



FIFTH ANNIVERSARY BANQUET AND AWARDS PRESENTATION

Saturday, September 30, 1994

6:00 p.m.

Loews Anatole Hotel

Kemper Pavilion

2201 Stemmons Freeway

Dallas, Texas

Dr. Darren L. Reagan, Chairman/CEO



BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS, INC.

OUR MISSION

The Black State Employees Association Of Texas, Inc. is a statewide nonprofit association utilizing cutting-edge technology, civil rights strategy and negotiation to change the discriminatory lending practices in African-American neighborhoods and to reduce the redlining practices of other corporations.

History

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

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

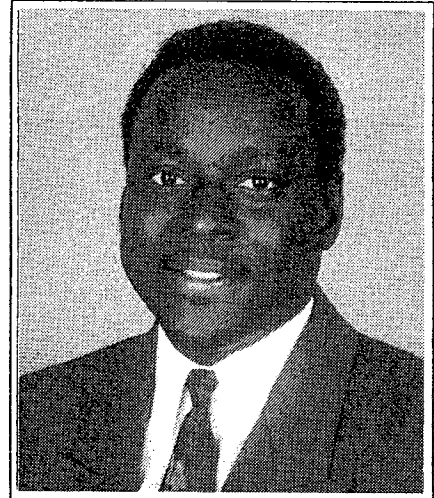
Our founders showed great foresight by establishing high ethical and performance standards to guide the organization decisions and actions.

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

- Providing scholarship assistance of approximately \$40,000 to 25 local high schools students.
- Encouraged NationsBank, Bank of America and Texas Commerce Bank to establish branches in SEOC neighborhoods.
- Changed adverse personnel actions to give affected employees another opportunity.
- Negotiated agreement with Legal Services of North Texas to provide free legal aid at our office.
- Filed class actions and individual actions on behalf of affected employees
- Changed the hiring and promotion practices at 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.

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

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



Greetings,

It gives me great pleasure as well as exuberant joy to express my personal appreciation to the members, friends and loyal supporters of The Black State Employees Association of Texas, Inc., (B.S.E.A.T.) on this our 5th anniversary banquet and award presentation.

Five years in the life of a volunteer community based organization may not seem like a long time, but when you seriously consider many of the day to day experiences your level of appreciation will greatly be enhanced.

Five years of building and growing. Five years of giving of yourselves so that the lives and conditions of others and generations to come may be improved.

Five years of constant challenges, changes, strategizing and making major decisions regarding very crucial situations. Five years of watching dreams and visions come to past.

Years of taking unpopular positions regarding the African-American Community and workers in the work place. Five years of advocating on behalf of the largest contiguous population/community of African-Americans in the state of Texas, Southeast Oak Cliff, Dallas, Texas (108,000 residents over 90% African-Americans).

In closing, to the members, friends, and supporters of the B.S.E.A.T., Inc., we should all be soldiers on the battlefield for justice and equality. A "Good Soldier" will not leave the field until he/she gets his/her orders to come home. Stay on the field and continue to be a "Good Soldier." God bless all of you.

Sincerely,

A handwritten signature in cursive script, appearing to read "Darren L. Reagan". The signature is written in dark ink and is enclosed within a faint circular outline.

Dr. Darren L. Reagan
Chairman/CEO

*A Special Message From the
President of
The Black State Employees Association, Inc.*

During the past five years, the Black State Employees Association has worked to develop and implement a successful community development model to change economic and social conditions in African- American neighborhoods.

We are proud to tout the outstanding success in the Southeast Oak Cliff community by bringing banking services to the neighborhoods.

We are being asked to provide information to groups and banks explaining how we were able to encourage three banks to establish branches in an area redlined for years. We are gratified our efforts are being recognized across the country and others see value in the community development process we are using.

Mr. Reagan provided the clear vision and strong sense of direction that has propelled BSEAT to the forefront of organizations responding to African-American concerns in the workplace.

Relocating to new, larger offices. Bringing three banks to SEOC. Or influencing the selection of the president of UTD. Any of these accomplishments deserves a job well done." However, Mr. Reagan had a triple double in the most difficult areas-employment, redlining and organizational creditability. Your hard work is paying off. Congratulations! And keep up the productive work.



Allen McGill
President

*A Special Message
From the
Fund Raising/Banquet Chairperson*



On behalf of the Black State Employees Association of Texas, Inc., we extend our appreciation and thanks for your generous financial and in-kind support. We have helped corporations understand how vital it is to support programs and projects designed to help residents living in Southeast Oak Cliff.

Our Association is the principal organization serving this community. Your contributions are used to maintain a viable and effective volunteer organization with the ability to respond to requests and demands from residents in this community. We anticipate continued growth as a result of resident demands while refocusing our original mission.

We believe you receive "value added" when you contribute to BSEAT's programs and projects. We know sometimes it isn't feasible to establish an operating unit in SEOC, however support of our programs is another way to generate goodwill, name recognition and brand loyalty.

We urge you to continue your multi-year support for BSEAT, by supporting our Job Fairs, Scholarship Awards, and Annual Banquets, as well as economic equity for SEOC residents.

A handwritten signature in cursive script, appearing to read "Gail Terrell".

Gail Terrell
Fundraising/Banquet Chairperson

*A Special Message
From the
Membership Chairperson*



Welcome Fellow Citizens,

This is our FIFTH annual banquet. I wish to thank our members, both large and small, for your contribution to this celebration. This year has been progressive and challenging. It is the purpose of this nonprofit organization to provide quality services to our constituency in the public and private sector. It is our intention to enhance the quality of life to all who become members of the Association.

It is our sincere concern to stamp out discrimination and eliminate oppression which would be in the best interest of all citizens. We must thrust our collective power to stamp out racism wherever and by whatever means necessary. If you are not yet a member of this thriving organization, please don't hesitate to join NOW! The Individual, Associate and Corporate memberships are available.

Yours truly,

Odell Lee Bailey

Odell Lee-Bailey
Membership Chairperson

P.S. Get your membership TODAY!

MISTRESS/MASTER OF CEREMONIES

Rene Syler



Rene Syler is co-anchor of News 8 Daybreak and Monday News 8 on WFAA-TV (Channel 8) in Dallas.

Prior to joining Channel 8, Syler anchored weekend newscasts for WTVM-TV in Birmingham Alabama. She had been with the station since March, 1990.

Syler began her broadcasting career in 1987 as a production/news intern for KTXL-TV in Sacramento, California. In 1988, she landed a position as a news reporter for KTVN-TV in Reno, Nevada. In 1989, Syler joined KOLO-TV a competitor station to KTVN, as a news anchor/ reporter.

Syler holds a Bachelor of Arts Degree in Psychology from California State University.

Russ Parr

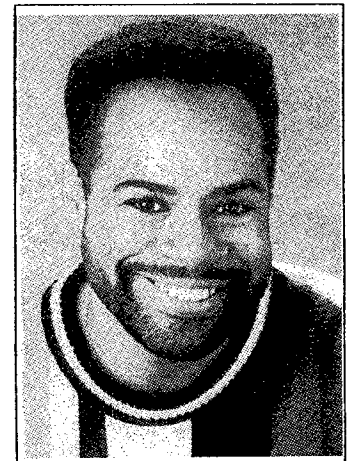
Russ Parr is an actor, stand-up comic and radio personality. He is a graduate of Cal State University at Northridge with a degree in Radio/Television/Broadcasting. Before coming to 100.3 JAMZ (KJMZ-FM) in Dallas, he worked as a production assistant at ABC-TV. He worked at numerous radio stations in the Los Angeles area including, KCSN, KABC, KLOS, KACE and KDAY.

Russ has appeared in several national television commercials for McDonalds, Kodak and Thrifty's, and he has done stand-up comedy for more than six years. Russ has also hosted NBC's Rockin America, and he is currently host of Countdown Countdown, a nationally syndicated urban contemporary countdown show now heard in 75 markets.

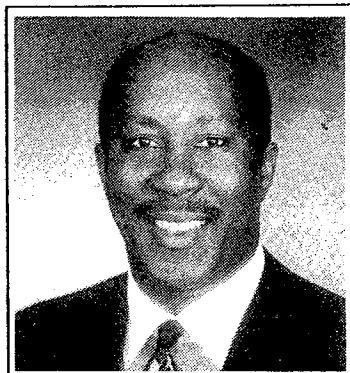
Russ has recorded a variety of comic rap albums under the character name of Bobby Jimmy and the Critters. His Video "Roaches" was named Top Comic Video by MTV in 1987. In 1990, his video "Hair or Weave" was named one of the top ten videos by BET. His latest album is Erotic Psychotic on Priority Records.

In Dallas as well as in the Southern California area, Russ has worked with underprivileged youth. He also created Parr's Posse, an anti gang organization.

Russ currently speaks regularly to schools and organizations about drugs and gang violence throughout the Dallas-Fort Worth area. He volunteers countless hours to the education of our youth.



1994 GUEST SPEAKER



Ronald Kirk, Secretary of State

Ronald Kirk was sworn in as Texas' 98th Secretary of State by Governor Ann W. Richards on April 4, 1994. As Secretary of State, Kirk serves as chief elections officer for Texas, is administrator of official filings for various governmental and corporate entities and attests the governor's signature.

Prior to his appointment, he was an attorney and shareholder with Johnson & Gibbs, P.C. in Dallas, specializing in legislative and administrative law. In January 1992, Governor Richards appointed Kirk as Chairman of the General Services Commission, from which he resigned to accept the appointment as Secretary of State.

His tenure in the legal profession includes being Assistant City Attorney for the City of Dallas, legislative assistant to United States Senator Lloyd Bentsen and associate attorney with the law firms of Windle Turley and Bennett & Cain.

Kirk, active in many organizations, was named Volunteer of the Year for Big Brothers/Sisters of Metropolitan Dallas in 1992, and received the Austin College National Alumni Associations Distinguished Alumni Award in 1992. He served as president of the Dallas Zoological Society from 1992-1993, he is on the Board of Trustees for Austin College and is a member of the Austin College National Alumni Association. He serves on the boards of the African-American Museum, the State Fair of Texas and the Cotton Bowl Athletic Association.

A native of Austin, Kirk graduated from John H. Reagan High School in 1972, and in 1976 he received a bachelor of arts degree from Austin College in Sherman, majoring in political science/sociology. He received his doctorate of jurisprudence from the University of Texas School of Law in 1979.

Kirk is married to Matrice Ellis Kirk and has two daughters, Elizabeth Alexandra and Catherine Victoria. He is a member of the St. Luke Community United Methodist Church.

PROGRAMME

Theme:

"The Mandate · The Mission · Educational and Economic Equity · Beyond The Rhetoric"

Mistress/Master of Ceremony..... Rene' Syler - WFAA-TV, Channel 8
Russ Parr - KJMZ 100.3 JAMZ Radio Station

InvocationDr. Willie E. Harris
President, Celebrity Art Productions

Occasion Bernadette Pitts
Chair, Marketing and Promotion Committee

- DINNER -

Musical SelectionUmphrey Lee Elementary School Honor Choir

Special Tribute to the B.S.E.A.T., Inc.....Dr. Michael Walker
Honorary Banquet Chairman

Issuance of Awards Gail Terrell
Banquet Chair
Charles Crumpton
Kenneth Phipps
Connie Buford
Sonja Hill

Special Recognitions Allen McGill
President

Remarks Dr. Darren L. Reagan
Chairman/CEO

Introduction of Speaker Rene' Syler

SPEAKER Ronald Kirk
Secretary of State

Benediction Dr. H. D. Reagan
East Gate Baptist Church

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3. Dr. Lee Monroe, President Paul Quinn College
4. Dr. Wright Lassiter, President El Centro College
5. Dr. Walter Bumphus, President Brook Haven College
6. Dr. Dalmas Taylor, Provost University of Texas at Arlington
7. Craig Washington, VPI Eastfield College

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ALFRED HUNTSBERRY
JOHNNIE KING



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BANQUET COMMITTEE MEMBERS

Steering Committee

Gail Terrell
Euna Robinson
Bernadette Pitts
Connie Buford
Charles Crumpton
Detra Reeves
Jerrye Stephenson
Sonja Hill

Members:

Victoria Christman	Misty Brown
James Milton	Margaret Campbell
Ann DeWitt	Carolyn Carey
Angela Crumpton	Tammy Chess
Micheon Brown	Ruth Dade
Connie Anderson	Danny Evans, Sr.
Phyllis Tharp	Isaac Okah
Camellia Moore	James Scott, Jr.
Shelby Lee	Donald Vinson
Ketra Weeks	Odell Lee-Bailey
John Luke	Lana Spurlock
Kenneth Phipps	Gayla Brown

THE 1994 BANQUET COMMITTEE



Choose the Best,
Release the Best...
I'm with the #1's

Just getting started
But I'll be here always.
Donald Unson
of Unson
art
Gallery

SPY BY
LIFE
It's been
Real!

Kita Weeks
Daniel Anderson

[Signature]

Janet Spurlock
Coming "A" & "B"
Had Well Done!

Supp dice

Don't ~~forget~~
This was the best
Team I ever
worked with
See you next
year

Thank you All
It has been? Great
Cheryl Campbell Dr.

Enjoy being part
of a team that
care about people
"Scott" #1

William

Odell
BA: Lee

CASS P.
Dennis Phipps
(There's NO Fun Like BSEAT Fun)

[Large signature]
God Bless
Amelia Moore

[Signature]

Angela H. Currier

LB

It has been great!!!
Sue K. Stephenson

Victoria Christman
"I've had a ball"

God's answered
to the blessing
of the Lord.
of "Scott" #1

Ann Whit

Hilkie
Dobson

Christina Houghton

Jean Foster
Johnnie Dr.

CONGRATULATIONS FROM BANK OF AMERICA



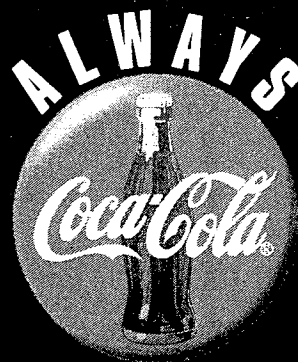
Bank of America is proud to support the Black State Employees Association in its efforts to bring economic growth and opportunities to the African-American community in Texas. We are Banking on America and counting on you.





The Coca-Cola Company
Salutes
The Black State Employee Association
of Texas

5th Anniversary
Banquet and Awards Dinner

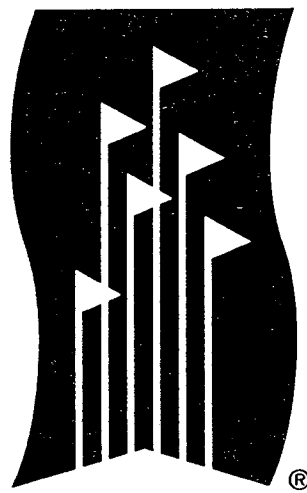


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for its efforts in making that difference.



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of progressive and untiring efforts
to bring economic parity to
the African-American Community.

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Rev. H. D. Reagan, Pastor



DRUG ABUSE SUPPORT MINISTRY East Gate Baptist Church

6960 South Polk Street Dallas, Texas

Phone: (214) 371-2633 (214) 371-2671

The East Gate "Drug Abuse Support Ministry" serves as a community network of the exchange of **Information** and **Resources** for substance abuse clients, as well as to provide support to families who are affected by substance abuse.

Our dedicated ministry consist of Professionally-trained

counselors in Evangelism, Education, Drug Abuse, Business Consultants, Medical Professionals and Volunteer Supporters throughout the Church and Community.

Ms. Jo Ann Jackson, M.ED; LP; CCDS

Executive Director

Mr. Levi Williams, M.A.; LPC; LCDC

Counseling Specialist

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Heaven.*



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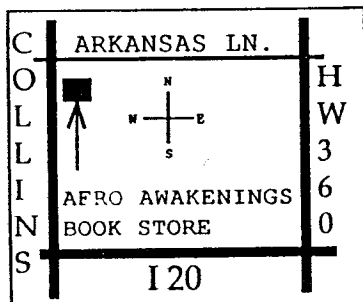
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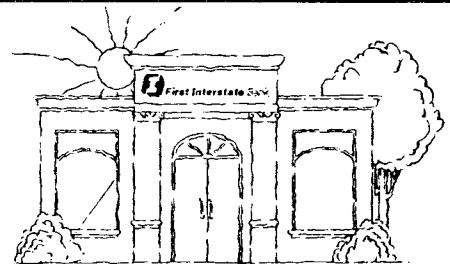
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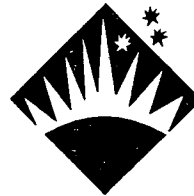
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Black State Employees Association Of Texas, Inc.
1994 Annual Report

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5TH ANNIVERSARY



“When a black person or group makes a statement or takes an action that the white community or vocal components thereon deem outrageous, the latter will actively recruit blacks willing to refute the statement or condemn the action.

Blacks who respond to the call for condemnation will receive super standing status.

Those blacks who refuse to be recruited will be interpreted as endorsing the statements and action and may suffer political or economic reprisals.”

Derrick Bell

ORGANIZATIONAL STRUCTURE AND FUNCTIONS

Black State Employees Association of Texas, Inc.

- Conduct public forums
- File class actions on behalf of residents
- Sponsor career fairs
- File CRA complaints and protests
- Conduct fund-raising
- Host awards banquets
- Provide technical assistance to NBO and residents

Black State Employees Association of Texas Community Development, Inc.

- Own, manage and develop commercial projects
- Influence the type of development to enhance residents' quality of life
- Encourage banks and other corporations to invest and/or establish branches in SEOC

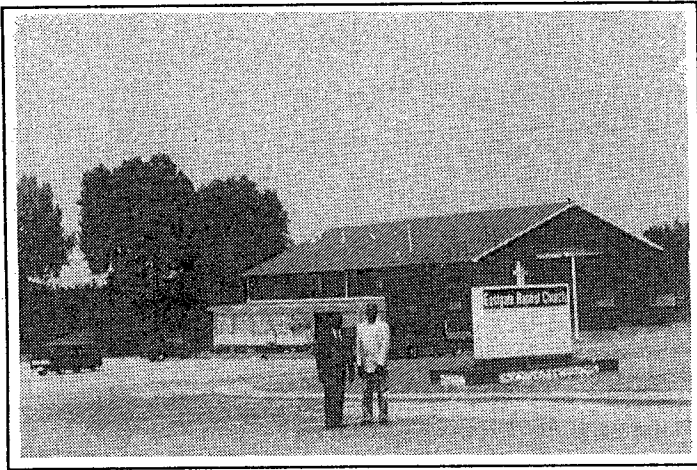
Black State Employees Association of Texas Social Service Fund, Inc.

- Sponsor the scholarship fund
- Sponsor career fairs

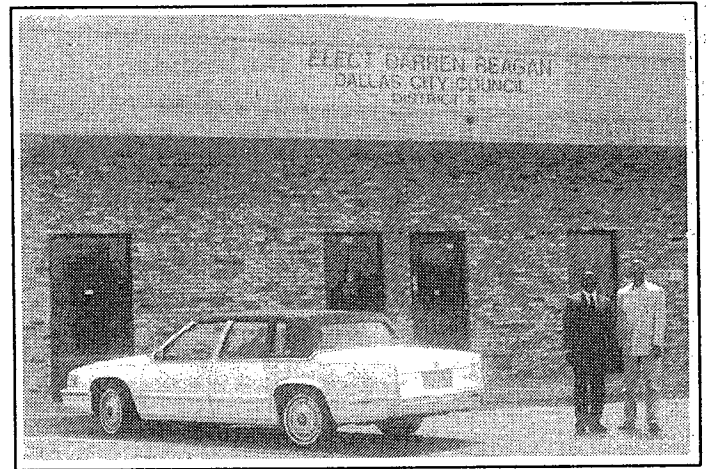
Black State Employees Association of Texas Legal Fund, Inc.

- Administer agreement with Legal Services
- Process complaints from residents
- Provide legal advice for CRA Challenges

THE GROWTH AND EXPANSION OF THE BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS, INC.



The B.S.E.A.T., Inc.
First Office Location Currently A
B.S.E.A.T., Inc. Auxiliary/Satellite Office



The B.S.E.A.T., Inc.
Corporate/ Administrative Offices (Over 2500
Sq. Ft.) Polk Wisdom Retail Center



Future Home of the B.S.E.A.T., Inc.
Community Development Corporation
(C.D.C.) First Interstate Bank Oak Cliff

I.

Cultivation Of Community Banking Relationships

Encouraging
Banks to Invest
and
Establish Branches
in Southeast Oak Cliff

Group to monitor S. Oak Cliff firms Black employees 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.



Darren Reagan

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.

NationsBank

NationsBank
901 Main Street
P. O. Box 831000
Dallas, TX 75283-1000

NationsBank

August 19, 1993

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

Dear Darren:

Thank you for participating in our Kiest Banking Center announcement. We are proud to be the first bank to open a new location in Southeast Oak Cliff and believe our presence will help foster economic development and business expansion.

We appreciate your input in our activities and look forward to continuing an open dialogue. Thank you.

Sincerely,



Richard J. Parsons
Executive Vice President
508-2828

Lancaster-Kiest gets boost from NationsBank

By Jennifer Files

Staff Writer of The Dallas Morning News

Long an image of economic decay, the Lancaster-Kiest shopping center will soon feature a symbol of prosperity rare in Southeast Oak Cliff: a bank.

NationsBank last week said it will build a 4,800-square-foot branch in the run-down regional shopping center. Scheduled to open in January, the bank will be the first in a two-mile radius and the latest in a series of ventures that community leaders hope will revitalize the area.

Along with plans for a new Fiesta grocery store and a light-rail stop at the sprawling, 700,000 square-foot center, the bank "is a big step," said Darren Reagan, president of the Black State Employees Association of Texas, one of several community organizations working to encourage business development in Southeast Oak Cliff.

In the past few years, almost all the economic news in Southeast Oak Cliff has



The Dallas Morning News: Karen Sullwood

Darren L. Reagan (left) and Allen McGill have worked for economic development in Southeast Oak Cliff. They are pleased NationsBank is moving into the vacant Minyard's store behind them.

been bad. The area of nearly 90,000 people, bounded by Interstates 35E and 45 and LBJ Freeway, has lost Kmart, Sam's Club and Target stores, along with other major retailers that together employed thousands of residents. Meanwhile, "there has been a total lack of any new development in terms of retail service," said Charles

English, executive vice president of the Southern Dallas Development Corp.

The 33-year-old Lancaster-Kiest center looks like many others in Southeast Oak Cliff. The parking lot is riddled with potholes, windows are boarded up and Please see NATIONS BANK on Page 4D.

NationsBank will build Lancaster-Kiest branch

Continued from Page 1D.
signs are weather-beaten.

In its early years, it housed a J.C. Penney store and a bowling alley, catering to the mostly middle-class neighborhoods that surrounded it. "This used to be the thriving mall," recalls Mr. Reagan, who bowled there as a kid. "This was prime retail shopping for African-Americans."

But when Redbird Mall opened in 1975, Lancaster-Kiest's more prestigious stores either moved to the more modern venue or abandoned the area altogether. Today, major tenants include a giant bazaar, beauty parlors, thrift stores and a mishmash of government offices and state- and university-run health care clinics.

The center's owner, Spigel Properties of San Antonio, attracted the clinics as part of a strategy to more than double occupancy to around 75 percent after it bought the center in 1985. But more tenants haven't helped the mall's appearance, and community leaders including Mr. Reagan blamed the "absentee landlord."

Danny Spigel says that just resurfacing the parking lot would cost more than the center's value of about \$4 million to \$5 million. "Just to

go out and spend \$2 (million) or \$3 million on a center and go bankrupt doesn't help anything," he said. "We spend the money when we have the tenants."

The Fiesta store and rail line may be the catalysts for improvements in a neighborhood where median household income is \$25,462, just slightly lower than the Dallas median income of \$27,489, according to U.S. Census data.

Dallas Area Rapid Transit's light rail service will stop in front of the center by 1996, hopefully drawing customers. Starting early next year, DART says it will refurbish part of the parking lot and add lighting and security.

After that, Mr. Spigel said, "We'll be doing a complete remodeling. In time, it'll all be landscaped and remodeled to correlate with Fiesta. It warrants it with new tenants."

Houston-based Fiesta Mart Inc. was the first retailer to sign on, drawn to the designated enterprise zone by city tax abatements and other incentives. The chain of ethnic grocery stores bought a tract of land in the center's parking lot earlier this year and plans to build a new, free-standing grocery store.

But after saying in March that it would build six grocery stores in underserved, pre-

dominantly lower-income Dallas neighborhoods, Fiesta already has cut back its plans. Last month, the chain said it would build only four and is re-evaluating its Dallas marketing studies.

Fiesta spokesman Bernie Murphy said Friday that he could not give any details about how soon the chain's Lancaster-Kiest store might open, adding it's probably at least a year away.

"We hope that they don't cut their plans any further," said Chevis King, publisher of the *Black Economic Times*.

Spigel Properties says two other national retail tenants are negotiating to move in near NationsBank, in space Minyard Stores left in June because of Fiesta's plans.

Noting that NationsBank's Fair Park and Zang Boulevard branches are among the bank's busiest branches, Rick Parsons, the bank's Dallas consumer executive, said that lack of competition from other nearby banks makes opening in Southeast Oak Cliff particularly attractive.

That exclusivity probably won't last long. Bank of America has said it is planning to build a branch in the Southeast Oak Cliff area.

NationsBank
General Banking
P. O. Box 501000
Dallas, TX 75280-1000

(214) 508-1171
Fax: (214) 508-1171

NationsBank

January 6, 1994

Mr. Darren L. Reagan
Chairman & Chief Executive Officer
Black State Employees Association of Texas, Inc.
P. O. Box 763773
Dallas, Texas 75376

Dear Darren:

NationsBank will open its newest full-service location in Southeast Oak Cliff on Tuesday, January 25, and we are asking that you participate in the grand opening celebration.

The ribbon cutting ceremony will be hosted at 10 a.m. inside the Kiest Banking Center, 3200 South Lancaster Road, Suite 181-A. Enclosed is a tentative agenda. We ask that your remarks be limited to two minutes or less in order to keep the event brief. Participants will be asked to introduce the speaker following him or her.

We are excited about this new Banking Center and appreciate your support of our efforts. We believe the Kiest Banking Center is an excellent investment in Southeast Oak Cliff, and we are looking forward to providing financial services to individuals in this area.

Please call my secretary, Gladys Smith (508-1700), to confirm your participation and let me know if you have any questions.

Sincerely,



Michael H. Dulan
Senior Vice President
(214) 508-1171

MHD:gs
Enclosure





Darren L. Reagan and Kevin Robbins visit NationsBank Kiest Banking Center.

NationsBank

News Release

FOR IMMEDIATE RELEASE

DALLAS, January 25, 1994 -- NationsBank today celebrated the grand opening of its new full-service Kiest Banking Center in Southeast Oak Cliff, the first such facility to open in the neighborhood.

Led by Manager Kevin Robbins and staffed with a 10-member banking team, the facility is located in the Lancaster/Kiest Shopping Center at 3200 S. Lancaster Road.

"Building this new facility demonstrates our business strategy for revitalizing banking activities throughout the Southern Dallas sector," said Bob Lane, president of NationsBank of Texas. "Southeast Oak Cliff has great potential for economic development, and we believe our presence here will encourage overall business growth."

NationsBank has a major presence in downtown Oak Cliff on Zang Boulevard, a location that is among the busiest in the nationwide franchise. The state's largest bank also was the first to build a banking center in Fair Park, which has become one of the fastest-growing NationsBank locations in Texas after just two years of doing business there.

"Over the past three years we've invested \$5 million in facilities enhancements which largely have been built by local minority vendors," Lane continued. "We're backing up our commitment to this community with our dollars and our resources which shows how serious we are about renewal here."

The 4,900-square-foot facility is the only full-service banking location in a two-mile radius and features a two-lane motor bank.

More

Page 2

The office will offer loans for home improvements, automobiles and other consumer needs, including special loan programs designed for low- to moderate-income families.

"Already NationsBank has banking relationships with one in three area residents," said Robbins. "We expect our customer base to grow significantly since our new location will be so convenient. Our team will dedicate a lot of time enhancing those relationships and developing new ones."

To become the Kiest Banking Center manager, Robbins participated in the company's rigorous management development program last year. He joined NationsBank as a credit training candidate in 1990 and had served as a consumer banker at the Greenville Avenue Banking Center.

Robbins serves as the first African-American board member of the Garland YMCA. He is a charter member of Dallas Blueprint for Leadership sponsored by the United Way and a Youth Leadership Dallas volunteer facilitator.

NationsBank serves customers in 79 Texas communities through nearly 275 locations, including 45 in Dallas.

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Editor's Note: NationsBank will conduct a 10 a.m. ribbon-cutting ceremony on Jan. 25 inside the banking center. Participants will include:

NationsBank of Texas President Bob Lane
Central and Southern Regional Manager Mike Dulan
Kiest Banking Center Manager Kevin Robbins
Dallas Mayor Steve Bartlett
State Sen. Royce West
Dallas County Commissioner John Wiley Price
Dallas City Councilman Larry Duncan
Dallas City Councilwoman Sandra Crenshaw
State Rep. Yvonne Davis
Black State Employees Association Chairman Darren Reagan
Oak Cliff Development Corp. Director Lester Nevels

NationsBank

**Kiest Banking Center
Ribbon-Cutting Ceremony
January 25, 1994**

Emcee	Mike Dulan Central and Southern Regional Manager NationsBank
Remarks	Bob Lane President NationsBank of Texas
	Kevin Robbins Manager Kiest Banking Center
	Steve Bartlett Dallas Mayor
	Yvonne Davis State Representative
	Royce West State Senator
	John Wiley Price Dallas County Commissioner
	Larry Duncan Dallas City Council Member
	Sandra Crenshaw Dallas City Council Member
	Darren Reagan Chairman Black State Employees Association
	Lester Nevels Executive Director Oak Cliff Development Corporation

Thursday, February 3 - 9, 1994



NATIONSBANK RIBBON CUTTING -- Cutting the ribbon at grand opening ceremonies at the new NationsBank Kiest Banking Center last week were, from left to right, Mike Dulan, NationsBank southern regional manager; Lester Nevels, Oak Cliff Development Corporation Director; Darren Reagan, chairman, Black State Employees Assn.; Kiest Banking Center Manager Kevin Robbins; City Councilman Larry Duncan, and NationsBank of Texas President Bob Lane.

NationsBank Opens Its New Kiest Banking Center

By Kathie Magers
Tribune Editor

Dallas Mayor Steve Bartlett called the opening of NationsBank's new Kiest Banking Center essential for future economic development in that community.

Speaking Jan. 25 at the grand opening of the new bank in the Lancaster-Kiest Shopping Center, Bartlett said it was important for a residential community's quality of life to have a bank in that same community. *

"Who would have thought two years ago that we would have a real bank in this South Oak Cliff shopping center making real loans?" he asked.

Bartlett said that took

NationsBank stepping forward.

"NationsBank was the first to come to me and say we needed to 'do better,'" he told the crowd at the grand opening.

Bob Lane, president of NationsBank Texas, said NationsBank takes great pride in its efforts to serve low and moderate income communities and residents, and demonstrates that commitment with their dollars and resources.

"Building this new facility underscores our overall business strategy for revitalizing banking activities here and throughout the entire southern Dallas sector," he said.

"We take seriously our leadership role in expanding banking services into

neighborhoods that traditionally have been underserved," Lane said, pointing out that NationsBank has invested \$6.5 million in facilities improvements in Oak Cliff and South Dallas, with more than half those dollars going to African-American contractors.

He pointed to the Oak Cliff Tower, which is the single largest and most active banking lobby in the franchise, and which recently was renovated to provide a Class A office building to that very important sector of the city.

Lane said NationsBank has great confidence in the potential of the Oak Cliff area.

See NationsBank on Page 6

NationsBank from page 1

He noted NationsBank already has customer relationships with one in three residents of the area around the Kiest Banking Center and expects its customer base to grow significantly now.

Led by Manager Kevin Robbins and staffed with a 10-member banking team, the branch will offer loans for home improvements, automobiles and other consumer needs, including special loan programs designed for low- to moderate-income families.

Robbins told the crowd, after introducing other members of his staff, that they all wanted to be in the Kiest office and weren't just placed there.

Also speaking to the assembled crowd were a number of local community leaders.

State Sen. Royce West said he could remember when the Lancaster-Kiest Shopping Center was THE shopping center in Oak Cliff, before people began moving away.

"I'm glad NationsBank is moving back in," he commented, "not just as a depository, but is reinvesting in the community."

State Rep. Yvonne Davis also said she appreciated the commitment to bring banking to those in the community.

"It's been a long time coming," said District 4 City Councilman Larry Duncan, "so it makes this a good day for Southeast Oak Cliff and the City of Dallas."

But Duncan warned they must keep things in perspective,

since a bank is only a tool, while the objective is businesses and homes in this area.

District 8 City Council Member Sandra Crenshaw, calling for additional economic development in the shopping center, said she looks forward to not standing in long lines at the Oak Cliff Banking Center.

Darren Reagan, chairman of the Black State Employees Association, credited by NationsBank officials with playing a major part in bringing the new banking center to South Oak Cliff, said the issue had been discussed for over three years.

Other economic development activities will be announced in the area in the next few weeks and months, he said.

The 4,900 square-foot facility is the only full-service banking center in a two-mile radius. It also features a two-lane motor bank.

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

Bank Of America

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."

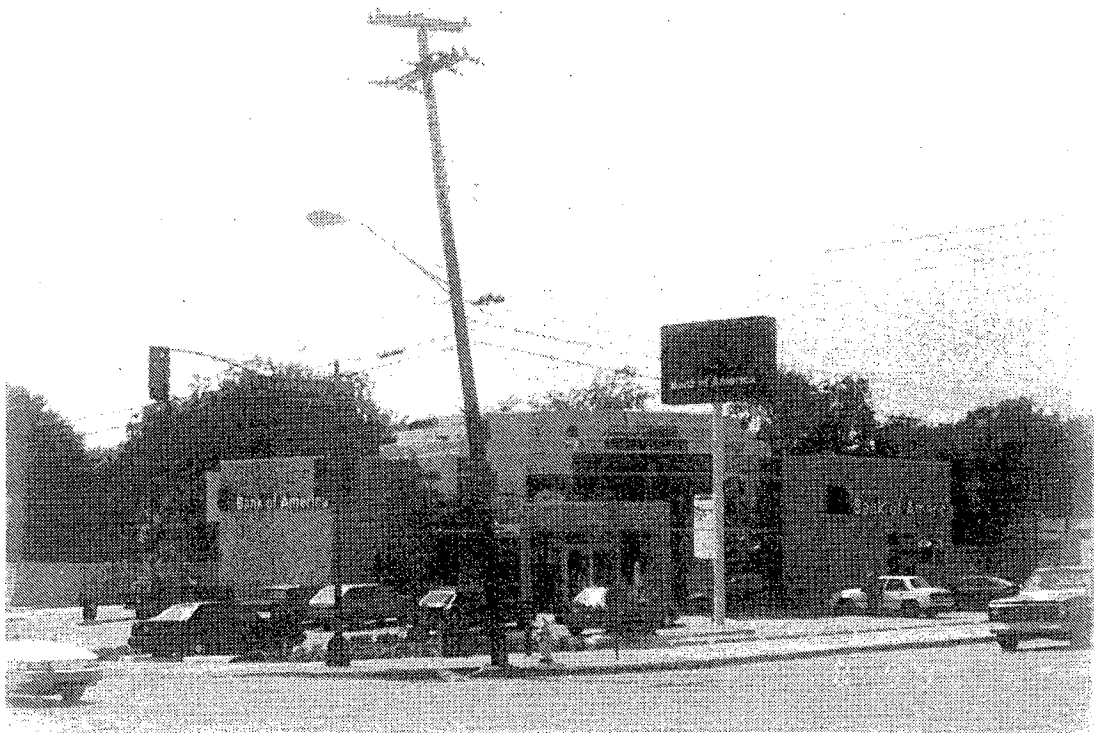
Dallas City Councilman Larry Duncan said the Bank of America was the first to commit to the area, even before NationsBank, which opened in Lancaster-Kiest Shopping Center early this year.

"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.

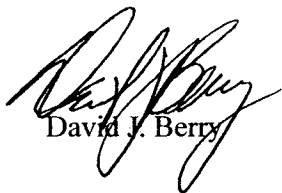
I am particularly appreciative of your helping us to identify opportunities within the southern sector of Dallas; financial investment in the Southern Dallas Development Corporation, knowledge of area small minority businesses who are able to deliver needed services and products to the bank, participation 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

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:

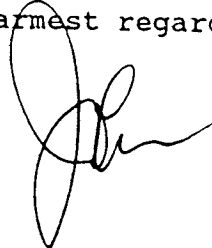
Thank you so much for coming to the Bank to meet with me and my associates yesterday. It was good to visit with you, Allen and Dr. Harris.

