Last week, we decided to back off a little bit, particularly after we had been given notice of the plans to build at least restaurants in the southern sector of Dallas."

Reagan said that African American consumers supported the boycott from the beginning, and forced the restaurant chain to respond.

"We commend the African American dining public and other fair-minded consumers for their support in sending a clear message to the Pappas Company that we will not tolerate the intentional 'corporate redlining' of African American communities," Reagan continued. "This is a clear victory for the residents in Southern Dallas, and the success of the boycott should remind all of us the effectiveness of economic sanctions, particularly when they are adhered to and sustained by the most affected group."

Although no one would speak on the record about the company's plans, according to published news reports, at least one restaurant will be a Pappadeaux Seafood Kitchen.

Reached at their Houston corporate office, officials declined through a spokeswoman to answer questions about the new restaurants, or why they purchased the land in Southern Dallas county.

"At this point, we are not giving inter-

direction for Pappas Companies, which owns and operates several restaurants including Pappas Bros. Steakhouse, Pappasitos Mexican Cantina, Pappas BBQ and the celebrated Pappadeaux Seafood Kitchens.

"Due to the effect of the boycott and the constant and random protests, these guys had to really reassess that situation, because quite a bit of damage had been done economically," he said. "And typically, that's the only thing to get these guys' attention. So you do that, and they'll say 'O.K., we'll build two locations in the southern sector of Dallas.'"

Now, Reagan says, the group will focus on making sure that minority contractors have a hand in building the new restaurants.

"This will be the test to see whether or not they're going to seek out African American contractors, and we certainly encourage African American contractors to contact the Pappas Company to see what level of response they get," he said. "We want to see African Americans out there building it, because they're putting that there with the expectation of getting a return on their investment. So if we can get African Americans involved in the building of the restaurant, that's really important."

views," said a woman who identified herself only as "Lisa."

Jenny Williamson, a Human Resources Manager for Pappas, did not return phone calls.

In October, the restaurant chain raised and donated more than \$20,000 to the West Dallas Community School, a direct result of the negative attention caused by the BSEAT-sponsored protests, Reagan insists.

"I believe that they're trying to come back into the fold. As a matter of fact, what they did right after we announced the boycott and the protest, was out of the way - they started right away on their PR campaign and went to West Dallas and made a big donation," he said.

During the February presentation, Harris Pappas, president of the company pledged to support the community. "It is such a joy for me to come to my hometown of Dallas to support this worthy organization, and we have plans to do a lot more," Pappas said at the event.

Although Reagan said his organization is pleased with the announcement, it is only the first step toward moving in the right



The Dallas EXAMINER

A closer look at your world



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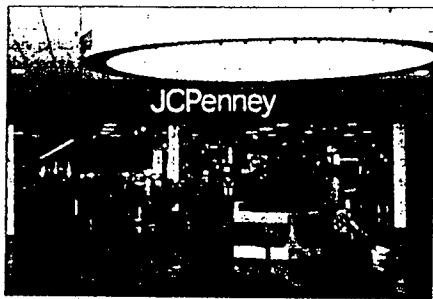
Community fights to keep store open

By Angela F. Carr
The Dallas Examiner

J.C. Penney's remaining viable in the southern Dallas community and the devastating impact closing the anchor store in the Southwest Center Mall would have on the community are issues concerned citizens discussed at a town hall meeting last week.

"We need to raise the level of awareness regarding the viability of this store, and do what we can, to see that Penny's doors remain open," said Darren L. Reagan, chairman and CEO of Black State Employees Association of Texas.

Reagan, who coordinated the



The Dallas Examiner/Alberta Strain
J.C. Penney's officials are still in negotiation with community leaders to try and find alternatives to closing the anchor store at the Southwest Center Mall.
town hall meeting said because the only regional mall in the Southwest Center Mall is the See Store, continued on page 10



The Dallas Examiner/Alberta Strain
Darren Reagan, CEO of the Black State Employees Association of Texas, is asking the community to step forward and sign the petition to keep J.C. Penney's viable in the southern sector of Dallas.

Store,

continued from front page

southern sector of Dallas, it might cause a ripple effect on other anchor stores in the mall. Due to company bankruptcy, anchor store Montgomery Ward's is already in the process of closing its doors.

"It looks like a tailgate party," he said. "Montgomery Ward's is closing, now Penny's wants to close its doors, so that only leaves Foley's, Dillard's and Sears. If they decide to close their stores our community won't have a mall to shop at all."

The home office of Penny's is based in Plano. The company has announced that it is closing 50 department stores around the country. The two other stores which are closing in Texas are in Irving Mall and Houston's Town and Country Mall.

The stores will close on April 28. Tim Lyons a spokesman for the Penny's corporation confirmed the two stores in Texas will close and said part of the reason is because of their low performance levels in various areas.

"The stores that are closing had low sales and profits," he said. "They did not meet performance objectives."

A meeting between Reagan, a few community leaders and Barry Stewart, president of Penny's Region 2, had a favorable outcome for the southern sector community.

"There has been no determination yet on if the store at Southwest Center Mall is closing," said Lyons.

Stewart and other senior officials are still in negotiations with Dr. Reagan. A final decision had not been made yet."

Margie Ann Peters said she is a loyal customer of Penny's in the Southwest Center Mall and that she is dependent on Penny's.

"I have shopped at Penny's here at this mall for a long time," she said. "I love their prices and customer service."

Peters said she likes Penny's, because the prices are reasonable.

"I have a family of five and I need to be able to shop and then have something left over. Money doesn't grow on trees."

Peters said she would like to see the store remain open for her family's shopping needs.

But not everyone is as sold on Penny's as Peters. Carol Davis, of Oak Cliff, said she stopped shopping at Penny's because she didn't find good selection of products.

"When there is one item I need to complete an outfit or something, I look in J.C. Penny's but I never find what I'm looking for," said Davis. "For my shopping needs I want a store in my area that has products and services available. I hate to go to Northpark or Valley View malls, because I don't live in those areas, but I do find myself traveling, if this mall doesn't have what I need."

Davis said she would shop at Penny's in Southwest Center Mall if they kept updated merchandise.

At the town hall meeting Feb. 17 at Concord Missionary Baptist Church in Oak Cliff across the street from the mall, Reagan and many other community leaders articulated their concerns about the store closing.

Mayors from the cities of Wilmer Hutchins, DeSoto and Duncanville said they are in full support of the store remaining open.

The store is important because the southern sector has historically been an underutilized in area of economic development, said Marc Veasey, a spokesman for U.S. Rep. Martin Frost, D-Texas.

"We feel that the absence of this store will create an inconvenience for residents and senior citizens who have shopped at this store for

many years," said Robert Wilson Jr. on behalf of his father the Rev. Robert H. Wilson Sr., president of the Baptist Ministers Conference of Dallas. "Our goal is to build our neighborhoods and not tear them down."

Barbara Bradford, general manager of Southwest Center Mall said they are in talks between the owners of the mall and Penny's officials to see what can be done to keep the store open.

"It is still viable to come and shop at Southwest Center mall," she said. "There has been an increased sales volume. Approximately 2.4 million people have shopped at the mall this year in comparison to the 1.5 million people from last year."

Bradford said the in-line spaces available to rent has increased to 60 percent and they are going to keep raising that number with quality retailers.

Reagan is asking the community and residents to sign a petition to keep the J.C. Penny's at Southwest Center Mall open. For more information call Reagan at (214) 467-7600.

"The Dallas based J.C. Penny's company is in a position to demonstrate leadership with how they respond to the communities outcry," said Reagan. "They can decide to be remembered as a good corporate citizen or be looked at as a locally based company with national recognition that closed its doors and devastated an entire region."

He said Penny's officials are looking into the recommendations but more of the community needs to write letters to Penny's headquarters, and sign the petitions to show they want Penny's to stay in the mall.

"By Feb. 28 we want to have more than 5,000 signatures to give to Penny's home office, so encourage your friends, family and church members to sign the petition," he said. "Imagine an entire regional mall closed down and the impact it would have on the community."

J.C. Penney from page 1

day moratorium on plans for closing, including putting up huge "Sale" signs over the store name.

People in the community are concerned that the closing of Penney's, coupled with the closing of the mall's Montgomery Ward store, necessitated by that firm's recent bankruptcy, could pose serious problems for the mall.

Reagan said the domino effects of the closing could cause problems not just for the mall but for the entire community and pointed out that Southwest Center is the only regional mall in southern Dallas County.

"There's a lot at stake here," he told the crowd, noting that the demise of the mall would impact all of southern Dallas.