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.

TEXAS COMMERCE BANK
DALLAS
NATIONAL ASSOCIATION

JULIE B. BROWN
Vice President

P.O. Box 660197
Dallas, Texas 75266-0197
(214) 819-4035

July 21, 1992

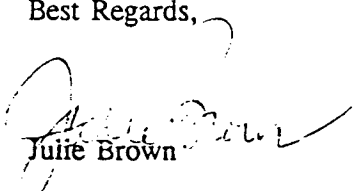
Dr. Darren Reagan
Executive Director
Black State Employees
Association of Texas
P.O. Box 761564
Dallas, Texas 75376

Dear Darren:

I felt our meeting yesterday was very positive and productive. We appreciate the input and suggestions that you, Alan, and Dr. Harris had on minority purchasing and minority hiring practices. Also, thank you for providing us with better insight into the banking needs of the Southeast Oak Cliff community.

I look forward to hearing from you with respect to scheduling a tour of the Southeast Oak Cliff area. In the meantime, please do not hesitate to call me if I can be of assistance to you.

Best Regards,


Julie Brown

JB/lb

cc: John Adams
Terry Wilson



Association claims victory

by Stanford L. Semones
Assistant Editor

The Black State Employees Association protested Texas Commerce Bank's desire to acquire Cullen Frost's Dallas branch for two reasons — it wanted tangible results and it didn't want the merger to occur.

Although last week's approval by the U.S. Office of the Comptroller of the Currency could be perceived as a defeat, the association's president said the decision was a victory all the way around.

"You don't necessarily have to count a home run as a score. We count runs batted in," Darren Reagan said Tuesday.

Texas Commerce initially planned to have Cullen Frost's branch on line in mid-October. The OCC extended the public comment period by 60 days, however, because of the association's protest. What resulted was a flurry of meetings where bank, community and association representatives talked about existing and future plans on how to increase the number

of home loans made to African-Americans and how it could better serve the community.

Even though Julie Brown, senior vice president for community affairs for Texas Commerce, said the bank already had plans of opening a Southeast Oak Cliff branch and committing a certain amount in loans to the community, Reagan said, "They had their opportunity to announce it before the protest, and they didn't."

Texas Commerce made an announcement on the last of the comment period — Dec. 15 — that it would open a branch in Southeast Oak Cliff. Reagan said he was pleased that Henry Nelson, an African-American, would be the branch manager, adding that he was confident that the bank also will use African-American building contractors to construct the office.

"Only in the heat of the protest did they make that announcement," Reagan said.

Brown played down the protest and its effects, however, saying the bank does not plan to change any of its procedures or decision-making meth-

ods because of the protest.

But Reagan sees a difference already.

"Never again will the OCC or banking industry do anything without thinking about the community. They are now more sensitized to the needs of the community, and I've gotten that from conversations both in and out of the industry circles," Reagan said.

He's received assurances from the OCC's Edward Graves, Ballard Gilmore and Troy Dickson that the office will never give out an outstanding Community Reinvestment Act rating based on a bank's lending history, which was a major point of contention during the protest.

Texas Commerce received an outstanding rating in 1993, and it used that rating as its major foundation for defending its application for the merger.

Although the merger protest has been resolved, still pending is the association's complaint to the U.S. Justice Department regarding evaluation of banks with respect to the Community Reinvestment Act.



LEGAL SERVICES OF NORTH TEXAS

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Private Attorney Involvement
American Indian Law Project
Family & Education Section
Housing & Consumer Section
Benefits & Employment Section
Intake & Community Services

Direct ext. 3424

December 14, 1993

PRESS RELEASE
FOR IMMEDIATE RELEASE

For more information, contact:

Rodolfo Mares, Jr.
214/748-1234 ext. 3424

Darren Reagan
214/371-7710 ext. 11

ASSOCIATION SUBMITS A CARTFULL OF OBJECTIONS TO PROPOSED MERGER

The Black State Employees Association of Texas, Inc., represented by Legal Services of North Texas, announced that it would hold a press conference Wednesday, December 15, 1993, at 4:00 p.m. in the lobby of the Office of the Comptroller of the Currency. At that time, the Association will be delivering to the Comptroller a cart full of objections to the proposed merger of Texas Commerce Bank and Cullen/Frost Bank. The Association will deliver approximately one thousand letters and signed petitions objecting to the merger. These objections come from a wide array of representatives of the African American community. The Association will also be submitting a video tape of the public hearing on the merger which they held on December 4, 1993. At the end of that hearing, persons attending the hearing rendered a unanimous decision to object to the merger and have application for the merger of the two banks be denied.

At the basis of the protest to the merger are the loan figures of both institutions. "In 1992, Cullen/Frost Bank in Dallas made no loans to African Americans," said Darren Reagan, Chairman of the Association. "Texas Commerce Bank made only 2% of its loans to African Americans in Dallas. Those numbers are unacceptable."

"Statewide, these banks also did very poorly in serving the African American community," added Rodolfo Mares, Jr., attorney with Legal Services of North Texas, representing the Association. "In 1992, Cullen/Frost Bank made Anglo households 1135 loans, totalling more than \$62,000,000.00. By comparison, Cullen/Frost Bank made African Americans only 33 loans, totalling \$991,000.00. Texas Commerce Bank made Anglo households 3191

loans, totalling more than \$152,000,000.00. By comparison, Texas Commerce Bank made African Americans only 208 loans, totalling \$2,792,000.00. These numbers are also unacceptable."

The numbers were also unacceptable to the vast members of the community. Those who submitted letters of objection to the merger included, among others, the community-based organizations of the NAACP, the SCLC and the Pylon Salesmanship Business Club. Neighborhood associations included the Red Bird Area Homeowners Association, the Cliff Wood Homeowners Association, Highland Hills Homeowners Association, and the Ideal Homeowners Association. Businesses objecting to the merger included Petri Auto Sales, Delores Women's Apparel, Scratch Bake, Engercon Architectural Firm, Friday's Business Luncheon Group, Celebrity Art Productions, Phipps Construction Company, and Ag Associates. Elected officials who have declared their concern with the proposed merger include Texas State Representative Yvonne Davis, Justice of the Peace Charles Rose, and Dallas City Councilman Don Hicks. Ministers objecting to the merger included Derrick Harkins, Dr. Willie E. Harris, Dr. H.D. Reagan, Dr. Marshall Hodge, Rev. Karry Wesley, Rev. C.J.R. Phillips. Samplings of objections from senior citizens, homeowners, and other residents were also included.

The Association will also provide the Comptroller a copy of a video tape of the public hearing which it conducted on this issue on December 4, 1993. The public hearing was conducted by the Association when the Comptroller's office refused to hold such a hearing. "The Comptroller has the authority and the responsibility to the citizens to hold public hearings," commented Reagan. "Even though we requested it and presented evidence why a public hearing was appropriate, the Comptroller's office remained insensitive to hearing from the public and denied our request for giving oral testimony about the banks' behaviors."

The Association will also announce that on Wednesday December 14, 1993 it has submitted a formal complaint to U.S. Attorney General Janet Reno, requesting that the Justice Department investigate Cullen/Frost Bank for violations of fair lending laws and the Equal Credit Opportunity Act. "Janet Reno recently announced a settlement where a bank has been accused of lending discrimination very similar to what is happening in this case." said Allen McGill, President of the Association. "The Attorney General warned that violations of fair lending laws would not be tolerated. With the announcement of the settlement, she wanted to send a message. We hope these banks are listening."

Minority workers' group protests merger of banks

The Associated Press

DALLAS — A minority workers' group that opposes two banks' proposed merger produced hundreds of protest letters and petitions from residents yesterday.

The Black State Employees Association of Texas has asked the U.S. Justice Department to investigate lending practices of Cullen/Frost Bank of Dallas, N.A., which planned to merge with Texas Commerce Bank, N.A.

The workers' group, represented by Legal Services of North Texas, brought a cart loaded with letters and petitions to a news conference at the lobby of the Office of the Comptroller of the Currency.

"A lot of effort was put into making this an event to show that there are serious community objections," said Jonathan Vickery, executive director of the Dallas-based legal services agency.

He said about 1,000 letters had been re-

ceived from black residents. Darren Reagan, chairman of the Dallas-based employees' association, said earlier that figures showed that only 2 percent of Texas Commerce's lending was to blacks in the city and that Cullen/Frost made no such loans.

"Regarding the Community Reinvestment Act, the major period where that comes into effect is where banks try to merge or acquire other institutions," Vickery said.

"Then their record comes into focus, and it prompts the community to look into loan practices and what types of loans have been made to the minority community," he said. "This can be used as leverage to get these institutions to adopt better practices."

Vickery said that, toward that end, his organization is negotiating with the banks.

"So far, we are handling it through administrative channels," he said.

The association filed a complaint yesterday with U.S. Attorney General Janet Reno on possible violations of fair-lending laws and the Equal Credit Opportunity Act at Cullen/Frost.

Officers at Cullen-Frost and Texas Commerce did not immediately return calls to the institutions late yesterday afternoon.

"Statewide, these banks also did very poorly in serving the African-American community," Rodolfo Mares Jr., a legal services attorney, said in a prepared statement.

Mares said Cullen/Frost made 1,135 loans last year totaling more than \$62 million to whites, and only 33 loans totaling \$991,000 to blacks. Texas Commerce made 3,191 loans of more than \$152 million to whites but only 208 loans totaling \$2,792,000 to blacks, he said.

"These numbers are also unacceptable," he said.



John L. Adams
Chairman, Texas Commerce Bank

cordially invites you to the
"Name the Bank" Contest
at the
Ground Breaking Ceremonies of

**Texas Commerce Bank's newest
location in Southeast Oak Cliff**

Friday, June 10
3:00 p.m.
4435 Lancaster

Turn your bank name suggestion in at
the festivities for a chance to win \$500

Refreshments

Directions on reverse side

TEXAS COMMERCE BANK
NATIONAL ASSOCIATION

LINDA S. HEIM
Senior Vice President
Community Development Manager

Community Development
P.O. Box 660197
Dallas, Texas 75266-0197
(214) 965-4491

June 13, 1994

Mr. Allen McGill
Black State Employees Association
of Texas, Inc.
P.O. Box 76356
Dallas, TX 75356


Dear Mr. McGill:

It was a pleasure meeting you at the Texas Commerce Bank Ground Breaking ceremony for our new South East Oak Cliff branch location.

We are very interested in developing a strong relationship with community members in the South East Oak Cliff area. Your suggestions and input are very important to us and would be extremely useful as we develop the new branch.

I look forward to talking with you at some time in the future. Please call on me if I may be of service to you.

Sincerely yours,


Linda S. Heim





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.

First Interstate Bank



First Interstate Bank
of Texas, N.A.
P.O. Box 3326
Houston, TX 77253-3326
713 224-6611

April 13, 1994

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

Dear Darren:

Attached are Meeting Highlights summarizing discussion items from our meeting with you and Allen McGill on March 17. I apologize for the delay in forwarding this to you; however, due to the lengthiness of the document, it took longer to prepare than I had originally anticipated. Overall, I felt the meeting was very productive and appreciated your candid recommendations to assist First Interstate in better serving its' communities.

We will keep you informed on the progress of the stated recommendations.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Effie Booker'.

Effie Booker
Vice President
Community Affairs

Aa

BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS

MEETINGS WITH FIRST INTERSTATE BANK REPRESENTATIVES

Thursday, March 17, 1994

- 9:00 - 9:30** Dave Martin, *Sutapa Suite members of Strat Planning Comm*
Manager
Strategic and Financial Planning
- 9:30 - 10:00** Jim Temple *Member of Strat Planning Comm*
Manager
Bank Properties Division
- 10:15 - 10:45** Warren Mathews *Chair Comm on Min Vendor Opportunity*
Manager
Administrative Services
- 10:45 - 11:00** Break
- 11:00 - 12:00** Audrey Gilbreath
Gilbreath Communications
Marketing/Advertisement agency for FITX
- 12:00 - 12:30** Gwen Petteway
Recruiter
Human Resources

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.

Bank United

February 7, 1994

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



Dear Darren:

Below are brief responses to the questions you transmitted to Rosemary by telephone. We will be prepared to discuss these matters in further detail during the February 23rd meeting.

Branch Expansion

- Until now Bank United has focused on acquisition of other institutions and consolidation of our branch network. If and when we begin to consider branch expansion, we will include locations such as southeast Oak Cliff in our considerations.

Procurement

- For the past year we have tracked procurement done through our Purchasing Department. Enclosed is a standard bid package that will enable you to determine the procurement process through Bank United's Purchasing Department.
- We are in the process of expanding our tracking of minority procurement to the entire bank.

African American Attorneys

- Bank United participated in the Texas Minority Lawyer's Conference recently. We interviewed several minority law firms, mostly from Houston and Dallas and we are in the process of screening these firms. At this point we believe opportunities for minority law firms may be in the commercial transactions area (i.e. loan documentation). Any litigation support is determined on the basis of need, complexity of the case, and perceived strategy to be followed. In particular, the Bank has retained the services of the firm of Wickliff and Hall (an African-American-owned firm) for representation on certain employment related matters.

Marketing

- We have advertised previously in Dallas Weekly, the Houston Defender, and other minority newspapers. We plan to advertise specific programs in those newspapers (or perhaps other ones) during the next few months.
- Bank United contracts its advertising through Taylor Smith, a Houston-based firm.

Executive Search Firm and Temporary Agencies

- We have used very few executive search firms. Those that we do employ specialize in banking and are selected by Human Resources Department. For temporaries, we have an exclusive relationship in Houston with Robert Half. They are backed up by several firms including one ethnic minority-owned firm. Many temps that we hire are minority. In the Dallas market, we would be willing to evaluate other firms with a specialty in our business.

Employment

- Bank United posts openings internally and does some advertising in city-wide newspapers. We are looking into utilizing minority community newspapers. Fewer than 2% are hired through employment agencies. Currently, we are experiencing little turnover in branch managers. We have two current openings for branch managers in Houston.

Mail Out List

- In the Dallas market, we would be willing to distribute our list of open positions once qualifications are clearly communicated.

Training

- We provide extensive training to branch employees. Most of what we do is technical skill and management/supervisory training and not related to career advancement.

Contributions/Investments

- Bank United contributes to several organizations working in minority communities in Houston and Dallas-Fort Worth. Most are housing oriented. We generally react favorably to contribution requests when the organizations provides tangible assistance to Bank United in meeting our goals. (For example, those we lend to

or those providing home buyer counseling). During the past year we have made contributions to the following Dallas-Ft. Worth nonprofit organizations: Shared Housing Center, Common Ground, Liberation Community, ACORN, Dallas Affordable Housing Partnership, Dallas County Community Action Committee, and others. In terms of joint venturing with or lending to the organization, we would be pleased to consider lending requests if they relate to housing development.

HMDA

- Our 1992 HMDA disclosure statements for 7 Texas MSA's have been previously sent to you.

CRA Evaluation Report

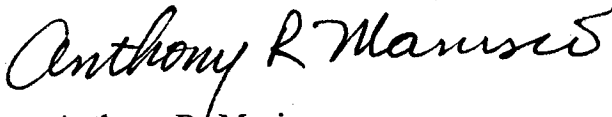
- See enclosure

Plan for 1994

- The 1994 CRA Plan was approved by the Board of Bank United on February 2. Jeff Baloutine will send a copy of the plan soon.

I would greatly appreciate receiving your response to the final paragraph of my November letter prior to our February 23rd meeting. We would like to know more about what the Black State Employees Association has been able to accomplish working in conjunction with other banks to help them meet objectives similar to ours.

Sincerely,



Anthony R. Manisco
Senior Vice President
Regional Manager

ARM/rs

Attachments

cc: Jeffrey S. Baloutine

II.
Community
Reinvestment Act
(CRA)

MORTGAGE LOANS

Minority rejection rate is unacceptable

Building a modern city in multicultural America demands economic strength and opportunity crossing all demographic lines in the community. It is the bedrock upon which strong neighborhoods are built. From a network of strong neighborhoods comes a vigorous city.

So it is with great distress that we read the results of an exhaustive survey of mortgage-lending patterns conducted by *The Dallas Morning News* and reported in Sunday's editions. That survey found that the mortgage loan rejection rate for blacks and Hispanics in the Dallas area was double that of whites and Asians. This held true even when corrected for household income among the 29,000 mortgage applications surveyed.

In its starkest example, the survey found that even upper-income black families were less likely to qualify for a mortgage than lower-income white families. Worse yet, the high rejection rate, which has long been felt on an emotional level within the Dallas African-American community, has discouraged applications. African-Americans, who are 16 percent of the Dallas-area population, were only 6 percent of those who applied for mortgages here.

These kinds of numbers discourage home ownership, a community cornerstone, and take away the kind of financial empowerment that is crucial to ending racial divisions in our midst.

The reasons behind the disparity in mortgage lending patterns are far from clear.

The banking industry denies that its applications process is biased, pointing in part to the study's failure to adjust for still other factors, such as credit histories. A shortage of minority real estate agents and agencies, to help guide minority home buyers through the lending process, may also contribute.

To its credit, the banking industry has acknowledged that disparities exist, and it is actively pushing into the minority communities to make more loans. That has included opening new branches in woefully underserved minority neighborhoods and working with community housing groups to educate prospective borrowers about the lending process.

But we wonder if there isn't, still, an inability to see the obvious.

Employing a quality-control device long used by retailers — the secret shopper — a New York public relations firm did find racial prejudice in a survey of 50 bank branches. Undercover testers posing as applicants found bankers were less interested in helping minority consumers than they were whites. Blacks, for example, were offered fewer options on mortgage terms than whites.

We look forward to a similar study in Dallas, which may come soon through a grant from the Housing and Urban Development Department.

A lot is at stake for the future of our city. Pulling together to make it work — for all citizens — is the only course we can follow.

July 9, 1992 DMN

COMMUNITY REINVESTMENT ACT (CRA) REPORT 1993

Financial Institutions that did not originate a single HMDA loan to African-Americans

1. United Bank of Texas
2. American Bank
3. Turtle Creek National
4. Gateway National Bank
5. Bent Tree National Bank
6. The Oaks Bank and Trust Company
7. Texas Community Bank
8. Guardian Savings

All of the institutions listed above received a CRA rating of satisfactory, or greater from federal regulators. BSEAT has asked each regulator; How can an institution perform satisfactory when it did not make a single loan to an African-American? "Why isn't a rating of "Need to improve deserved?"

Financial Institutions that make 10 or less HMDA loans to African-Americans

- | | |
|---------------------------------|------------------------------|
| 1. Mercantile Bank and Trust | 7. Preston National Bank |
| 2. Western Bank and Trust | 8. Equitable Bank |
| 3. First Madison | 9. Duncanville National Bank |
| 4. Swiss Avenue Bank | 10. Inwood National Bank |
| 5. Eastpark National Bank | 11. Bank of DeSoto |
| 6. Northern Trust Bank of Texas | 12. Main Bank |

Observations and anecdotal evidence consistently shows a high correlation between financial institutions with poor lending records to African-Americans and very few African-Americans employed in the bank. In other words, banks with the poorest lending records tend not to have any African-Americans (or one) on staff.

Home ownership is the wealth creation method available to the greatest number of residents in this country. The evidence is overwhelming and accepted by all but the discriminators - African-Americans are denied equal access to credit based on race.

HMDA data collected from 32 area financial institutions shows 1026 loans were made to African-Americans. 12,454 loans were made to Anglos. 248 loans were made in SEOC.

The most hostile financial institution(s) to inquire about HMDA data, contents of CRA public file and employment:

1. Provident Bank

THE 1993 MORTGAGE LOAN PRODUCTION FOR SELECTED FINANCIAL INSTITUTIONS

Financial Institutions		Loans Approved African-American	Loan Application African-American	1992 African-American	Anglo Loans Approved	Loans in SEOC	Regulatory Agency	Rating
Bank United	BU	202	331	49	1695	21	OTS	Outstanding
First Interstate	FIB	25	64	13	440	12		
TCB	TCB	79	169	15	928	30	OCC	Outstanding
United Bank of Texas	UBT	0	0		9	0	FRB	Satisfactory
Mercantile Bank & Trust	MBT	6	8		1272	0	OTS	Satisfactory
American Bank	AB	0	1		10	0	OCC	Satisfactory
Western Bank & Trust	WBT	5	5		47	0	FDPC	Satisfactory
First Madison	FM	5	18		51	0	OTS	Satisfactory
Turtle Creek National	TCN	0	2	0	28	0	OCC	Satisfactory
Swiss Avenue Bank	SAB	7	9	5	83	2	FDIC	Satisfactory
Comerica Bank	CB	60	132	29		12	FDIC	Outstanding
Riverside National Bank*	RNB						OCC	Satisfactory
Eastpark Naional Bank	ENB	9	9		70	0	OCC	Satisfactory
Gateway National Bank	GNB	0	0		18	0	OCC	Satisfactory
Northern Trust Bank of Texas	NTBT	8	11	1	152	0	OCC	Satisfactory
Preston National Bank	PNB	3	3		27	3	OCC	Needs To Improve
Bent Tree National Bank	BTNB	0	0		22	0	OCC	Satisfactory
Equitable Bank	EB	1	2	0	93	0	FDIC	Satisfactory
Duncanville National Bank	DNB	5	6		7	0	OCC	Satisfactory
Inwood National Bank	INB	7	13		48	1	OCC	Satisfactory
Bank of America	BOA	31	109		336	9	OCC	Satisfactory
The Oaks Bank & Trust Co.	TOBTC	0	0	0	22	2	FDIC	Satisfactory
Bank of DeSoto	BD	9	9	11	50	2		
NationsBank	NB	225	490		1490	99	OCC	Satisfactory
NationsBanc Mortgage Corp.	NBMC	124	219		1808	31		
Texas Community Bank	TCB	0	0		25	0		
World Banking	WS	16	24		512	0	OTS	Outstanding
Main Bank	MB	9	22	16	44	3	FDIC	
Bank of the Southwest	BSW	13	25	5	37	6	OCC	Satisfactory
Adrams Centre National Bank	ACNB	35	35	0	208	0	OCC	Satisfactory
Guardian Saving	GS	0	0		84	0	OTS	Satisfactory
Bank One	BO	113			1500		OCC	Satisfactory
Guaranty Federal Bank	GFB	16	68		931	8	OTS	Outstanding
Americal Federal Bank	AFB	18	23		408	7		
Totals		1026	1798	143	12454	248		

CENSUS TRACTS

Tract	Population	Med. Family Income	Income to SMA	% AF AM	% Own Home	Housing Age
41	1,432	7,228	<80%	91	42	1950-59
49	4,152	19,209	<80%	92	68	1950-59
54	5,401	23,929	<80%	71	70	1940-49
55	4,295	22,312	<80%	89	64	1950-59
56	6,139	19,895	<80%	64	64	1950-59
57	4,913	19,709	<80%	90	66	1950-59
59.01	6,173	27,454	<80%	95	79	1950-59
59.02	4,445	27,456	<80%	89	61	1960-69
86.01	1,130	10,179	<80%	95	29	1960-69
86.02	2,565	15,429	<80%	80	25	1970-80
87.01	5,189	17,200	<80%	97	48	1960-69
87.03	2,993	21,503	<80%	91	65	1950-59
87.04	5,081	18,413	<80%	96	43	1960-69
87.05	1,996	25,216	<80%	87	67	1950-59
88.01	2,862	28,672	<80%	98	81	1950-59
88.02	6,071	17,923	<80%	97	65	1950-59
89.00	4,696	15,020	<80%	82	48	1950-59
112.00	3,454	38,272	<80%	86	83	1960-69
113.00	5,193	35,359	<80%	98	92	1960-69
114.01	3,890	17,404	<80%	97	50	1960-69
114.02	849	8,793	<80%	83	48	1950-59
167.01	6,114	27,362	<80%	98	87	1960-69
167.02	11,860	31,311	<80%	58	65	1970-79
169.01	4,209	25,877	<80%	99	74	1960-69



Allen McGill, president of the Black State Employees Association of Texas, says "it's no accident" black business owners can't get loans.

Bankers feel heat from minority protest group

By JAMES C. ALLEN

Staff writer of the Dallas Business Journal

Once, when a bank wanted to merge with a competitor, it faced the prying eyes of banking regulators, shareholders and anti-trust lawyers.

Today, Texas bankers are faced with another concern: protests from community groups like the Black State Employees Association of Texas.

The association routinely protests bank mergers and other deals requiring regulatory approval, using that forum to highlight what it calls unfair treatment of minorities.

And the 600-member group is getting noticed with its allegations that banks have turned their backs on minority neighborhoods. One banker, who wished to remain anonymous for fear of reprisals against his bank, said he was forced to

See Association, Page 28

Association

Continued from Page 1

travel to Washington, D.C., to defend his bank's lending record against the group's charges before regulators would approve his bank's merger. He said the bank's size limited the markets it could serve, meaning it could not serve the region of southeast Oak Cliff where the association is headquartered.

Meanwhile, frustration runs high in that very region.

"In our community we can't even get a roof fixed," said Robert Pitre, president of Pitre Auto Sales in East Dallas. At the same time, construction of new office buildings continues in North Dallas, he said.

The association has expressed that frustration by picketing banks, as it did at Red Bird Bank of Dallas in 1990. Or by calling impromptu public hearings, as the group did Dec. 4 to protest a bank swap between Houston-based Texas Commerce Bancshares Inc. and Cullen/Frost Bankers Inc. of San Antonio. Texas Commerce wishes to swap its Corpus Christi bank to Cullen Frost in exchange for Cullen Frost's Dallas bank.

The association protested this transaction, saying neither bank had fulfilled its obligations under the Community Reinvestment Act. While the Office of the Comptroller of the Currency — the federal agency overseeing national banks — refused BSEAT's request to hold a public hearing, the regulatory agency did delay consideration of the deal to give more time for the public to comment. Ed Graves, a spokesman at the Comptroller's Dallas office, said the action is not unusual.

In response to the Comptroller's refusal to hold a hearing, the association's leaders decided to hold their own hearing at the Eastgate Baptist

"We are in business to make loans, and we want to do that in all communities in Dallas."

Julie Brown
Texas Commerce Bank

Church in Southeast Oak Cliff. The group invited both banks involved in the swap, as well as the Comptroller's office.

Allen McGill, the association's president, explained to the 50 or so attendees why the organization was protesting the swap.

"It's no accident that our neighborhoods and homes look the way they do," McGill said. "It's no accident that business owners can get a loan for their cars easier than they can for their business."

For the next two hours, association leaders heard testimonials from African-Americans about how banks refused to give them loans. Complaints like these, as well as information about home mortgage loans obtained through the Home Mortgage Disclosure Act, or HMDA, led to a complaint the organization filed with the Office of the Comptroller of the Currency.

In the complaint, BSEAT charged that Texas Commerce has made only 15 mortgage loans totalling \$204,000 to African-American families in 1993. This compares to 565 mortgage loans worth \$29.1 million to white families. And despite Oak Cliff's 100,000 residents, Texas Commerce made only nine mortgage loans in the area.

Officials at Texas Commerce refused to counter BSEAT's charges, saying they will respond directly to the Comptroller. However, Julie Brown, who heads Texas

Commerce's community reinvestment program in Dallas, said the bank tries to serve all sectors of the city.

"We are in the business to make loans, and we want to do that in all communities in Dallas," she said.

Bankers at smaller banks in the city have felt the heat from the association as well. Besides the protests at Red Bird, other bankers in the Metrolplex say they have received threatening letters via facsimile from the association. The bankers said the letters announced that the association had won an extension of the public-comment period in the Texas Commerce-Cullen Frost deal and reiterated the association's ability to delay similar transactions by its protests.

Several bankers also said they received invitations to buy tables at the association's annual awards ceremony. Even though the bankers declined the invitation, the organization has continued to try to collect from the bankers the money charged for tables at the event, they said.

McGill dismisses the charges, saying the organization is not playing hardball at all.

"We wanted them to know our side of the story," he said. "Sometimes the news reporting of our actions may or may not present the complete story."

The association points to HMDA data as evidence of poor treatment of African-Americans by Dallas-area banks. However, one banker disputed the HMDA evidence, saying the data does not disclose the credit history of the applicant. Darren Reagan, chairman of the association, said the bankers should direct their complaints toward banking regulators.

In fact, bankers have complained to banking regulators. Graves said the Comptroller has held hearings over the past year trying to develop a revised set of procedures that will emphasize performance. But a compromise won't be easy, he says.

"We have the communities on one side saying the banks aren't doing a good job with community reinvestment," Graves says. "The banks are on the other side saying we are doing a good job. We've got to balance both sides."

Representatives of the Comptroller's office at the public hearing at the Eastgate Baptist Church were given the association's views of the agency. Robert

**"We didn't cause
the bank failures,
but now banks
are using the stricter
regulations as an
excuse to deny loans
to the minority
community."**

Robert Pitre
Pitre Auto Sales

Pitre told the Comptroller's representatives the organization would hold them accountable for their actions.

"We didn't cause the bank failures, but now banks are using the stricter regulations as an excuse to deny loans to the minority community," Pitre said.

"They're building more prisons to get our children off the streets, but won't lend us the money to give them job opportunities."

It is this desire for community development that both sides of the issue say they want. On the one side, McGill said the ultimate goal of the association's members is to "increase the business opportunities and employment opportunities of African-Americans in the workplace."

Likewise, bankers say they are trying to meet the credit needs of everyone in the community. Lynn Meggers, a vice president at Texas Commerce Bank-Dallas, said the bank has made strides in the past year to recognize and serve the credit needs of not only the African-American community, but the low- and moderate-income communities as well. She said the bank has recognized a need to educate its customers and others in the community how to obtain the bank's services and what those services can do.

"I think it is incumbent on banks to provide education about the bank's financial services, regardless of the target market," she says.

The reverse is true, as well, the group says. By holding the public hearing, the association hopes to focus attention on the southeast portion of the city. Reagan says the organization's efforts against Texas Commerce are beginning to have a positive effect.

"The bank is now responding with more specifics, with lending and outreach," Reagan said.

Until now, however, association representatives say the bank's efforts have not reached them or their members.

"It is unfortunate by our experience that we have to go through the time, expense and trouble to validate these complaints and concerns," McGill said. "Neighborhood organizations are forced to voice their concerns in this way."

McGill said he hopes banks will listen to the organization's calls for change, and that the need for their group will fade soon.

"But we're not hopeful," he said.



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Fax: (214) 548-2410

*Private Attorney Involvement
American Indian Law Project
Family & Education Section
Housing & Consumer Section
Benefits & Employment Section
Intake & Community Services*

Direct ext. 3216

March 24, 1994

Department of the Treasury
Office of the Comptroller of the Currency
Communications Division
250 "E" Street, S.W.
Washington, D.C. 20219

William W. Wiles, Secretary
Board of Governors of the Federal
Reserve System
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Washington, D.C. 20551

Hoyle L. Robinson
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

Director, Information Services Division
Public Affairs
Office of Thrift Supervision
1700 "G" Street, N.W.
Washington, D.C. 20552

COMMENTS OF
THE BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS, INC.
ON THE PROPOSED REFORM OF
THE REGULATIONS GOVERNING THE COMMUNITY REINVESTMENT ACT

"Providing free legal services to the low income community in Dallas, Collin, Ellis, Grayson, Kaufman and Rockwall Counties"

The Black State Employees Association of Texas, Inc. through its representatives of Legal Services of North Texas submits these comments on the proposed regulations to the Community Reinvestment Act, 12 USCS §§ 2901, et seq. As a community-based organization urging greater inclusion of African Americans by lending institutions of Dallas, Texas, the Black State Employees Association of Texas, Inc. (hereinafter, the "Association") commends the Clinton administration for recognizing the wide gap that exists between the intent of the Community Reinvestment Act and its realization in low and moderate income neighborhoods. The Association further endorses the shift away from the twelve assessment factors. In application, the assessment factors too readily lent themselves to the subjectivity of examining regulators. The proposed regulations, however, fail to bridge the chasm separating communities in need of reinvestment from the financial sources represented by banks and regulators. The Association provides the following comments in response to the solicitation of public comment by the four federal financial regulators: the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision.

THE REGULATIONS TO THE CRA SHOULD BE USER-FRIENDLY

The proposed regulations contain many shortcomings. Overall, the regulations are too complex. Residents from low-income neighborhoods will need to be able to read and understand the regulations. Sadly, low-income and legal sophistry are typically inversely correlated. Yet, the proposed regulations with special exemptions and detailed qualifications will be what leaders

from low-income neighborhoods will have to guide them in their attempts to make banks and regulators more accountable. The proposed regulations should be written in language and regulatory scheme should be designed to be comprehensible by the very persons which the Act contemplates as the intended beneficiaries.

THE REGULATIONS PRESUME SATISFACTORY PERFORMANCE

The language of the regulations begins with the presumption that banks are presently meeting the credit needs of low and moderate income neighborhoods. They are not. The built-in assumptions in the proposed language require little, if any, changes in the historic behavior of lending institutions. For example, under the "small bank" exemption, a bank is automatically presumed to have a satisfactory rating if it 1) has a reasonable loan to deposit ratio, 2) makes most of its loans in its target area, 3) is free of any "legitimate" complaints, and 4) evidences no discrimination. Such a bank could receive a satisfactory rating while making loans on an insignificant level to low-income neighborhoods. Under this scheme, a small bank would have little incentive to alter its current operations. As with the "Sunset" review process adopted by the Texas legislature, every financial institution should be required to substantiate that it is lending in low and moderate income communities before being assumed to be operating in a satisfactory manner.

The regulations allows agencies to readily adjust a rating upward. No similar facility exists for rating downward. A bank can be deemed satisfactory and not either invest or service a community. Only in exceptional cases are ratings to be lowered. Meanwhile, the gap that warrants altering current practices remains.

THE SMALL BANK EXEMPTION IS TOO LARGE

The regulations propose to exempt small banks from the three-tiered test and disclosure requirements. Critically, a small bank would not have to meet the performance-based test required of large banks. In the Eleventh District, 88.5% of all state member banks would be considered small banks, and of insured commercial banks, 85.6% of the institutions would be considered small banks. Too many neighborhoods and especially rural neighborhoods in Texas, New Mexico and Louisiana would suffer from not having available the data deemed critical for large banks to properly assess whether "small" banks, the neighborhood banks, are meeting the credit needs of its communities. The assets amount should be substantially lowered or the exemption should not be available where a "small" bank captures more than 20% of its market.

COMMUNITY NEEDS MUST BE ASSESSED

The regulations eliminate banks needing to assess the credit needs of the community. Again, this diminishes the role which community-based groups serve in the CRA process. Banks remain too far removed from the neighborhoods to permit this elimination to stand. Banks have too reluctantly come to the table to meet with neighborhood associations and organizations. The regulations do nothing to alter that continued resistance.

THE LENDING TEST MUST BE MORE THAN A MARKET COMPARISON

The lending test is based on comparison. Rather than performance, regulators will compare one bank to how other banks are performing. This comparison only serves to encourage

collusion among the banks in the relevant markets. What is currently being loaned does not accurately reflect what neighborhoods need to stabilize and revitalize communities. Current demand is not current need. Further, a regulator will base an examination on the reported market share, not whether the community's needs are being met. Little, if any, information would reveal whether the needs of a relevant neighborhood are being met. More than market comparison is needed to assess how banks are performing and the regulations offer no incentive for change.

NO DIRECT CREDIT FOR INDIRECT LOANS

In too many instances, the loans which third-parties make are not as favorable as loans coming from the banks themselves. Only when banks can show that the indirect loans for which they are receiving credit are being made under identical terms or conditions and are of equivalent value to consumers, should banks receive credit for money contributed to third parties.

LOANS ARE MADE TO INDIVIDUALS, NOT GEOGRAPHIES

Those more fortunate opportunistically move next door to those less fortunate. The CRA, however, was intended to assist those with need as well as those who could seize the opportunity. By reporting by geography rather than by individuals, banks will naturally make loans to the wealthier in a certain locations, rather than those more ably needy. The upwardly mobile rather than the life-long resident will get the title, the life-resident will get the eviction notice and the bank will get the credit.

PUT INVESTING BACK INTO THE COMMUNITY REINVESTMENT ACT

A bank can improve its overall composite score by investing in a neighborhood. But it will not be harmed by its lack of investment. Revitalizing our communities will require injections of capital funds. Banks should be one of the main sources for those remedies.

What is a substantial amount of an investment in comparison to risk-based capital? A community could have one vision, a bank another and the regulator yet another view. What is a demonstrable benefit? The investment definition also shares the similar problem as the lending test shares - a bank will receive credit for its investments if a geography and not necessarily individuals benefit from the bank's investments.