He was "cautiously optimistic" following discussions with mall owner, American Mall Properties, and with Penney officials.

Reagan said after discussions, Penney officials agreed to work with the BSEAT to find alternatives to keeping the store open.

And he said store officials are now in negotiations with mall owners relating to a restructuring of the lease deal and other financial incentives.

Barbara Bradford, general manager of Southwest Center Mall for the past few months, said anytime major retailers start closing, people get nervous.

She said the mall is 60 percent leased, and will be to about 75 percent once

prospective tenants move in and admitted that if Penney's stayed, it would help convince those tenants that the mall is still a viable place for them to do business.

Bradford said sales volume at Southwest Center this year is up to \$300 per square foot, up from \$190 per square foot a year ago for the in-line stores (which does not include the major anchors), and she said traffic volume has increased to 2.4 million visitors, up from 1.5 million last year.

Cinemark, she said, still is in negotiations with the mall owners and would take an additional 60,000 square feet of space.

Reagan asked those present to get letters of support to him by Tuesday, Feb. 27.

Several community leaders either read their own letters of support or they were read by someone else and several others expressed their support verbally at Saturday's meeting.

Among those who have written letters are U. S. Rep. Martin Frost, the mayors of Duncanville, Glenn Repp, and Hutchins, the superintendents of the Wilmer Hutchins and Lancaster schools districts, a representative of the city of Lancaster and State Rep. Jesse Jones.

Several people suggested that if Penney's is closed at Southwest Center, the community should refuse to shop at other Penney's stores or at any other stores which the company owns, such as Eckerd's drug stores.

Town Hall Meeting Feb. 17 To Discuss J.C. Penney Closing

The Black State Employees Association of Texas will have a Southern Dallas Community Town Hall Meeting regarding the planned closure of the J.C. Penney store in Southwest Center Mall.

The meeting is scheduled from noon until about 2 p.m., on Saturday, Feb. 17, at the Concord Missionary Baptist Church, 6808 Boulder Dr.

The BSEAT said senior officials from Penney's have been invited to attend, along with elected officials in the area, representatives of the various chambers of commerce in the area, community leaders, organizations, homeowners associations and local business owners in Southwest Dallas County.

The meeting will emphasize the adverse and possibly devastating impact the store closing will have on the southern Dallas community and look at how the mall will survive.

In addition to the Penney store which is slated to

close in April, Southwest Center Mall soon will lose its Montgomery Ward store because of its bankruptcy.

"We're talking about the only regional mall in southern Dallas County losing approximately 300,000 square feet of space within the next 60 to 90 days," said Allen McGill, BSEAT president, charging that low sales cited by store officials as the reason for the closing were the result of the company not recognizing and working proactively with changing market trends.

The release from BSEAT said that a group of community leaders had met recently with Barry G. Stewart, president of the Southern Region for Penney's and senior officials from J. C. Penney to discuss whether the company would reconsider its position on closing the Oak Cliff store. BSEAT described the meeting as productive.

Community Project Seeks To Keep J.C. Penney at Mall

By Kathie Magers
Tribune Editor

Almost 100 people, including many elected officials or their representatives and pastors from several local churches showed up at a community meeting last Saturday to launch an effort to convince J. C. Penney officials to rethink the proposed closing of the store at Southwest Center Mall.

The meeting at Concord Missionary Baptist Church, organized by the Black State Employees Association of Texas, kicked off a petition campaign in area churches

this past weekend and a community-wide letter-writing campaign to convince the corporation's officials to change their minds about the store's proposed closing later this spring.

Dr. Darren Reagan, chairman and CEO of BSEAT, said they want to deliver petitions with between 5,000 and 10,000 signatures to Penney officials in a few weeks.

In recent meetings with J. C. Penney officials, Reagan said the group has asked that the company place a 90-

See J. C. Penney on page 3



City of Duncanville

www.cityofduncanville.com

Glenn A. Repp
Mayor

February 15, 2001

Mr. Barry G. Stewart
President, Southern Region
J.C. Penney Corporation

Dear Mr. Stewart:

I am writing you to insure that you understand how important the J.C. Penney Company and Southwest Center Mall are to the entire southern sector of Dallas County. The mall and its surrounding businesses are the economic engine for this area. I fear the loss of your business coupled with the demise of Montgomery Ward may endanger the financial viability of Southwest Center Mall and the entire region.

I think you will find that if your business stocks quality merchandise supported by strong customer service you will be very successful in southern Dallas. We have proven that our area will support high end products with the recent successes of the Dr. Pepper StarCenter, Macaroni Grill, Barnes and Noble and the Outback Steakhouse. I urge you to renew your commitment to southern Dallas and become a part of the tremendous growth that is occurring in our area.

If I may be of any further assistance, please do not hesitate to contact me.

Sincerely,

Glenn A. Repp
Glenn A. Repp

Mayor

Office of the Mayor - P.O. Box 380280 - Duncanville, Texas 75118-0280
972-398-0213 - 972-780-5017 - Fax 972-780-5077

Wilmer-Hutchins Independent School District

3820 East Illinois Avenue
Dallas, Texas 75216
(214) 376-7311 - FAX (214) 376-4262

Archie T. Lee
Interim Superintendent

February 15, 2001

Ms. Deidra Wilkerson
Chairwoman, Membership and Scholarship
P. O. Box 763773
Dallas, Texas 75376

RE: The Planned Closing of the J. C. Penney Store in the Southwest Center Mall

Dear Ms. Wilkerson:

In retrospect thinking about the economic development of the community incorporated in the Southern Dallas section needs to keep the J. C. Penney Company opened. This store is located in the Southwest Center Mall only minutes away from customers in our areas. We vote to keep it that way. The service is so necessary for the fast growing population in the Wilmer, Hutchins, South Dallas, and Lancaster communities that our district serve.

Be sure that as we view economic development for the area, we would hate to see reputable businesses relocated.

Thanks you for allowing us to voice our opinion for J. C. Penney's remaining open.

Capitol Office:
Post Office Box 2910
Austin, TX 78768-2910
(512) 463-0664
1-800-546-3798
FAX: (512) 463-0296
E-mail: jesse.jones@capitol.texas.gov

The State of Texas
House of Representatives



Jesse W. Jones
District 110

District Office
7125 Marvin D. Love, Suite
Dallas, TX 752
(214) 375-3
FAX: (214) 372-3

February 15, 2001

Mr. Barry G. Stewart, President
Southern Region J. C. Penney Co., Inc
6501 Legacy Drive
Plano, Texas 75024-3698

Dear Mr. Stewart:

It has come to my attention that the J. C. Penney Store in Southwest Center Mall is preparing to close. While it is reasonable to expect that extenuating circumstances may sometimes require such drastic measures, I am hoping that the rumor not true. However, I trust that in making what appears to be a sound business decision, that other factors would also be taken into consideration. Among such factors are a loyal customer base and consideration for an under-served area of our community. I need not remind you that the success of J. C. Penney's is owed in large measure to the Black community across America. Such loyalty should be rewarded by a convenient place to shop! Therefore, on behalf of constituents whom I serve, I am requesting reconsideration be given to retaining the store in its present location.

Sincerely,

Jesse W. Jones
Member

cc: Mr. Jerry Schutte, S.W. Center Mall
Dr. Darren L. Reagan, BSEAT.

Vice Chair - Elections
Member: Local & Consent Calendars - Higher Education

MARTIN FROST
24th District, Texas

DEMOCRATIC CAUCUS
CHAIRMAN

RULES COMMITTEE

Congress of the United States
House of Representatives
Washington, DC 20515

February 16, 2001

Barry G. Stewart
President, Southern Region
J.C. Penney Company
6501 Legacy Dr.
Plano, TX 75024

Dear Mr. Stewart:

I would like to urge you to keep the JC Penney store in the Southwest Center Mall open. The southern sector of Dallas has historically been underutilized in the area of economic development. A renewed commitment to remain at the mall may provide some stability for the many residents who live along the I-20 corridor.

A very large and diverse group of people choose to call Oak Cliff/Southwest Dallas county home. It is important that the residents who have chosen to call this area home have quality choice when making retail decisions. A pledge by your company, JC Penney, to continue serving residents who live south of downtown Dallas will only help to enhance of life for all the city's population.

Once again, I would like strongly urge you to keep the JC Penney's Southwest Center Mall location in business for the many people in Dallas who use the mall on a frequent basis. If you should have any questions concerning this letter please feel free to call me or my field representative, Marc Veasey, at 817-293-9231 or 1-800-846-6213.

Sincerely,

Martin Frost

MARTIN FROST
Member of Congress

MF/mv

Fort Worth, TX 76100
3020 S.E. Loop #20
(817) 293-9231
1-800-846-6213

Please reply to office checked
Dallas, TX 75206
400 S. Zang Blvd., Suite 508
(214) 846-3401
1-800-827-3058

Coral Gables
100 N. West
(305) 8
1-800-3



Billy J. Ward, Superintendent
 Thomas W. Poore, Deputy Superintendent
 Josea Galner, Chief Financial Officer

ARTIS JOHNSON
 MAYOR



P.O. BOX 500
 321 NORTH MAIN
 HUTCHINS, TEXAS 75141
 972-225-6121
 FAX 972-225-5539

CITY OF
HUTCHINS
 SOUTH GATE TO 'BIG D'

Rev. E.J. Bailey
 Rev. Green
 Mr. Reynolds

February 14, 2001

Mr. Barry G. Stewart, President, Southern Region
 J. C. Penney Company, Inc.
 6501 Legacy Drive
 Plano, TX 75024-3698

Dear Mr. Stewart,

I am writing this letter to express my concern regarding the closing of J. C. Penney in the Southwest Center Mall.

It is in the best interest of the Lancaster community and school district for this store to remain open. Therefore, I am requesting that you reconsider your position regarding the closing of one of southern Dallas' largest and finest retail stores.

Sincerely,

Billy J. Ward
 Superintendent

cc: Jerry Schutte, S. W. Center Mall
 Darren L. Reagan

February 14, 2001

J.C. Penney, Inc.
 Attn: Barry G. Stewart, President, Southern Region
 6501 Legacy Drive
 Plano, Texas 75024-3698

Dear Mr. Stewart:

As the years have progressed it is apparent by the vacancies within the Mall that Southwest Mall has steadily regressed. The planned closing of the J.C. Penney store would only cause farther regression and economic devastation to the Southern Dallas Community.

As a resident of Southern Dallas County and Mayor of the City of Hutchins I am very concerned about the impact this will have on the Southern Sector of Dallas County and the impact it will have on the viability of Southwest Mall.

During a recent meeting of the 'Concerned Citizens' there was an abundance of support for the J.C. Penney - Southwest Mall store to remain open. The majority of our citizens have shopped at the Southwest Mall for over 20 years. There were various positive comments regarding your Housewares and Catalog Department.

Your consideration and continued support in helping the Southern Dallas Community remain viable is appreciated.

Sincerely,

Artis Johnson
 Mayor

1201 N. Dallas Avenue, P.O. Box 400, Lancaster, Texas 75146 • 972-227-4141 • Fax 972-227-1102
 www.lancasterisd.org



February 16, 2001

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

Gentlemen:

I want to thank you for notification of the Southern Dallas County/Community Town Hall Meeting regarding the possible closure of the J. C. Penney store at the Southwest Center Mall.

I applaud and support your efforts to keep this highly-recognized and important business entity open in our area. The citizens of our region deserve and need every retail establishment to serve their needs. With the proper management and customer support, I believe J. C. Penney's could be the most profitable store in the metroplex.

Nevertheless, I will be unable to attend the meeting; however, I send my best regards for the success of your mission.

Sincerely,

L. Scott Wall
 City Manager

sws

DALLAS BAPTIST MINISTER'S CONFERENCE

Office of the President

Dr. Robt. H. Wilson, Sr.
 1811 West Camp Wisdom Road Dallas, Texas 75237
 Telephone (214) 330-7227 Facsimile (214) 331-2442

February 15, 2001

Mr. Barry G. Stewart, President Southern Region
 J. C. Penney Company, Incorporated
 6501 Legacy Drive
 Plano, TX 75024-3698

Dear Mr. Stewart:

We, the members of the Dallas Baptist Minister's Conference, representing our churches and communities throughout the Metroplex, wish to register our position relative to the proposed closing of the J. C. Penney store in the South West Center Mall. We are united in our desire to keep this store in this community.

The absence of your store in the South West Center Mall will not only create a "ghostly" appearance, but will be a decided inconvenience for senior citizens who have shopped in your store in this location for many years.

We are committed to any effort that will serve to build this neighborhood and not tear it down!

Sincerely,

Robt. H. Wilson
 President

H. J. Johnson
 Vice-President At-Large

RHW/rwn



E. K. BAILEY, D. MIN.
Senior Pastor

January 26, 2001

To Whom It May Concern:

As Senior Pastor of this church it has given me great pleasure to serve the people of this community for the last 25 years. Our church, like your stores have served as a beacon of light in this dark and benighted world. Since coming to this community I have witnessed the ebb and flow of business ventures, which has been of great concern both to me and the members of our congregation. It goes with out saying that the community needs businesses both to meet our personal needs (food, clothing, etc.) and financial needs (employment). The removal of stores like J. C. Penney's and Montgomery Wards which meet the financial and physical needs of our people would greatly effect the moral of this community. This move would require persons to have to travel outside of the immediate area for needs and employment, thus creating financial and physical burdens.

On behalf of this South Oak Cliff Community and it surrounding area, I appeal to you, to reconsider your decision to remove the J. C. Penney's and Montgomery Wards store from the Southwest Center Mall, located on Camp Wisdom Road, Dallas, TX. As I speak for the community and congregation, I am sure that I would be supported by the other clergy of this community by saying that we will support you in any way possible to make the retention of these stores a reality for the benefit of all.

Respectfully,

E. K. Bailey
Senior Pastor

4808 S. OAKCREEK DRIVE
DALLAS, TEXAS 75237
Phone: (214) 331-8522
Fax: (214) 333-3597

www.concordindallas.org



LEE ALCORN
President / CEO

COALITION FOR THE ADVANCEMENT OF CIVIL RIGHTS
5801 MARVIN D. LOVE FRWY., SUITE 202

(214) 351-4137
Phone / Fax

February 10, 2001

J.C. Penney Company, INC.
Mr. Barry G. Stewart, President, Southern Region
6301 Legacy Drive
Plano, Texas 75024-3698

Via Facsimile

Dear Mr. Stewart:

This letter is to express to you my support for any and all efforts to keep the store at Southwest Center Mall open.

With the closing of Montgomery Ward's store and continuing effort to stabilize the economy in the area of the store, the closing of J.C. Penney would be devastating to the extent that the community could not recover for sometime.

I was unable to attend the meeting of community leaders that shared their concern and support for reconsidering the planned closing of this store. I was encouraged by the feedback from the meeting that suggested that the final decision is not in on the closing.

Your continued efforts to look for ways to keep the store open will be appreciated.

Sincerely,

Lee Alcorn

Post-it brand fax transmittal memo 7671		1 of pages 1	
TO: J.C. Penney Company	FROM: Lee Alcorn	ON: CACR	ON: CACR
DATE: 2/14/01	PHONE: 972-3643825	FAX: 972-3643825	

P.O. 763130 - DALLAS, TEXAS - 75376-3130



REV. H.D. REAGAN
Pastor

Children Education Director
Mrs. Ode Reagan
Chairman of Deacon Board
Mr. Fred Brown
Chairman of Finance Committee
& Treasurer
Mr. Bobby Jefferson



Church Secretary
Ms. Pamela McHester

OUR MOTTO:
"To do as bringer through Christ which strengtheneth me" PHA 4:13

Superintendent of Sunday School
Rev. Michael Hoveborough

OUR AIM: To Help Souls to Christ

Youth Director
Ms. Linda Jennings

February 13, 2001

Mr. Barry G. Stewart
President, Southern Region
J. C. Penney Company, Inc.
6301 Legacy Drive
Plano, Texas 75024-3698

Dear Mr. Stewart:

I am writing this letter with deep, heartfelt concern regarding your intentions of closing the J. C. Penney store located in the Southwest Center Mall.

As a leader in the Church and Community, I voice the sentiment of the many people that this closing would affect, and certainly in a traumatic way.

We are striving continuously to build Southern Dallas to meet the needs of the Community, as well as being an "Invitational Region" that would be an attractive area to the entire City of Dallas.

Please consider the hardships that this would place upon the unfortunate people transportation wise and to everyone that Penny's have always provided quality service merchandise to. We are looking forward to a positive outcome in your decision for J. C. Penny at Southwest Center Mall to remain open.

Sincerely,

Rev. H. D. Reagan



City of Cockrell Hill
4125 W. Clarendon Drive
Cockrell Hill, Texas 75211
Telephone: (214) 330-6333 Fax: (214) 330-5483

February 14, 2001

Bary G. Stewart
President
Southern Region
J.C. Penney Store
Southwest Center Mall

Dear Mr. Stewart:

It has come to my attention that the JC Penney store located at Southwest Center Mall may soon be closing its doors. Cockrell Hill, being a small community with a population of 3800, greatly depends on retail and industrial development in its surrounding cities.