SERVICE IS AS IMPORTANT AS LENDING

The rating scheme of the regulations places little weight on the service that a bank provides on a community. Yet, without a branch in its location, a community soon becomes overrun with high cost check cashing operators, money order facilities and pawn shops. Mass transit lines often do not run from the door step of the elderly poor to the bank's lobby. Under the regulations, however, a bank will be little affected by a decision to not open a branch or even abandon a branch location in low income neighborhoods. The regulations should weigh service equally with lending.

A PERSON'S RACE, GENDER AND INCOME IS MORE IMPORTANT THAN THEIR ZIP CODE

The regulations fail to require the recording of applicant's race, gender and income for too many categories. Obtaining a true picture of a financial institution's lending practices

remains a difficult endeavor. A community based group must assemble a bric-brac conglomerate of information from which it must guess whether a bank is actually meeting the credit needs of its community. True accountability requires accurate information. This information must be also be accessible. The absence of this data only serves to keep the CRA a remedial statute in name only.

A PRIVATE CAUSE OF ACTION WILL FOCUS THE REGULATIONS

What the regulations ultimately mean to neighborhoods remains to be seen. The regulations are both vague and complex. A private cause of action would benefit all participants. Granting a person the right to sue a bank for failing to meet the credit needs of a neighborhood would force specificity into the meaning of these remedial regulations. Naturally, person would be defined to include individuals, community based organizations, and civil rights organizations. If a private cause of action were made part of the regulations, banks would forcefully demand that the regulators clearly establish what banks must do to meet the credit needs a community. As they stand, the regulations hardly translate into definable action.

LEGITIMATE COMPLAINTS

Who is to judge what is a legitimate complaint? What is a community member? Before community-based groups are eliminated from the CRA complaint process, the regulations should define what is a legitimate complaint and just who or what is a community member. Too often have the efforts of civil rights groups been minimized by the current regulations. Rarely have

the protests filed by community-based groups affected the outcomes of approvals by the regulators. This new language further reduces, or at least, attenuates that role.

Community-based groups have had a difficult time gaining the ear of the regulators, much less getting the regulators to legitimize organizations' concerns. For example, recently in Texas, Texas Commerce Bank and Cullen/Frost Bank sought approval to merge. The Association protested and delayed the approval of the merger. During the extended comment period, the Dallas community vociferously objected to the merger. In a public forum, held December 4, 1993, the Association solicited comments from elected officials, community-based organizations, neighborhood associations, neighborhood leaders, business owners and affected residents. The sentiment was uniformly expressed: banks are not meeting the credit needs of low and moderate income neighborhoods. The Association submitted hundreds of letters, protesting the merger to the Office of the Comptroller of the Currency. The protests and objections were perfunctorily dismissed and the merger was approved. As part of this comment, the Association will be forwarding to the regulators copies of those hundreds of letters objecting to the merger.

While provided in the current regulations, public hearings on mergers are rare. Public hearings should be mandatory where concerned citizens submit a petition bearing at least 25 signatures calling for a public hearing. The hearings should be recorded and transcripts of the proceedings should be made publically available. All documents and correspondence would be placed in the bank's CRA public comment file. The regulators should have appropriate translators available to both give and receive information from citizens who require assistance in communicating in English.

THE PUBLIC IS ENTITLED TO KNOW WHAT IS NOT HAPPENING IN ITS NEIGHBORHOODS

The regulations fail to go far enough in informing a community about what is or is not happening in its neighborhoods. Data gathered under the Home Mortgage Disclosure Act should automatically be included in any financial institution's application to merge, acquire or expand its operations. The notice would detail the considerations guiding the institutions decision to merge, expand or acquire. Notices of all applications should be published not only in the daily newspapers of wide circulation, but notices should be published in community-based, minority-owned publications. Regulators should also notify the community whenever the regulator will be evaluating an financial institution. Similarly, banks should notify active community-based organizations, home owners and neighborhood associations of their applications to regulators. In general, these notices should be posted in every bank lobby of the affiliated banks and published in every market area in which the bank is operating, including where the banks have branch bank operations.


MAKE PUBLIC RECORDS PUBLIC

The evaluations completed by the examining regulator should be made part of the public CRA file. Financial institutions should also make applications, purged of confidential information, publically available. Banks and community-based organizations will both benefit from these disclosures. Disclosure will enhance the respect both parties should grant each other, and make ratings more legitimate. As part of the evaluation, regulators should interview active community based organizations, business owners, heads of neighborhood associations and random residents for comment. No evaluation shall be deemed complete with such comments.

Regulators should zealously ferret out unlawful discrimination in any institution examined. Not only should this review take in unlawful discrimination in the lending process, but should also include employment discrimination. As part of the evaluation process, banks and lending institutions should provide their most current annual affirmative action policies, current annual Equal Employment Opportunity reports and their annual Department of Labor compliance reviews. Where regulators discover suspect activities, regulators should notify the appropriate agencies. In reviewing bank's employment practices, banks' personnel profiles should reflect the demographic profiles of the communities which banks are serving. This profile should especially extend to senior management positions and board of director positions. These affirmative action activities would also be submitted as part of each institutions acquisition application.

Respectfully Submitted,

LEGAL SERVICES OF NORTH TEXAS
1515 Main Street
Dallas, Texas 75201
(214) 748-1234
(214) 761-1077 (Faxcopier)


RODOLFO MARES, Jr.
Attorney at Law

**OCC BULLETIN**

Comptroller of the Currency
Administrator of National Banks

Subject: Community Reinvestment Act
-- Proposed Rule

Description: Transmits Proposal;
Solicits Comment

TO: Chief Executive Officers of National Banks, Department and Division Heads,
Examining Personnel and Other Interested Parties

PURPOSE

This bulletin transmits a proposed rule published in the Federal Register on December 21, 1993. Comments on the proposal are due ~~February 22~~, 1994.

MARCH 24

BACKGROUND

In July 1993, the Office of the Comptroller of the Currency (OCC), Office of Thrift Supervision (OTS), Federal Deposit Insurance Corporation (FDIC) and Federal Reserve Board, acting at the request of President Clinton, began a comprehensive review and overhaul of the interagency regulation for the Community Reinvestment Act (CRA). The President challenged the agencies to reform the CRA regulation to emphasize performance over documentation, and refocus the regulation on making credit and financial services available to all communities, including underserved areas throughout urban and rural America.

The four federal financial supervisory agencies, working with community organizations, representatives of local government, and the banking and thrift industries, were committed to developing clearer and more objective standards for CRA compliance, eliminating unnecessary documentation requirements, and improving consistency in CRA examinations and enforcement. The proposed changes to the CRA regulations address and implement these goals.

SUMMARY

Currently, CRA assessments of financial institutions are based on 12 separate factors. Regulatory agencies and examiners within the agencies have interpreted and judged these factors differently, resulting in inconsistent CRA ratings. The President's reform initiative called for distinct assessment standards based on measurable performance in three specific areas: lending, service, and investment.

**OCC BULLETIN**

Comptroller of the Currency
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Under the proposed rule, not every institution would be subject to assessment in each of these three areas. In general, a bank or thrift would be evaluated based on its record of serving its *entire* community, including low- and moderate-income neighborhoods, with the products and services offered in its normal course of business. Retail banks would be evaluated primarily on their lending performance. Wholesale and limited purpose banks that do not engage in significant retail lending would be evaluated primarily on their investments.

Three Evaluation Tests

The first test, a lending test, would evaluate direct lending by the institution itself, and if the institution elects, indirect lending through loan pools, lending consortia, subsidiaries and funded non-chartered affiliates, and community development or affordable housing lenders in which the bank has made investments. The bank or thrift would be evaluated primarily on whether it was making loans in low- and moderate-income geographies, as well as more affluent parts of the service area. The lending test would compare the institution's market share of loans in low- and moderate-income geographies to its market share of loans in more affluent parts of its service area.

The lending test would also evaluate the percentage of a bank or thrift's outstanding loans to low- and moderate-income geographies, or the percentage of low- and moderate-income geographies in which the institution has made a significant number of loans. Lenders would receive extra credit for making complex or innovative loans that serve pressing community development needs without undermining safety and soundness. Based on these measures, an institution would receive a preliminary lending rating which it may rebut.

The second test, the service test, would evaluate the provision of branches accessible to low- and moderate-income areas and the provision of other services that promote the availability of credit. Services such as low-cost check cashing, "lifeline accounts" and credit counseling could improve a retail institution's rating under the service test and would form the basis for evaluating a wholesale or limited purpose institution's performance under the service test.

The third test, the investment test, would evaluate an institution's record of qualified investment in organizations and initiatives that foster community development, small and minority-owned business development, or affordable housing lending, including state and local government agency housing or revenue bonds.

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Service Area Designation

Under existing CRA rules, covered financial institutions delineate their local communities geographically, using one of a variety of methods that do not unreasonably exclude low- or moderate-income areas. Bank examiners review the reasonableness of the basis for these delineations.

Under the reform proposal, banks and thrifts would not be evaluated on the method they use to delineate their service areas. The geographic area around each office or group of offices in which the institution makes the bulk of its loans would be used to define its service areas. Institutions that provide services across state lines or in multiple metropolitan areas would have separate service area delineations for those markets.

Streamlined Examination Procedures

The proposed CRA rule provides streamlined CRA examination procedures for small institutions, but these institutions would still be responsible for helping to meet the credit needs of their entire communities. The streamlined examinations would take into account an institution's loan-to-deposit ratio, whether it makes most of its loans locally, its loan mix -- including the distribution of loans across economic levels -- and its record of community complaints and lending discrimination. Small institutions are defined as independent banks and thrifts with total assets of under \$250 million, or members of a holding company with total banking and thrift assets of less than \$250 million.

Strategic Plan Assessment

A bank or thrift would have the option of submitting to its regulator a CRA plan for approval and then being evaluated under that plan. The plan would have to be publicly available and have measurable goals. Regulators would invite public comment on a plan submitted and consult with community groups to determine whether the plan was responsive to community credit needs. If an institution failed to meet or exceed the



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OCC BULLETIN

Comptroller of the Currency
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preponderance of goals set forth in the plan, its performance would be evaluated under the lending, investment, and service tests or under the streamlined small-bank examination standards, as appropriate.

Regulatory Burden and Data Collection Requirements

The proposed rule would make significant reductions in regulatory burden. Banks and thrifts would no longer have to prepare CRA statements, review these statements annually and note those reviews in the minutes of the board of directors, justify the basis for their community delineations, document methods to ascertain community credit needs, maintain files on meetings with community leaders, or maintain documentation supporting marketing efforts.

Large banks and thrifts would be required to report additional data on the geographic distribution of their small business and some consumer loans. Summary data collected by the regulators would be made available to the public.

Data collected for all institutions under the Home Mortgage Disclosure Act (HMDA) would still be made available to the public by the Federal Reserve Board. CRA performance evaluations for all covered institutions would be redesigned consistent with the new evaluation standards, and would continue to be made public by the institutions and their regulators.

CRA Enforcement

The OCC, the OTS, the FDIC and the Federal Reserve would continue to consider CRA performance and any complaints in evaluating corporate applications. The regulators would encourage public comment on CRA performance. In addition, banks and thrifts that receive a rating of Substantial Noncompliance would be subject to formal enforcement actions.

Date: January 3, 1994

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Transition Period

Although the proposal calls for revised data collection and reporting procedures to go into effect after a short adjustment period, evaluation under the new CRA standards would not become mandatory until July 1995. During the interim period, banks and thrifts could elect to be evaluated under either the current CRA regulation or the new CRA provisions.

For further information, contact the Compliance Management Division, Office of the Comptroller of the Currency, Washington, DC 20219. Phone (202) 874-4867.

Stephen M. Cross
Deputy Comptroller
for Compliance Management

Attachment



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.

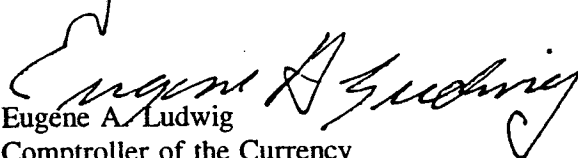
I want to continue to maintain an open dialogue with representatives of the customer segments of national banks. Therefore, I plan to continue holding regular meetings with the national organizations representing consumers, communities, housing providers, small and minority businesses, civil rights and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



**Comptroller of the Currency
Administrator of National Banks**

Washington, D.C. 20219

DECISION OF THE COMPTROLLER OF THE CURRENCY ON THE APPLICATION OF TEXAS COMMERCE BANK - CORPUS CHRISTI, NATIONAL ASSOCIATION TO MERGE WITH, INTO AND UNDER THE TITLE AND CHARTER OF THE FROST NATIONAL BANK OF SAN ANTONIO, SAN ANTONIO, TEXAS.

Introduction

On September 15, 1993, application was made to the Office of the Comptroller of the Currency for prior authorization for Texas Commerce Bank - Corpus Christi, National Association (hereinafter TCB-CC) to merge with, into, and under the title and charter of The Frost National Bank of San Antonio, San Antonio, Texas (hereinafter Frost-SA).

Participating Financial Institutions

As of June 30, 1993, TCB-CC had total deposits of \$156 million and operated four offices. On the same date, Frost-SA had total deposits of \$2,587 million and operated twenty two offices.

Competitive Analysis

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

Banking Factors

The Bank Merger Act requires this Office to consider "...the financial and managerial resources and future prospects of the existing and proposed institutions, and the convenience and needs of the community to be served". We find that the financial and managerial resources of TCB-CC and Frost-SA do not raise concerns that would cause the application to be disapproved. The future prospects of the combined entity are considered favorable and the resulting bank is expected to meet the convenience and needs of the community to be served.

Decision

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The convenience and needs of the community to be served should be enhanced by this transaction. Other than to combine the two institutions, no changes in community services are planned. No offices will be closed. Overall, combining the resources of the two banks will make the resulting bank more effective and efficient in the marketplace.

Community Reinvestment Act (CRA)

The Community Reinvestment Act requires OCC to consider the applicants' record of meeting the credit needs of their entire community, including low- and moderate-income neighborhoods.

In considering the banks' record of performance in meeting the credit needs of their entire communities, OCC considered comments received during the public comment period, CRA examinations of the applicants, and the applicants' responses to negative comments.

Comments OCC received comments from the Black State Employees Association of Texas, Inc. (BSEAT) protesting this merger and a related merger of Cullen Frost Bank of Dallas, N.A. into Texas Commerce Bank, N.A., Houston, Texas. The protestants criticized the efforts of the related banks in meeting the credit needs of blacks in Dallas and also criticized the efforts of the applicant banks in meeting the credit needs of blacks in the state of Texas. BSEAT submitted approximately 750 signed protests objecting to the merger. BSEAT asked the OCC to extend the public comment period for sixty days and requested a public hearing. OCC denied the request for a public hearing but agreed to extend the public comment period for an additional sixty days until December 15, 1993. Protestants contend that data collected under the Home Mortgage Disclosure Act (HMDA) for 1992 show the applicant banks made few loans to blacks.

CRA Evaluations The CRA examination of the acquiring bank, Frost National Bank, San Antonio, Texas, resulted in a satisfactory rating. The examination did not find any evidence of the bank discriminatory credit practices. The examination reported that the bank had devoted significant effort to eliminating disparities in the distribution of loan applications. The examination also reported that the bank had been proactive in identifying credit needs and in responding to those needs by using flexible lending criteria and opening new offices.

The CRA examination of the target bank, Texas Commerce Bank, N.A., Corpus Christi, Texas, also resulted in a satisfactory rating. The examination did not find any evidence of

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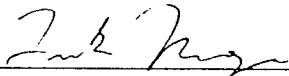
Page 3

discriminatory credit practices. The examination noted that the bank had developed action plans to increase loan penetration in low- and moderate-income census tracts.

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

Conclusion

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



Senior Deputy Comptroller
Corporate Activities and Policy Analysis

Date: 2/24/94



Comptroller of the Currency
Administrator of National Banks

Washington, D.C. 20219

DECISION OF THE COMPTROLLER OF THE CURRENCY ON THE APPLICATION OF CULLEN/FROST BANK OF DALLAS, NATIONAL ASSOCIATION, DALLAS, TEXAS TO MERGE WITH, INTO AND UNDER THE TITLE AND CHARTER OF TEXAS COMMERCE BANK, NATIONAL ASSOCIATION, HOUSTON, TEXAS.

Introduction

On September 20, 1993, application was made to the Office of the Comptroller of the Currency (OCC) for prior authorization for Cullen/Frost Bank of Dallas, National Association, Dallas, Texas (hereinafter Frost-Dallas) to merge with, into, and under the Title and Charter of Texas Commerce Bank, National Association, Houston, Texas (hereinafter TCB-Houston). The application was originally submitted as an application to merge Frost-Dallas into Texas Commerce Bank, National Association, Dallas Texas (herinafter TCB-Dallas). Following the filing of the application, TCB-Dallas merged into TCB-Houston.

Participating Financial Institutions

As of June 30, 1993, Frost-Dallas had total deposits of \$143 million and operated one office. On the same date, TCB-Houston had total deposits of \$16,927 million and operated 148 offices.

Competitive Analysis

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

Banking Factors

The Bank Merger Act requires this Office to consider "...the financial and managerial resources and future prospects of the

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existing and proposed institutions, and the convenience and needs of the community to be served". We find that the financial and managerial resources of TCB-Houston and Frost-Dallas do not raise concerns that would cause the application to be disapproved. The future prospects of the combined entity are considered favorable and the resulting bank is expected to meet the convenience and needs of the community to be served.

The convenience and needs of the community to be served should be enhanced by this transaction. Other than to combine the two institutions, no changes in community services are planned. No offices will be closed. Overall, combining the resources of the two banks will make the resulting bank more effective and efficient in the marketplace.

Community Reinvestment Act (CRA)

The Community Reinvestment Act requires OCC to consider the applicants' record of meeting the credit needs of their entire community, including low- and moderate-income neighborhoods.

In considering the banks' record of performance in meeting the credit needs of their entire communities, OCC considered comments received during the public comment period, CRA examinations of the applicants, the applicants' responses to negative comments, and the acquiring bank's commitments to increase the availability of credit to minorities and small businesses in low- to moderate-income communities.

Comments OCC received comments from the Black State Employees Association of Texas, Inc. (BSEAT) criticizing the efforts of the banks in meeting the credit needs of blacks in the Dallas/Fort Worth metropolitan area. BSEAT submitted approximately 750 signed protests objecting to the merger. BSEAT asked the OCC to extend the public comment period for sixty days and requested a public hearing. OCC denied the request for a public hearing but agreed to extend the public comment period for an additional sixty days until December 15, 1993. OCC also received a letter from Rainbow Bridge, criticizing the banks' lending records. We received other protest letters after the close of the extended public comment period. They include letters from several elected officials. Protestants contend that data collected under the Home Mortgage Disclosure Act (HMDA) for 1992 show the banking companies made few loans to blacks both in Dallas and statewide in Texas. Protestants were particularly critical of the banks' efforts to serve the credit needs of the Southeast Oak Cliff Community.

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OCC also received several letters from community groups with favorable comments about TCB's support for their credit, housing, and other community programs.

CRA Evaluations The CRA examination of the acquiring bank, TCB - Dallas, reported that the bank actively solicited credit applications from all segments of its community. The examination also reported that the bank analyzed loan penetration in low- and moderate-income census tracts and devoted further attention to areas where it noted unreasonable lending patterns.

TCB reported numerous outreach efforts during 1992 and 1993 aimed at increasing loans in low- and moderate-income and minority communities and reported new product offerings aimed at low- and moderate-income residents. TCB also reported the employment of two "Opportunity Mortgage Specialists" to promote mortgages in low- and moderate-income communities and the establishment of a Community Development Officer Position to originate consumer loans in low- and moderate-income and minority communities.

Regarding the protestants' concerns about the Southeast Oak Cliff community, TCB has taken action to make credit available in that community. TCB reports that it opened its Wynnewood branch in South Oak Cliff in 1991 in response to needs expressed by minority leaders. It currently reports outstanding loans to Southeast Oak Cliff residents of approximately \$4 million. TCB recently announced plans to open a new branch in Southeast Oak Cliff and has announced a goal of extending \$3 million in residential loans and \$5 million in business loans in South Oak Cliff over the next three years.

The CRA examination of the target bank, Frost-Dallas, reported satisfactory CRA performance although it made recommendations for improvement. At the time of the examination, the bank was in a retrenching mode and its marketing efforts were limited. The bank reported that, during 1993, it developed plans for marketing products to low- and moderate-income neighborhoods and hired a minority loan officer.

HMDA Data 1992 HMDA data for the applicant banks do indicate disparities in loans to blacks. The population of the city of Dallas is approximately 30% black. The banks made a significantly lower percentage of their HMDA type loans to blacks. Although OCC is concerned about the disparities reflected in the 1992 HMDA data, 1992 CRA examinations did not find evidence of discrimination in credit activities at either bank.

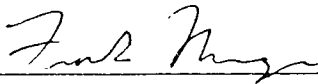
Decision

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

Conclusion

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



Frank Maguire
Senior Deputy Comptroller
Corporate Activities and Policy Analysis

Date: 2/24/94



Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

April 19, 1994

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

Dear Dr. Reagan:

I enjoyed meeting you and Mr. McGill at the recent Comptroller's Meeting with Bank Customer Groups. I trust you found the discussion informative.

As you requested, I am forwarding information on the OCC's Community Development (CD) Division, including the Community Development Corporation (CDC) and Community Development Project (CD-project) Investment Program. The CD Division of the OCC provides assistance and guidance to national banks and bank customer groups in the areas of bankable and nonbankable CD lending and investing. We also advise senior management at the OCC on community development issues affecting the banking industry.

I am enclosing a list of the names, addresses and phone numbers for the groups that attended the Comptroller's April meeting. I am certain if you contact these organizations they will provide you with information on community development networking.

I was pleased you were able to attend the Comptroller's meeting and look forward to working with you in the future. Should you have any questions, please contact me or Maury Zeitler, Associate Director, on (202) 874-4940.

Sincerely,

Janice A. Booker
Director
Community Development Division

Enclosures

cc: MZeitler
Chron



Office of Thrift Supervision
Department of the Treasury

Midwest Region

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

June 30, 1994

OTS No. 8561

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

RE: Application by First Madison Bank, FSB, Dallas, Texas, for Approval to Purchase Substantially all of the Assets and Assume all of the Liabilities of First Nationwide Bank, A Federal Savings Bank, San Francisco, California [NATS No. R494-0395]

Dear Dr. Reagan:

Pursuant to my phone conversation with you on June 29, 1994, below is an explanation of our office's determination that your June 23, 1994 protest of the above referenced application is not sufficient to be considered substantial. The regulation pertaining to a protest is included in 12 C.F.R. Section 543.2(e)(4), and stipulates that a protest shall be considered substantial only if it is written, seasonably filed, and contains at least the following:

1. A summary of the reasons for the protest;
2. The specific matters in the application to which the protestant objects, and the reasons for each objection;
3. Facts supporting the protest, including relevant economic or financial data; and
4. Any adverse effects on the protestant which may result from approval of the application.

Your protest did include the reasons for the protest and specific matters in the application to which you object (items 1 and 2, above). However, your protest failed to include relevant economic or financial data and any adverse effects from approval of the application (items 3 and 4, above).

In paragraph two of your protest letter, it is stated "... these institutions maintain inadequate lending practices in meeting the credit needs of African Americans and other ethnic minorities." The relevant facts, including actual lending data, should have been included in your protest. Furthermore, in paragraph three of your letter, it is stated that both banks have a "poor track record" in meeting certain needs of the African American communities in major Texas markets. The specifics of each need and the financial or economic impact

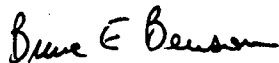
Page 2

Additionally, there is no mention in your protest of the adverse effects which may occur to particular communities should the application be approved. The inclusion of this information in protests is important to our Agency in order that our Office may make an accurate and informed decision regarding the relevance of each protest.

During our conversations yesterday, you stated that you believed the litigation (Simms vs. First Gibraltar Bank) referenced in your June 23, 1994 letter adequately supported your claims such that your protest should be deemed "substantial", as defined above. However, even if we determine that the lower court decision addressed the same issues that were the subject of your protest, your protest, dated June 23, 1994, does not satisfy the requirements of Items 3 and 4 previously mentioned.

If you have any questions regarding this matter, please contact Applications Manager Jearlene Miller at (214) 281-2155 or me at (214) 281-2113.

Sincerely,



Bruce E. Benson
Regional Deputy Director

BB:EFD



Office of Thrift Supervision
Department of the Treasury

Midwest Region

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

July 1, 1994

OTS No. 8561

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

RE: Application by First Madison Bank, FSB, Dallas, Texas for Approval to Purchase Substantially all of the Assets and Assume all of the Liabilities of First Nationwide Bank, A Federal Savings Bank, San Francisco, California [NATS No. R494-0395]

Dear Dr. Reagan:

This is in regard to your request for an additional extension of time of the comment period related to the above referenced application beyond the initially extended comment period that expires July 4, 1994. It is our understanding that your request is based on the fact that the Association did not receive the HMDA data until June 30, 1994. We note, however, that your Association did not request the HMDA information until June 22, 1994.

This office previously indicated to you that we would consider an additional extension of the comment period. However, no provision has been made for further extension to file public comments pursuant to 12 C.F.R. Sections 543.2(d), 563.22, and 574.6(d). As a result, your request for an additional extension of the public comment period is hereby denied. Because July 4, 1994 is a national holiday, any additional information related to your June 23, 1994 protest will be accepted through the close of business July 5, 1994.

If you have any questions in this regard, please contact Applications Manager Jearlene Miller at (214) 281-2155 or Applications Analyst Ed Dolan at (214) 281-2043.

Sincerely,

Bruce E. Benson
Regional Deputy Director

BB:EFD

cc: Mr. Scott Gesell
First Madison Bank, FSB



The Black State Employees Association of Texas, Inc.

DR. DARREN L. REAGAN
Chairman/CEO

MARY CARTER
Vice Chair

ALLEN MCGILL
Secretary General

CAROLYN CAREY
Executive Secretary

EVELYN FORTE
Executive Treasurer

JUDY SLAUGHTER
Public Relations

**You Are Invited To Attend
A Public Hearing**

**On The Proposed Community Reinvestment Act (CRA)
Regulations Reform**

When: Saturday, February 12, 1994

**Where: Fellowship Hall of the East Gate Baptist Church
6960 South Polk Street Dallas, Texas
(near the intersection of W. Camp Wisdom Road)**

Time: 10:00am Promptly

Free And Open To The Public

Topics to include the impact of the new regulations on lending institutions in the following areas:

**Determining community credit needs
Marketing credit products & services to low income households
CRA regulations & HMDA requirements
Performance based CRA evaluation & enforcement system
Providing loans, investments, grants & services
Publication of examination schedule
Public comment/protest period
Other**

**Invited Guest Includes: Elected Officials
Community Leaders
Ministers & Church Officials
Community Based Organizations
Home Owners Associations
Business Owners
Residents & Others**

For more information please call (214) 371-7710 ext. 1 and to RSVP you may call (214) 371-7710 ext. 4.

****PLEASE NOTE B.S.E.A.T. WILL BE OFFICIALLY SUBMITTING RECOMMENDATIONS BASED ON INFORMATION/COMMENTS RECEIVED DURING THE PUBLIC HEARING TO ALL BANKING REGULATORY AGENCIES FOR CONSIDERATION ON THE PROPOSED CRA REGULATIONS REFORM****



Black State Employees Association of Texas, Inc.

YOU ARE INVITED TO ATTEND 2ND QUARTER PUBLIC HEARING & COMMUNITY FORUM

When: Saturday, June 25, 1994

Time: 9:00 am - 12 noon

Where: Fellowship Hall of the East Gate Baptist Church
6960 South Polk Street Dallas, Texas
(near the intersection of W. Camp Wisdom Road)

FREE AND OPEN TO THE PUBLIC

Topics for discussion include:

THE SOUTHERN DALLAS DEVELOPMENT CORP (SDDC)

- Is this Multi-Million Dollar publicly funded agency complying with its original mandate - to serve and meet the business & economic needs of Southern Dallas?
- Is the "Community Development Corporation" (SDDC) really serving Southern Dallas through its lending, marketing and outreach, and leadership or is it just another Bank in disguise?

BANK ONE, TEXAS

- Is it really a Bank of One? No African Americans in Sr. Mgmt.
- The Public Protests and recent filing of the Class Action Discrimination Charge against the Bank by African Americans.

• The Bank's lending, procurement/vendors, and business opportunities.

• 1993 Bank One made 1500 Mortgage Loans in Dallas County only 113 went to African Americans.

Invited guest includes:

Elected Officials, Business Owners

City Officials of the Economic Development Dept.

Banking Regulators

Attorneys with Legal Services of North Texas will be available to discuss/interview participants with concerns regarding employment discrimination at **Bank One, Texas, NA.**

Community Leaders, Community Based Organizations

Home Owners Associations, Residents & Others

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

The State of Texas
House of Representatives

Capitol Office:
Post Office Box 29110
Austin, TX 78768-2911
512-463-0664
FAX: 512-463-0495



Jesse W. Jones
District 110

District Office
1206 Ledbetter, D
Dallas, TX 7521
214-375-3777
FAX: 214-372-3000

January 7, 1994

Mr. Edward Graves
Office of the Comptroller
of the Currency
500 North Akard
Dallas, Texas 75201-3394

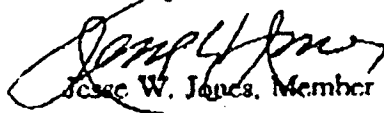
Dear Mr. Graves:

It has been brought to my attention the proposed merger of Texas Commerce Bank and Cullen/Frost Bank. As state representative of District 110, the population of which comprise over 65% African American, I am writing to express my concerns over this proposed merger. After a review of some vital information provided to my office by the Black State Employees Association of Texas, Inc., I urge your office to give this application serious consideration before taken action.

As you are aware, Texas Commerce Bank and Cullen/Frost Bank, separately, control a large share of the banking markets in the major metropolitan areas in Texas including Dallas. However, the lending history of both financial institutions, especially for home mortgages, in the African-American community is alarming. For example, of the 3399 total home mortgage loans made by Texas Commerce Bank in 1992, less than 6.1 % were made in the African-American community. Similarly, Cullen/Frost Bank made 1372 Home Mortgage loans statewide in 1992, of which only 33 loans were approved in the African-American community. This form of discriminatory practice should not be sanctioned within the banking industry. I encourage the Comptroller's office to closely examine the lending practice of both banks.

It is my firm conviction that the privilege of a financial institution to exist carry with it the obligation to guarantee to all sectors of our community the right to fair lending opportunities. Our citizens should not be forced to deal with "loan sharks" to meet their financial needs. Again, I encourage your office to give this proposed merger your utmost consideration before rendering a judgement in this matter. If you have any questions, please do not hesitate to contact me.

Sincerely,


Jesse W. Jones, Member

cc: Dr. Darren L. Reagan, BSEAT
Hon. Kenny Marchant, Chair
House Committee on Investment and Banking
Committees: Higher Education • Elections

MEMORANDUM

To: BSEAT
From: Rodolfo Mares, Jr.
Date: March 3, 1994
Subj: Draft Press Release

BSEAT ANNOUNCES ANOTHER MAJOR VICTORY ON THE BANKING FRONT

Today, the Black State Employees Association of Texas, Inc. announced that another tremendous step forward has been taken in bringing economic development to the area of Southeast Oak Cliff. The Office of the Comptroller of the Currency decided last week to allow Texas Commerce Bank and Cullen/Frost to trade banks in Dallas and Corpus Christi. But not before the BSEAT was successful in ensuring that residents in Southeast Oak Cliff would benefit from the swap. As a result of a proposal forwarded by BSEAT, Texas Commerce Bank will, before the end of 1994, open its doors along the Lancaster Corridor, across from the Veterans' Hospital building. This will be the third bank which has committed to building a branch in Southeast Oak Cliff by the time 1995 rolls around.

"This latest commitment by Texas Commerce Bank is great," commented Darren Reagan, Chairman of the BSEAT. "In 1993, we did not have a single bank operating in Southeast Oak Cliff. Now, by the close of 1994, Southeast Oak Cliff will be home to three branch banks, and possibly a fourth."

Along with opening a branch, Texas Commerce Bank announced that it was committing an additional \$8 million to the area of Southeast Oak Cliff. This year the bank had made \$4 million worth in loans to the area. Of the \$8 million, \$5 million would go towards home loans and \$3 million towards business loans.

Southeast Oak Cliff has the greatest concentration of African Americans in the Dallas area, with the 1990 census revealing that more than 90% of its 100,000 residents are African American. But, being bounded by the Trinity River to north, I-20 to the south, and I-35 and Highway 175, west and east, respectively, the area has lacked attention from the banking industry.

The process of getting a TCB bank in Southeast Oak Cliff was a long one. In September, 1993, the BSEAT submitted a protest to the Office of the Comptroller of the Currency after learning of the proposed merger of Texas Commerce Bank with Cullen/Frost Bank. In the trade, Texas Commerce Bank would give Cullen/Frost Bank its bank in Corpus Christi, and Texas Commerce Bank would assume the bank which Cullen/Frost had in downtown Dallas. The lending records of both banks prompted BSEAT to object the merger.

"Neither bank has a record of loans made to African Americans which it should be proud of," commented Allen McGill, President of BSEAT. "In Dallas, Texas Commerce Bank made six hundred sixty-six reported home mortgage loans in 1992. Only 2% of those loans were made to African Americans. African Americans comprise 29% of the Dallas population. Cullen/Frost, incredibly, made four loans to African Americans in the Dallas area in 1992."

The BSEAT protest resulted in getting the public comment period on the proposed merger delayed for an additional sixty days, until December 15, 1993. During that time, the community response, upon learning about the banks' lending practices, was tremendous. After the OCC refused to provide one, the BSEAT sponsored a public hearing where residents clearly and loudly voiced their objections to the merger. The outcry from the community included elected officials, ministers, neighborhood associations, business leaders, and concerned citizens. On the last day of the merger, BSEAT submitted to the federal regulator almost 1000 signatures in the form of petitions and letters, all objecting to the merger.

"By no coincidence, on the last day of the comment period, Texas Commerce Bank announced that it would open a branch in Southeast Oak Cliff," said Rodolfo Mares, Jr., an attorney with Legal Services of North Texas which represented the BSEAT in its protest. "Before BSEAT began educating both the banking community and local residents about the Community Reinvestment Act, economic development was being given very little attention in the area of Southeast Oak Cliff. The entire Dallas area has benefitted from the spillover effects of BSEAT raising the awareness level of minority needs within the banking industry."



Black State Employees Association of Texas, Inc.

March 25, 1994

DR. DARREN L. REAGAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

Mr. William Wiles
Secretary, Board of Governors
Federal Reserve System
Washington, D.C. 20551

Re: Application by Abrams Centre Bancshares, Inc.,
Dallas, Texas, to acquire Abrams Centre National
Bank, Dallas, Texas

Dear Mr. Wiles:

This letter shall serve as a formal notice of comment regarding the aforementioned application. The Black State Employees Association of Texas, Inc. request that a formal Public Hearing be held and that the comment period be extended for sixty (60) days to allow additional comments and discussions among the various community groups, churches, residents and others. Also, we request that the notice be advertised in the local community minority news publications that serve low-moderate income communities.

The B.S.E.A.T., Inc., position and issues are as follows: 1) the bank's poor lending record, particularly their most current and publicly available Home Mortgage Report disclose that the bank made no (0) mortgage loans to African Americans regardless of the income level. 2) The bank has no history of a "serious level" of involvement with the African American community, community based organizations, homeowners associations, local business people, residents etc. 3) The bank has failed to adequately and accurately ascertain the credit needs of the African American low-moderate income residents they are to serve (Hamilton Park community). 4) The bank has not engaged in a "serious level" of outreach and poorly marketing their products and services to the African American community via the use of an African American marketing/advertisement consultant, African American media and news publications etc.

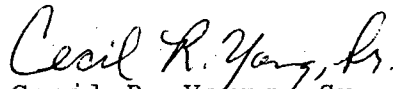
The B.S.E.A.T., Inc., have extended various invitations to meet and develop a dialogue with officials of the bank over the past two (2) years. The bank usually will not respond or will indefinitely put off a meeting. The most recent case occurred over two (2) weeks ago, when Dr. Reagan placed a telephone call to Mr. Ken Moore in an attempt to schedule a meeting. Mr. Moore agreed to get back with Dr. Reagan in a few days regarding scheduling a meeting and as of today we have not heard back from Mr. Moore.

March 25, 1994
Mr. William Wiles
Page 2 of 2

The B.S.E.A.T., Inc. allege that the bank has not complied with the "spirit and intent" of the CRA. Further, we request that a Public Hearing be held. The aforementioned issues and the current comment/protest process relating to CRA is very cumbersome, very technical and becomes increasingly difficult for the average low income resident(s) to absorb, internalize and make some form of an educated decision on an acceptable resolution.

Also, attempting to resolve the issues through written correspondences only will not adequately resolve the problems, particularly when the bank has not demonstrated a willingness to sit down and hold a frank discussion with us regarding these issues. Thank you for your prompt attention and reply.

Sincerely,


Cecil R. Young, Sr.

Legal/Community Compliance Officer

cc: Gloria Vasquez Brown, Federal Reserve Bank of Dallas



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

WASHINGTON, D. C. 20551

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD

May 13, 1994

Mr. Cecil R. Young, Sr.
Legal/Community Compliance Officer
Black State Employees Association
of Texas, Inc.
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. Young:

Under delegated authority, I have extended the deadline until May 20, 1994, for the Federal Reserve Board's receipt of your comments on an application by Abrams Centre Bancshares, Inc., Dallas, Texas, to acquire Abrams Centre National Bank, Dallas, Texas. The comment period expired on April 11, 1994, and you have made a timely comment with your March 25, 1994, submission. We understand that you intend to supplement your comments.

A copy of any further submission that you file relating to this application should be provided to Applicant; the Federal Reserve Bank of Dallas; the Office of the Comptroller of the Currency; the Antitrust Division, Department of Justice; and the State of Texas Banking Department at the same time that it is submitted to the Board. A copy of your transmittal letter to each of the parties listed above should accompany your submission to the Board.

Very truly yours,

A handwritten signature in cursive script, appearing to read "William W. Wiles".

William W. Wiles
Secretary of the Board

cc: Federal Reserve Bank of Dallas
Mr. Dean Pankonien, Assistant Vice President

Abrams Centre Bancshares, Inc.
Mr. A. Kenneth Moore, Chairman of the Board



FEDERAL RESERVE BANK
OF DALLAS

DEAN A. PANKONIEN
ASSISTANT VICE PRESIDENT

DALLAS, TEXAS 75265-5906

May 24, 1994

Mr. Cecil R. Young Sr.
Legal/Community Compliance Officer
Black State Employees Association of Texas, Inc.
P. O. Box 763773
Dallas, Texas 75376

Dear Mr. Young:

This is to inform you that by letter dated May 23, 1994, the application of Abrams Centre Bancshares, Inc., Dallas, Texas ("Applicant"), for approval to become a bank holding company through the acquisition of 100 percent of the voting common stock of Abrams Centre National Bank, Dallas, Texas, has been withdrawn.

Should the application be refiled at a later date, it will be necessary for the Applicant to republish the local newspaper notices and for the Federal Reserve to republish notice of the application in the Federal Register. Should this occur, you may wish to refile your comment within the comment periods specified in the notices.

If you have any questions regarding this matter, feel free to call Mr. Michael Johnson of this Reserve Bank at (214) 922-6081.

Very truly yours,

A handwritten signature in black ink, appearing to read "D.A. Pankonien".

Dean A. Pankonien

cc: Board of Governors
Mr. A. Kenneth Moore
Mr. Mark Haynie



June 09, 1994

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

RE: Bluebonnet Savings Bank FSB
Meeting of May 23, 1994

Dear Dr. Reagan:

We appreciate the time you spent with members of the Bluebonnet staff apprising us of the activities of your organization. We would like to take just a moment to recap our discussions and to provide a little more information about Bluebonnet. I have also enclosed copies of our 1992 and 1993 annual reports for your perusal.

As you know, Bluebonnet operates 20 full-service branches, primarily located in west and east Texas. Further, Bluebonnet has several mortgage agency offices scattered throughout the state in an effort to provide further housing related loan products to its communities and beyond. Bluebonnet offers FHA, VA, and Conventional mortgage loans as well as FNMA Community Home Buyer loans and Texas Department of Housing and Community Affairs First Time Home Buyers program assistance. Bluebonnet has, and continues to be, one of the leading participants in the Federal Home Loan Bank Affordable Housing Program in this district; currently, eight projects are underway.

It is our understanding from our meeting that your association is primarily focused in the Dallas community. Bluebonnet does not operate a deposit gathering branch office in this community, nor is it a delineated community; however it currently does have a mortgage agency office located in Dallas which is available to serve housing needs in the metroplex.

During our meeting, you stated that your organization has chapters located in the major markets in Texas. Should these groups be located in markets consistent with our branch locations, we would appreciate a list of contact representatives that we may solicit to assist us in identifying any credit needs within our communities together with any thoughts they may have on how these needs might be better served.

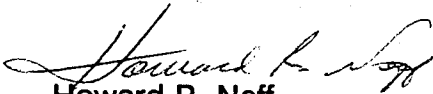
Dr. Darren L. Reagan
Chairman/CEO
Black State Employees Association of Texas, Inc.
June 09, 1994
Page Two

Regarding the referral of potential employment candidates by your organization, Bluebonnet would be happy to provide you a list of its position openings as they are issued. Please advise us of any fee schedule associated with such referrals by your organization.

Additionally, you provided several names of potential service vendors. Bluebonnet engages such services on a competitive bid basis, primarily using the services of those companies that geographically and logistically can best meet its needs. Professional service providers may submit professional profiles and if approved, solicit such business. We intend to contact your referrals and provide them with the necessary information for any solicitation of services. Again, should any fees be associated with such referrals, please provide a schedule.

Once again, thank you for meeting with us. Bluebonnet continues to be committed to meeting the credit needs in its delineated communities.

Sincerely,



Howard R. Neff
Chief Executive Officer

cc: Mr. Allen McGill, President, BSEAT
File

AGENDA

Community Reinvestment Act (CRA) Task Force

Wednesday, July 20, 1994

City Hall, Room 5ES, 2:00 p.m.

1. Introduction of Consulting Team and CRA Task Force Members
2. Overview of Task Force - Past, Present and Future
3. Overview of Strategic Community Investment Action Plan Project
4. Task Force Input/Feedback Re: the Project
5. Task Force Identification of Key Contacts/Interviews
6. Task Force Identification of Existing Studies/Reports/Analyses on Community Credit Needs
7. Adjourn

CITY/FINANCIAL INSTITUTIONS TASK FORCE MEMBERSHIP

October 29, 1992

REPRESENTATIVE

NAME OF INSTITUTION

Linda Walker	Guaranty Federal Savings Bank
Wendy Windham	FirstCity, Texas
Gloria Marr	Bank One, Texas NA
Leroy Abrahams	Team Bank
George M. Carter	Nations Bank
Jerry Killingsworth	Bank One, TX NA
Chuck Clay	First Texas Bank
Pat Faubion	Comerica Bank
Julie Brown/Sue Craft	Texas Commerce Bank
Terry Timm	Hibernia National Bank
Esau C. Liu	North Texas MESBIC, Inc.
Jim Reid	Southern Dallas Development Corp.
James Gilleylen	Housing & Neighborhood Services
Dennis Martinez	Economic Development
Winston Evans	Revenue and Taxation
Gloria Vasquez-Brown	Federal Reserve Bank of Dallas
Eloy Villafranca	Federal Deposit Insurance Corp.
Emerson Bell	Office of Comptroller of the Currency
Martha Sanchez	Federal Home Loan Bank
Jud Simkins	Small Business Administration
Judy Dedmon	FNMA
C. Donald Babers	Dallas Area HUD Office
Liz Wolff	ACORN
Lester Nevels	Oak Cliff Development Corp.
Rudy Guerra	Maple Avenue Economic Development Corp.
Craig Vecchiola/Jan Tucker	ACCUBank Mortgage Co.
Robert Hadley	West Dallas Ministerial Association
Art Weddington	InnerCity Development Corporation
Monique Allen	CHAS
John Fullenwider	Common Cause
Jim Richardson	Bank of America
Darrin Reagan/Allen McGill	Black State Employees Association of Texas

0117k/5



Harvey R. Mitchell
Chairman and
Chief Executive Officer

BANK ONE, TEXAS, NA
1717 Main Street
Dallas, Texas 75201
(214) 290-5302

April 21, 1994

Mr. Lee Alcorn
Grand Prairie NAACP
3402 Country Club Dr.
Grand Prairie, Texas 75051

Dear Mr. Alcorn:

You were copied on a letter Bank One recently received from the Black State Employees Association of Texas questioning our ongoing commitment to serve the African-American community in Dallas, particularly in Southeast Oak Cliff.

We take the concerns expressed by B.S.E.A.T. seriously, just as we take any inquiry into policies and practices that affect us as a responsible corporate citizen. We have had ongoing discussions with B.S.E.A.T. centered around similar issues and are requesting a meeting so that we may better understand their concerns and provide further information that will be beneficial.

Sincerely,

Harvey R. Mitchell
Chairman and Chief Executive Officer



Black State Employees Association of Texas, Inc.

PRESS RELEASE FOR IMMEDIATE RELEASE

DR. DARREN L. REAGAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

Over 100 people turned out for the 2nd Quarter Public Hearing/Community Forum held in the Fellowship Hall of the East Gate Baptist Church Saturday, June 25, 1994. The Black State Employees Association of Texas, Inc. announced plans for future random picketing/protests beginning the week of June 27, 1994 for selected Bank One Branch locations in University Park, Highland Park, Collin County, and other North Dallas locations.

The B.S.E.A.T. also announced the implementation of Phase II of the Demonstrative Action Campaign. "A major grass root effort" to collect over 3,000 signed letters and petitions from African American residents, business people, elected officials, community leaders, community based organizations, homeowner associations, parishioners, and others within the next 45-60 days to be filed with both the Comptroller of the Currency and the Federal Reserve System against future Bank One Corp. applications for acquisitions/mergers. The B.S.E.A.T. collected over 1200 letters and petitions in less than 3 weeks in a previous Bank protest that received national publicity.

The random picketing/protests will continue until Bank One ceases from their discriminatory practices against African Americans in the areas of Employment, Procurement, Professional Services, Lending, and other banking services.

For more information please contact the B.S.E.A.T. offices at (214) 371-7710 ext. 10.

Discrimination charges filed against Bank One

by Allen R. Gray
Contributing Writer

With the African-American community crying for a change in the economic climate of Dallas, the predicament of Tammy Chess shows that the more things change, the more they stay the same.

Chess, 32, is a woman of mixed emotions. On the one hand she is happy about her new job as a loan officer of a bank with ever-increasing profits, and on the other hand upset and angered that she was denied even an interview for a lesser position with Bank One, Texas, NA.

When Chess graduated Paul Quinn College in December 1992, with a double major in accounting and computer science and a cumulative grade point average of 3.48, her desire was to enter the wide world of banking, having interned at First Texas Bank with the current president of accounting and finance.

With education and experience included in her resume, Chess embarked upon a series of career fairs, which ironically included Bank One.

After all was said and done Chess had applied for a total of twenty-three Bank One positions, ranging from teller to branch manager trainer.

At the same time that Chess was sending resumes to Bank One, the Black State Employees Association of Texas, Inc. (BSEAT) was looking into Bank One on its own.

BSEAT had been alerted by several job candidates that during a training class prior to a January 1994 class for credit analyst, that not a single African-American was included.

BSEAT, an organization that has led the fight to change Dallas' banking climate through protests and negotiations, had also began career initiatives of its own to remove the excuses corporations were giving for not being able to find qualified applicants.

Darren Reagan, BSEAT Chairman/CEO, said he contacted Bank One officials and informed them about the lack of African-

Americans in their program. Bank officials agreed to Reagan's requests and in late October 1993 asked that he send them a list of applicants for the upcoming January 1994 training class of 12.

Reagan says that even though they were given only a short period of time to do so (late October to November 15, 1993), BSEAT put together a list of 23 qualified — some say over qualified — applicants, including Chess.

With BESEAT behind her, Chess finally heard from Bank One's Robert Flores who contacted her over the phone for a preliminary screening interview.

Chess said that during the interview instead of asking about her qualifications, Flores "asked me how I felt about (BSEAT) and how I felt about ... giving (Bank One) my resume," Chess said. "I told him I didn't have a problem with that, because they were trying to assist me in finding employment...(Flores)

(Continue on page 63)

BLACK STATE

(continued from page 19)

wanted to know my affiliation with (BSEAT) and how I had come in contact with them."

Chess says that for the next 20 minutes of that November 17, 1993 interview, the questions centered on the affairs of BSEAT.

Not only was Chess never contacted again, but Allen McGill, BSEAT

President and Vice Chairman, said it was later discovered that Chess was the only one of the 23 BSEAT referrals who heard from Bank One at all.

Additionally, McGill said, that the training class was cut from 12 to 13 students to only 6 and that "all other classes before that had been at least in the double digits."

"That's why I contacted (BESEAT)," Chess said, "Why was this man so interested in them and me and the position I had applied for?"

BLACK STATE

(continued from page 31)

Chess's attorney, Rodolfo Mares, Jr. with Legal Services of North Texas, says what happened to Chess and the other 22 referrals was blatant discrimination.

"What has occurred is a charge — a complaint filed with the Equal Employment Opportunities Commission," Mares explained. "It is for racial discrimination and retaliation, that based on

Tammy Chess' race, and her association with BSEAT, Bank One unlawfully discriminated against her in her application."

"Employment discrimination is only a branch of a series of larger problems that all need to be addressed, said McGill. BSEAT, who worked with Chess and Mares in filing the complaint.

We're not saying that Bank One is any worse than the rest of them, but they had the opportunity to correct it," said Reagan.

BLACK STATE

(continued from page 33)

It is not unusual for BSEAT to make job referrals. During our interview Reagan held a package containing nearly 400 professional position resumes to be sent to over 200 companies. But filing a class action suit is seldom necessary, Reagan said.

"This is one of the more severe actions

(BSEAT) has taken," Reagan said, but adds, "We will continue our protests until the community says it's time to quit!"

Bank One officials said they could not respond to specific personnel matters, but Chris Spencer, assistant vice president of external communications for Bank One, defended the bank.

"35 percent of new hires in 1993 were minorities," he said. "We're proud of our minority hiring rate, and plan on improving that rate."

23 job applicants file complaint against Bank One

By Jim Mitchell

Staff Writer of The Dallas Morning News

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

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

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

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

for their association."

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

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

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

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

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

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

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

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

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

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

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

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

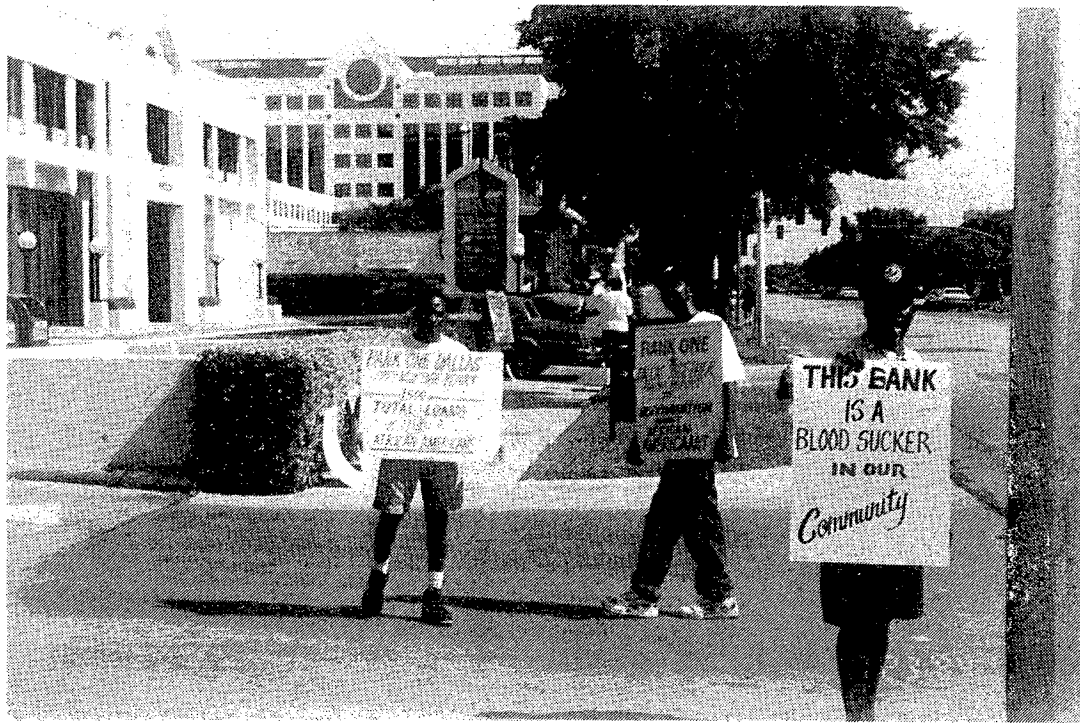
Bank One summons over 30 Police officers during a peaceful, legal demonstration regarding the banks discriminatory practices in the areas of employment and lending.



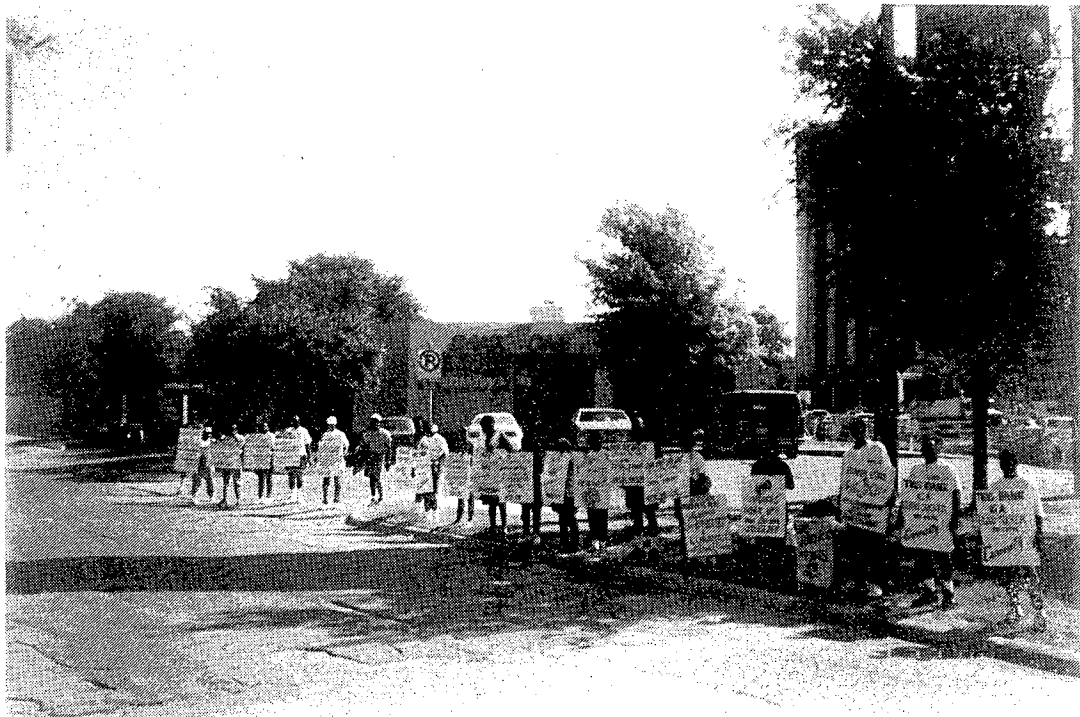
Supporter looks on as Reagan is arrested by Dallas Police during Bank One protest.



Supporters express displeasure and disbelief as Reagan is handcuffed during Bank One protest.



Bank One protest in University Park.

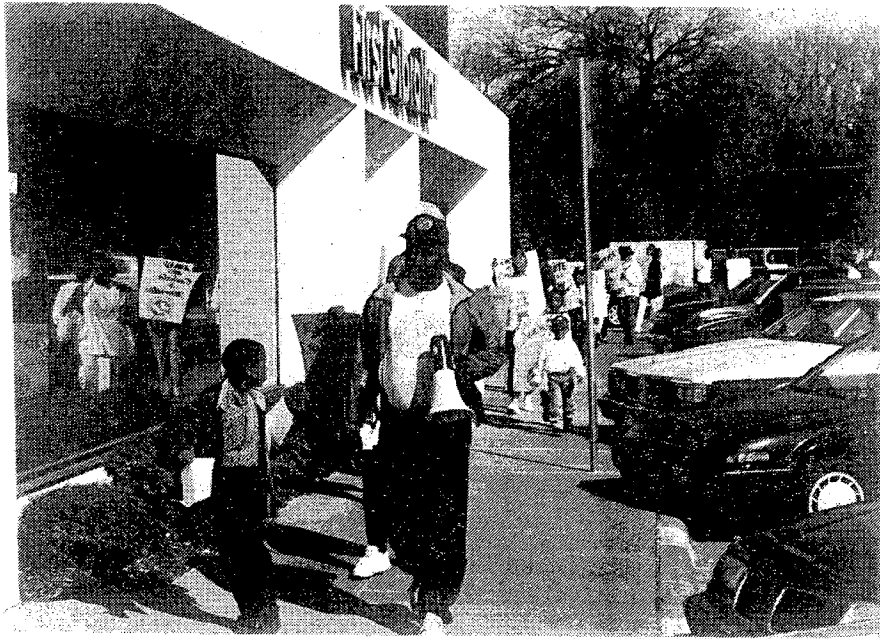




Protest continues to gain supporters.



Motorists honor picket line.



Reagan is joined on the picket line by the families of seven African American females fired while on authorized sick leave.



Reagan addresses motorists and others who pass by.



Above and Below:
 Some of the more than sixty protesters that surrounded the First Gibraltar branch on Camp Wisdom.



Black State Employees preparing for months of demonstrations

by Don D. Robinson



Black State Employees picket First Gibraltar

by Niki Sanders

Protesters picket First Gibraltar;
bank has denied discrimination



Darren Reagan

Employee group readies pickets for Red Bird Bank

Longstanding discriminatory practices in hiring, lending charged

**Juneteenth,
Marion Barry,
Red Bird Bank**

**WEDNESDAY
JUNE 20
1990**



REAGAN

Black State Employees Association of Texas

Organized 15 April 1989

Filed major Class Action discrimination charges against UT Southwestern Medical Center and the Texas Department of Human Services with successful resolution.

Lobbied State Legislature for statewide affirmative action bill.

Latest Project: *Business Report Card/Exec Sheet*

Seek to bring about fair hiring and business practices from retailers and financial institutions in the African-American community. Currently talking with Minyard Food Stores, First Gibraltar FSB, First Interstate Bank, E. B. Mott Co., Big T Bazaar, Chili's Restaurant and Red Bird Bank



Protest at Red Bird Bank of Dallas.

III.
University of Texas
System



Black State Employees Association of Texas, Inc.

September 11, 1993

DR. DARREN L. REAGAN
Chairman/CEO

MARY CARTER
Vice Chair

ALLEN MCGILL
Secretary General

CAROLYN CAREY
Executive Secretary

EVELYN FORTE
Executive Treasurer

JUDY SLAUGHTER
Public Relations

Mr. Bernard Rapoport
Chairman
Board of Regents
U.T. System
P.O. Box 2608
Waco, Texas 76797

Dear Bernard:

First, I would like to congratulate and commend you for your selection as Chairman of the Board. Also, I would like to commend and encourage you to continue with the level of awareness and sensitivity you have already demonstrated in providing progressive leadership conducive for inclusion of all ethnic and gender groups.

Pursuant to the numerous conversations you and I have had over the past year regarding those items and outstanding issues members of The Black State Employees Association of Texas, Inc. (B.S.E.A.T.) and others within the African American community would like to see addressed and resolved amicably are as follows:

1) Dedicate a specific time for "Public Comments" on the agenda during all Public Meetings of the U.T. System Board of Regents. This issue is currently outstanding (approx. 1 year) and is still awaiting action by the Regents. I'm sure you and many others attend a large number of "Public Meetings" School Board, City, County and Federal Government Public Meetings and have on most if not all occasions been extended the privilege and opportunity to speak on any matter that comes before that body of public servants. Recently, at the Regents meeting held in El Paso, Texas there was a very interesting editorial that appeared in the local newspaper that echoed the same sentiments regarding citizens not given the opportunity to speak before the Regents.

Even more devastating, during the August 1993 Regents meeting a debate or rather "discussion" occurred between a few Regents and the President of U.T. Austin over a planned construction project that would cause a considerable reduction of parking spaces for students at U.T. Austin. The President of U.T. Austin was given ample opportunity to express his opinion and perception on the matter and assured everyone present that the students had been given a fair opportunity to be a part of the process and sufficient time to adequately express their views.

However, if you recall, the president of the African American Student Union was present and certainly did not concur or agree with the version the president of U.T. Austin. As a matter of fact the Student Union president gave a direct opposite version of the issue. Needless to say the youngman came to the meeting hoping that he would be given an opportunity to speak before the Regents or by some act of God someone would happen to recognize him and call on him for his comments. We all know what happened, the youngman left frustrated, upset and feeling left out. I attempted to give him my ear and a shoulder to cry on.

2) Currently in the year of 1993 U.T. System has three (3) Hispanic presidents, one (1) Anglo female, the remainder are all Anglo men. Not one African American president within the U.T. System. What a sad commentary for a public institution. Bernard I know I don't have to belabor this issue with you and hopefully not with the majority of the Regents. Recently, Dr. Rutford announced his intent to retire as president at U.T. Dallas. African Americans all over the Dallas/Ft. Worth Metropolitan area and throughout the state of Texas are excited about this another "Golden Opportunity" for the current and newly appointed Regents of the U.T. System to demonstrate progressive and non-traditional leadership. U.T. Dallas is a great location for all practical purposes to select this Systems' very first African American president, particularly with the ethnic demographics of the D/FW area.

I encourage you to insure that the selection committee is well diverse and that all aspects of the process allow for open dialogue for African Americans (students, community based organizations, community leaders, residents, etc.). Also, that the System contract with a local (D/FW) executive search firm as the prime contractor. I encourage you, Regent Holmes and James Duncan to personally visit with J.D. and Associates as a possible search firm. Certainly I feel that they are very capable and qualified, as I have referred them out on a number of occasions.

3) Contracting opportunities has not improved at all. The "Good Ole Boy" system continues to be the order of the day. The process of implementing a structured and consistent system-wide reporting procedure is still light years away in a day and time where we have computers on every administrators' and secretaries' desk and laptop computers to carry with them. There should be minority contracting progress reports provided at all public meetings of the Regents. The Regents should be briefed publicly on the "Goal Line" minority contracting report and the report should be implemented immediately.

September 11, 1993
Mr. Bernard Rapoport
Page 3 of 3

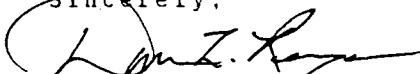
4) On last week I called your office in an attempt to schedule a meeting in Dallas with you, Regent Holmes, the appropriate representative(s) of the U.T. Systems and local African American business and community leaders in the D/FW area, in an effort to discuss ways and means by which we can work cooperatively to accomplish common goals and objectives. A meeting very similar to a meeting we had last year with Louis Beecherl, Regent Holmes and others from U.T. System.

5) I have invited and encouraged many of the local African American business and community leaders to attend the October 8, 1993 Regents meeting. Myself and others would like to have an opportunity to speak before the full board on issues as outlined in my letter. The discussion will center on the general topic of inclusion and usually as you well know there will be an issue on the agenda that warrants encouragement.

6) I feel that it would be very appropriate to provide (in advance) those of us who regularly attend the Regents meeting a copy of the complete detailed agenda booklet that all Regents, presidents, administrators and U.T. staff personnel are provided. It is rather ridiculous to travel across this state to attend these meetings and not have proper or sufficient details or information prior to the meetings. After the meetings the booklets are left all over. Again, this is another practical reason for allowing public comments. The average citizen/taxpayer never knows prior to the meeting what is on the agenda for discussion.

Finally, as we approach the 21st Century (only 7 years out), over 25 years ago Dr. Martin Luther King Jr., Malcolm X, President John F. Kennedy and others like yourself sought to make gains of inclusion for those who were excluded, poor people, people of color, and African Americans in particular. Seven (7) years out from the 21st Century and we are still struggling with many of the very same issues that were dealt with over 25 years ago. Even as I'm typing this letter, Israel and the P.L.O. are about to sign a "Peace Agreement." In racist South Africa "Apartheid" is being dismantled. Bernard as the "Evening Sun" begins to set in our lives we must decide how do we want to be remembered by all of the thousands of people across ethnic lines we've come in contact with and more importantly how have we helped to make their lives better as a servant of "all" mankind.

Sincerely,


Dr. Darren L. Reagan
Chairman/CEO

DLR/csc

cc: Regent Holmes



Black State Employees Association of Texas, Inc.

DR. DARREN L. REAGAN
Chairman/CEO

MARY CARTER
Vice Chair

ALLEN MCGILL
Secretary General

CAROLYN CAREY
Executive Secretary

EVELYN FORTE
Executive Treasurer

JUDY SLAUGHTER
Public Relations

OCTOBER 8, 1993
MEETING AGENDA
TOPICS FOR DISCUSSION

I. WELCOME/INTRODUCTION OF GUESTS:

II. THE AGGRESSIVE "TARGETED" RECRUITMENT AND SELECTION OF AN AFRICAN AMERICAN PRESIDENT FOR THE UNIVERSITY OF TEXAS AT DALLAS CAMPUS. THE MAKE UP OF THE SEARCH COMMITTEE; U.T. SYSTEM HIRING OF AN AFRICAN AMERICAN EXECUTIVE SEARCH FIRM AS THE PRIME CONTRACTOR; INVOLVING THE AFRICAN AMERICAN COMMUNITY (CBO'S, ELECTED OFFICIALS REPRESENTING AFRICAN AMERICANS ETC.) IN THE SELECTION PROCESS.

III. DEDICATING A SPECIFIC TIME PERIOD FOR PUBLIC COMMENTS AT ALL PUBLIC MEETINGS OF THE U.T. SYSTEM BOARD OF REGENTS.

A) FORMAL REQUEST TO ALLOW SPEAKERS TO APPEAR BEFORE THE OCTOBER 8, 1993 REGENTS MEETING.

IV. IMPROVING CONTRACTING OPPORTUNITIES FOR AFRICAN AMERICANS AT THE U.T. SYSTEM LEVEL AS WELL AS EACH U.T. COMPONENT LEVEL. SPECIFICALLY, PROFESSIONAL SERVICES, PRIME AND SUB-CONTRACTORS, ADVERTISING CONTRACTING AND EMPLOYMENT OPPORTUNITIES/NOTICES IN LOCAL AFRICAN AMERICAN MEDIA PUBLICATIONS/OUTLETS.

V. U.T. SYSTEM EMPLOYMENT OPPORTUNITIES/CAREER DEVELOPMENT. RECRUITMENT/RETENTION OF AFRICAN AMERICAN FACULTY, STUDENTS, AND STAFF. SPECIFICALLY, SENIOR MANAGEMENT, DEPT. HEADS, VICE PRESIDENTS ETC.

VI. OTHER

VII. CHAIRMAN BERNARD RAPOPORT, REGENT ZAN HOLMES COMMITMENT TO A FOLLOW UP MEETING PROVIDING WRITTEN REPORTS, POLICY DIRECTIVES, INITIATIVES AND IMPLEMENTATION.

VIII. MEETING ADJOURNED.

Academic Component Institutions:
The University of Texas at Arlington
The University of Texas at Austin
The University of Texas at Brownsville
The University of Texas at Dallas
The University of Texas at El Paso
The University of Texas-Pan American
The University of Texas of the Permian Basin
The University of Texas at San Antonio
The University of Texas Institute of Texan Cultures at San Antonio
The University of Texas at Tyler



Health Component Institutions:
The University of Texas Southwestern Medical Center at Dallas
The University of Texas Medical Branch at Galveston
The University of Texas Health Science Center at Houston
The University of Texas Health Science Center at San Antonio
The University of Texas M. D. Anderson Cancer Center
The University of Texas Health Center at Tyler

THE UNIVERSITY OF TEXAS SYSTEM

601 COLORADO STREET AUSTIN, TEXAS 78701-2982

October 19, 1993

Office of the Chancellor
(512) 499-4200

Regent Zan W. Holmes, Jr.
P. O. Box 150425
Dallas, Texas 75315-0425

Dear Regent Holmes:

This is in response to your request at the October Board of Regents meeting for a review of Regents' Rules related to presidential searches to ensure that the spirit and letter of these rules, particularly as they relate to diversity in naming advisory committee members, are being followed.

Attached is a copy of the current rules as contained in Regents' Rules and Regulations, Part One, Chapter II, Section 13. I am also including a copy of the agenda material reflecting the April 1992 changes to the Rules which addressed committee diversity and added two staff representatives. The agenda material is in congressional style with the changes (additions) underlined. Note that "campus constituent groups with responsibility for selection of Advisory Committee representatives are expected to consider diversity, particularly as it relates to minority and female representation." In addition, the Chairman of the Board is directed to make his or her appointments to the Advisory Committee after other selections are made so as to "maximize the prospect that the total committee composition reflects diversity."

The process in use for selection of the U. T. Dallas Advisory Committee has been meticulously consistent with the letter and intent of these rules. In addition to the Chairman's addressing of the issue of diversity in the appointment of presidential and community representatives, President Rutford also held the staff appointments and is recommending minorities to both staff positions on the advisory committee. The selection process is nearing completion and Chairman Rapoport should be in a position to announce the committee membership in the next few days. The results will reflect the spirit and intent of the Board in revising its rules in 1992 to ensure diversity on the committee. The U. T. Austin and U. T. Permian Basin searches conducted after the 1992 rule changes also were consistent with those changes.

As you know, the advisory committee, although a large working committee, is limited to eighteen (18) individuals. However, we do go beyond the committee and expose the slate of candidates forwarded to the Board of Regents to a broad array of campus and community representatives through a series of group interviews prior to candidate

interviews with the Board of Regents. These interaction sessions, in which participants are asked to see all candidates, provide the opportunity to expand the candidate's information base about the university and the community and an opportunity for individuals beyond the advisory committee to share with Board members their assessment of the candidates based on the interaction sessions. I will, as in past sessions, ensure that minority community, business, and political leaders are represented in the U. T. Dallas process when we reach that stage. I will solicit your assistance to ensure that some individuals from the recent Dallas session with you and Chairman Rapoport are included.

The concern about diversity on the advisory committee is also obviously focused on the concern about diversity of the applicant/nominee pool and the slate of candidates forwarded by the advisory committee for Board of Regents' consideration. The staff and committee members work diligently on this issue in our searches. In the last three searches you have had the benefit of my review with the Board of these efforts and the increasingly positive results in each successive search.

Following is a list of efforts already completed at the staff level to address the development of a diverse pool from which the committee can select a slate for the Board's consideration:

Summary of Candidate Solicitation Efforts

Advertised in:

	<u>Issue Dates</u>
<u>The Chronicle of Higher Education</u>	9/15/93 9/22/93
<u>Black Issues in Higher Education</u>	9/23/93
<u>The Hispanic Outlook in Higher Education</u>	10/1/93
<u>Fort Worth Star Telegram</u>	10/10/93
<u>Dallas Morning News</u>	10/10/93 10/17/93
<u>The Mercury</u> (U. T. Dallas student newspaper)	10/14/93

Notices distributed by System Personnel

U. T. System - UTJOBNET
Texas Higher Education Coordinating Board
Governor's Office of Equal Opportunity
Others, on attached - U.T. System Personnel Office Job Vacancy
Mailing List

312 letters mailed to individuals compiled from:
National Association of State University and Land-Grant
Colleges - membership list of presidents
Association of American Universities - presidents
Texas Public University Presidents
American Council on Education - minority presidents and
chancellors of four-year institutions
American Association for Higher Education - chief executive
officers who are members of Black Caucus; Asian
Caucus; Hispanic Caucus; Women's Caucus
Hispanic Association of Colleges and Universities -
presidents of four-year public universities
United Negro College Fund - presidents of private research
universities (e.g., Clark Atlanta, Fisk, Morehouse,
Spelman, Tuskegee, Wilberforce, Xavier)
List of Ethnic Minority Chancellors/Presidents, 1991-92, in
Black Issues in Higher Education (cross-referenced
with other lists for public and private universities -
includes minority chief executives at non-minority
institutions)

The advisory committee will have the opportunity to expand upon these efforts including the employment of a search firm(s) to assist with applicant pool enhancement if that is needed. As you know, some of the best results often come from nominations from individuals knowledgeable of the vacancy and of potential candidates that the committee can then interest in considering the position. As a member of the committee and member of the Board of Regents, you know that this opportunity exists. However, you and other Board members and advisory committee members can extend the network by sharing copies of the position announcement and position description and related materials with both potential candidates or nominators of potential candidates. A sampling of those materials as used for other audiences is included for your information and copying for broader distribution.