Southwest Center Mall is one of the developments most valuable to our citizens. I hope the JC Penney Board of Directors will consider keeping the store at the Southwest Center Mall open for everyone's enjoyment.

Sincerely,

C.P. Slayton
Mayor



OAK CLIFF CHAMBER OF COMMERCE

660 S. ZANNO • DALLAS, TEXAS 75208 • 214/421-4247

February 23, 2001

Mr. Barry G. Stewart
President, Southern Region
J. C. Penny Company, Inc.
6501 Legacy Drive
Plano, TX 75024-3698

Dear Mr. Stewart:

The Oak Cliff Chamber of Commerce is writing to ask you to reconsider the decision to close your department store at Southwest Center Mall. This decision has a potentially devastating social and economic impact on Southern Dallas County because Southwest Center Mall is the only regional mall serving customers who live in Southern Dallas, DeSoto, Duncanville, Lancaster, Cedar Hill, and Ellis County.

The announced closing of the J. C. Penny store comes on the heels of the announcement that another mall anchor, Montgomery Ward, is closing due to bankruptcy. Two anchors leaving the mall impact jobs, our local economy, and the future of a regional mall uniquely located in an area with a large minority population.

Other points worth mentioning include:

- The UNT System Center at Dallas will be located on 200 acres in the vicinity of I-20 and Hampton Road and will grow to a population of over 20,000 students. The mall is excellently positioned to capture employees and shoppers
- Service roads being constructed on I-20 will also result in considerable economic development in the area surrounding Southwest Center Mall.
- In the Southern Dallas area, the area just northeast of the mall is experiencing a building boom. The Redbird Airport area, Pinnacle Park to the North, Mountain Creek to the West, and Southport to the West are all major projects that stand to benefit the retailers who are located in Southwest Center Mall.

Mr. Stewart, the Oak Cliff Chamber of Commerce asks that you reconsider the closing of your Department store in the Southwest Center Mall. Please consider any of the area chambers of commerce as a resource as you look into this issue.

Sincerely,

Lena Ainley
President

Cc: Mr. Jerry Schutte, Southwest Center Mall
Mr. Darren L. Reagan, Black State Employees Association of Texas, Inc.



Continuing
Leadership
Since 1928

February 28, 2001

Allen Questron
Chairman
JCPenney Company, Inc.
6501 Legacy Drive
Plano, TX 75024-3698

Dear Mr. Questron:

The Dallas Black Chamber of Commerce joins the cadre of community leaders, concerned citizens, business owners and chambers of commerce in requesting your reconsideration of the decision to close the JCPenney store at Southwest Center Mall.

It goes without saying, the impact on the mall and the community will be devastating. Your store at Southwest Center Mall serves customers who live in the southern sector of our city—which is the largest population concentration in Dallas. This area is surrounded by communities that include DeSoto, Duncanville, Lancaster, Cedar Hill and many others. The devastation would only be magnified.

The southern sector is prime for companies like JCPenney, as outlined in numerous retail studies conducted on the southern sector spending habits. In addition, major investment is taking place in the area. They include: The University of North Texas, Red Bird Airport, expansion of I-20, a planned golf course and many others.

We strongly urge you to reconsider your decision for all the right reasons.

We stand poised to assist with this effort.

Sincerely,

Reginald Gates
President

RG/cjh



Dallas Public Schools

February 22, 2001

Allen I. Questron
Chairman/CEO
J. C. Penny Company, Inc.
6501 Legacy Drive
Plano, Texas 75024-3698

Re: The Planned Closing of the J. C. Penny Store, Southwest Center Mall

Dear Mr. Questron,

I serve on the Board of Education for Dallas Independent School District and represent the area encompassing the referenced J. C. Penny store. The residents of this community have become very concerned upon learning that there are plans in place for closing the Penny's store. The residents of this community have been loyal customers of Penny's for several decades, and we strongly urge you to reconsider your decision to close this store.

In addition to being a major anchor for the mall, Penny's and the other stores provide employment opportunities for youth, both high school and college age. The jobs not only provide income for our youth, but also spurs entrepreneurial interests.

I would urge you to review your marketing strategy with the view towards making the store more profitable and our community will redouble our efforts to ensure that the mall continues to be a viable and attractive place to shop.

Again, we ask you to reconsider your decision regarding the closing of this store.

Sincerely,

Hollis N. Brashear

Hollis N. Brashear
School Board Trustee
District 6
3700 Ross Avenue, Box 1
Dallas, Texas 75204-5491
(972) 923-3717



SOUTHERN DALLAS DEVELOPMENT CORPORATION

February 27, 2001

Mr. Barry G. Stewart, President
Southern Region
JCPenney Company, Inc.
6501 Legacy Drive
Plano, Texas 75024-3698

Dear Mr. Stewart:

The purpose of this letter is to request that JCPenney seriously reevaluate its decision to close the JCPenney store in the Southwest Center Mall. Coming on the heels of the subsequent closing of Montgomery Wards stores nationwide, your store closing would be very detrimental to the future of the mall.

It is my understanding that stores which have upgraded their presence in the mall and modernized their facilities; e.g., Dillard's, have shown a sharp upturn in per sq. ft. sales.

The Southern Dallas Development Corporation (SDDC) has financed many businesses in the area and is up beat regarding the economic future of southwest Dallas County.

I have enclosed, for your perusal, a report prepared by the McKinsey Company which indicates a billion-dollar opportunity for the capture of retail sales in southern Dallas. Also enclosed is a current list of our Board members and a copy of our most recent annual report.

If you have any questions regarding this request, please contact me at 214-428-7332, extension 11.

With best wishes,

Jim Reid
President

Enclosures

McKinsey Company Report
Board List
Annual Report

11/17/00

bcc: Jerry Schutte - Southwest Center Mall
Darren Regan - BSEAT
Barbara Bradford - Southwest Center Mall

1402 Corbett St. • Suite 1150 • LB 135 • Dallas, Texas 75215 • (214) 428-7332 • FAX (214) 426-6847

COVERALL MANAGEMENT & ASSOC., INC.
P. O. BOX 763953
DALLAS, TX 75237
214-331-2197 - Office
214-331-4655 - Fax

February 16, 2001

Mr. Barry Stewart
J.C. Penney
6501 Legacy Drive
Plano, TX 75024-3698

Re: J.C. Penney - Southwest Center Mall

Dear Mr. Stewart:

I cannot even begin to estimate the devastating effect of the closing of J.C. Penney in the Southern Sector. I support the community and BSEAT in asking you to reconsider your decision and work with the City of Dallas and the Mall owners to adjust, so you may stay in the Southwest Mall. I will support your store by making purchases and also advocate to others to purchase from your store.

Sincerely,

John Proctor
President

JP/cm

DeSoto Chamber of Commerce

February 21, 2001

Mr. Barry G. Stewart, President, Southern Region
J.C. Penney Company, Inc.
6501 Legacy Drive
Plano, Texas 75024-3698

Dear Mr. Stewart:

I am writing to you in hope that J.C. Penney Co. will reconsider a decision to close their department store in the Southwest Center Mall. This decision stands to have a devastating social and economic impact on Southern Dallas County as the only regional mall.

As you are aware, Southwest Center Mall is also anchored by Montgomery Ward and they will be closing due to bankruptcy. On the heels of that announcement, J.C. Penney Co. announced their decision to also close. We would assume the J.C. Penney store enjoyed strong sales and profit and had a loyal customer base over the years in Southwest Center Mall. Now when a community needs your support more than ever, your planned closure is announced.

There are several positive economic indicators in Southwest Dallas County and surrounding communities that should be taken into consideration. Service roads are being constructed on I-20 between Hampton and Bonneyview Roads which will bring considerable economic development to the area. Interstate 35, the NAFTA Highway, is being widened and improved from I-20 south to Parkerville Road which will also result in a building boom in the area. The University of North Texas System Center at Dallas, the first public university in Southern Dallas County, will most likely be located on 200 acres in the vicinity of I-20 and Hampton Road. Imagine having a J.C. Penney's store within 3 miles of a university that could grow to a population of 25,000 students. Nationwide corporations have recently opened businesses in our Best Southwest communities of DeSoto, Cedar Hill, Duncanville and Lancaster, including the Dr. Pepper Star Center, On The Border, Outback Steakhouse, Macaroni Grill restaurants, Barnes and Noble, and many more. Are these major retailers and corporations recognizing the future business potential of Southern Dallas County?