I am well aware of your sensitivity to the expressed concerns and your commitment to the results and invite additional suggestions any time you have them. You will have the added vantage point this time as a member of the U. T. Dallas Advisory Committee. I look forward to your active participation in the process and your assistance.

As you requested, I am providing the results of this review to Darren Reagan via copy of this letter. I am with this letter extending again to him and through him individuals who interacted with you and Chairman Rapoport recently the same encouragement to nominate potential candidates and to share the position announcement with individuals who might be interested in applying. I am also asking Mr. Reagan via this correspondence for a list of the names and addresses of individuals involved in the recent Dallas meetings so that some of them can be included in the interaction sessions with position finalists. I will

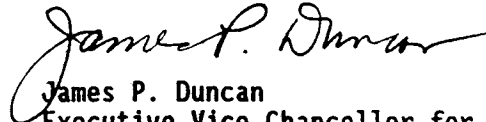
Regent Holmes
October 19, 1993

Page 4

forward him a copy of the committee membership when that selection is completed and announced by the Chairman.

I trust that this is responsive to your request. Please let me know if you need additional information prior to the first meeting of the advisory committee.

Sincerely,


James P. Duncan
Executive Vice Chancellor for
Academic Affairs

JPD:jt

Attachments

xc: Chairman Bernard Rapoport
Regent Robert J. Cruikshank
Regent Lowell Lebermann, Jr.
Regent Tom Loeffler
Regent Mario E. Ramirez, M.D.
Regent Martha E. Smiley
Regent Ellen Temple
Chancellor William Cunningham
Mr. Arthur H. Dilly
Mr. Darren Reagan

Academic Component Institutions:
The University of Texas at Arlington
The University of Texas at Austin
The University of Texas at Brownsville
The University of Texas at Dallas
The University of Texas at El Paso
The University of Texas Pan American
The University of Texas at the Permian Basin
The University of Texas at San Antonio
The University of Texas Institute of Texas Cultures at San Antonio
The University of Texas at Tyler



Health Component Institutions:
The University of Texas Southwestern Medical Center at Dallas
The University of Texas Medical Branch at Galveston
The University of Texas Health Science Center at Houston
The University of Texas Health Science Center at San Antonio
The University of Texas M.D. Anderson Cancer Center
The University of Texas Health Center at Tyler

THE UNIVERSITY OF TEXAS SYSTEM

601 COLORADO STREET AUSTIN, TEXAS 78701-2982

December 14, 1993

Office of the Chancellor
(512) 499-4200

Ms. Terri Smith-Croxton
President/CEO
JD & Associates
700 Highlander Blvd., Suite 110
Arlington, Texas 76015

Sent via fax - original
mailed

Dear Ms. Smith-Croxton:

As a follow up to our November 23 phone conversation about the JD & Associates proposal to assist the U. T. System Office of Academic Affairs with augmentation of the applicant pool for the U. T. Dallas presidential search, particularly with respect to minority and women candidates, I am still expecting the additional information requested in that conversation as follows:

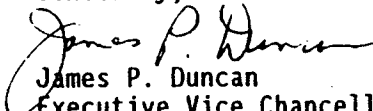
1. Information identifying specific clients and placements at the top management level (e.g. President, Vice President). As indicated, that information cannot be discerned from the information you provided on November 10, 1993.
2. Reconsideration of the price quoted for the two specific tasks, since the \$8500 figure is comparable to the contract price we normally pay for much more comprehensive search assistance.

This additional information can be faxed to 512-499-4371.

It is essential that I have this information by December 20 so we can proceed with an employment decision and contract before the next committee meeting. As you know, our search is well underway with a nominee/applicant pool already in excess of 160 individuals. Thus, the assistance we are seeking will obviously focus on a relatively small potential pool of individuals to augment these successful efforts.

If, based on your comments during our last conversation, you have now decided that your current workload is such that you do not wish to or cannot engage in this assignment on our timetable, please let me know immediately so that I can proceed with other options. I can be reached at 512-499-4233 for additional clarification.

Sincerely,


James P. Duncan
Executive Vice Chancellor for
Academic Affairs

UT officials to reconsider search panel's racial mix

Black group wants say in picking new president

By John Yearwood

Staff Writer of The Dallas Morning News

University of Texas system officials said Thursday that they plan to review the makeup of a committee to select the next UT-Dallas president after African-American leaders objected to the current process.

At a stormy two-hour meeting, the leaders blasted UT officials for not including a representative of the Black State Employees Association of Texas on the committee.

The 18-member committee of university and outside representatives will help choose applicants to replace longtime UT-Dallas president Robert Rutford, who announced his resignation effective next August.

Several black leaders at the meeting said they were surprised that no member of the black state employees' group was selected for the search committee. The group led opposition to the search process for the UT-Arlington president last year because it lacked minority members.

"This is very deplorable," said Darren Reagan, the group's president. "You all have put together another search committee and have excluded the very people who raised the issue in the first place and caused those changes that were talked about in terms of consideration for diversity."

The Rev. Zan Holmes, one of two

regents who attended the session, said he will ask fellow regents to address the group's concerns at a meeting Friday.

"I'm going to request a review of our policy regarding the search committee," Mr. Holmes told the group.

Bernard Rapoport, chairman of the Board of Regents, also attended the meeting, along with about a half-dozen staff members.

Among those at the meeting were Victor Smith, president of the Dallas branch of the NAACP, Dallas school trustee Yvonne Ewell and state Rep. Yvonne Davis, D-Dallas.

The black state employees' group arranged the meeting to discuss requests, including hiring an African-American university president and increasing the number of UT's minority contractors.

Ms. Davis said after the meeting that she was pleased that their concerns were aired. But she said she was disappointed that it did not end with more concrete results.

"I don't think they (UT officials) quite understand the issues," Ms. Davis said. "Hopefully, we have identified enough problems that we caused them to revisit how they approach these issues."

UT system Chancellor William Cunningham said he was pleased with the results.

"I think it was a very constructive meeting," he said.

Section A, Page 30 / ARLINGTON, Fort Worth Star-Telegram / Thursday, December 16, 1993

UT-Dallas panel not diverse enough, some say

BY LYDIA LUM
Fort Worth Star-Telegram

While the search continues for a new president at the University of Texas at Dallas, some African-American leaders contend that not enough minorities are on the search committee.

UT System officials dispute those contentions, saying that the committee's racial makeup reflects that of UT-Dallas and the UT System.

Of 18 committee members, three are African-American, two are Hispanic and one is Asian, UT System officials said. The others are Anglo.

Minorities make up about 25 percent of

the UT-Dallas enrollment and about 43 percent of the total enrollment at the 15 UT schools.

A search for a new president began after Robert Rutford, who has headed UT-Dallas since 1982, announced that he will step down in August to return to teaching.

Search committee members, who last met Monday, are screening about 160 applications and nominations for the \$140,000-a-year post, said James Duncan, the system's executive vice chancellor for academic affairs and chairman of the UT-Dallas committee.

But critics insist that minority voices are underrepresented on the search committee.

"There ought to be an equal number of every racial group on that committee," said Darren Reagan, chairman of the Black State Employees Association and one of several community leaders who has publicly confronted UT System officials.

"But the train has already left the station without a significant push to embrace our concerns," he said.

No African-American has ever led any of the 15 UT schools. Two of the 15 current UT presidents are Hispanic.

Lee Alcorn, president of the Grand Prairie chapter of the NAACP, said, "This committee is not going to yield an African-American president."

However, Duncan said that committee members have not excluded minorities.

Committee members have solicited nominations from more than 300 U.S. schools, some of them historically African-American, Duncan said. The post has also been advertised in minority-oriented education publications, he said.

The UT-Dallas controversy is one of the more recent involving minority complaints. On Dec. 7, Dallas Community College trustees appointed a white woman to head Mountain View College, upsetting those who had lobbied for a minority president to preside over a school that has about 50 percent minority enrollment.

Regents hear black concerns

African-American UTD head urged

By John Yearwood

Staff Writer of The Dallas Morning News

An African-American group pushing to increase diversity in the University of Texas system won a small victory Friday when a representative was allowed to address the system's regents.

In a two-minute speech to the board, Grand Prairie NAACP president Lee Alcorn asked the regents to name an African-American to succeed outgoing University of Texas at Dallas president Robert Rutherford.

Mr. Alcorn also asked board members to open their meetings to

"We want to be sure that we have a fair opportunity for an African-American to be considered for this position."

**— Lee Alcorn,
NAACP official**

allow the public a regular opportunity to address the board.

"As a public body, I think it's a shame that we have no way to address the body," Mr. Alcorn said. "We want the opportunity to be able to speak to you without writing to you a month in advance."

Board members said they would reconsider the public input policy, which allows the public to address the board only if invited by a regent.

The Black State Employees Association of Texas has been pushing for more blacks to be included in the University of Texas system for months.

Last year, members of the group were angered because no blacks served on the search committee to choose a president of the University of Texas at Arlington.

UT officials have included at least three African-Americans on the committee to select candidates to succeed Mr. Rutherford. About 40 black leaders said at a meeting with UT officials Thursday that they were surprised that no member of the black state employees group was selected to be on the committee.

The group took those concerns to Friday's regents meeting at the UT-Southwestern Medical Center at Dallas.

Mr. Alcorn, the only representative allowed to speak to the regents, said it was crucial that blacks be included in the selection process from the beginning.

"We want to be sure that we have a fair opportunity for an African-American to be considered for this position," he said. "You have 15 presidents in the system — two Hispanic presidents and no African-American. I think that's a shame without excuse."

UT-Arlington has the only African-American provost in the system. UT campuses have one assistant vice president and two associate vice presidents who are black.

Bernard Rapoport, chairman of the board of regents, said the black state employees group can suggest applicants to the search committee.

But he said it is doubtful that a member of the group will be included on the committee, which will be named within the next two weeks.

"It's too late," he said. "No one will be prevented from making a recommendation to the committee."

Luce among 4 finalists for UT-Dallas presidency

Howard University leader also a candidate

By Linda Stewart

Staff Writer of The Dallas Morning News

The nationwide search for the next president of the University of Texas at Dallas has netted Howard University's top administrator, a former Texas gubernatorial candidate and the No. 2 academic officer at the Richardson campus.

Dr. Franklyn Jenifer, Tom Luce III and Bryan Hobson Wildenthal are among the four finalists under consideration, University of Texas System officials said Friday.

Dr. Luis Proenza, acting vice president for academic affairs and research in the University of Alaska's systemwide administration, is the fourth.

UT System officials said Friday that each candidate has expressed interest in the \$140,000-a-year post being vacated by Robert Rutford.

Dr. Rutford, who has led UT-Dallas since 1982, announced in August that he plans to return to teaching and research.

An 18-member advisory committee appointed by the UT System Board of Regents selected the finalists from 184 nominees and applicants, said Dr. James Duncan, executive vice chancellor for academic affairs of the UT System and chairman of the advisory committee.

"Dallas is an institution with really a very bright future," Dr. Duncan said. "That's the one thing all these people have in common — they have a feel for that future."

Dr. Jenifer — the only candidate who is currently a university president and the sole African-American — has led Howard, a private, historically black campus in Washington, D.C., since 1990.

He received his doctorate in plant virology from the University of Maryland in 1970. He has served as a chief administrative officer of state higher education agencies and rose from professor to chancellor at

various institutions.

Mr. Luce, an unsuccessful 1990 GOP gubernatorial candidate, is a name partner in a Dallas law firm and was an adviser to Dallas businessman Ross Perot. Mr. Luce was involved in Texas education reform and has been a guest lecturer and adjunct professor on college campuses. He received his law degree from Southern Methodist University in 1966.

Dr. Proenza, who is Hispanic, received his doctorate in neurobiology from the University of Minnesota in 1971. He has served in key academic administrative positions since 1984.

Dr. Wildenthal, who received his doctorate in physics from the University of Kansas in 1964, arrived at UT-Dallas in 1992 as vice president for academic affairs. He rose from professor to dean at various universities before that.

Each finalist will visit the 8,640-student campus and interview with the regents in April before the board make its selection.

The UT System and its 15 schools have come under attack by some minority leaders and students in recent years for a lack of diversity in its top administrative ranks.

"We're, cautiously optimistic about the outcome of this process," said Darren Reagan, chairman of the Black State Employees Association of Texas, which has lobbied the regents to aggressively recruit black candidates.

Minorities make up more than 39 percent of the total student enrollment at the 15 UT schools. The system has two Hispanic presidents but has not had a black president.

"Now the challenge before this board is to demonstrate some leadership, select an African-American candidate and celebrate the victory," Mr. Reagan said. "The eyes of Texas are upon this selection process in particular."

Choice of lawyer as UTD president finalist criticized

By LISA BLACK
Fort Worth Star-Telegram

Dallas lawyer Thomas Luce III, unsuccessful in a 1990 bid for the Republican gubernatorial nomination, is one of four finalists named for the president's job at the University of Texas at Dallas.

Luce, 53, a former adviser to Ross Perot's presidential campaign, is the only candidate without experience as an administrator within an academic arena, drawing criticism from minority group leaders who are pushing for the hiring of a black finalist.

The other finalists are Franklyn G. Jenifer, 55, president of Howard University in Washington, D.C.; Luis M. Proenza, 49, acting vice president for academic affairs and research at the University of Alaska System administration in Fair-



Thomas Luce: Only finalist without academic experience

banks; and Bryan Hobson Wildenthal, vice president for academic affairs at UT-Dallas.

The finalists were chosen by an 18-member advisory committee that included representatives from

the faculty, students, staff, UT System schools and administration and community members.

"We've got four talented individuals, any one of whom, in the committee's judgment, can do the job," said James P. Duncan, executive vice chancellor for academic affairs of the UT System and committee chairman. "Now it's a matter of the Board of Regents making a decision."

The new president in the \$140,000-a-year job will replace Robert H. Rutford, who announced in August that he plans to return full time to teaching and research. The regents will name the new president after April 15, when campus interviews with each finalist are completed, Duncan said.

Leaders of the Black State Employees Association, who have com-

plained about what they call a lack of diversity among UT System presidents, praised the selection of two minority candidates. No African-American has ever led any of the 15 UT schools, although two of the current UT presidents are Hispanic.

Jenifer is African-American; Proenza is Hispanic.

"We see this as a great opportunity for the UT Board of Regents . . . to clearly accept a challenge and demonstrate their commitment to diversity in appointing an African-American as president of an urban university," said Darren Reagan, chairman of the Black State Employees Association.

Victore Smith, president of the Dallas chapter of the National Association for the Advancement of Colored People, said he, too, is watching the president's selection

closely.

"It's now about time that the Board of Regents and the chancellor come to grips with the real world," Smith said. "The real world is, many of my black brothers and sisters have gone beyond the duty to meet challenges and we are still overlooked."

Reagan also criticized the naming of Luce as a finalist, saying he believes that academic experience was cited as a requirement for the job. Luce was a key player in pushing the 1984 Education Reform Act for public schools, called House Bill 72, but has not worked in higher education.

President Ryan Amacher of the University of Texas at Arlington, who served on the UT-Dallas presidential search committee, said each

finalist was chosen by a vote with secret ballots. The job description includes fund-raising, community outreach and legislative savvy, an area Luce has experience in, he said.

"His external strengths are the strengths that carried him," Amacher said. "In any search, you're looking for internal skills and external skills. There was basically a secret ballot where everyone on the committee got to vote."

At UT-Dallas, 75.5 percent percent of its 8,640 students are white; 5.1 percent are African-American; 4.5 are Hispanic; 8.5 percent are Asian; and the rest are American Indian.

The college, originally a graduate engineering and science program, expanded three years ago to include freshman and sophomore students.

Tuesday, April 12, 1994

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The Dallas Morning News

Interest high in UT-Dallas finalists

By Linda Stewart

Staff Writer of The Dallas Morning News

By week's end, the four men vying to lead the University of Texas at Dallas will have had their chance to make an impression on the people charged with sizing them up.

After private on-campus interviews with select faculty, student and civic leaders, it will be up to UT System regents to have the final say. They might decide as early as this month.

Until then, speculation abounds about the university's next president.

"It's really up in the air," said Lori Wise, editor of the student newspaper, *The UTD Mercury*. "Each of the candidates brings in their own special background and own special skills. A lot of it depends on what the

Regents' decision could come by month's end

regents want at this point."

Although the search committee has pronounced all four candidates qualified, some finalists have generated more outside interest.

People who don't know Howard University President Franklin Jenifer or Dallas attorney Tom Luce III, for instance, wonder why they want to lead this young, science- and engineering-oriented school.

Both have achieved a measure of fortune and fame. Associates also say that Dr. Jenifer and Mr. Luce make more than the \$140,000 paid to the current campus presi-

dent, Robert Rutford, who is returning to teaching and research.

The aspirations of the other finalists — Bryan Hobson Wildenthal, UTD's vice president for academic affairs; and Luis Proenza, acting vice president for academic affairs and research in the University of Alaska Statewide System — are more easily understood. The next step on their career ladder is a university presidency.

"A university presidency is attractive to people who aspire to build institutions," said Richard Chait, director of the Center for Higher Education Governance and Leadership at the University of Maryland.

UT System officials asked finalists not to grant any interviews. But those who know Dr. Jenifer and Mr. Luce say their interest

Please see SPECULATION on Page 23A.

Speculation mounts over 4 UT-Dallas candidates

Continued from Page 21A.

in the UTL position is sincere and not as strange as it might seem.

Time for change

Both men, friends and colleagues say, are ready for a change. And the 8,640-student campus, with its seven schools, provides a timely opportunity.

Dr. Jenifer, 55, leads one of the nation's most prestigious black universities in Howard. He is credited with eliminating a \$21.9 million deficit at the Washington, D.C., school; boosting the number of top minority student scholars; and beginning an ambitious campus renovation.

Ronald Walters, chairman of Howard's political science department, said Dr. Jenifer probably feels that it's time to move on. He recently was a finalist for chancellor in the University System of Georgia but was not selected.

"There are a number of initiatives he's put into place, and I think he wants some other kinds of challenges now," said Dr. Walters, who also serves on Howard's board of trustees. "He's been very positive for the institution. . . . He has high standards, and he's tried to push very hard toward them."

But Dr. Jenifer's efforts to streamline administration and cut weaker programs have met with faculty resistance over the past year and a half.

He also is nationally respected and is chairman-elect of the American Council on Education's board of directors, the umbrella association for 1,500 U.S. colleges and universities.

Black finalist

"He is a very, very seasoned and experienced administrator who has spent a lot of his career in public systems," said Robert Atwell, president of the American Council on Education. "And the UT System is a prestigious one."

Before his Howard appointment, Dr. Jenifer was chancellor of the Massachusetts Board of Regents of Higher Education, responsible for 27 public colleges and universities that enrolled about 180,000 students.

"This man is accomplished," said Allen McGill, president of the Black State Employees Association of Texas, which has lobbied hard for a black candidate. "He could have retired and gone on out and rested on his laurels, but he had to see this (UT-Dallas) as a major challenge."

None of the UT System's 15 schools has had a black president. Dr. Jenifer, who earned his doctorate in plant virology from the University of Maryland, is the only black finalist at UTD.

Dr. Jenifer and the other finalists, except Mr. Luce, are published scholars in science and have held faculty and administrative positions at various universities.

That's why some observers question whether Mr. Luce should be a serious contender.

Darren Reagan, chairman of the Black State Employees Association, says the search committee "unfairly" changed its rules to include Mr. Luce among the final four.

"It's an issue of qualifications," Mr. Reagan said. "We've cleared all the hurdles and are at the goal line,

then they change the rules and moved the goal post."

James Duncan, executive vice chancellor for academic affairs of the UT System and chairman of the 18-member search committee, disagrees.

"The committee did not set out to look for a specific background," Dr. Duncan said, noting that administrative experience was of great importance.

Well-read lawyer

As a partner in the Dallas law firm Hughes & Luce, Mr. Luce, 53, has more than two decades of such experience. He is also an unsuccessful 1990 GOP gubernatorial candidate and a former adviser to Dallas businessman and presidential candidate Ross Perot.

Mr. Luce is no stranger to education, supporters say, and was a key player in Texas' education-reform efforts in the early 1980s.

He also has been a fellow and lecturer at Harvard University's Kennedy School of Government. He has been an adjunct professor at UT-Austin's Lyndon B. Johnson School of Public Affairs and served on the board of directors of his alma mater, Southern Methodist University.

Mr. Luce has looked for different outlets for his interest in education. When the UTD spot became available, friends said he seriously considered it from the first.

"It really, as we talked about it, made a lot of sense for what Tom's avocation is, what he really wants to do with his life," said John Cas-

tle, senior vice president of Electronic Data Services and a friend of Mr. Luce's for more than 20 years. "It's a natural for him."

In addition, he has friends in the Legislature and big business who can be of great help to UTD, supporters say. So it's not such a far-fetched match, "given where the university wants to go and Tom's interest and experience," Mr. Castle said.

"Tom is no slouch when it comes to intellectual pursuits and understanding the academic side as well," Mr. Castle added, noting that Mr. Luce is a voracious reader.

One-fourth of the nation's university presidents have never taught full time, according to a study by the American Council on Education. Seven percent of the presidents at doctoral-granting institutions have law degrees.

"I think Tom is infinitely more qualified than somebody who's taken the traditional route," said longtime friend Morton Meyerson, chairman of Perot Systems Corp. "I'm making the assumption that they have high ambitions for the school. If they do, then I would think that Tom Luce would be a perfect find."

Dr. Wildenthal and Dr. Proenza have strong supporters as well.

"It's really up in the air. Each of the candidates brings in their own special background and own special skills. A lot of it depends on what the regents want at this point."

— Lori Wise, editor of *The UTD Mercury*.

University Insider

Dr. Wildenthal, 56, who arrived at UTD two years ago, has succeeded in attracting the largest and brightest freshman class in the university's history. He received his doctorate in physics from the University of Kansas and has more than 11 years of administrative experience.

"He is extremely well-suited for making educational policy at the presidential level," said Margaret E. Montoya, assistant professor of law at the University of New Mexico School of Law. She worked closely with Dr. Wildenthal when he was dean of the university's College of Arts and Sciences.

Ms. Montoya has acted as a UTD consultant on affirmative action and sexual harassment. She praised Dr. Wildenthal's commitment to diversity and his ability to bridge the gap between the sciences and humanities.

"He is a person of vision, the kind of administrator who can take risks," she said. "In order to change universities so they are addressing the needs of the 21st century, you need to have risk-taking administrators."

Bert Moore, a UTD dean who was chairman of the search committee that brought Dr. Wildenthal to the campus, said Dr. Wildenthal has "made a dramatic impact."

Hispanic candidate

"He, in conjunction with Dr. Rutford, has set a direction that's going to send UT-Dallas into the next century," said Dr. Moore, dean of the School of Human Development.

Dr. Proenza, 49, the youngest and only Hispanic finalist, also is a finalist in the presidential search at Texas A&M University in College Station.

Born in Mexico and a naturalized U.S. citizen, he received his doctorate in neurobiology from the University of Minnesota and has about 10 years of administrative experience.

"He has said some very positive words about UT-Dallas and its future," said Dr. Proenza's supervisor, Jerome Komisar, president of the University of Alaska Statewide System of Higher Education. "It's a very strong academic institution."

Dr. Proenza was instrumental in increasing federal support for research and for graduate students in the three-school system, which serves 35,000 students, Dr. Komisar said.

"We have a supercomputer now that would not be here if he had not put together that project," he said, calling Dr. Proenza a skilled administrator.

"He uses a long lens and thinks of the long-run future of institutions and of programs. He knows how to work in complex organizations and lead them."

FINALISTS FOR UT-DALLAS PRESIDENT

A look at the four candidates for the presidency of the University of Texas at Dallas:

Name	Franklyn G. Jenifer	Tom Luce III	Luis Proenza	Bryan Hobson Wildenthal
Occupation	President, Howard University	Attorney	Acting Vice President for academic affairs and research, Univ. of Alaska	Vice president for academic affairs, UT-Dallas
Birth date	March 26, 1939, Washington, D.C.	June 18, 1940, Dallas	Dec. 22, 1944, Mexico City	Nov. 4, 1937, San Marcos, Texas
Career highlights	 <p>Biology professor, biology department chairman, associate provost, Rutgers University, Newark, N.J., 1970-79; vice chancellor, New Jersey Department of Higher Education, 1979-86; chancellor, Massachusetts Board of Regents of Higher Education, 1986-90; president, Howard University, 1990 to present</p>	 <p>Private law practice, 1965-73; adjunct professor, LBJ School of Public Affairs, University of Texas at Austin; president and chief executive officer, First Southwest Co., 1991-92; fellow, Institute of Politics, Kennedy School of Government, Harvard University, 1990; Southern Methodist University board member, 1987-92; chairman, Texas National Research Laboratory Commission; attorney, Hughes & Luce, 1973- present</p>	 <p>Assistant to the president, zoology professor, university liaison for science and technology policy, University of Georgia, 1984-86; biology professor, vice chancellor for research and dean of graduate school, University of Alaska, Fairbanks, 1987-92; acting vice president for academic affairs and research, University of Alaska system administration, 1992 to present</p>	 <p>Associate director, Cyclotron Lab, and physics professor, Michigan State Univ., 1969-83; executive secretary, Nuclear Science Advisory Committee, National Science Foundation, 1978-79; professor and head of department of physics and atmospheric science, Drexel University, Philadelphia; dean, college of arts and sciences, University of New Mexico, 1987-92; vice president for academic affairs, UT-Dallas; 1992 to present</p>
Academic history	Bachelor's and master's degrees in microbiology, Howard University, 1962 and 1965; doctorate, plant virology, University of Maryland, 1970	Bachelor's degree in business and graduate law degree, Southern Methodist University, 1963 and 1966	Bachelor's degree in psychology, Emory University, Atlanta, 1965; master's degree in psychology, Ohio State University, 1966; doctorate in neurobiology, University of Minnesota	Bachelor's degree in math and English, Sul Ross State University, Alpine, Texas, 1958; doctorate in physics, University of Kansas, 1964

African-American wins post as president of UT-Dallas

by Calvin Verrett Carter
Metro Editor

Franklyn G. Jenifer, the current head of Howard University in Washington, D.C., has been named as the third president of The University of Texas at Dallas.

Jenifer's appointment marks the first time an African-American has been chosen to lead a college in the University of Texas system, said Allen McGill, president of the Black State Employees Association of Texas.

"We were very pleased to learn of the Board of Regents' decision," said McGill, who was one of several leaders who participated in the community interview process. "We see this as extremely important and the first step toward diversifying the University of Texas system."

The University of Texas System includes about 15-schools that are affiliated throughout the state of Texas. Jenifer was chosen over an estimated 184 original candidates.

"Dr. Jenifer has the right combination of experience and skills to provide outstanding leadership for The University of Texas at Dallas," said Bernard Rapoport, chairman of the Board of Regents.

"The board was privileged to select Dr. Jenifer from an exceptional field of candidates," he said. "We are confident that under his guidance the University will continue to gain in prominence, and solidify its contribution to higher education in the state and the nation."

Local community activists who participated in the interview and selection process, said they were pleased with Jenifer's grasp of the challenges he will face as head of UT-Dallas.

"I was immediately impressed with

his grasp of issues that we are facing in this state," said McGill. "He came with a very good ideas for blending scientific research with business and technology that will help produce jobs for people in this area."

Dallas School Board Trustee Hollis Brashear, who sat on the 18-member selection advisory committee, praised Dr. Jenifer's qualifications.

"We are very fortunate to have a man of his caliber," said Brashear. "He has a vision for the university, and without a doubt he will be a great leader in the educational community."

Dr. William H. Cunningham, chancellor of the UT System agreed.

"Dr. Jenifer is well-known nationally and internationally. He exemplifies the kind of leadership that Texans have come to expect from their institutions of higher education," he said. "He (Jenifer) has an understanding of educational excellence for both traditional and non-traditional students, as well as wide experience in supporting the research and public service missions of universities."

Jenifer will face many challenges as he takes over the helm at UT-Dallas, which has a 5.5 percent African-American student population, out of almost 9,000 undergraduate and graduate students.

"The University of Texas at Dallas is in transition," said McGill. "It started primarily as a grad school with an average student age of 30. Now, with an increase in undergrads, the average age is about 20."

Another particular area of concern to the African-American community will be the recruiting of Black students from the southern sector, McGill added.

"I was really pleased with his comments of recruiting from the southern sector of the city," he said.

Dr. James P. Duncan, executive vice chancellor for academic affairs and chairman of the advisory committee that recommended the four finalists, said, "Dr. Jenifer impressed the committee, campus and community representatives first as a person. His significant accomplishments as an effective administrator in a variety of positions in higher education, his experience with the Washington higher education establishment."

Jenifer has been president of Howard University, an historically Black college in Washington, since 1990.

During his tenure at Howard, Jenifer has been credited with being a mover and shaker, said Anjenine Brown, a recent graduate of the school and now a resident of Dallas.

"Dr. Jenifer was seen as more of a go-getter," than his predecessor, said Brown, 24. "He was one for getting things done, and for involving students in more activities."

Jenifer received his bachelor's degree in microbiology from Howard in 1962; a master's in 1965 and his Ph.D in plant virology from the University of Maryland in 1970.

He has served as chancellor of the Massachusetts Board of Regents of Higher Education from 1986 to 1990, and was vice chancellor of the New Jersey Department of Higher Education from 1979 to 1986.

From 1970 to 1979, he held several academic positions at Rutgers University, including chair of the biology department and professor of biology at Livingston College of Rutgers.

Regents make history, hire black president for UT-Dallas

By Debbie Graves
American-Statesman Staff

In a historic move, Franklyn Jenifer, president of Howard University in Washington, D.C., was chosen Friday to be president of the University of Texas at Dallas by the UT System Board of Regents. Jenifer will become the first

African American to head a UT school.

The Rev. Zan Holmes, the first black UT regent, made the motion to hire Jenifer, who received the unanimous backing of the nine-member board.

"It's a great day for the University of Texas System. It means a great deal to me," Holmes said.

"It's a reflection of the 'New Texas,'" he said.

Jenifer, 55, will replace Robert Rutford, who is returning to full-time teaching and research. "I cannot tell you how excited I am," Jenifer said.

"Thank you. Thank you. Thank you," Victor Smith told the regents immediately after the vote. Smith

is the president of the Dallas branch of the National Association for the Advancement of Colored People. Dallas-area NAACP chapters and the Black State Employees Association of Texas had lobbied the regents to hire Jenifer.

"Hopefully, I'm a highly qualified choice for the job," said Jenifer, who holds a doctorate in plant

virology from the University of Maryland. "Secondly, you can't forget the fact that I am an African American, and I am proud of that as all Americans should be proud of their heritage. I plan to serve all the people of Texas and all the people in my area," he said.

"Clearly this makes a statement."
See Jenifer, A6

A6 Austin American-Statesman

Saturday, April 23, 1994

This section is recyclable ♻️

Jenifer 1st black to head UT school

Continued from A1

about Texas — that it is an open state and an individual can apply without fear of any biases," Jenifer said.

Jenifer was the only one of the four finalists who had served as a college president. The other finalists were Dallas lawyer Tom Luce, an unsuccessful Republican candidate for governor in 1990; Luis Proenza, acting vice president for academic affairs and research at the University of Alaska System in Fairbanks; and Bryan Hobson Wildenthal, vice president for academic affairs at UT-Dallas.

Jenifer has served four years as president of Howard, where he obtained his bachelor's and master's degrees in microbiology. Howard is the nation's most comprehensive predominantly black university, with 17 schools and colleges, four campuses and about 12,000 students.

With a hospital, hotel, television station, radio station and publishing house associated with the university, Howard is one of the largest black-owned and operated corporations in the United States.

Howard was founded in 1867. The University of Texas at Dallas, which actually is in Richardson, was founded in 1969 and has grown in an unusual way. It first offered only doctorates and master's degrees.

Historically oriented toward science and engineering programs, UT-Dallas began accepting junior and senior undergraduates in 1976. It began enrolling freshmen and sophomores in 1989.

The school is attracting a stellar group of students: In this year's 500-member freshman class, 240 students were recognized by the National Merit Scholarship Corp.



AP

Franklyn Jenifer, left, speaks with Sen. Royce West, D-Dallas, after being named president of the University of Texas at Dallas. With them are Jenifer's wife, Chancellor Bill Cunningham and the Rev. Zan Holmes.

as commended or semifinalist students. It has an enrollment of 8,640. The average age of students is 30.

"It's an institution with an exciting future," Jenifer said. "It's a very exciting economic environment."

Bernard Rapoport, chairman of the Board of Regents, said, "Dr. Jenifer has the right combination of experience and skills to provide outstanding leadership for the University of Texas at Dallas."

Darren Reagan, chairman of the Dallas-based Black State Employees Association of Texas, said, "We know the entire Dallas metropolitan business community will throw its arms around Dr. Jenifer."

Dallas-area African American organizations had spoken in favor of Jenifer last week at the Board of Regents meeting.

Through reports in the media, several of the groups had hinted at possible racial discrimination lawsuits or student boycotts of UT System schools if Jenifer was not chosen.

North Texas blacks had become unhappy with the UT System in 1992 when no African Americans were on the search committee or among the finalists for the presidency of UT-Arlington. Because of their complaints, the search process was modified and made more inclusive.

Reagan said he believed having input on the front end of the selec-

tion process made a difference this time.

UT Chancellor William Cunningham said that less visible lobbying efforts were conducted on behalf of some of the other candidates.

Franklyn G. Jenifer

Experience:

- 1990-present: president, Howard University in Washington, D.C.
- 1986-90: chancellor, Massachusetts Board of Regents of Higher Education
- 1979-86: vice chancellor, New Jersey Department of Higher Education
- 1970-79: associate provost, chairman of the biology department, professor of biology, Rutgers University

Education:

- Doctorate in plant virology, University of Maryland, 1970
 - Master's degree in microbiology, Howard University, 1965
 - Bachelor of science degree in microbiology, Howard University, 1962
- Other:**
- Board of directors, Texaco, Inc.
 - Board of directors, Public Broadcasting Service

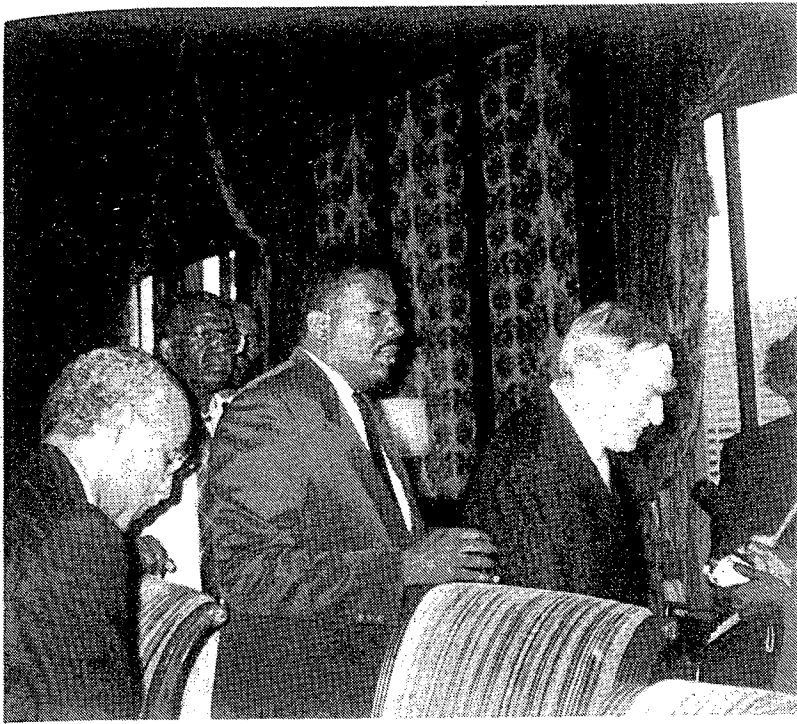
Mr. Reagan - Congratulations on your part in this wonderful decision.
Gloria Smith

THE UNIVERSITY OF TEXAS
HEALTH CENTER
AT TYLER

P.O. Box 2003 • TYLER, TX 75710

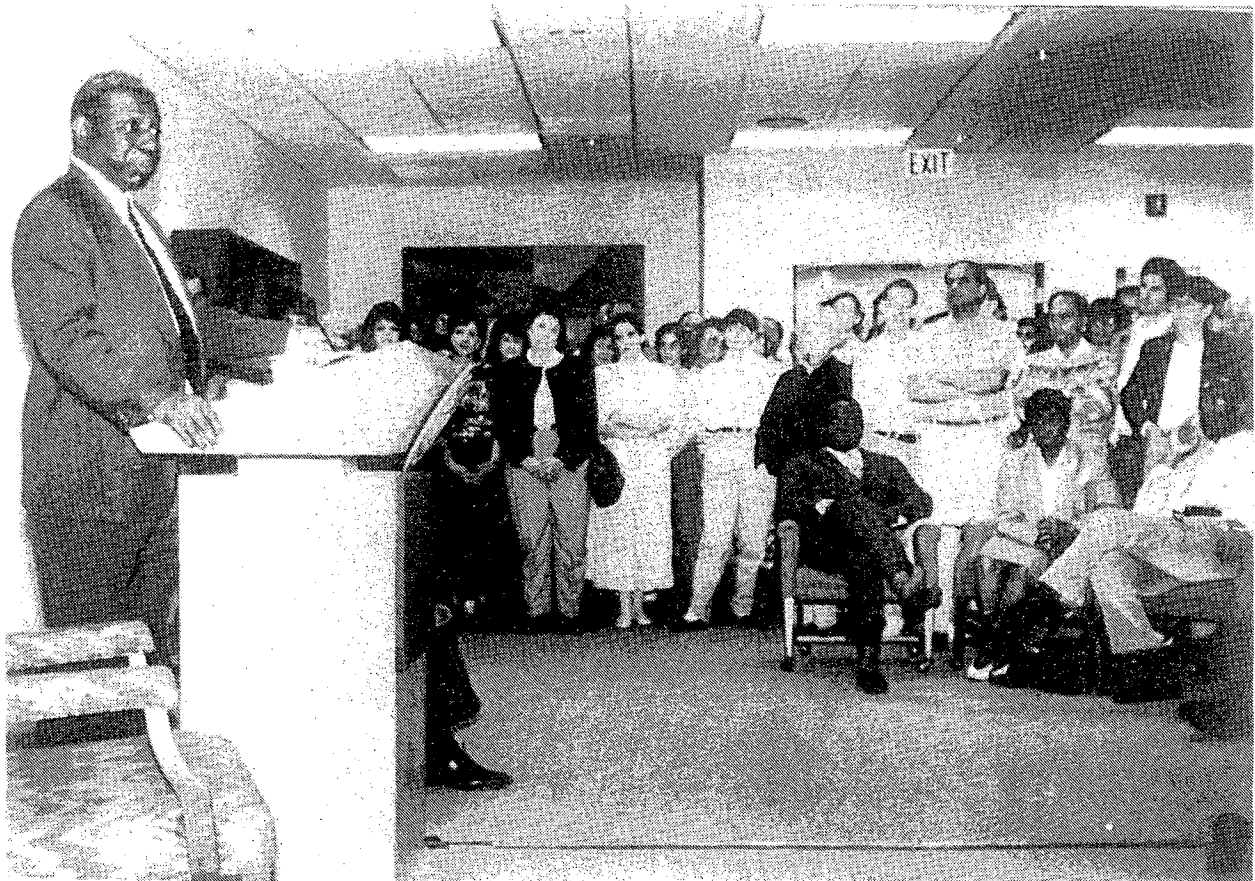
GLORIA D. SMITH
Assistant Director
for Human Resources

(903) 877-7748
Fax: (903) 877-7729



Announcement of selection of Dr. Jenifer at UT Regents building in Austin, TX

Dr. Jenifer addresses University of Texas at Dallas students, faculty, and staff as Reagan and McGill look on.