I trust J.C. Penney Company will be sensitive to the concerns of the citizens of Southern Dallas County and the impact this could have on our community. Please reconsider the closing of your Department store in the Southwest Center Mall.

Sincerely,

Joel R. Sontag
President/CEO

Cc: Jerry Schutte, SW Center Mall
Fax: 818/789-4030
Darren L. Reagan
Fax: 214/467-7704

(972) 214-3365 • Fax (972) 214-2228 • 202 E. Pizazz Avenue Road • P.O. Box 120 • DeSoto, Texas 75113-0120



CITY OF DALLAS

JAMES L. FANTROY
Councilmember

COUNCIL COMMITTEES
Municipal & Security Affairs
Public Safety
Transportation and Telecommunications

February 16, 2001

Mr. Barry G. Stewart, President, Southern Region
J.C. Penney Company, Inc.
6501 Legacy Drive
Plano, TX 75024-3698

Dear Mr. Stewart:

This letter is to express to you my support for any and all efforts to keep the store at Southwest Center Mall open.

With the closing of Montgomery Ward's store and continuing effort to stabilize the economy in the area of the store, the closing of J.C. Penney would be devastating to the extent that the community could not recover for some time.

I was unable to attend the meeting of community leaders that shared their concern and support for reconsidering the planned closing of this store. I was encouraged by the feedback from the meeting that suggested that the final decision is not in on the closing.

I am sending Ruth Stewart in my Place.

Sincerely,

James L. Fantroy
Councilmember
District 8

LJ/CPenney



PO Box 765006
Dallas, TX 753376

Tel 972-228-2900
Fax 972-228-9434

A STATEMENT BY THE REV. L. CHARLES STOVALL, PRESIDENT OF DALLAS SOUTHERN CHRISTIAN LEADERSHIP CONFERENCE (SCLC) IN SUPPORT OF J.C. PENNEY REMAINING IN THE SOUTHWEST CENTER MALL

February 17, 2001

When we received the invitation to attend this community meeting, we already had an important commitment that causes us to be in attendance elsewhere. This statement is presented in strong support of doing whatever is necessary to keep this important retail store in our area mall and to foster economic viability in our community.

The Southwest Center Mall, formally Redbird Mall, has served as an important financial hub in this area for a number of years. Flagship stores such as J.C. Penney, Foley's, Sears, and Dillard's are invaluable in the effort to attract customers to the mall. The abandonment by either of these stores will result in irreparable harm to the economic stability and growth and financial well being of this area.

The disturbing news of J.C. Penney's intention to vacate the mall came as a shock to us. Loyal customers have supported J.C. Penney at this and other outlets throughout the existence of the chain. Not only has there been support in direct shopping, but also through catalogue orders. The closing of the Southwest Center Mall store would come in an untimely manner.

This is a stable community of families with modest incomes. The area is growing. Several new housing developments will expand the customer base in area stores. The development of Redbird airport, which will include an upscale hotel, is close to becoming a reality. Several smaller hotels have already added to the hotel stock in the area. Access roads and other highway modifications will provide the infrastructure for further economic development. Restaurants and establishments such as Starbucks are moving into this area. We must raise the question "what do they see that J.C. Penney does not?"

We join those clarion voices in encouraging J.C. Penney to stay in the Southwest Center Mall. It's as if the closing of Montgomery Ward became an excuse for J.C. Penney to leave this area. However, Montgomery Ward closed nationwide. The closing of the Southwest Center Mall J.C. Penney is targeted and selective. To abandon this mall when all other economic indicators are positive sends the wrong message to valuable customers all over the nation. It also sends a discouraging and deceptive message to potential mall tenants and investors contemplating projects in this area. We urge J.C. Penney to reconsider and to remain in the SWC mall.

*Tuesday, December 1, 1992 – Dallas Morning News
Residents Fight Closing of Kmart*



Allen McGill (right) President of BSEAT Moderates Community Forum
held at the New Birth Baptist Church

Oak Cliff residents decry plan to close Kmart after Christmas

Residents concerned about job losses, urge boycott of stores

By Sylvia Martinez
Staff Writer of The Dallas Morning News



Mr. McGill, who lives nearby and is a board member of the Black State Employees Association of Texas, said Kmart officials "want to keep the store in place until Dec. 31 — until they get every last dollar from our community — and then slam the door and go."

Oak Cliff leaders meet with Kroger officials to discourage store closing

Grocer firm on plan to shut down Tuesday

By Eleska Aubespain
Staff Writer of The Dallas Morning News

Kroger vows to keep Ledbetter store open, seek resident suggestions on improvement

Kroger officials refused Thursday to keep open a money-losing store in Oak Cliff but agreed to delay the shutdown in response to community concerns.

The Kroger supermarket at Hampton Road and Ledbetter Drive had been scheduled to close Friday but will remain open from 9 a.m. to 6 p.m. through March 31, said Jon Flora, executive vice president of the company's Southwest Kroger Marketing Area.

"It is a decision that we want to go ahead with and listen to the community as far as giving it a little more time before closing," Mr. Flora said. "But we are not going past March 31. We cannot keep the thing open any longer than that."

"We don't have a state-of-the-art store at Ledbetter, and you are not bringing into our community the things you have in North Dallas and Plano. And I'm trying to figure out why when 10 years ago you were building other state-of-the-art stores, you didn't do so here. I'm not satisfied."

— Gloria Smith,
Oak Cliff resident

Darren Reagan, the group's chairman and chief executive officer, said his group is upset not only that the store is closing but also that not enough notice was given. "We were really appalled and we felt betrayed by this decision," he said.

Kroger officials pledge to keep Ledbetter store's doors open

Company will ask Oak Cliff residents for suggestions

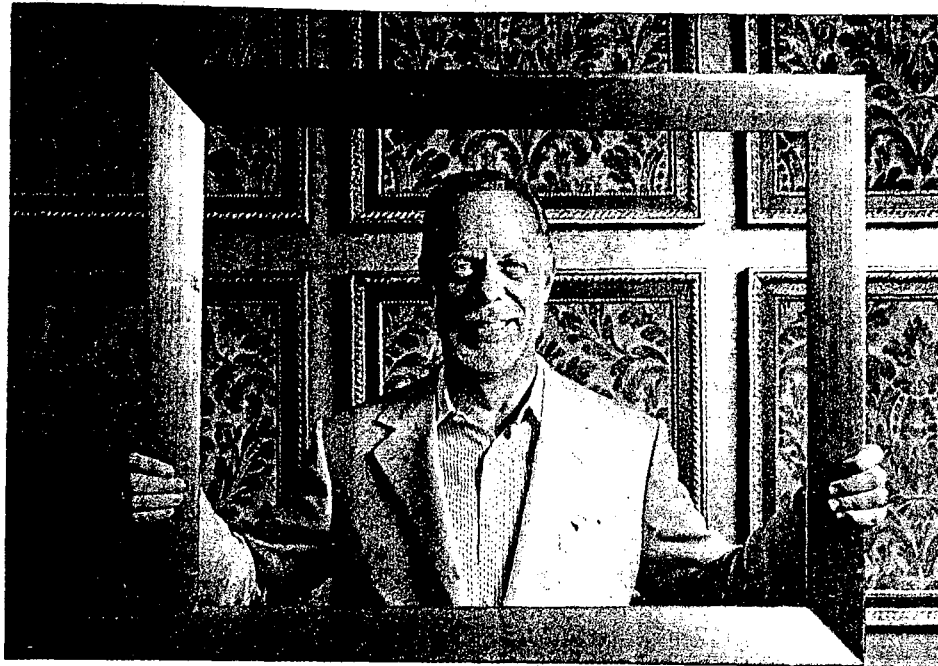
By Eleska Aubespain
Staff Writer of The Dallas Morning News



Kroger delays closing Ledbetter store

Black state employee group says it may still take action against firm's move

By Eleska Aubespain
Metro South Bureau of The Dallas Morning News



ARIANE KADOCH SWISA/Staff Photographer

Wyndham International chairman Fred J. Kleisner was embarrassed a few years ago after his company got a failing grade in the NAACP's annual lodging report, but it inspired him to make changes.

From a 'D' grade to diversity leader

Wyndham's efforts to attract more women, minority travelers pay off

By SUZANNE MARTA
Staff Writer

Wyndham International Inc. chairman Fred J. Kleisner still remembers his disgust when he learned his hotel chain had received the worst grade in the industry in the NAACP's annual lodging report.

What was particularly crushing was how the D had been earned: "It wasn't even for something we did," Mr. Kleisner said. "We had the arrogance to refuse to fill out the survey."

But that D grade four years ago set a new course at Dallas-based Wyndham — one that made diversity a priority for how the company does business.

"I decided that we would be the leader in the industry," Mr. Kleisner said.

He met with top managers and told them he wouldn't be associated with a company with a failing grade.

Wyndham executives analyzed

hiring and promotion practices at all levels. Mr. Kleisner nominated minorities and women to Wyndham's board of directors as positions opened up. And he asked the board to elevate two female executives — including one who is also African-American — to corporate officer status. The company examined its supplier contracts — increasing participation from women- and minority-owned firms from almost nothing to 12 percent last year. This year, the goal is 16 percent.

The result: In the three years since the company launched its minority marketing efforts, revenue from those customers has grown from \$1 million in 2000 to \$4 million last year.

Granted, the \$4 million is just a small fraction of the company's revenue. And Mr. Kleisner reiterates that diversity *and* gender balance reflect the heart of the company's effort.

See WYNDHAM Page 3D



D-FW TOP 200

This Sunday, *The News'* yearly special section looks at how companies stack up when it comes to diversity in the executive suite and in the boardroom. Plus: the 2004 ranking of the area's largest publicly traded companies, new listings of telecom firms, hospitals and more.

Wyndham seeks out minorities

Continued from Page 1D

Women business travelers account for more than 35 percent of Wyndham's revenue — or about \$300 million. By 2005, that figure is expected to rise to about 50 percent. Women hold half of all Wyndham's management positions — up from about 40 percent a few years ago.

"I won't be satisfied until it's 58 percent — because that's what the workforce is," Mr. Kleisner said.

Setting the standard

Mr. Kleisner, who has considered himself a civil rights supporter since he marched in his first demonstration at Michigan State University in the 1960s, said he took the poor rating from the NAACP personally. He has since met with the executives of the organization and several minority-targeted publications.

"I asked for their help and told them that this was what our company would stand for," he said. "This was not going to be a flavor of the month."

Wyndham established an external diversity board to help guide how the company pursues minority customers — a strategy similar to the one it launched in 1997 to court women business travelers.

The goal: To become the preferred brand for minority, gay and lesbian travelers, similar to the way it courted women business travelers. As buying power among minority groups has grown, so has the attention paid by corporate America. But securing brand loyalty takes more than just making sure advertising photos aren't limited to white customers.

"If you want your brand to stand out, you have to be involved in the community," said Johnnie King, president of The King Group, a Dallas-based advertising agency that specializes in travel marketing to ethnic groups.

Once the relationship has been established, those groups also reward with repeat business.

"If I'm in charge of a big meeting, I'm more likely to go to a company that has proven they want our business rather than risk a unpleasant experience with a new company," Mr. King said. "Everything is amplified when you're dealing with the minority markets."

Wyndham's efforts seem to be paying off. The company won a contract to host *Black Enterprise* magazine's Entrepreneur conference for the next three years. It's an important event because it attracts around 3,500 of the nation's most prominent African-American business leaders, who influence millions in travel spending.

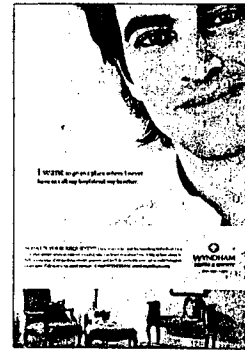
And its Wyndham Palace Resort & Spa will be the headquarters hotel for next month's "Gay and Lesbian Day at Walt Disney World" in Orlando, Fla.

The two contracts represent business that previously went to other hotel brands.

In the latest NAACP rankings, Wyndham was second only to Marriott International Inc. in the annual report. The grassroots organization named Mr. Kleisner to chair its corporate giving program. And earlier this year he was named chairman for the American Hotel and Lodging's new Multicultural & Diversity Advisory Council.

Mr. Kleisner says Wyndham's efforts to diversify aren't just about looking good.

"It's good for our shareholders," he said.



Wyndham International

Earlier this year, Wyndham launched its first advertising campaign aimed at gay and lesbian travelers.

growth during each of the last seven quarters.

"Some associations and groups started doing business with us because of our diversity initiatives," said Donna Deberry, Wyndham's executive vice president of global diversity and corporate affairs. "They wanted to do business with hotels that shared their values."

Wyndham's changes to its business operations have also paid off. Many corporate clients now include questions about the hotel's diversity initiatives in contract proposals, including make-up of Wyndham's vendors and workforce and how the company allocates its charitable giving.

"Corporate America sees diversity as a way to figure out who they'll do business with," Ms. Deberry said.

Ms. Deberry joined Wyndham in 2000, as part of Mr. Kleisner's plan to aggressively forge relationships with minority groups and attract business.

It proved to be good timing.

Niches

When an economic downturn began to slow business travel during the spring of 2001, Wyndham was able to win new group business from minority and emerging market customers. "We've been able to tap into these customer groups because we've built relationships in the community," Ms. Deberry said. "It was the one market that didn't cancel contracts during the downturn."

Hotel companies can't afford not to market to minorities and women, said Melinda Bush, chairwoman and chief executive of New York consulting firm Hospitality Resources Worldwide LLC.

She also serves as a board director for Irving-based FelCor Lodging Trust Inc.

"Competition is on every corner," Mrs. Bush said.

"You have to look at every market to gain market share. If 40 percent of the nation's business travelers are women and you're only getting 20 percent, you have to do something different."

Earlier this year, Wyndham launched its first advertising campaign aimed at gay and lesbian travelers, a customer segment whose buying power has only recently been recognized in the tourism industry.

Research by San Francisco firm Community Marketing Inc. shows that more than 90 percent of gay and lesbian consumers will select what they consider to be gay-friendly companies to do business with based on its progressive social policies and practices.

"That's enough to get my attention," Mr. Kleisner said.

The African American Community

**“State of Health &
Wellness”**

News You Can Use

African American groups demand increased access to drug treatment

By Alvin Peabody, Special Contributor to the NNPA

For the past five years, Black groups around the U.S. have been sounding the same message: to curb the spread of HIV infection among people of color and to reduce the number of new cases among African Americans, prevention must become a top priority.

Because that message has been largely ignored by Congress and the federal government, new statistics released by the Atlanta-based Centers for Disease Control and Prevention (CDC) may directly drive that point.

According to the CDC, every hour, seven Americans are infected with HIV, three of whom are African Americans. In addition, a total of 240,000 to 325,000 African Americans are infected with HIV and 92,000 African Americans are living with AIDS. Alarmingly, another 1 in 50 African American men and 1 in 60 African American women are infected with HIV.

"It is high time that President Clinton declare a 'State of Emergency' in HIV and AIDS among African Americans," said Commission on AIDS. "We are deeply concerned by the growing disparities in health outcomes for all racial and ethnic minority populations impacted by HIV and AIDS."

The severity of the disease among African Americans has prompted many leaders across the country to begin to question federal officials about the gap in treating African Americans and other HIV and AIDS patients and the rest of the minority population.

In a recent letter to the Congressional Black Caucus, San Francisco Mayor Willie Brown wrote that, "Despite the fact that African Americans comprise just nine percent of our city's population, in the first quarter of 1998, African Americans have made up 18 percent of people diagnosed with AIDS. I concur that there needs to be a national policy on this disease as it relates to the African American community."

Primm, who also heads the Addiction Research and Treatment Corporation in Brooklyn, N.Y., agreed that a comprehensive national plan is needed, especially as it relates to increasing access to substance abuse treatment in the fight against the spread of HIV among injection drug users, their partners and their children.

"While new HIV infections due to injection drug use continue to soar in communities of color, too many people must wait to enter drug treatment," Dr. Primm told members of the Congressional Black Caucus, who held a meeting on HIV and AIDS last

AFRICAN AMERICAN ACCESS TO DRUG TREATMENT' continued from front page

week on Capitol Hill.

According to various testimonies before the CBC panel, many African American leaders complained that there are limited drug treatment slots available nationwide at any given time to the estimated 1.5 million active drug users in the U.S. And, despite the pressing need for substance abuse treatment services, tens of thousands addicted young men and women of color are incarcerated in correctional facilities due to drug related charges.

"In these very facilities the rates of

HIV/AIDS are skyrocketing, yet HIV prevention and care services are inadequate," said Dr. Primm.

Marie St. Cyr chairs the board of the National Minority AIDS Council. "The African American community is clearly experiencing a national state of emergency regarding HIV/AIDS. We feel that President Clinton has a constitutional obligation to act in the face of a threat to the American people, and the rate of HIV infection in African American communities is a national emergency that demands

presidential action," she said.