Fund short \$300,000, UT Southwestern says

PROTEST



Jesse Hornbuckle/Dallas Times Herald
Cassandre Mims, a Black State Employees Association member, protests hiring and promotion practices in front of UT Southwestern Medical Center.

UTA agrees on plan for minorities

Selection of black as
school president urged

UTA agrees to step up efforts on minority hiring, contracts

UTA, minority groups reach accord on hiring, enrollment

UT System regents approve chancellor

"The UT System faces great challenges in the next few years. Every challenge, however, has an opportunity."

— William Cunningham
UT-Austin president



The Dallas Morning News: Tom Fox

Froswa Booker (left), the NAACP chapter president at UTA, and Lee Alcorn, director of the northeast Texas NAACP district,

look on Sunday as regional director D. Marcus Rangers responds to reporters' questions at a southeast Dallas restaurant.

New UTA search panel sought

Black leaders seem split over proposal to boycott university system

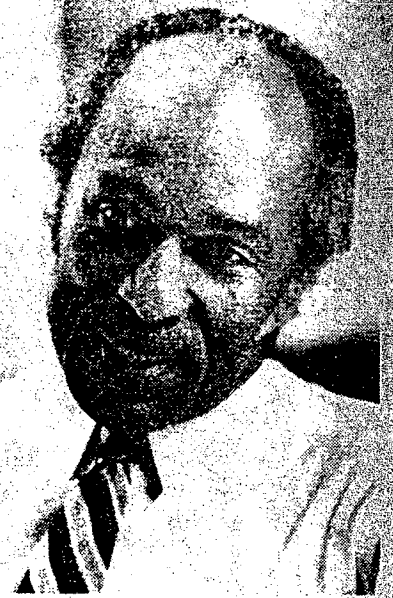
“Not one African-American was a part of the selection committee, which was racist, exclusionary and something we will not tolerate in 1992.”

— Darren Reagan,
Black State Employees Association of Texas

Chair of UTA search committee states “minorities were sought”

Regent hears anger of blacks on UTA

Black coalition continues fight against UT Systems



Zan Holmes ... will voice concerns on the list of UTA presidential candidates to the regents.



Darren Reagan



Froswa Booker

UTA's search committee loses a second candidate

UT altering makeup of selection committees



Fort Worth Star-Telegram / BEATRICE TERRAZAS

Ryan C. Amacher won the UT-Arlington post unanimously.

Clemson dean named new president of UTA

DR. RYAN C. AMACHER

Occupation: President, University of Texas at Arlington

Age: 46

Career highlights: Assistant economics professor, University of Oklahoma at Norman, 1972-74; senior international economist for U.S. Treasury, 1974-75; professor of economics, Arizona State University at Tempe, 1975-77; chairman, economics department, Arizona State University, 1977-81; dean, College of Commerce and Industry, Clemson University, Clemson, S.C., 1981-92.

Academic: Bachelor of arts in economics, Ripon College, Ripon, Wis., 1967; doctorate in economics, University of Virginia at Charlottesville, 1971.

Clemson dean named new UTA president

Minority groups have assailed selection process

Black employees group decries UTA's minority-hiring efforts

"If he's the CEO out there, we hold him responsible."

— Darren Reagan
executive president, Black State Employees Association

UTA president to investigate loss of at least four black faculty members

UT stiffens automatic-admission rules

NEW UT ADMISSION STANDARDS

The University of Texas Board of Regents Thursday raised standards for automatic admission to the state's largest school. The new standards, which take effect in 1994, and the current standards for Texas residents are outlined below.

HIGH SCHOOL RANK	CURRENT STANDARDS FOR ENTERING FRESHMEN		NEW STANDARDS (SUMMER, 1994)	
Top 10%	Any score on SAT or ACT	Regular admission	SAT: 900 or above ACT: 21 or above	Priority admission
			SAT: below 900 ACT: below 21	Deferred decision
Next 15%	SAT: 1000 or above ACT: 24 or above	Regular admission	SAT: 1050 or above ACT: 25 or above	Priority admission
	SAT: 800-990 ACT: 19-23	Deferred decision	SAT: 800-1040 ACT: 19-24	Deferred decision
	SAT: Below 800 ACT: Below 19	Not eligible for regular admission	SAT: below 800 ACT: below 19	Not eligible for regular admission
Next 25%	SAT: 1100 or above ACT: 26 or above	Regular admission	SAT: 1150 or above ACT: 27 or above	Priority admission
	SAT: 900-1090 ACT: 21-25	Deferred decision	SAT: 900-1140 ACT: 21-26	Deferred decision
	SAT: Below 900 ACT: Below 21	Not eligible for regular admission	SAT: below 900 ACT: below 21	Not eligible for regular admission
Bottom 50%	SAT: 1200 or above ACT: 29 or above	Regular admission	SAT: 1100 or above ACT: 26 or above	Deferred Decision
	SAT: 1100-1190 ACT: 26-28	Deferred decision	SAT: below 1100 ACT: below 26	Not eligible for regular admission
	SAT: Below 1100 ACT: Below 26	Not eligible for regular admission		

*Deferred decisions are made by university committees who consider students' entire education records, including teacher recommendations, leadership qualities and special hardship. The university's need for ethnic and cultural diversity also will be taken into account.

SOURCE: University of Texas Board of Regents

UTA deans to press Amacher for higher standards

Black group discusses concerns with Amacher

UTA investigating flight of black faculty members

8 have left campus since 1978

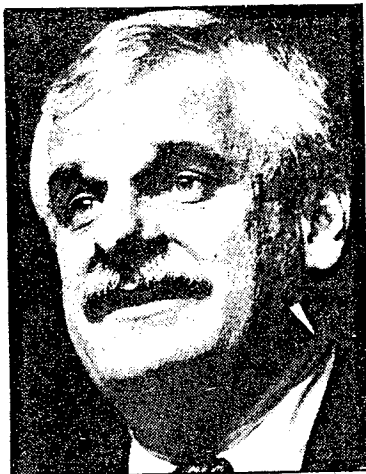
UTA business dean fired for criticism

He clashed with president
over tightening admissions standards



Ryan Amacher ... has
pledged to be more respon-
sive to minority concerns.

Ex-UTA dean blasts Amacher's hiring of 2nd Clemson colleague



Ryan Amacher: Dismissed dean of
business college Wednesday

UTA leader cites transition progress

UT System is urged to follow UTA's racial hiring example

IV.
Scholarship Program

July 8, 1994

Dear Dr. Reagan,

I would like to Thank You for going to battle for me with the finance persons with Bank United to help finance my trip and living expenses for and during my internship in Washington, D.C. with Congresswoman Eddie Bernice Johnson. I have found Washington to be a very expensive place to live and without your help I would not have been here.

I would also like to Thank You for investing in my education to help make a better future. The scholarship funds awarded to me by the Black State Employees Association of Texas have enabled me to have my registration fees and good faith deposit taken care of.

As a return favor, I will be glad to uplift and promote B.S.E.A. T. and continue to volunteer my time to help the association, as well as make the grade to ensure the investment in my future was not a waste. I appreciate all of your hard work and support.

Sincerely,

Shelley A. Lee

Shelley B. Lee

August 1, 1994

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

Dear Dr. Reagan:

This letter is way over-due. MY daughter, LaShonda V. Roberson, received a \$500 scholarship from your organization. For this we are more than grateful as a family. Please forgive us for taking so long to say "Thank You" to you and the Black State Employees Association of Texas, Inc. Your interest and investment in LaShonda is greatly appreciated and has spurred her on in her Pre-Med pursuit at Prairie View A. & M. University.

LaShonda was accepted in the Summer Pre-Med Program. If she stays the course, she will be classified as a Sophomore in her freshmen year having received 10 credits from this intense Biology Program under Dr. George Brown at P.V. Please keep her in your prayers.

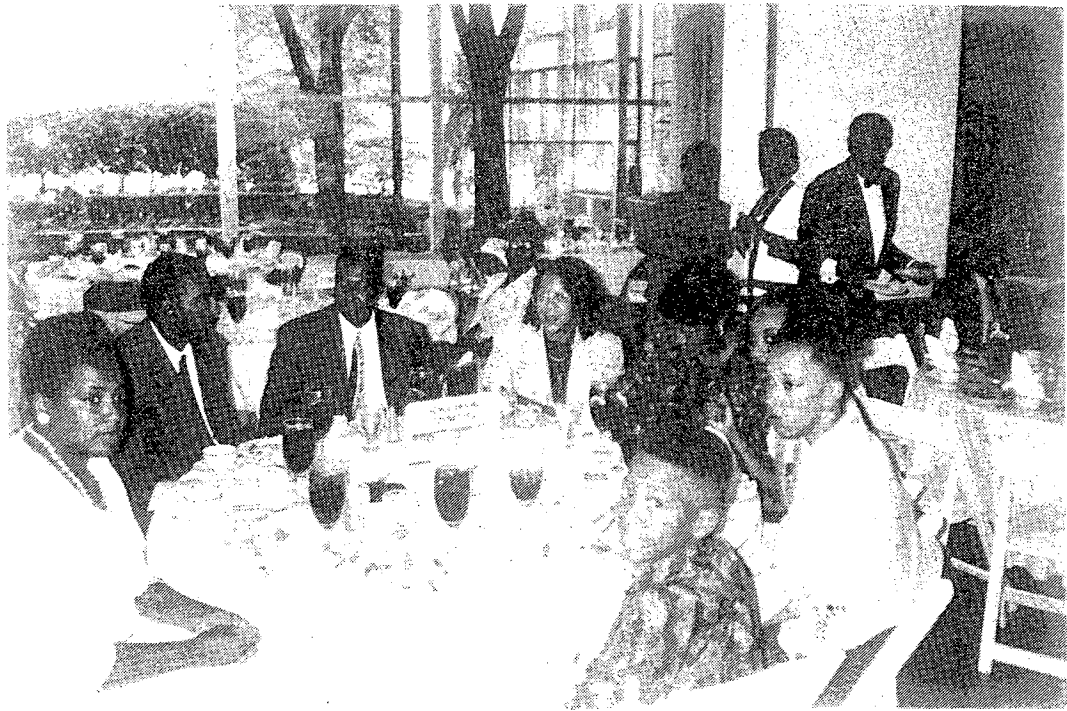
I have enclosed pictures of the Awards Ceremony at the Dallas Garden Center. I hope that you can use them.

Thanks again for your support of our daughter, LaShonda.

In His Service,

Annie B. Roberson,
906 Ann Arbor
Dallas, Texas 75216
376-8007
228-0872 (work)

P.S. I have a picture also of my daughter with Mr. Hollis Brashear who is an Elder at Oak Cliff Bible Fellowship and Vice President of the School Board. I will forward it to you when I can locate it.



A group of supporters enjoying the scholarship awards luncheon.



A view of the broad corporate and student participation.



Compass Bank

Compass Bank
P.O. Box 650561
Dallas, TX 75265-0561
214/705-4200

May 31, 1994

Darren Reagan
C/O Black State Employees Association
P.O. Box 763773
Dallas, Tx. 75376

Dear Darren:

The annual BSEAT scholarship luncheon was very successful and your accomplishment of awarding \$22,000 to graduating students was outstanding.

Also, through your efforts Compass Bank has been in contact with Shirley Barton Counselor from Carter High School. Willie Scott and myself visited the school, was introduced to many of the teachers and administrative staff, and toured the school. We discussed the needs of the school with Shirley and plan on assisting with donations of office furniture and equipment.

Your comments regarding our efforts to help Carter High School would be appreciated. You can contact me at 705-4383.

Sincerely,

Kathryn Presley
Vice President/ CRA Officer

THIRD ANNUAL SCHOLARSHIP AWARDS LUNCHEON

The Kroger Company
Bank of America, Texas
Brinker International
Six Flags Over Texas
NationsBank, Texas
Pappadeaux Seafood Kitchen
Temerlin McClain
Red Bird Mall
J.C. Penney Company, Inc.
General Mills Restaurants (Red Lobster)
Texas Commerce Bank
Office Depot
First Interstate Bank
Guaranty Federal Bank
First Southwest Company
Sally Beauty Supply
Compass Bank
Southwestern Bell
Bank of the Southwest
Farm & Home Savings Association
Fidelity Bank
DSC Communications Corporation
Blockbuster Music
Southland Corporation
Coca-Cola Bottling Company of North Texas
The King Group, Inc.
Con-Real, Inc.
Law Offices of W.J. "Bill" Morris, Inc.
Evans Engraving & Stamping Inc.
Ag Associates
East Gate Baptist Church
ALP Printing Inc.

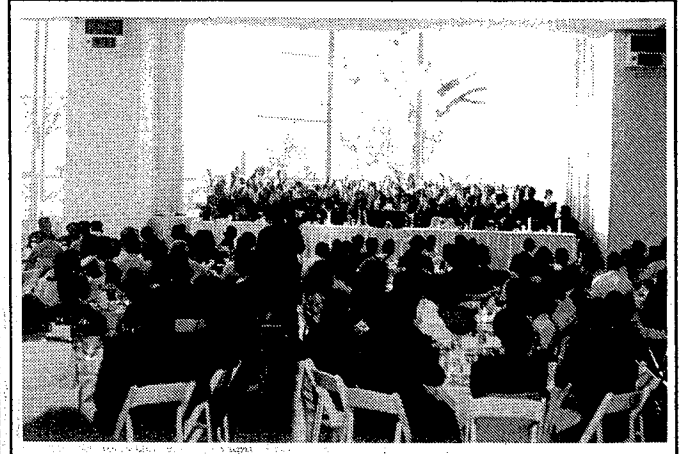
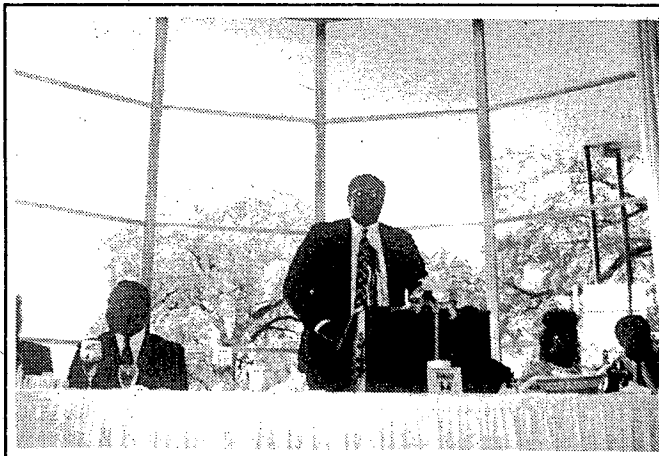


SPECIAL TRIBUTE

To our business and corporate sponsors we greatly appreciate your constant, liberal contributions.
We trust you will continue to make a positive impact in the education of our people.
God Bless You.

BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS THIRD ANNUAL SCHOLARSHIP AWARDS LUNCHEON

The B.S.E.A.T. Third Annual Scholarship Awards Luncheon was held May 13, 1994 at the beautiful Dallas Civic Garden Center. There were approximately 400 guests in attendance. Dr. Monroe, President of Paul Quinn College spoke on the theme: "What's Education Got To Do With It." Skip Murphy, K104-FM, was guest Master of Ceremonies.



Scholarship Committee Members:
Valerea G. Murphy, Linda Morgan, Vicki Davis, Julie Jeffrey-Robinson, Candy Allen,
Ken Phipps, Charles Crumpton, and Bruce Davis.

V.
Job Placement
and
Employment

*A Special Message From the
Job Placement Coordinator of
the Black State Employees Association
of Texas, Inc.*



Hello,

As Job Placement Coordinator for the last three years, this year we held our first Youth and Young Adult Job fair.

It was by far one of my greater accomplishments.

You would have had to be there to see the looks of hope, enthusiasm, perseverance and smiles of the youth and young adults to feel the excitement in the air. This in itself gave me a feeling of pride and a job well done. The number of youth that participated was 850. The number of Young Adult participants was over 200. They came out professionally dressed and with professional attitudes. Thanks to the corporations, staff and volunteers involved with making the Youth and Young Adult Job Fair a success:

Six Flags Over Texas

Albertson's

100.3 JAMZ

Wet 'n Wild

Texas Employment Commission

Kroger Company

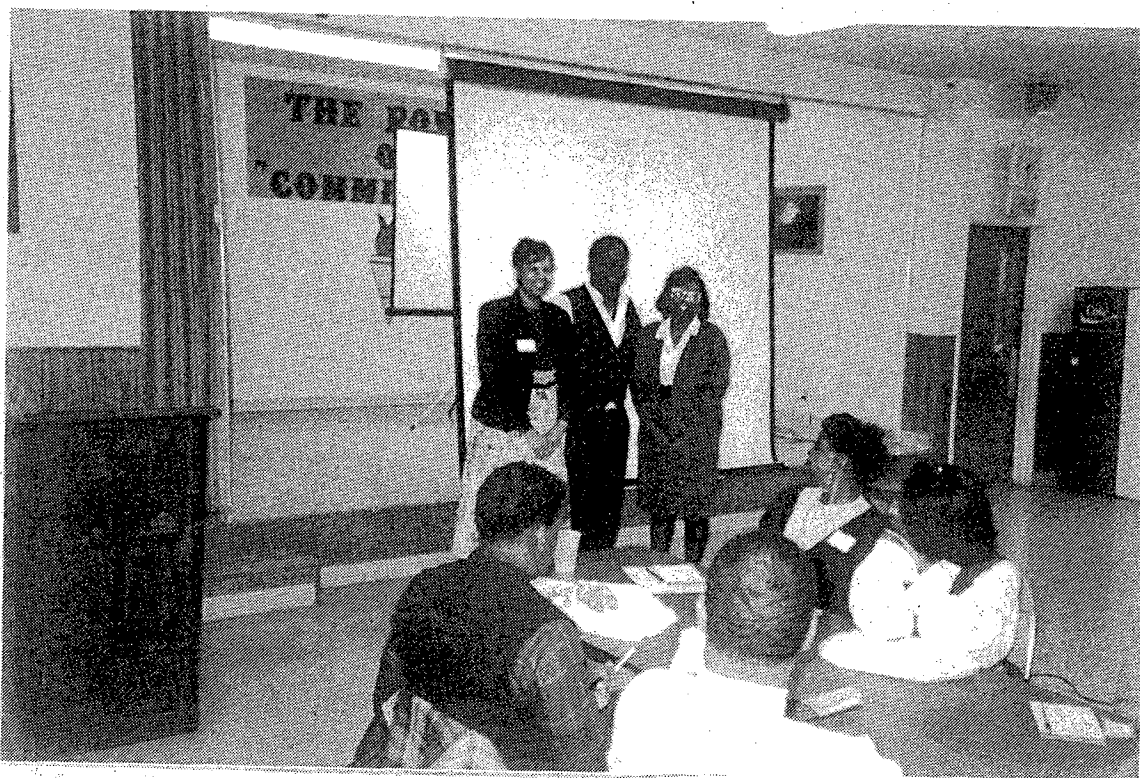
There are two job fairs conducted annually, the Summer Career Fair and the Professional Career Fair. Interviews are also conducted weekly to assist individuals seeking employment. The need for job placement is great. We are dedicated to assisting individuals in their job search; however, we have not been fully successful in placing every individual. This should illustrate the need for increased corporate participation. Several companies participated in the Summer Career Fair and continue to support our organization through the Job Placement Bank. These companies are Albertson's, Guaranty Federal Bank, Bank of America, Cash America International, BlockBuster, Krogers, Minyard Food Stores and many others. As of August on 1994 there were 88 walk-ins, 249 active resumes on file and 237 people in attendance at the Summer Career Fair.

Connie M. Buford

Connie M. Buford
Job Placement Coordinator

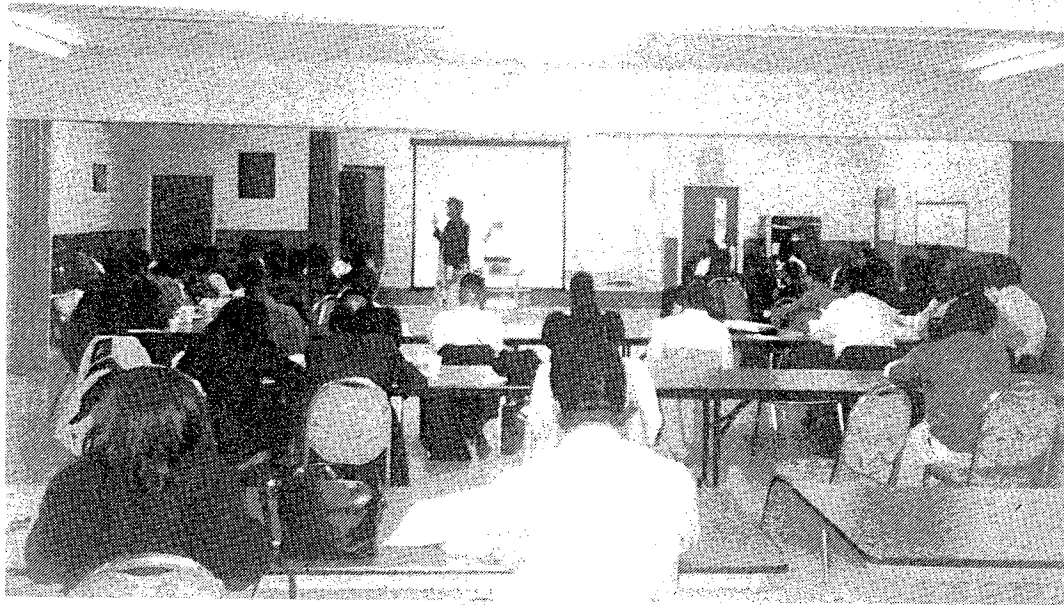


Bank of the Southwest hires first African-American banking officer.
Left to right: Larry Goodmend, President, Bank of Southwest, Tammy Chess,
Banking Officer, Allen McGill, President BSEAT, Darren L. Reagan,
Chairman BSEAT.



Above and below:
Loretta Barr conducts
skills enhancement workshop.





Above and below:
Workshop participants receive interviewing and
resume tips.





Jeff Rosser
General Manager

June 27, 1994

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

Dear Darren:

It was a pleasure meeting with you, Lee Alcorn and Allen McGill Wednesday night at Channel 4.

Dalton Lee and I have been gathering the information which you requested and the materials which have not already been provided to you are enclosed with this letter. I am also sending duplicate materials to Lee.

Already provided are copies of KDFW's 1994 395-B Annual Employment Report which is required annually by the Federal Communications Commission. Dalton has also faxed to your attention a list of all the current job openings at Channel 4. Regarding KDFW's Media Partners in Progress program, I gave to you Wednesday night my last folder with brochures on the training program which we discussed Wednesday.

You had asked us to tell you more about Argyle Television and about New World Television. Argyle has four television stations, KDFW-TV in Dallas/Fort Worth (CBS Affiliate), KTVI-TV in St. Louis (ABC Affiliate), WVTM-TV in Birmingham (NBC Affiliate), and KTBC-TV in Austin (CBS Affiliate). Argyle also owns a low-power independent station, KVC-TV in Austin and we in Dallas have a local marketing agreement (LMA) with independent KDFI-TV, Channel 27, in Dallas/Fort Worth. Argyle's headquarters is in San Antonio. The CEO is Bob Marbut.

KDFW-TV
800 N. Griffin Street
Dallas, Texas 75202
214-770-4444
FAX 214-770-3177



Page 2

New World Television owns, or soon will own a total of 11 television stations. They are:

Boston	WSBK	IND
Detroit	WBK	CBS
Atlanta	WAGA	CBS
Cleveland	WJW	CBS
Tampa-St. Petersburg	WTVT	CBS
San Diego	KNSD	NBC
Milwaukee	WITI	CBS
Phoenix	KSZA	CBS
Kansas City	WDAF	NBC
Greensboro-High Point		
Winston/Salem	WGHP	ABC
Birmingham	WBRC	ABC

New World also owns a production company, a syndication company and a national advertising representative firm, all out of Los Angeles. New World's headquarters is in Atlanta. The CEO is Ron Perelman.

As we discussed Wednesday, New World has purchased an option to buy all four Argyle - owned television stations sometime after March 31, 1995. New World has also announced its plans to convert all of its stations, including the Argyle four to FOX affiliates. KDFW-TV will likely switch from CBS to FOX in the spring or summer of 1995.

Regarding FOX affiliates which have expanded their local news operations; I would refer you to WSVN-TV, owned by Sunbeam Television. WSVN-TV in Miami was a CBS affiliate until about five years ago when it switched to FOX. WSVN-TV then expanded its local news commitment and now produces more local news each day than any other television station in America.

Another CBS affiliate that will soon become a FOX affiliate is New World owned WJBK-TV in Detroit. Because it too is in a major television market it will be interesting to watch how WJBK makes the transfer from CBS to FOX.

You, Lee and Allen also requested: 1. a copy of the FCC's policy statement regarding broadcasting equal employment opportunity rules. 2. KDFW's current EEO classification by department. 3. KDFW's mailing list for job openings at the station (we have added the Black State Employees Association of Texas). 4. A list of products and services required by KDFW-TV. All of the above is enclosed.

Page 3

Again, it was a pleasure seeing you again and I welcome hearing from you again soon. I hope the enclosed material is helpful, but if you have any questions I encourage you to call me at your convenience.

Best Regards,

Jeff Rosser

JR/nhm

Enclosures



June 16, 1994

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

Dear Dr. Reagan:

The resumes you recently gave to Mr. Clark Matthews have been forwarded to me for review. We appreciate the opportunity to consider these individuals for positions with The Southland Corporation and are quite impressed with the various credentials they possess.

Sixty-two of the individuals whose resumes you presented have the skills and experience we sometimes seek for positions within Southland. They are listed on the attached. These individuals will be contacted should an appropriate position become available in the near future. The remaining individuals, while highly qualified within their field, do not possess the types of skills or experience we typically seek for positions within Southland. Their resumes are enclosed.

Again, thank you for your continuing interest in seeking employment opportunities within The Southland Corporation. Please feel free to call me at any time should you have questions regarding our staffing needs.

Sincerely,

Beth Marquardt
Beth Marquardt
Staff Personnel Manager

cc: Clark Matthews
Jeanne Hitchcock

Circle One: Equal Opportunity Southland Avenue, Dallas, TX 75242-7637 or Mailing Address: Box 710, Dallas, TX 75220-0710



June 27, 1994

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

Dear Dr. Reagan,

Thank you for forwarding us resumes on behalf of your associates with the Black State Employees Association of Texas (BSEAT). I have forwarded the resumes to the corporate office staffing manager, Beth Marquardt, who has also communicated her thanks.

We appreciate the referrals and hope we have the opportunity to meet at some time in the future.

Sincerely,

Fran Eichorst
Fran Eichorst
Manager Corporate Personnel

cc: Clark Matthews
John Rodgers
David Finley
Jeanne Hitchcock

Circle One: Equal Opportunity Southland Avenue, Dallas, TX 75242-7637 or Mailing Address: Box 710, Dallas, TX 75220-0710



July 14, 1994

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

Dear Mr. McGill:

This past week I was able to complete my review of the 378 job application resumes that you provided to me. Of those 378 applications, I was able to identify 36 potential candidates that I would like to contact for potential interviews. I have separated the applicants between savings and lending qualifications and will be asking my savings and lending managers in Dallas to contact each of the applicants to set up an interview with them.

It will probably take us about thirty days to contact and complete the interview process with those 36 applicants. Once we have done this, I will drop you a note to let you know what the status of those interviews were and what our future course of action will be.

I appreciate your support in this matter and look forward to working with you and your organization in the future.

Sincerely,

Glen H. Carter
Glen H. Carter
Senior Vice President

cc: Dr. Darren L. Reagan, Chairman/CEO, B.S.E.A.T., Inc.

7350 5th 249
Suite 120
Houston, Texas 77064
713.455.7995

W.S.A. Member of Golden Rule Financial Corporation



Leprino Foods
 1830 West 38th Avenue
 Post Office Box 173400
 Denver, CO 80217-3400
 303 480-2600
 FAX 303 480-2605

D. Bruce Kean
 Senior Vice President
 Foodservice Distribution

March 7, 1994

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

Dear Dr. Reagan:

It was a pleasure to meet with you, Allen McGill, Charles Crumpton and Karen Nolen-Rucker on Thursday, February 3, 1994. I apologize for taking longer than I anticipated to get back to you; but, as explained by Kim Blackerby, I have been travelling almost continuously since our meeting. In addition, we were concentrating on finalizing the selection of a new General Manager for our Dallas Distribution Center; and, that process was completed on Monday, February 28, when Mr. Larry Lenzi began employment. I am confident that Mr. Lenzi shares our mutual concerns for minority employment and community service.

In specific response to the areas of discussion during our meeting, Leprino Foods' Dallas Distribution Center is happy to support your organization through the following programs:

- 1) **Employment Opportunities** - We believe our first priority should be to provide an opportunity for individuals of all cultures to have an equal right to secure employment. As a result, we will continue our practices of the past to proactively seek qualified minority candidates from the local communities within which we are located. As you are aware, we have already begun the process of providing our weekly job listing to your organization. This job listing provides individuals associated with the Black State Employees Association the opportunity to not only be aware of Leprino Foods management employment opportunities in Dallas, but, throughout all divisions of our company.

Mr. Darren L. Reagan
 March 7, 1994
 Page 2

- 2) **Minority Vendor Participation** - I believe you and your associates made some excellent points during our discussion concerning this subject. As a result, I have directed the management staff at our Dallas Distribution Center to actively seek the assistance of your organization in identifying local minority owned firms as the need for services arises. I believe we have already taken a step in this direction by soliciting a local firm who could provide a bid for some internal facility painting.
- 3) **Employee Diversity Programs** - As an organization that believes very strongly in the processes of employee participation, we are currently surveying our employees concerning their interests in this area. Once we have received a sufficient level of input from our employees we will identify the appropriate programs for our organization.

In reference to our participation in your upcoming 2nd Annual Professional Career Fair on Saturday, March 26, 1994, I am sorry to inform you that we will be unable to participate. We base this decision on the fact that we do not currently have the type of vacancies in which we can justify an expense of this nature. As we discussed in our meeting, we operate on an extremely low margin and, as a result, have to be very judicious in the way in which funds are allocated. However, if this situation changes in future years, we will be happy to consider participation.

Darren, thank you again for the time you and your associates took to meet with us. I am confident that this meeting was a step in the right direction. I wish you and your organization continued success.

Sincerely,

LEPRINO FOODS COMPANY

D. Bruce Kean
 Senior Vice President
 Foodservice Distribution

BK/ms

cc: Mr. Kim Blackerby
 Mr. Larry Lenzi



June 8, 1994

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

Thank you for the resumes which you sent to Texas Instruments. The resumes will be entered into our data system where the qualifications and backgrounds will be reviewed against current job openings in the usual manner.

If a match is indicated, we will contact the individual for additional information as required. Should current openings fail to match the qualifications, the resumes will remain active in the system for approximately six months during which time the qualifications will continue to be considered for our staffing requirements.

We appreciate your interest in Texas Instruments.

Sincerely,

Dave Enslin
 Staffing Office
 Texas Instruments

TEXAS INSTRUMENTS INCORPORATED



JOEL L. KOONCE, JR.
 VICE PRESIDENT

**FEDERAL RESERVE BANK
 OF DALLAS**

DALLAS, TEXAS 75222

May 27, 1994

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

Dear Mr. McGill:

Thank you for the complimentary sets of resumes your organization furnished to us. We are now in the process of reviewing the individual resumes and comparing them to the minimum qualifications of the job openings we have. Those individuals who appear to meet the minimum qualifications for open jobs will be contacted directly by our Employment Section.

As your organization becomes aware of individuals seeking employment in the future, I suggest they be directed to the Employment Section of our Personnel Services Department where they can review the job openings we have. At that time, they can complete an employment application.

We are appreciative of the resumes you furnished to us.

Sincerely,

Joel L. Koonce, Jr.

Two Galleria Tower
14145 North Road
Suite 600
Dallas, TX 75242-5602
214-731-7111

Penni Sklar Johnson
Assistant Vice President
Residential Finance and
Business Development
Southwestern Bell Telephone Company

July 18, 1994



Mr. Allen McGill
President and Vice Chairman
B.S.E.A.T., Inc.
P. O. Box 763773
Dallas, TX 75376

Dear Mr. McGill:

Thank you for sending us copies of the resumes you collected during your recent Professional Career Fair.

As is our current practice, we do review every solicited and unsolicited resume that comes into our office to determine if there is a match for a current open position. We did not find an immediate match for the resumes that you sent.

We will retain all of the resumes that you sent for two years to see if a potential match may occur in the future. When we have any openings where we create an external pool of candidates we will review all resumes in our files. The applicants we consider to be the most qualified for the open position will be contacted for an interview.

Thank you again for the resumes. We appreciate your consideration of Fannie Mae in your outreach efforts and wish you well in your future endeavors.

Sincerely,

Penni Sklar Johnson

Fannie Mae - The USA's Housing Partner



ASSOCIATES CORPORATION OF NORTH AMERICA
A TIME CORPORATION

James B. Watts
Executive Vice President

August 17, 1994

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

Dear Darren:

I thought you might be interested in the recipients of The Associates 1994 Minority Scholarships. We gave eight this year as compared to four last year, and they appear to be a real good group of people. We look at business majors and give them grants of between \$500 and \$2,000 annually.

I just thought you might be interested.

Regards,

James B. Watts

JBM/pw
enclosure

Post Office Box 660237, Dallas, Texas 75266-0237, 214-541-4202

Management Contracts by Associates First Capital Corporation / Associate Corporation of North America / Associated Financial Services Company, Inc.
Insurance Contracts by Associates Insurance Services Company / Associates Insurance Services Company



Black State Employees Association of Texas, Inc.