Meanwhile, the CBC, in joining others in seeking a declaration of a 'state of emergency' on HIV/AIDS, has called on the Clinton administration to implement a large-scale, public information campaign to educate African Americans about the benefits of knowing their HIV status; a comprehensive plan to address HIV prevention, care, treatment and support service needs of African American gay men, who have been disproportionately affected by the disease.

FYI.....

The Pharmaceutical Pipeline holds promising new medicines

By Larry Lucas

People often ask, "What's in the pharmaceutical pipeline?" Drug companies are developing more than a thousand new medicines. Many of these medicines won't be ready for several years. It takes about 15 years to get a new drug from the laboratory to pharmacy shelves. But, after talking to pharmaceutical company scientists, I've identified several important medicines that could be available in the next year or so. Let me tell you a little about some of these potential new treatments.

Unstable angina or severe chest pain that may mean the onset of a heart attack is the leading cause of admission to coronary care units. One out of nine patients admitted for this reason dies or has a serious heart attack within 30 days. A new medicine now awaiting approval by the Food and Drug Administration may greatly increase the survival rates of these patients. It dissolves the platelets that form the clot that causes the heart attack. This is particularly good news for African Americans, who have higher death rates from heart disease than the majority population.

Stroke is the third leading cause of death and the number one cause of adult disability. African Americans face twice the risk of having a stroke than the majority population. One drug currently in clinical trials could blunt the damage of stroke by protecting the patient's brain cells.

Tragically, breast cancer kills an rate from breast cancer fell 10 percent between 1990 and 1995, but the death rate among

African American women remained steady. Pharmaceutical companies are working to stop this terrible disease and are currently testing 61 medicines to fight breast cancer. One company has a drug in clinical trials that attacks a particularly aggressive form of breast cancer in a novel way. It's a monoclonal antibody, or magic bullet that seeks out the cancer and destroys it. Trials in women whose cancer has spread to other parts of the body show that adding this medicine to standard chemotherapy helps shrink tumors and slows the progression of the disease.

Asthma is on the rise particularly in the African American community. Asthma sends 150,000 children to the hospital each year, and it's 26 percent more prevalent in African American children than white children. According to the National Institute of Allergy and Infectious Diseases, African American children experience more severe disability from asthma and are hospitalized more frequently. Many asthma attacks can be prevented by inhaled anti-inflammatory medicines. Currently, however, there are none available for infants and young children. But one company has developed a medicine for this age group, which is now awaiting approval by the Food and Drug Administration.

This year, pharmaceutical companies will pump more than \$20 billion into research on cancer, heart disease, stroke, asthma and other uncured diseases. This is a tremendous source of hope for African Americans.

THURSDAY, MAY 14, 1998



Did You Know???

Blacks absorb more nicotine per cigarette, study finds

By Brenda C. Coleman
Associated Press

CHICAGO — Blacks appear to absorb more nicotine per cigarette than smokers of other races, a finding that could explain why they run a higher risk of lung cancer and have more trouble kicking the habit, according to research at the University of California at San Francisco and elsewhere.

Why blacks seem to get more nicotine from cigarettes isn't clear. Researchers said there is disagreement over whether it results from biological differences in the way blacks and whites process nicotine, differences in smoking habits between the races, or both.

The findings are contained in two studies published in Wednesday's *Journal of the American Medical Association*.

One study, led by Ralph S. Caraballo of the Centers for Disease Control and Prevention, measured blood lev-

els of a chemical, called cotinine, a byproduct of the breakdown of nicotine in the body, in a nationally representative sample of U.S. adult smokers from 1988 to 1991.

Cotinine was measured instead of nicotine because it stays in the body much longer and scientists have developed a highly sensitive test for it.

Black smokers had cotinine concentrations substantially higher at all levels of cigarette smoking than white smokers did, the researchers said, after taking into account differences that could skew the results, such as weight, number of other smokers in the home and smoke exposure at work.

Previous research indicates black smokers are more likely to try quitting and have a lower success rate than white smokers. Also, black smokers

run a higher risk of developing lung cancer and dying from it.

Higher nicotine absorption could help explain the lower quitting rate among blacks, the researchers said.

Also, if blacks have higher cotinine levels because they inhale more deeply or smoke stronger cigarettes, they also would take in more cancer-causing substances such as tar. That, in turn, may explain why black smokers get lung cancer at higher rates than white smokers, the researchers said.

In a related study, a separate team of researchers compared rates of metabolism — the body's process of breaking down food to make energy — and nicotine intake among 40 black and 39 white smokers.

Cotinine blood levels per cigarette smoked were significantly higher in black smokers than in white smokers, said the researchers, led by Dr. Eliseo J. Perez-Stable of the University of California at San Francisco.

Although no significant difference was found in rates of nicotine metabolism, blacks cleared cotinine from their bodies at slower rates and took in more nicotine per cigarette.

Dr. Edward M. Sellers, a professor of pharmacology and medicine at the University of Toronto and Women's College Hospital, said that doesn't mean differences in nicotine metabolism between races don't exist. Instead, the study may have been too small to show such differences, said Dr. Sellers, who was not involved in either study.

Differences in nicotine metabolism could be important: A person whose body uses up nicotine relatively quickly might, as a result, crave more cigarettes, inhale more deeply or choose a stronger brand.

Dr. Sellers praised both studies as careful and important but agreed with their authors that more research is needed.

Eating Right for Recovery

Nearly one-third of all surgical patients are malnourished at the time of admission. Dutch scientists wanted to know if the same bleak statistics hold true for non-surgical patients, and if so, how a person's nutritional state affects complications during a hospital stay. At the University Hospital Nijmegen in the Netherlands, 40 percent of the 155 patients assessed upon admission displayed some degree of malnutrition. Malnourishment was usually caused by both the patient's illness and improper eating. The malnourished patients not only developed more complications during their hospital stay than those who were well-fed, but they also used more drugs, were less functional and tended to stay in the hospital longer. The more severe an individual's malnourishment, the worse the problems.

(American Journal of Clinical Nutrition, 1997; 66: 1,232-9)—LA

This survey underlines the need for nutritional support for hospitalized and chronically ill patients. Depending on one's needs, this should include both nutritious foods and supplemented nutrients.

Exercise, Vitamins Fight Colon Cancer

Exercise—A recent review of the medical literature conducted by researchers at Harvard Medical School indicates a consistent relationship between physical activity and a reduced risk of colon cancer. "About a 50-percent reduction in incidence was observed among those with the highest level of activity," the study says. The researchers recommend that "greater attention be placed on social strategies to increase physical activity as a means of preventing colon cancer." (*Cancer Causes and Control*, July 1997; 8 (4): 649-67)—MZ

Multivitamins—A new study from the University of Washington School of Medicine indicates that people who use supplements on a long-term basis have a substantially reduced risk of disease. The researchers found that a daily multivitamin may cut the risk of colon cancer by 41 percent. That's the conclusion they reached when they compared people who regularly took multivitamin-minerals over a 10-year period to those who did not. In the study, vitamin E decreased the risk of colon cancer by even more—57 percent. The average consumption was 200 IU daily. The researchers found that almost all of the supplements they looked at were associated with a reduced risk of colon cancer, but the major reductions were attributed to the use of multivitamins and vitamin E. (*Cancer Epidemiology, Biomarkers and Prevention*, 1997; 6: 769-74)—MZ

Beta Carotene—Beta carotene, an antioxidant common in fruits and vegetables, can enhance activity of various immune cells that guard against cancer and infections. One recent study demonstrated that it can specifically boost immune function in people with colon cancer.

Researchers at the Loyola University Medical Center, Maywood, Ill., gave 30 mg of beta carotene or a placebo daily for 3 months to patients who had been treated for colon cancer or non-cancerous colon polyps. The

cancer patients had low numbers of CD4 (a type of "T" cell), interleukin 2 (IL-2) and interleukin-2 positive (IL-2R) immune cells, which normally help the body fight cancers.

Beta carotene supplements significantly increased the number of CD4 and IL-2R immune cells in the cancer patients, but only slightly in the patients with polyps. The researchers conclude that people with colon cancer have "some deficiency in their immune system," which beta carotene might help. (*Nutrition and Cancer*, 1997; 28: 140-5)—JG

Calcium—Colorectal cancer is the second most common cause of death in the Western world. And, of those afflicted, more than half undergo surgery for removal of cancerous tissue.



Unfortunately, suturing together these intestinal incisions increases a person's risk of redeveloping tumors where stitches appear. Taking calcium carbonate

beforehand may decrease tumor reappearance by half. R. Adell-Carceller, Ph.D., from Castellon General Hospital in Castellon, Spain, studied rats who had this operation and were given a carcinogenic substance. In addition to fewer masses, rats given calcium had smaller tumors and less cancer in other areas of the colon and some parts of the small bowel. The supplemented rats were given approximately 2 times as much calcium as the control group for a total of 27 weeks. Other studies have found that calcium may also help prevent cancer from spreading. (*Diseases of the Colon & Rectum*, 1997; 40: 1,376-81)—LA

☐ People with colon cancer have typically spent a lifetime eating highly refined diets low in fiber, beta carotene, folic acid and other nutrients. They can likely improve their health by eating fresh fruits and vegetables and taking supplements. Much has been written about the benefits of exercise for cardiovascular health, but researchers are increasingly finding that exercise also appears to offer protection against colon cancer.

Study: Smoking cuts life span by 10 years

The Washington Post

Fifty years after British researchers published the first study firmly linking cigarette smoking to lung cancer, the same scientist following the same group of British doctors has reported the most detailed and long-term results ever of the health effects of smoking.

His stark conclusion: a life of cigarette smoking will be, on average, 10 years shorter than a life without it.

While the lethal effects of cigarette smoking have long been known, the new study, published Tuesday in the *British Medical Journal*, is the first to quantify the damage over the lifetime of a generation. The effects, the researchers reported, were "much larger than had previously been suspected."

In the 50-year study of a group of almost 35,000 British doctors, pioneering epidemiologist Richard Doll, 91, and his colleagues found that almost half of all persistent cigarette smokers were killed by their habit, and a quarter died before age 70.

The study also found, however, that kicking the cigarette habit had equally dramatic effects. He found, for instance, that someone who stops smoking by age 30 has the same average life expectancy as a nonsmoker, and someone who stops at 50 will lose four, rather than 10, years of life.

"What we now know is that consistent cigarette smoking doubles mortality rates in both middle age and old age," said Richard Peto, Dr. Doll's 30-year associate in the ongoing study. "But we also know that stopping smoking will significantly limit the harm."

Dr. Doll began studying smoking among British doctors in 1951, and the research has continued every decade since, with the final

study begun in 2001. At that time, almost 6,000 of the doctors first studied in 1951 were still alive.

The effects of smoking show up especially starkly after age 60. At 70, the study found, 88 percent of nonsmokers were still alive, compared with 71 percent of smokers. And at age 80, 65 percent of nonsmokers were alive but only 32 percent of smokers.

More diseases linked to smoking

Surgeon general's list adds cataracts, certain types of cancer

Associated Press

WASHINGTON — The list of diseases linked to smoking grew longer Thursday.

Add acute myeloid leukemia; cancers of the cervix, kidney, pancreas and stomach; abdominal aortic aneurysms; cataracts; periodontitis and pneumonia.

"We've known for decades that smoking is bad for your health, but this report shows that it's even worse," said Surgeon General Richard Carmona, announcing his first official assessment of the effects of tobacco.

The report said evidence is not conclusive enough to say smoking causes colorectal cancer, liver cancer, prostate cancer or erectile dysfunction. Some research has associated those diseases with smoking.

The evidence suggests smoking may not cause breast cancer in women but that some women, depending on genetics, may increase their risk of getting it by smoking, the report said.

Diseases previously linked to smoking include cancer of the bladder, esophagus, larynx, lung and mouth. Also tied to smoking was chronic lung disease, chronic heart and cardiovascular disease, osteoporosis, peptic ulcers and reproductive problems.

About 440,000 Americans die of smoking-related diseases each year. The report said more than 12 million people have died from smoking-related diseases in the 40 years since the first surgeon general's report on smoking and health was released in 1964.

That report linked smoking to lung and larynx cancer and chronic bronchitis. Subsequent reports, such as the one released Thursday, have expanded the list of diseases linked to smoking.

Dr. Carmona's report said treat-

DISEASES TIED TO SMOKING

- Abdominal aortic aneurysms
- Acute myeloid leukemia
- Cancer of the bladder
- Cancer of the cervix
- Cancer of the esophagus
- Cancer of the kidney
- Cancer of the larynx
- Cancer of the lung
- Cancer of the mouth
- Cancer of the pancreas
- Cancer of the stomach
- Cataracts
- Chronic bronchitis
- Chronic cardiovascular disease
- Chronic heart disease
- Chronic lung disease
- Osteoporosis
- Peptic ulcers
- Periodontitis
- Pneumonia
- Reproductive problems

Associated Press

ing smoking-related diseases costs the nation \$75 billion annually. The loss of productivity estimated to be \$82 billion annually.

On average, the surgeon general said, smokers die 13 years to 14 years before nonsmokers.

The number of adults who smoke has dropped from about 42 percent in 1965 to about 22 percent in 2002, the last year for which such data is available, according to the surgeon general.

The government has set a goal of 12 percent by 2010.

Matthew Myers, president of the Campaign for Tobacco-free Kids, said the surgeon general's report demonstrates the need for the Food and Drug Administration to regulate cigarettes. That has been proposed in Congress.

Dr. Carmona said he was briefed on the legislation, which would set strict rules for marketing and manufacturing cigarettes. While he stopped short of endorsing the bill, he said it was "wonderful" that lawmakers were considering it.

Study outlines signs of ovarian cancer

Cluster of common ailments, if persistent, should raise suspicions

Associated Press

CHICAGO — A cluster of three common symptoms in women — a swollen abdomen, a bloated feeling and urgent urination — should raise suspicions of ovarian cancer if they are persistent, severe and began recently, a study says.

The three symptoms are among many that have been associated with ovarian cancer before. But because they also affect most healthy women at some point in their lives, they are often not seen as a tip-off to cancer.

The new study may help narrow the list of symptoms that might signal a need for further tests, said lead author Dr. Barbara Goff, a gynecologic cancer specialist at the University of Washington.

All three symptoms were found

in 43 percent of women later diagnosed with ovarian cancer, but in just 8 percent of women without the disease.

Women with ovarian cancer also were more likely than others to report that symptoms began within the preceding several weeks rather than several months or years earlier. Their symptoms also were more likely to be severe and to occur as often as every day or most days.

The cluster of symptoms occurred in women with early-stage disease and in those with more advanced cases. They also occurred in women who had noncancerous ovarian tumors, so their presence did not necessarily signal a dire diagnosis, Dr. Goff said.

The study appears in today's *Journal of the American Medical Association*.

The study helps explode the myth that ovarian cancer is a silent killer, said Dr. Ed Partridge, a gynecologic cancer specialist at the Uni-

ABOUT THE DISEASE

■ Ovarian cancer will be diagnosed in nearly 26,000 U.S. women this year, and more than 16,000 will die from it, the American Cancer Society estimates.

■ In the past, the lack of clearly identifiable symptoms has contributed to the relatively poor prognosis for women with ovarian cancer.

■ While cure rates are high when the disease is detected early, the cancer is in advanced stages in about 75 percent of diagnoses.

versity of Alabama at Birmingham. Even women in early stages of the disease had symptoms, he said.

The three symptoms, if recent and persistent, should indicate to doctors that these women "have to be evaluated instead of just giving them relief for bloating or saying, 'That's normal,'" said Dr. Carmen Rodriguez of the American Cancer Society.

The study is based on surveys of 1,709 cancer-free women and 128 women awaiting surgery for pelvic tumors including ovarian cancer.

Earlier prostate care urged

Slow-growing tumors gain lethality, says cancer study

Associated Press

CHICAGO — One of the longest studies of early prostate cancer suggests that untreated, slow-growing tumors become more lethal after 15 years — findings that argue for more aggressive treatment in younger men.

The Swedish study looked at a widely used practice known as "watchful waiting," in which doctors forgo surgery or radiation and merely keep an eye on the patient's tumor.

It is an option doctors choose for many patients with slow-growing tumors, particularly older men who might die of other causes before the cancer spreads. Another reason for waiting is that surgery and radiation can cause impotence and urinary incontinence.

The study found that the death rate from prostate cancer increased almost threefold after 15 years. The research could indicate that some tumors become increasingly aggressive, said one of the study's authors, Dr. Jan-Erik Johansson of Orebro University Hospital in Sweden.

Dr. Johansson said the findings suggest that doctors should consider radical treatment in younger

men who have more than 15 years left to live.

The study involved 223 Swedish men with initially untreated, early-stage prostate cancer. They were followed for an average of about 21 years, until 2001. The men were 72 on average when they joined the study.

The findings appear today in *Journal of the American Medical Association*.

The study began before the development of many current prostate cancer treatments. It also predated the standard test: the prostate-specific antigen test, or PSA, which has greatly increased the number of men in whom prostate cancer is diagnosed.

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