Cordially Invited To Attend Our

DR. DARREN
REAGAN
Chairman/CEO

ALLEN MCGILL
President
Vice Chairman

CAROLYN CAREY
Executive Secretary

BARBARA COLLIER
Executive Treasurer

"YOUTH SUMMER JOB FAIR"

Saturday, April 16, 1994

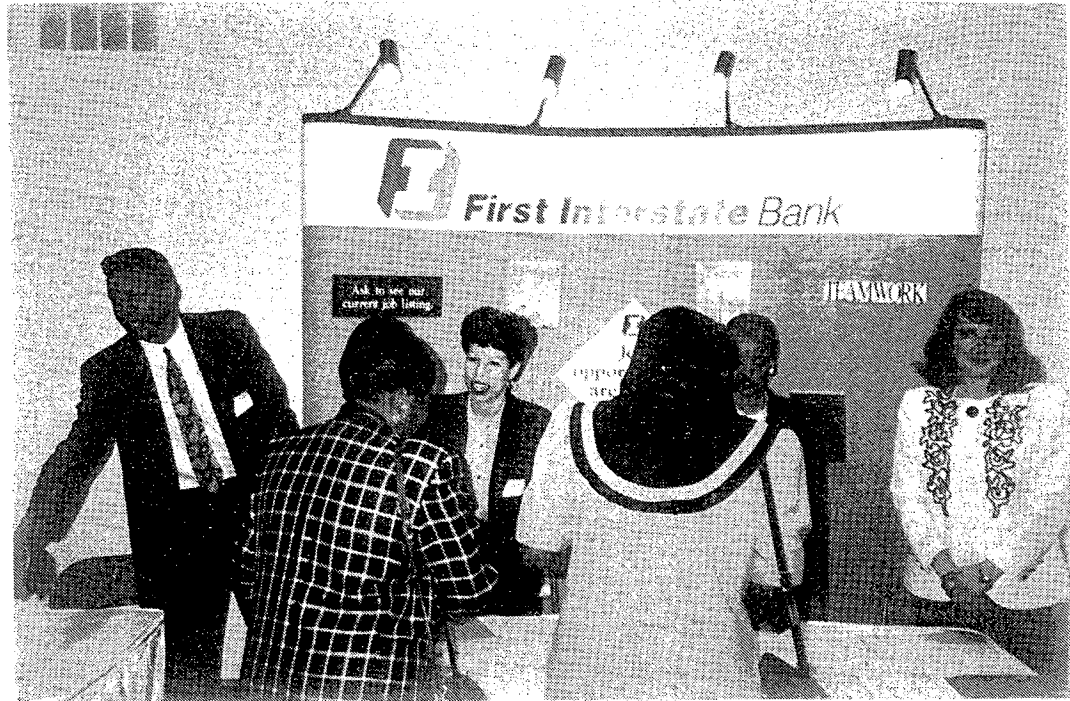
**The Highland Hills Recreation
7071 Bonnie View Road
(214) 670-0986**

Application will be accepted from 9:00 - 1:00 P.M.
Interviews/Hiring will be conducted from 2:00 P.M. - until

Approximately 15 major corporations will be in attendance
accepting applications, conducting interviews and hiring on site.

Students must present an I.D. indicating they are 16 yrs and older
and must be appropriately dressed to enter and participate.

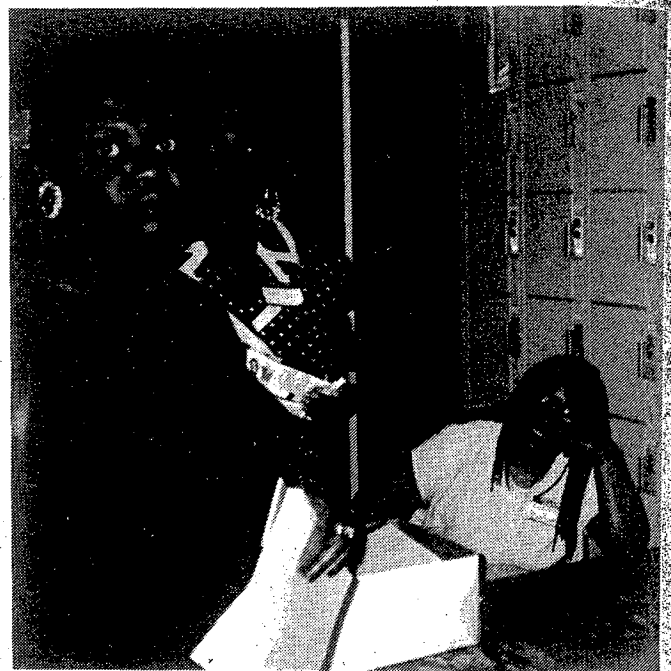
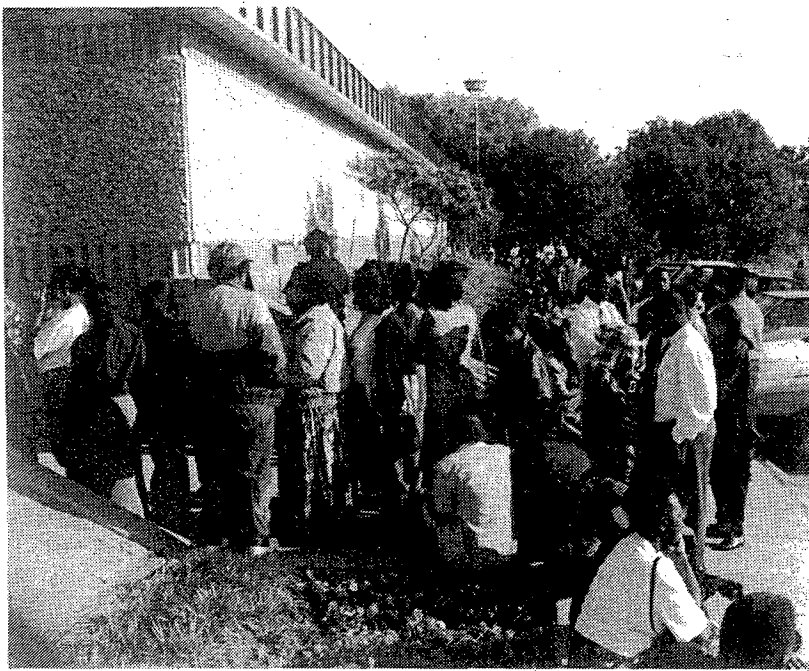
The Black State Employees Association of Texas, Inc. is endeavoring to
facilitate employment opportunities for area high school and college
students during the summer break. Our target and objective is to place 500
- 1000 young people with local employers.



Activity at the First Interstate Bank booth, at one of the Job Fairs held in 1994.

The Association maintains a volunteer job bank and referral service. Two annual career fairs are held during the year. In response to parents and teenagers requests, a Summer youth fair was sponsored.

More than 2,000 persons seeking job assistance are being served through the various employment services.



Over 1,100 youth attend the BSEAT Summer Youth Job Fair, held at Highland Hills Recreation Center in April of 1994.



DART-Six Flags deal may allow teens to get jobs

By Todd J. Gillman
Staff Writer of The Dallas Morning News

Thanks to a pending deal between DART and Six Flags Over Texas, more than 100 southern Dallas high school students may have a better shot at summer employment.

Although Dallas Area Rapid Transit does not serve Arlington, the agency will arrange charter buses to shuttle summer workers between its Red Bird transit center and the amusement park — a leading employer of Texas teens.

Darren Reagan, chairman of the Black State Employees Association of Texas, called the program historic, saying such public-private efforts can alleviate idleness.

"You have a large number of kids from this area with a desire to work and good job skills," said Martin Burrell, DART's director of minority affairs. "Now, with transportation, they have the chance to show that. . . . It makes them more employable."

Mr. Reagan, along with DART and
Please see DART-SIX on Page 27A.

DART-Six Flags deal may help southern Dallas teens land jobs

Continued from Page 23A.

NAACP officials, discussed the plan Thursday at Highland Hills Recreation Center in southeast Oak Cliff.

Saturday, the center will host a job fair for high school and college students, organized by Mr. Reagan's group. He said he hopes to help 500 to 1,000 youths 16 and older find summer work.

Applications will be accepted from 9 a.m. to 1 p.m. at the center, 7071 Bonnie View Road, with interviews starting at 2 p.m.

More than a dozen employers will interview applicants, including Six Flags, Wet 'n Wild, Frito-Lay, Kroger, Albertson's, NationsBank, Bank of America and Blockbuster.

DART officials will be on hand to enroll students in the agency's Student ID program, which allows students to travel year-round for 25

cents on all fixed routes.

That will help students who find work at places besides Six Flags, said DART spokesman Tony Salters. He said charter fares there could cost about \$3 per round-trip, although the fee depends on details of an incomplete subsidy deal.

Allen McGill, president of Mr. Reagan's group, said the job fair and the DART-Six Flags partnership are unique ways to attract potential employers to southern Dallas.

"We have a huge, trainable labor pool," he said, yet black males 16 to 21 suffer an unemployment rate that tops 50 percent. "Any job is an opportunity to teach responsibility and work ethics. And it could clearly demonstrate that in our community kids are willing to work."

Marian Buehler, vice president of administration at Six Flags, said the park probably will hire about

140 young people from Oak Cliff and South Dallas because of the DART deal — about three bus loads.

"It's sort of up in the air," she said, but "we're the largest teen employer in the state," and jobs routinely open during the summer in all areas from food service to ride operations and security.

For now, however, all but 300 of the 2,500 available jobs are filled, she said. Pay starts at minimum wage, \$4.25 an hour.

Lee Alcorn, chairman of the NAACP's northeast Texas district, said that without the transportation, there'd be no point for many Oak Cliff teens to bother applying to Six Flags.

"We're trying to provide self-help to our youth, to provide alternatives to gangs and unemployment," he said. ". . . We need to do more of these kinds of things."

VI.
Business
Development

CURRENT BUSINESS DEVELOPMENT PROJECTS IN SEOC

1. Neighborhood Renaissance Partnership Plan
2. Southeast Oak Cliff Implementation Plan
3. Veterans Administration Hospital Expansion
4. Southern Dallas Regional Airport
5. Lancaster Keist Shopping Center
6. Fiesta Food Store Lancaster Keist
7. Paul Quinn College
8. Texas Commerce Bank
9. Two additional bank branches

Area Demographics:

Size of area	43 square miles
Population	108,000
House holds	34,000
Medium Income	\$30,000
Owner occupied	65%
African-American	90%
Businesses	3,300
Zip Codes	75241, 75216, 75203, 75215
Raw Land Cost	Least expensive than any other sector in city
Labor Supply	Large supply of persons age 18-25 with basic skills
Access	Served by I-45, I-35, I-20, Loop 12 & Highway 173
Census tracts	Total 24, low income 17 41, 49, 54, 55, 56, 57, 5901, 5902, 8601, 8602, 8701, 8703, 8704, 8705, 8801, 8802, 89, 112, 113, 11401, 1402, 16701, 16702, 16901.

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.

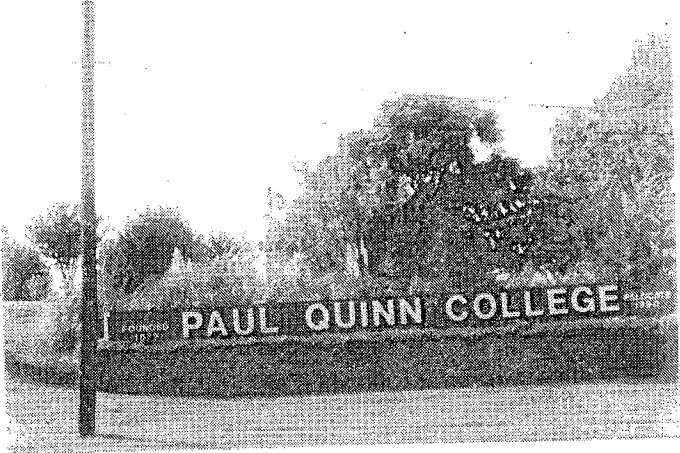
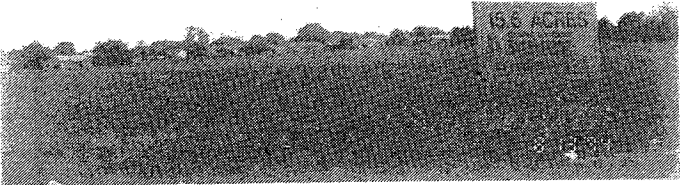
Mary Bland

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

PRIME AVAILABLE RESIDENTIAL AND COMMERCIAL PROPERTY IN
SOUTHEAST OAK CLIFF, SINGING HILLS AND HIGHLAND HILLS
AREA NEAR PAUL QUINN COLLEGE



Paul Quinn College

Academic Component Institutions:
The University of Texas at Arlington
The University of Texas at Austin
The University of Texas at Brownsville
The University of Texas at Dallas
The University of Texas at El Paso
The University of Texas-Pan American
The University of Texas of the Permian Basin
The University of Texas at San Antonio
The University of Texas Institute of Texan Cultures at San Antonio
The University of Texas at Tyler



Health Component Institutions:
The University of Texas Southwestern Medical Center at Dallas
The University of Texas Medical Branch at Galveston
The University of Texas Health Science Center at Houston
The University of Texas Health Science Center at San Antonio
The University of Texas M. D. Anderson Cancer Center
The University of Texas Health Center at Tyler

THE UNIVERSITY OF TEXAS SYSTEM

Office of Business Affairs

201 WEST SEVENTH STREET AUSTIN, TEXAS 78701-2981

Facsimile (512) 499-4573

November 15, 1993

R. D. Burck
(512) 499-4560

Dr. Darren L. Reagan
Chairman/Chief Executive Officer
Black State Employees Association of Texas, Inc.
P. O. Box 76773
Dallas TX 75376

Dear Dr. Reagan:

Thank you for your letter of November 9, 1993 requesting a meeting with a group of African-American business people interested in doing business with The University. The University of Texas System is planning a meeting in the near future with the Dallas area African-American business community, at which time our Historically Underutilized Business Program will be discussed. You will be receiving an invitation to attend this meeting.

As you know, this matter is of great interest to us and is the subject of several bills passed by the 73rd Legislature. Your interest in and support of state-wide Historically Underutilized Business program objectives is appreciated.

Sincerely,

R. D. Burck
Executive Vice Chancellor
for Business Affairs

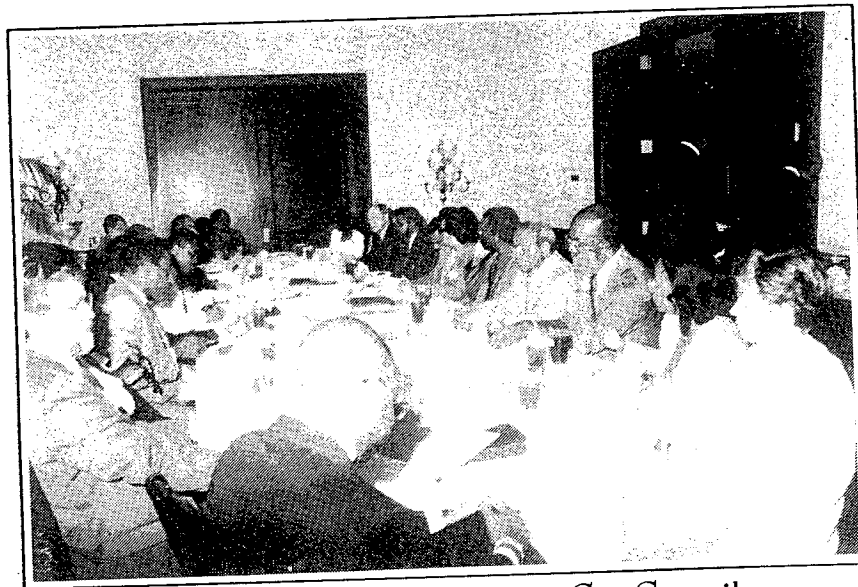
RDB:jac

c: Chairman Bernard Rapoport
Regent Zan W. Holmes, Jr.
Chancellor William H. Cunningham
Mr. Arthur H. Dilly
Mr. Lewis W. Wright

October 7, 1993
U.T. System Board of Regents Meet
with over 35 African-American
Business and Community Leaders and State Officials



Bernard Rapoport, Chairman; Bill Cunningham, Chancellor;
Art Dilly, Executive Secretary; Dr. Darren L. Reagan



Business Consultant Rufus Shaw, Dallas City Councilman
Larry Duncan, and DSID Board Member Yvonne Ewell look on.



12404 Park Central Drive
Dallas, Texas 75251-1899
(214) 404-5000

January 18, 1994

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

Re: Tour of South Oak Cliff, Texas


Dear Darren:

This letter is a confirmation of the meeting scheduled for January 26, 1994. As discussed, we will start at the Steak & Ale Restaurant located on Camp Wisdom Road at 10:00 a.m. and tour the South Oak Cliff area from that point. Please notify me immediately if this date and/or time is no longer convenient for you. Otherwise, we will meet you as planned.

Prior to the meeting we would appreciate a tentative itinerary and agenda; however, if this is not convenient, give me a call to discuss your plans for this meeting. Unfortunately, several participants have previous commitments in the afternoon, allowing us approximately 2-1/2 hours for the tour. If this presents a problem, let me know if you would like to reschedule when additional time is available.

Please feel free to contact me if you wish to discuss this information.

Sincerely,


Bonita Y. Williams
Director, Employee Relations

cc: Michael Kaufman
Howard Finkelstein
Rob Harig



Fiesta

MARCH 24, 1994

DR. DARREN REAGAN
P.O. BOX 763773
DALLAS, TEXAS 75376

RE: FIESTA STORE AT LANCASTER AND KIEST
SUBCONTRACTORS INTERVIEW

DEAR DR. REAGAN;

AS PROMISED IN OUR RECENT MEETING, I AM FORWARDING A LIST OF CONTRACTS THAT HAVE NOT YET BEEN AWARDED ON THE ABOVE REFERENCED PROJECT. AS I HAD STATED, THE SITE CONTRACTS HAD ALREADY BEEN AWARDED AND AT THIS POINT IN TIME I AM UNABLE TO DETERMINE HOW MANY PERSONS WILL BE INTERESTED IN MAINTAINING THEIR CONTRACTS. I WILL NOT BE ABLE TO DETERMINE THIS UNTIL I HAVE AN ACCURATE SET OF DRAWINGS SO THAT I WILL HAVE SOMETHING TANGIBLE TO TALK ABOUT. AFTER HAVING REVIEWED MY FILES, I WAS ALSO ABLE TO DETERMINE THAT SOME OF THE SHELL BUILDING CONTRACTS HAD ALSO BEEN AWARDED. HOWEVER, THE SCOPE AND SHAPE OF THE BUILDING HAS CHANGED CONSIDERABLY SINCE OUR ORIGINAL BID SO I MAY BE ABLE TO PUT THESE BACK OUT TO BID.

IN ANY EVENT, I WOULD BE INTERESTED IN INTERVIEWING CONTRACTORS FROM THE FOLLOWING TRADES SO THAT ONCE I WAS ABLE TO DETERMINE WHAT CONTRACTS WERE NOT GOING TO BE FULFILLED I WOULD BE IN A POSITION TO GIVE ALL YOUR CONTRACTORS AN EQUAL OPPORTUNITY TO BE A PART OF THIS PROJECT.

THE TRADES I AM INTERESTED IN FOR THIS PROJECT ARE AS FOLLOWS:

BAR JOISTS, STRUCTURAL STEEL, STEEL ERECTION, BUILDING ELECTRICAL, BUILDING PLUMBING, FIRE SPRINKLER, HVAC, ACOUSTICAL CEILING, STAINLESS STEEL COLUMN COVERS, AUTOMATIC DOORS, CARPENTRY (BOTH ROUGH & FINISH), DRYWALL, CONCRETE FLOOR SEALERS, GLASS & GLAZING, CERAMIC TILE, PAINTING, TOILET PARTITIONS, AND GRAPHICS & SIGNAGE.

PLEASE NOTE THAT I WOULD BE INTERESTED IN GATHERING INFORMATION FROM OTHER TRADES FOR FUTURE JOBS. IF THEY WOULD LIKE TO ATTEND OUR MEETING THEN I WOULD HAVE THE OPPORTUNITY TO TELL THEM HOW OUR SYSTEM WORKS AND BEGIN TO GET TO KNOW THEM FOR FUTURE PROJECTS.

I HOPE THIS LETTER WILL BE OF SOME ASSISTANCE TO YOU AND I LOOK FORWARD TO A SUCCESSFUL WORKING RELATIONSHIP WITH YOU IN THE FUTURE.

SINCERELY,


LANA COBLE
DIRECTOR OF CONSTRUCTION

I realize this letter has only given a brief overview of our company. Should you have any questions, please feel free to give me a call at (713) 869-5060 extension 329, or fax your questions to (713) 869-0279.

Fiesta is a community oriented company with thirty-nine stores in Texas and is looking forward to becoming a greater part of the Dallas community. In Houston we have participated in community service programs and take a great deal of pride in promoting fair business practices. We look forward to doing more of the same in Dallas.

Thank you for your time and consideration responding to my requests. I look forward to hearing from you.

Sincerely:

FIESTA MART, INC.

Lana K. Coble
Director of Construction

LKC/cmh



Darren L. Reagan at new site for Fiesta Store at Lancaster Kiest shopping center.

NationsBank Corporation
100 North Tryon Street, 56th Floor
Charlotte, NC 28255

NationsBank

April 6, 1994

Mr. Darren L. Reagan
Black State Employees Assoc.
of Texas
1201 W. Camp Wisdom Rd.
Dallas, TX 75232

Dear Mr. Reagan,

This letter marks the beginning of our second year of informational mailings to you and other community leaders throughout our system. This program is designed to accomplish two goals. First, we want to make sure you have an opportunity to see exactly what NationsBank is doing to become the best bank in America when it comes to community-based lending. Second, we need your input regarding our initiatives. Our programs are effective only if we listen to, and learn from, the neighborhoods we serve, and your comments are critical to that endeavor.

Attached you will find an outline of a program we announced late in 1993, establishing Community Loan Review Boards in cooperation with the National Urban League. These review boards give a second look to all denied home mortgage and home improvement loan applications.

It is important for you to understand the thinking behind this program. Setting up the review board system was part of a thorough self-analysis of our loan approval process. That analysis also involved identifying and correcting areas that had potential for inappropriate decisions. We are confident we have a fair, efficient process that makes extensive use of community input.

But as you know, many residents of low- and moderate-income areas are skeptical of dealing with banks. So, in addition to helping us do a better job of making loans, the review boards can be a significant factor in convincing our neighborhoods that we sincerely want to work with them. That will result in more loan applications and more approved loans. Just as important, the people in our neighborhoods will develop a better understanding of the entire credit process and we hope will become more eager to seek out NationsBank for help with their credit opportunities.



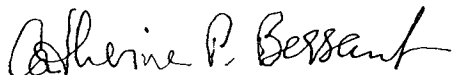
Official Sponsor
1994-1996

Community Leader Mailing
April 6, 1994
Page Two

It also is important to understand that we will not judge the success of these boards by the number of loan decisions that they overturn. That is because, over time, the review boards will help NationsBank to be even better at evaluating and processing loan applications. And eventually, the most successful review boards will be those that hear no appeals -- a clear indication that our process is working on behalf of the people who need it.

I hope you find this information useful, and I appreciate your continued interest in our neighborhood lending programs. Please feel free to contact your local Community Investment Coordinator with your questions or suggestions.

Very truly yours,



Catherine P. Bessant
Principal Community Investment Executive

Attachment



GARY K. WANDSCHNEIDER
GENERAL MANAGER
TEXAS/OKLAHOMA/ARKANSAS BUSINESS UNIT

May 6, 1994

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

Dear Darren,

It certainly was a pleasure to meet with you and your colleagues on Wednesday, May 4.

It is my sincere hope that during our discussions we were able to convey our unwavering commitment to what we call "Right Side Up Values." Inclusive in those values is our commitment to providing our employees with an environment where diversity of race, sex, style, etc., can flourish. In addition, we also recognize the need to participate in the communities in which we do business. That community participation is in the form of procurement opportunities for minority businesses (similar to our joint Frito-Lay/Pepsi Procurement Fair), and outreach programs such as our Pinkston School program here in Dallas. As we discussed, progress has been achieved but much remains to be done in the months and years ahead.

Darren, I for one appreciate your willingness to help us capture those opportunities. Your suggestion to review our specific African-American marketing efforts with The King Group, Inc., certainly is an opportunity we are pursuing. As far as your suggestion to formalize our tactical approach to minority business development, as you are aware, we have dedicated Alfredo Robledo to that task and are considering your suggestion to review our approach with Joyce Foreman.

In closing, I have attached the information you requested, in addition to a newspaper ad that I believe clearly represents our commitment to the youth of America. as we agree with both you and Allen, youth represents our future. Thanks again for your time and interest in helping us achieve both our business goals and community goals.

Sincerely,

Gary K. Wandschneider

GKW/kre
Enclosure

pc: Brenda Barnes
Maurice Cox
Lloyd Ward



Frito-Lay, Inc.

Lloyd Ward
Division President -- Central

August 8, 1994

Darren Reagan
Black State Employees Association
P. O. Box 763773
Dallas, TX 75376

Dear Darren:

It was a pleasure meeting with you, Allan McGill and Johnny King on 8/2. It is clear that both the Black State Employee Association and Frito-Lay are working towards the same goal. That is the opportunity for minorities to enjoy full participation in the mainstream of economic enterprise. And, like you, we are interested in and focused on Economic Development, Workforce Representation and Community Involvement.

Attached is a summary of the Frito-Lay initiatives and results I shared with you during the meeting.

Going forward, we agreed you will request support for your initiatives through my office. This will minimize communication difficulties and get speedy resolution.

Thank you for your time and consideration.

Sincerely,

Lloyd Ward

attachment.

cc: Allan McGill
Johnny King
Robbi Dietrich

0808945A

FRITO-LAY CONTRIBUTION/REPRESENTATION

I. Economic Development

- Our nationally recognized MBD program spent over \$90 million in 1993 with ethnic minority vendors.
- In Dallas alone, we spent \$13.5MM in 1993 to purchase goods and services from over 90 ethnic minority suppliers.
- Our MBD partnership conference in October, 1993, brought over 150 existing and prospective suppliers into Frito-Lay to meet with Frito-Lay employees who actually "write the check" for purchases.
- Jerry Martin, our VP of Purchasing is the new Chairman of the Dallas/Fort Worth Minority Business Development Council.
- Our '94 MBD goal is \$14.4MM for Dallas Area.

II. Workforce Representation

- In 1993 our ethnic minority hiring was 40% of total hires.
- In 1993 15% of all promotions at Frito-Lay were for ethnic minorities.
- In addition to scholarships, contributions of interest to African American community include:
 - Sponsored activities at A. Maceo Smith High School, that include the I Can Program, teacher training at Center for Success in Learning summer workshops for teachers, teacher/staff appreciation activities, trips to reward students and teachers for achievement on TAAS test, providing transportation to athletic events and cultural events, membership on school committees, etc.

- Membership dues in Black Chamber of Commerce
- Membership in the Dallas Citizens Council and the Dallas Together Forum. We are committed to reporting publicly each year the dollars we spend w/ethnic minority vendors, the # of ethnic minority people we hire, and the percent of promotions made to ethnic minorities.
- Sponsoring the Junior Achievement Program to fund the teaching/tutoring program at A. Maceo Smith and other targeted schools.
- Support the Dallas Can (educational/drug program) aimed at high school students.
- Support Fair Park - 3 programs, including summer arts program for South Dallas children.
- Support Dallas Black Dance Theater.
- Support Dallas Casa program to help kids caught in court system.
- Support Homeless Shelters/food banks, etc., in Dallas.
- Sponsoring Black Enterprise Challenge
- Our summer internship program provides jobs for minority students from Paul Quinn College and other colleges and universities, as well as students from A. Maceo Smith High School.

- Our Black Professional Association provides leadership throughout the company in our MBD program, our hiring program, internship program and community relations activities. The BPA arranged for Dr. Andrew Young to visit Frito-Lay, meet with top management and employees and with A. Maceo Smith High, Carter High and PQC students.

III. Community Relations

- Nearly 80% of all "charitable" (meaning non-profit) contributions from Frito-Lay have gone this year to **scholarships** for ethnic minority students.
- Includes \$1MM to Paul Quinn College for scholarships - we fund nearly 1/3 of the students attending the school.
- Scholarships to A. Maceo Smith and Carter High School students to college/university of their choice.



Alameda Heights "Community" Outreach Center

2721 Lyola • Dallas, Texas 75241 • (214) 372-4620 • FAX 372-6020

'Helping to Heal'
The Hurt

Artis Dean
Executive Director

August 4, 1994

Mr. Creed Ford III
Brinker International
6820 LBJ Freeway
Dallas, Texas 75240

Dear Mr. Ford:

Thank you for helping to make Alameda Heights "Community" Center visited to Houston, Texas a most enjoyable and enlightening experience.

Your prompt response and generous donation which made it possible for indigent youths to eat a nutritious meal in Houston, Texas, while visiting there, show once again your true concern, commitment, and involvement in the community.

Mr. Ford, your service to this Center and Community is to be commended. You helped to make it possible for many of our youths to have a rewarding first experience in leaving this community & enjoying an overnight trip in Houston, Texas.

Sincerely,

Artis Dean
Executive Director

cc: Black State Employee Assn.
Volunteer Center of Dallas



CITY OF DALLAS

May 13, 1994

Mr. Roy Priest
Director, HUD Office of Economic Development
451 Seventh Street, SW, Room 7136
Washington, D.C. 20410-0550

Dear Mr. Priest:

Based on the attached application, the City of Dallas is placing the Black State Employees Association of Texas Community Development Corporation in nomination for designation as an eligible Community Development Corporation to receive tax-preferred contributions.

Inquiries into the information contained within the application should be directed to the Black State Employees Association of Texas Community Development Corporation. If there is any additional information which the City of Dallas can provide, please contact Ryan Evans at (214) 670-1694.


John L. Ware
City Manager

STEVE BARTLETT

MAYOR



CITY OF DALLAS

May 25, 1994

Darren Reagan
Black State Employees Association
1201 W. Camp Wisdom Road
Dallas, Texas 75232

Dear Mr. Reagan:

You are cordially invited to join me along with other civic and business leaders for a luncheon following the Hearing of the Joint Select Committee on Historically Underutilized Businesses. The luncheon will be held on June 3, 1994, at Dallas City Hall, 1500 Marilla Street, Room 6ES, from 12:15 p.m. to 1:45 p.m.

I am looking forward to seeing you at the luncheon. Please R.S.V.P. with Kimberly Tolbert at (214) 670-4549 on or before June 1, 1994.

Sincerely,


Steve Bartlett
Mayor

kt

June 29, 1994

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

Dear Darren,

Per our latest telephone conversation, you asked me to give you in writing the African American related activities at our company since we visited back on Wednesday, February 16, 1994. You said you would like to have this information in our bank's community affairs file which your organization maintains.

- (1) We have hired five African Americans to fulfill the following positions:
 - (a) An Executive Secretary for Senior Lending Officer
 - (b) Person in charge of all wire transfers for the entire company
 - (c) Credit Analyst who through continued training has the potential of becoming a loan officer
 - (d) Bookkeeping Clerk
 - (e) Teller at new branch we opened in Addison
- (2) We have increased our Associate Board Membership to include five African Americans up from the total of three. We now have at least one African American represented on each of our five bank Associate Boards.
- (3) We have run employment ads in the Dallas Weekly and have also listed our employment ads on the bulletin board of the Hamilton Park Methodist Church which is a predominately African American congregation.
- (4) We have run SBA loan ads in the Dallas Weekly.

DALLAS

17218 Preston Road • Dallas, Texas 75252
P.O. Box 802525 • Dallas, Texas 75380
(214) 248-7000

FORT WORTH

1227 West Magnolia • Fort Worth, Texas 76104
P.O. Box 1227 • Fort Worth, Texas 76101
(817) 926-1227

NORTH ARLINGTON

2201 North Collins • Arlington, Texas 76011
P.O. Box 200787 • Arlington, Texas 76006
(817) 861-2981

HYPERMART, USA

4801 South Cooper • Arlington, Texas 76017
(817) 784-8800

SOUTH ARLINGTON

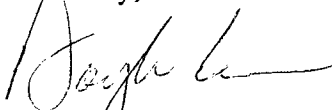
701 Highlander Boulevard • Arlington, Texas 76015
P.O. Box 150869 • Arlington, Texas 76015
(817) 784-8000

Letter to Dr. Darren L. Reagan
Dated June 29, 1994
Page 2

- (5) We have listed two properties of Other Real Estate with Collins Group who were introduced to me by you at our February meeting.
- (6) We have had personal visits with Steve Scott, editor of the Dallas Weekly and have also visited with Karen Rucker with Nolen Rucker Group about her services.
- (7) We are now showing a cultural diversity tape as part of our orientation for our new employees, so every new employee understands the commitment our organization has made in this area.
- (8) We have commitment for an African American to be our guest speaker at both of our next employee meetings in Dallas and Tarrant County facilities so our 100 employees will be able to hear a discussion from him on diversity and sensitivity issues. He has 27 years' experience in the human resource area for IBM.

I appreciate your continued support of our company and I look forward to visiting with you at any time.

Sincerely,



Doyle Lee
President

DL:ll

3200 Southwest Freeway, Suite 2000
P.O. Box 1370, Houston, Texas 77251-1370
Telephone 713/963-6500

Bank United of Texas FSB



July 7, 1994

Mr. Darren L. Reagan
Chairman and CEO
Black State Employees Association of Texas
P.O. Box 7636773
Dallas, Texas 75376

Dear Darren:

It was great talking to you this morning. It looks like the tour of Southeast Oak Cliff is shaping up. This note is to confirm our arrangements. By the way, thanks for accommodating the schedule change.

The following is a summary of the planned tour details:

Date:	July 27, 1994
Time:	11:30 a.m.
Meeting Place:	Bank United Branch at 3525 West Camp Wisdom

Bank United attendees:

Barry C. Burkholder, President and CEO
Jeff Baloutine, Vice President, Community Reinvestment
Tony Manisco, Sr. Vice President, Regional Manager
Kelley Clowe, V.P., Retail Distribution Manager
Vern Stockton, V.P., Director of Public Relations

We are looking forward to the tour and meeting with you again.

Sincerely,

A handwritten signature in black ink, appearing to read "Vernon M. Stockton, Sr.", with a long horizontal stroke extending to the right.

Vernon M. Stockton, Sr.
Vice President

VMS: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

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 black ink that reads "Barry C. Burkholder". The signature is written in a cursive style and is followed by a long, horizontal flourish line.

Barry C. Burkholder
President and CEO

BCB:tc

Southwestern Bell

July 8, 1994

Tom Morgan
Vice President-
General Manager

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

Dear Mr. McGill:

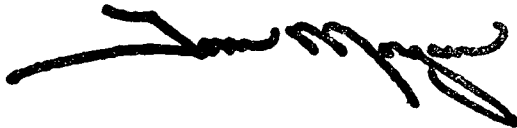
Like many firms, Southwestern Bell is committed to developing and expanding economic opportunity for ethnic minorities and women in the Dallas metropolitan area.

Our company will soon be announcing several very significant contracts to be awarded to minority and women-owned businesses as part of our commitment to the Minority/Women's Business Enterprise program.

I want to invite you to join me for an unprecedented event on Thursday, July 21, 1994 at 9:00 a.m. at the Southwestern Bell center located at 2424 S. Good-Latimer Expressway, in South Dallas (a map is enclosed for your convenience). At this meeting, we plan to finalize contracts and announce details of our expanding relationships with some very special new business partners.

I look forward to your presence in support of this very important community occasion. Please R.S.V.P. by calling 464-3252 or by faxing the attached response form to 464-3622 no later than July 15, 1994.

Sincerely,



Enclosure

One Bell Plaza, Suite 3700
Dallas, Texas 75202

Phone 214 464-2238



CITY OF DALLAS

September 2, 1993

Mr. Allan McGill
Black Employees Association of Texas
P.O. Box 763773
Dallas, Texas 75376

Dear Mr. McGill:

Per your recent request, we are pleased to enclose a profile of Southeast Oak Cliff. The profile emphasizes the Village Fair area and includes housing data and information about the businesses in the Village Fair Shopping Center.

The City of Dallas is very interested in the economic revitalization and stability of the Southeast Oak Cliff community. We are providing the profile as a follow-up to previous efforts by the Economic Development Department. Earlier this year personal interviews were held with tenants of the Village Fair Shopping Center and a survey of area residents was conducted to ascertain the types of businesses they would like to locate in the area.

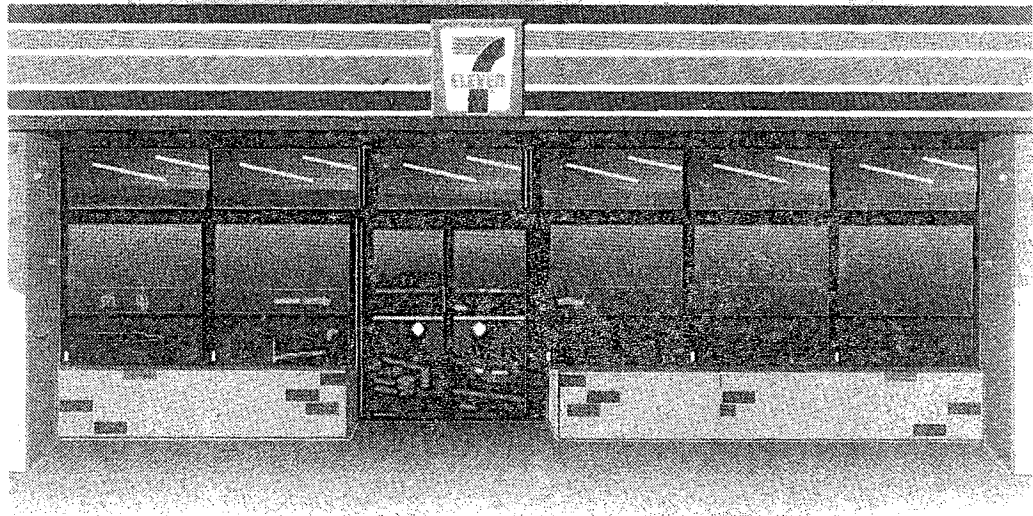
The City of Dallas will continue to work with your organization to identify and promote minority business development. Please feel free to contact me at 670-1693 or Mary Bland, Business Services Coordinator, at 670-1691 if you have any questions or need additional information.

Sincerely,

Deborah Garcia Marine
Economic Development Analyst

encl.

c: Dennis Martinez, Director
Economic Development Department



Revitalization of local 7-Eleven stores.



McGill and Reagan attend grand re-opening of the 7-Eleven store at Polk street and Kiest in Oak Cliff, with Joe Gomes, division manager of 7-Eleven Stores, North Texas and other BSEAT and 7-Eleven executives.



Darren L. Reagan and Don Carr, general manager of Red Bird Mall.



BSEAT helped facilitate the joint venture which allowed the construction of a new Montgomery Ward store at Red Bird Mall.

Darren L. Reagan, Barbara Bradford, Community Relation, Red Bird Mall, and Gerald Alley, Con-Real, visit new Montgomery Ward site.

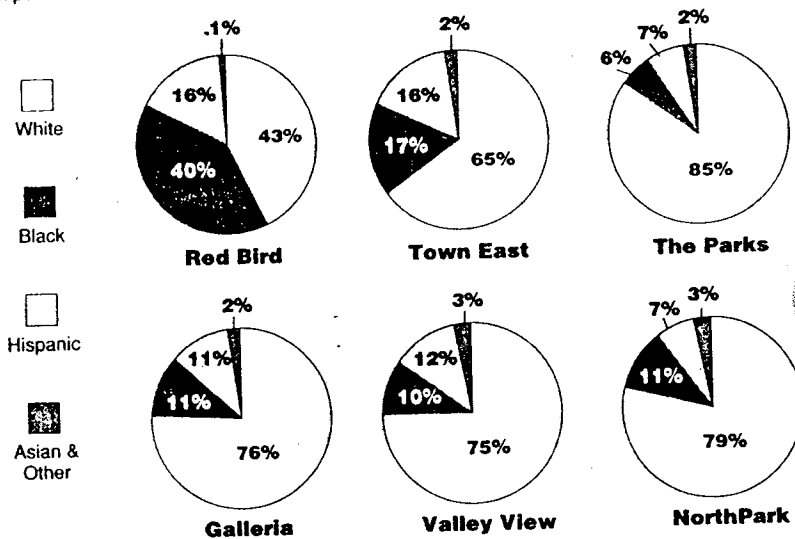
WHO SHOPS THE MALLS

Based on responses of 2,215 adults in Dallas, Denton, Collin and Tarrant counties to a random telephone survey. Maximum margin of error is 5 percent.

Category	Town East	Red Bird	The Parks	Galleria	Valley View	NorthPark
Total shoppers	485,000	331,000	320,800	553,900	591,200	527,400
Household income less than \$15,000	43,600 9.0%	64,600 19.5%	19,600 6.1%	29,900 5.4%	47,900 8.1%	38,500 7.3%
\$15,000-24,999	99,100 20.4%	63,400 19.2%	34,100 10.6%	55,700 10.0%	57,500 9.7%	55,600 10.5%
\$25,000-34,999	118,600 24.5%	82,200 24.8%	57,000 17.8%	102,700 18.5%	108,300 18.3%	106,800 20.2%
\$35,000-49,999	89,700 18.5%	65,400 19.8%	82,700 25.8%	115,000 20.8%	129,200 21.9%	117,400 22.3%
\$50,000-74,999	71,800 14.8%	34,700 10.5%	76,100 23.7%	140,200 25.3%	130,600 22.1%	108,100 20.5%
\$75,000-plus	62,200 12.8%	20,700 6.2%	51,300 16.0%	110,400 20.0%	117,700 19.9%	101,000 19.2%

RACE PROFILE OF AREA MALL SHOPPERS

In percent



SOURCES: 1992 Scarborough Research Corp., The Dallas Morning News Research Department

CRIMES AGAINST PEOPLE AT MALLS

These statistics reflect crimes committed in the malls and their parking lots. For example, crimes committed at the Westin Hotel are not included in the Galleria numbers. The Red Bird Mall column does not include crimes at the businesses at the edge of the mall's parking lot on Camp Wisdom Road, Westmoreland Road and U.S. Highway 67. Valley View Center's statistics do not include crimes reported at the apartment complex just north of the shopping center's parking lot and other bordering businesses. Statistics for The Parks at Arlington mall were not comparable.

For the period January through August 1993

	Murder	Rape	Robbery*	Assault	Burglary** (motor vehicles)	Auto theft	Carjacking
Town East	0	0	6	2	61	41	0
Red Bird	0	0	10	5	80	80	2
Galleria	0	0	23	0	32	7	0
Valley View	0	0	23	0	39	25	0
NorthPark	0	0	32	3	45	28	0

* Includes robbery against individuals by force, pickpocketing, and purse-snatching.

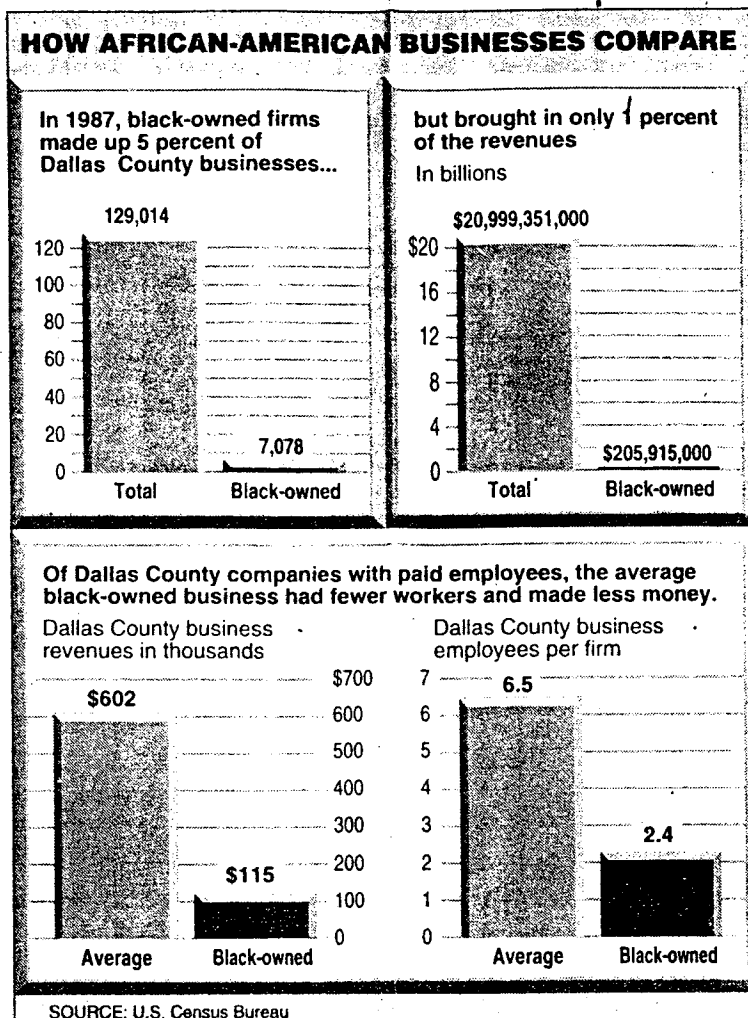
** Includes vehicle break-ins and auto accessory thefts such as hubcaps.

SOURCES: Dallas Police Department, Mesquite Police Department

Group to monitor S. Oak Cliff firms

Black employees association to encourage investment in community

Business for S. Dallas pledged Bartlett outlines economic development initiatives for area

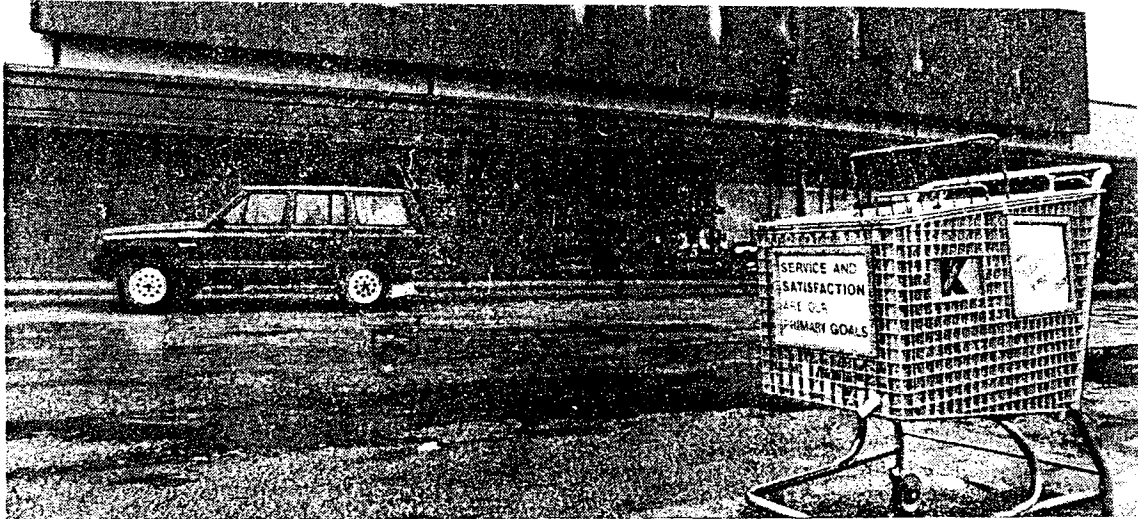


Darren Reagan

**EYES ON ENTERPRISE
MINORITIES
IN BUSINESS:**

UNWANTED NEIGHBOR

Blacks upset that Koreans plan bazaar for Ledbetter Kmart site



The Dallas Morning News, Paula Nelson

African-Americans are upset that a group of Korean businessmen plans to open a bazaar in the building on East Ledbetter that housed the Kmart store that closed Dec. 30.

Bazaar upsets blacks

BAZAAR CONFLICT

City should promote dialogue

Operators of Oak Cliff market work to win over residents

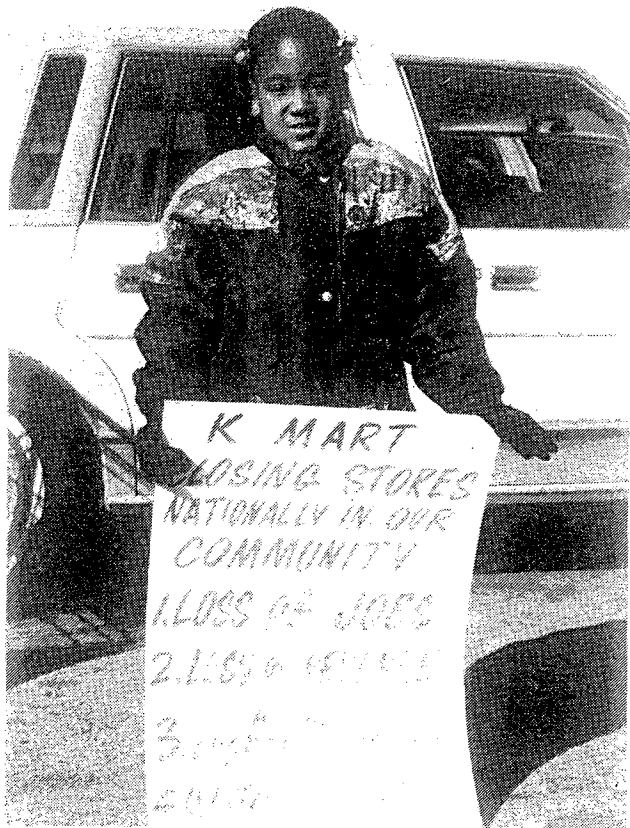


The Dallas Morning News, Michael Ainsworth

From left are Tommy Ellis, Dong Chung and Hassan Karriem. With Yong Un Oh, the three executives have created a minimall serving as a retail site for vendors. The business replaced a Kmart.

Selling a concept

Black, Korean operators of Oak Cliff market work to win over residents who fought Kmart closing



Protest of closing of K-Mart Store in Oak Cliff.

Merchants, residents in Red Bird Mall area
vow to fight permit

Topless Club Draws Ire of Neighbors

250 Protest in Red Bird Area



THE MARCH IS ON... A cross section of Oak Cliff residence protest the opening of Cabaret Mirage, a topless club.

Residents
protest at
topless club

Oak Cliff neighbors
feel betrayed by city

Planned men's club draws protests in Red Bird area

Protests stall opening of men's club

Official says delay will be 30-90 days

Topless club target of protests



The Dallas Morning News: Irwin Thompson

"I think this is much to do about very little. I suggest that all those people who are offended by this thing don't go in."

— Mike Aranson, attorney for topless club

Demonstrators gather Saturday outside the Cabaret Mirage topless club. Police say that about 100 protesters were outside the South Oak Cliff club when it opened Saturday.

Lawyer vows fight for club's rights

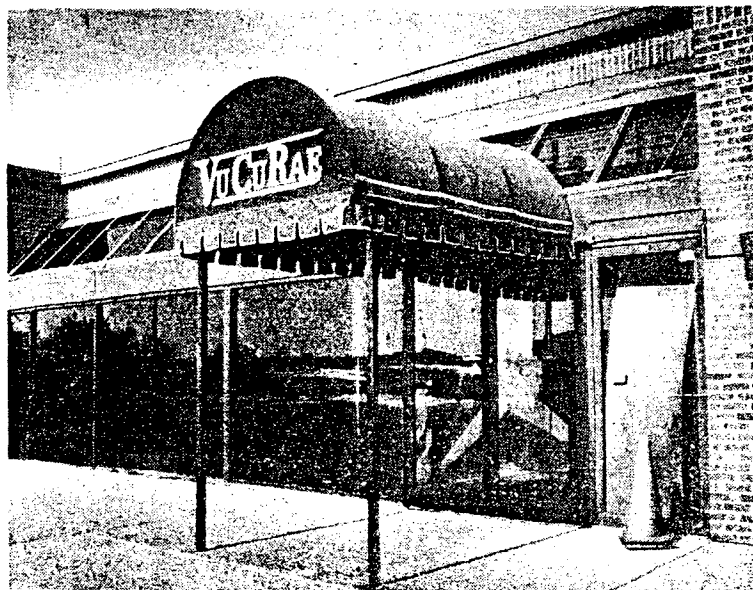
License plan not likely to affect cabaret



Yvonne Davis

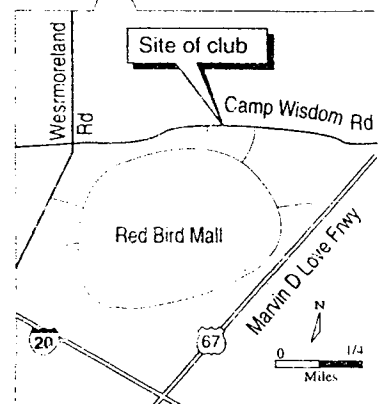
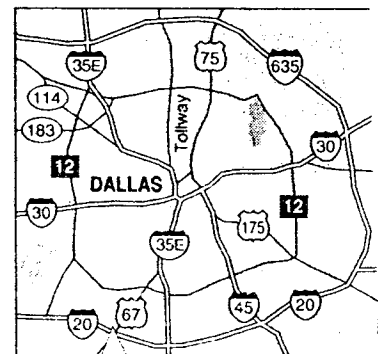


Don Hicks



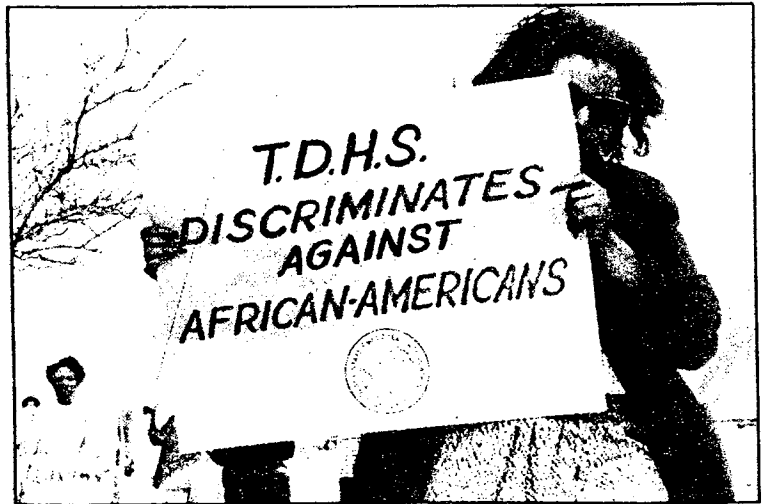
The Dallas Morning News: Milton Hinnant

The owners of the Vu Cu Rae club, across the street from Red Bird Mall on Camp Wisdom Road, have obtained a permit to operate a sexually oriented business at the site.



The Dallas Morning News

Human services official accused of bias by group seeking dismissal



Fort Worth Star-Telegram / BRENT WINN

Stacy Printers, a member of the Black State Employees Association, demonstrates at the Texas Department of Human Services in Arlington. The group says the agency discriminates. **STORY ON PAGE 10**

DHS accused of racial bias

NAACP will file job complaint against human services agency

Blacks protest outside Human Services office



Staff photo by Mike Boroff

Gary Bledsoe of the NAACP, right, with Darren Reagan, center, and other members of a black workers' group.

TravelAge

Bias Complaint Filed Against IVI

Racist
memo
protested

Travel agency official
says worker disciplined

**IVI Named in
Bias Complaint
Filed by Group**



The Dallas Morning News Judy Wolgren

Judy Slaughter protests Wednesday with members of the Black State Employees Association of Texas outside IVI Travel on

Stemmons Freeway. The group said it was picketing over a racist memo that a white employee gave a co-worker.

Slow pace of change in Dallas frustrates black businesses

DALLAS FORUM

Group can help heal old wounds

SOUTHEAST OAK CLIFF COALITION TOUTS AREA

Group forms to improve minority business climate

31-member forum reflects city's racial makeup

Group targets city racial issues

BSEAT is forming a non-profit organization to stimulate economic development



The Dallas Morning News: Michael Ainsworth

PNI Distribution president Pettis Norman discusses The Dallas Forum, of which he is a co-chairman, at a news conference Wednesday announcing the group's formation. The other co-chairmen of the group designed to tackle racial woes are Bill Solomon (left) and Joe Alcantar.

VII.
Legal Issues

LEGAL REDRESS REPORT

This was a very productive year for our committee with the addition of Dallas Legal Services providing services every first and third Saturday of the month. Some 192 persons have been helped through this new addition to the Legal Redress Committee.

Our committee is still committed to the civil rights of persons in our community. Frederick Douglass once said, "without personal sacrifice there is no social gain. "We are committed to social gain. This is why we were able to field some 301 calls for referral and interview. Of these calls, 188 were referred to the Federal Equal Opportunity Commission. Of the remaining 113 calls received, 84 were interviewed at our office and advised to continue with in house methods to resolve their co-employer/employee difference. We pointed out some of the issues that may have caused the conflict and asked the person to return and try to meet with the first-line manager or simply change their own personal behavior. The remaining 19 were accepted in our Pro Se clinic. There are 34 cases in various stages of litigation. We have three cases at the Fifth Circuit Court of Appeals and two cases now at the Supreme Court in Washington, D.C.

Our committee held three joint Public Education workshops with the Equal Opportunity Commission and Dallas Legal Services. Over 500 persons were helped through these efforts.

Euna Robinson

Free workshop to teach about legal services

■ Residents are invited to learn about available legal services at an introductory fair and workshop Saturday at Mount Tabor Baptist Church, 3700 Simpson Stuart Road. The free event, sponsored by the Black State Employees Association of Texas and Legal Services of North Texas, will be from 9 a.m. to 1 p.m. at the church across the street from Paul Quinn College. Representatives from the Equal Employment Opportunity Commission and the U.S. departments of Labor and Education, local lawyers and others will be available. For more information, call 371-7710, ext. 1.



**THE BLACK STATE EMPLOYEES ASSOCIATION OF TEXAS
INC. IN CONJUNCTION WITH THE LEGAL SERVICES OF
NORTH TEXAS WILL HOST AN INTRODUCTORY LEGAL
"SERVICES" FAIR AND WORKSHOP**

DR. DARREN L. REAGAN
Chairman/CEO

*****Free And Open To The Public*****

MARY CARTER
Vice Chair

When: Saturday, August 21, 1993
Where: East Gate Baptist Church Fellowship Hall
6960 S. Polk Street Dallas, Texas
Near The Intersection of W. Camp Wisdom Road

ALLEN MCGILL
Secretary General

Time: 9:00am-1:00pm

CAROLYN CAREY
Executive Secretary

**PARTICIPANTS INCLUDE REPRESENTATIVES FROM: EEOC; U.S. DEPT OF
LABOR; U.S. DEPT OF EDUCATION CIVIL RIGHTS DIVISION; LOCAL
ATTORNEYS AND OTHERS.**

EVELYN FORTE
Executive Treasurer

JUDY SLAUGHTER
Public Relations

*****TYPES OF CASES*****

PUBLIC ASSISTANCE: AFDC; Food Stamps; Supplemental Security
Income; Disability; County Welfare;
Unemployment Insurance.

HEALTH CARE: Medicaid/Medicare; Nursing Home Problems;
County Health Care.

HOUSING: Public Housing; Foreclosure; Evictions;
Utility Shutoff; Repair Problems.

EDUCATION: Handicap Education Programs; School
Expulsion And Suspension.

FAMILY LAW: Divorces Involving Violence Or Children;
Custody For School Or Housing Purposes;
Some Types Of Adoptions; Emancipations;
Child Support Enforcement.

DISCRIMINATION: In Employment; Housing; Education; Public
Accommodations Or Government Programs;
Unlawful Terminations; Wage Claims.

IMMIGRATION: Amnesty Applications; Public Education On
Amnesty Rights.

CONSUMER: Fraud Or Deceptive Trade Practices;
Warranties Or Breach Of Contract; Debt
Collection Abuses; Bankruptcy.

PLEASE CALL (214) 371-7710 EXT. 1 FOR MORE INFORMATION



THE BLACK STATE EMPLOYEES ASSOCIATION
INC. IN CONJUNCTION WITH THE LEGAL SERVICES OF NORTHERN
TEXAS WILL HOST AN INTRODUCTORY LEGAL "SERVICES"
FAIR AND WORKSHOP

*****FREE AND OPEN TO THE PUBLIC*****

DR. DARREN L. REAGAN
Chairman/CEO

MARY CARTER
Vice Chair

ALLEN MCGILL
Secretary General

CAROLYN CAREY
Executive Secretary

EVELYN FORTE
Executive Treasurer

JUDY SLAUGHTER
Public Relations

When: Saturday, September 11, 1993
Where: Mount Tabor Baptist Church
3700 Simpson Stuart Road Dallas, Texas
Across The Street From Paul Quinn College
Time: 9:00am-1:00pm

PARTICIPANTS INCLUDE REPRESENTATIVES FROM: EEOC; U.S.
DEPT OF EDUCATION CIVIL RIGHTS DIVISION; LOCAL ATTORNEYS
AND OTHERS.

*****TYPES OF CASES*****

PUBLIC ASSISTANCE: AFDC; Food Stamps; Supplemental
Security Income; Disability; County
Welfare; Unemployment Insurance.

HEALTH CARE: Medicaid/Medicare; Nursing Home
Problems; County Health Care.

HOUSING: Public Housing; Foreclosure;
Evictions; Utility Shutoff; Repair
Problems.

EDUCATION: Handicap Education Programs; School
Expulsion And Suspension.

DISCRIMINATION: Employment; Housing; Education;
Public Accommodations Or Government
Programs; Unlawful Termination; Wage
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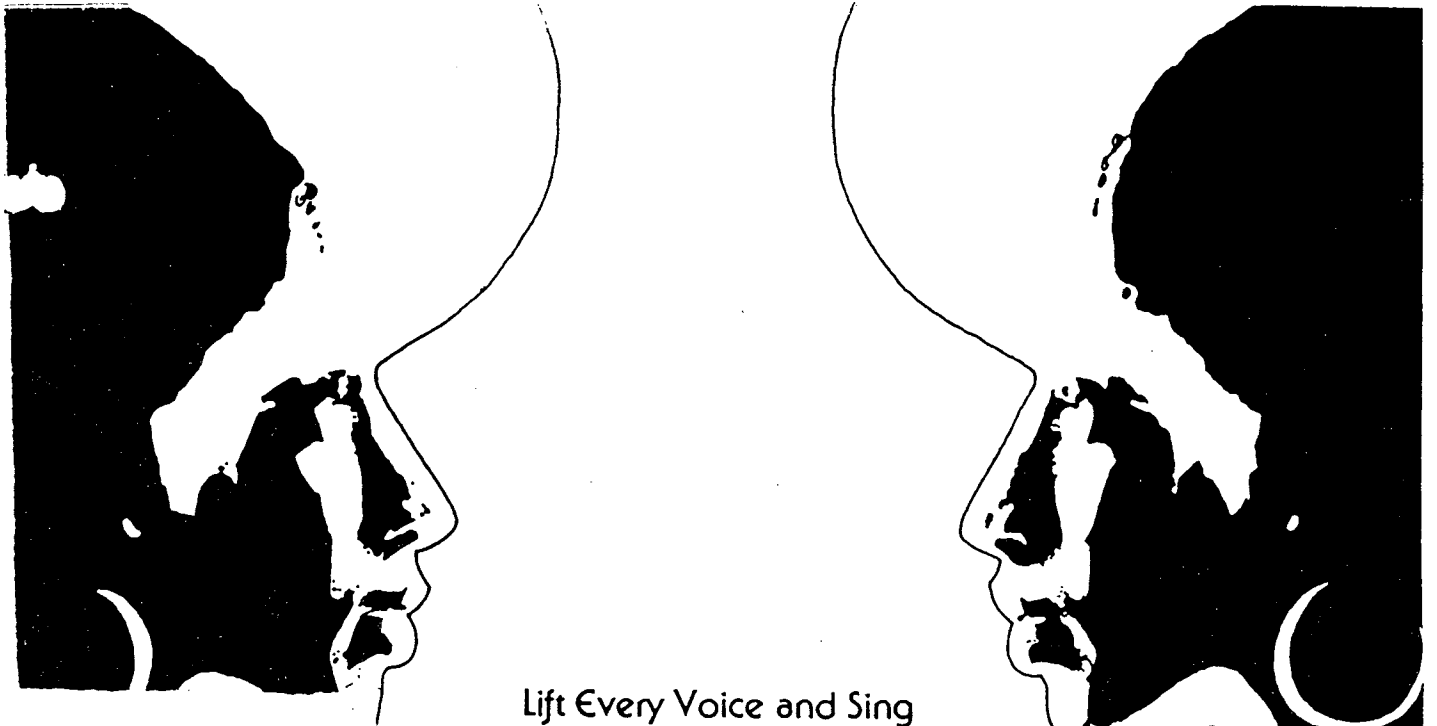
PLEASE CALL (214) 371-7710 EXT. 1 FOR MORE INFORMATION



A panel of attorneys from Legal Services of North Texas answer questions from residents.



Attorney Mares responds to a question about discrimination.



Lift Every Voice and Sing

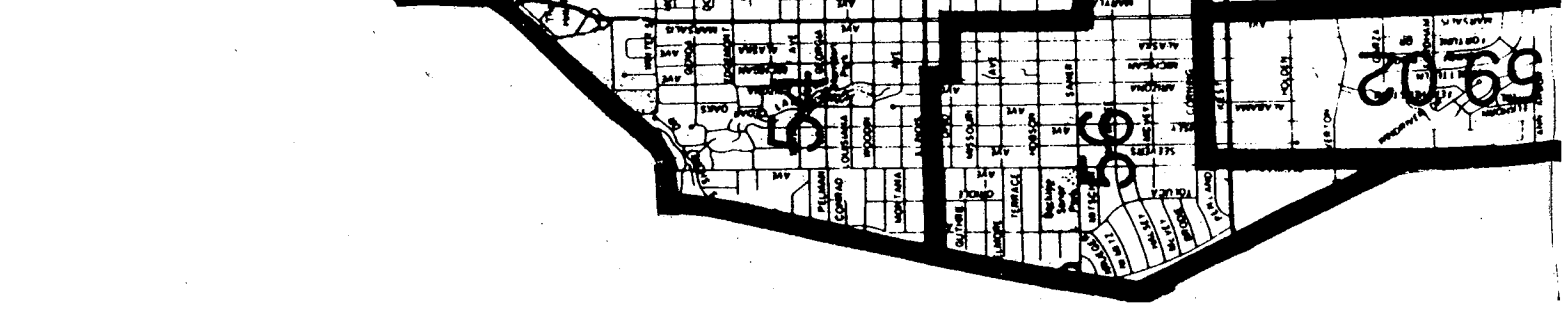
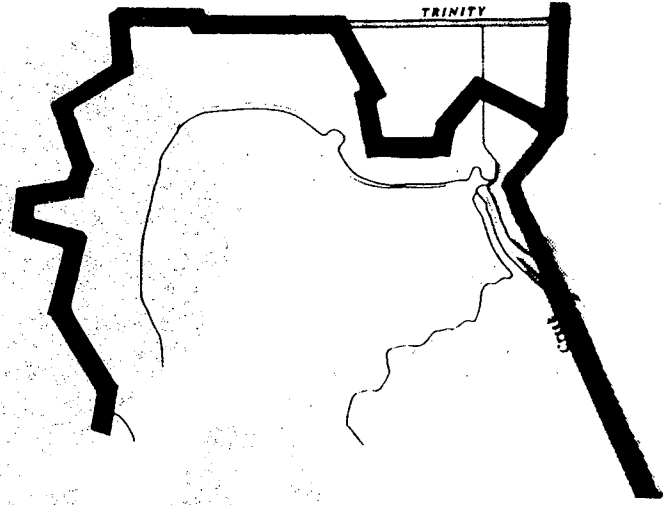
Lift Every Voice and Sing was written by the noted Negro poet and civil rights leader, James Weldon Johnson. It was originally intended for use in a program given by a group of Jacksonville, Florida schoolchildren to celebrate Lincoln's birthday. Inasmuch as its words tend to convey a sense of birthright and heritage, it is often referred to as the "Negro National Anthem," and sung at the opening of various public gatherings.

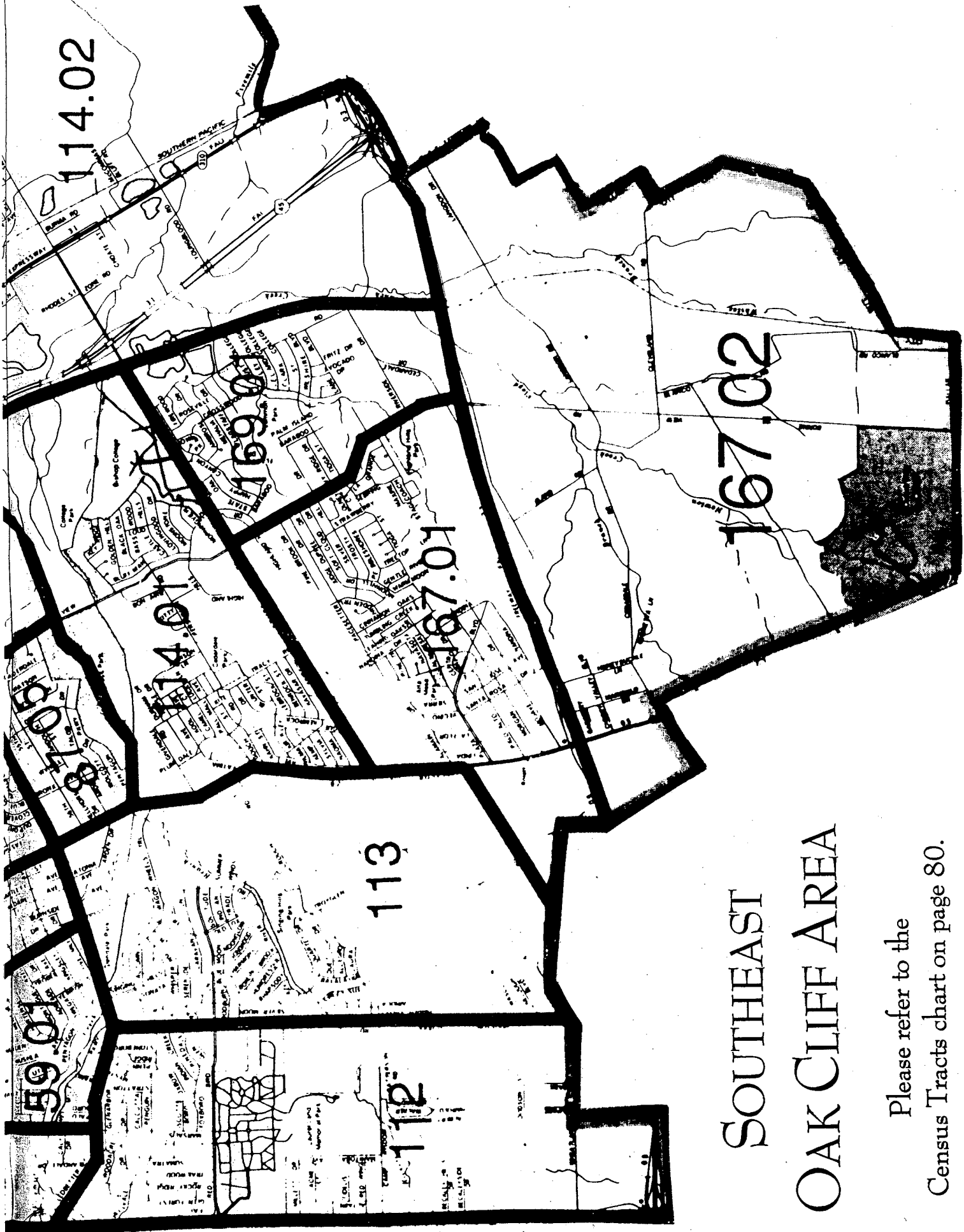
Lift every voice and sing
Till earth and heaven ring,
Ring with the harmonies of liberty;
Let our rejoicing rise
High as the listening skies,
Let it resound loud as the rolling sea.
Sing a song full of the faith that the dark past has taught us,
Sing a song full of the hope that the present has brought us,
Facing the rising sun of our new day begun
Let us march on till victory is won.

Stony the road we trod,
Bitter the chastening rod,
Felt in the days when hope unborn had died;
Yet with a steady beat,
Have not our weary feet
Come to the place for which our fathers sighed?
We have come over a way that with tears have been watered,
We have come, treading our path through the blood of the
slaughtered,
Out from the gloomy past,
Till now we stand at last
Where the white gleam of our bright star is cast.

God of our weary years,
God of our silent tears,
Thou who has brought us thus far on the way;
Thou who has by Thy might
Led us into the light,
Keep us forever in the path, we pray.
Lest our feet stray from the places, Our God, where we met
Thee;
Lest our hearts drunk with the wine of the world, we forget
Thee;
Shadowed beneath Thy hand,
May we forever stand,
True to our God,
True to our native land.

TRINITY





SOUTHEAST
OAK CLIFF AREA

Please refer to the
Census Tracts chart on page 80.

AUTOGRAPHS / CONTACTS / NOTES