

Discriminates Against Minorities

Attorney General Claims First National Bank May Be in Non-compliance With Federal CRA

by Bidal Agüero
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Citing that First National Bank of West Texas, Lubbock, Texas (West Texas) might not be in full compliance with its statutory obligations under the Community Reinvestment Act (CRA), the Consumer Protection Division of the Texas Attorney General's office here in Lubbock has filed a comment with the Board of Governors of the Federal Reserve Bank of Minneapolis (the Board) relating to the proposed acquisition of First National West Texas (Lubbock) by the Norwest Corporation.

The comment asks that there be "further careful consideration of the proposed acquisition by Norwest of First United and its subsidiary groups and banks." First United is parent company of West Texas.

The comment states that the Board in accordance to statute "must examine the efforts of Norwest and West Texas to meet the needs and

convenience of low and moderate income and minority persons."

The Attorney General's office commented that after analysis of the Home Mortgage Disclosure Act data, it "reveals numerous potentially suspect lending practices, including high minority denial rates, low minority application rates, disproportionate geographic distribution of money loaned, and high minority-to-white denial ratios."

The AG's office also points to the recent merger of West Texas and Texas Commerce as further amplified "West Texas suspect record for

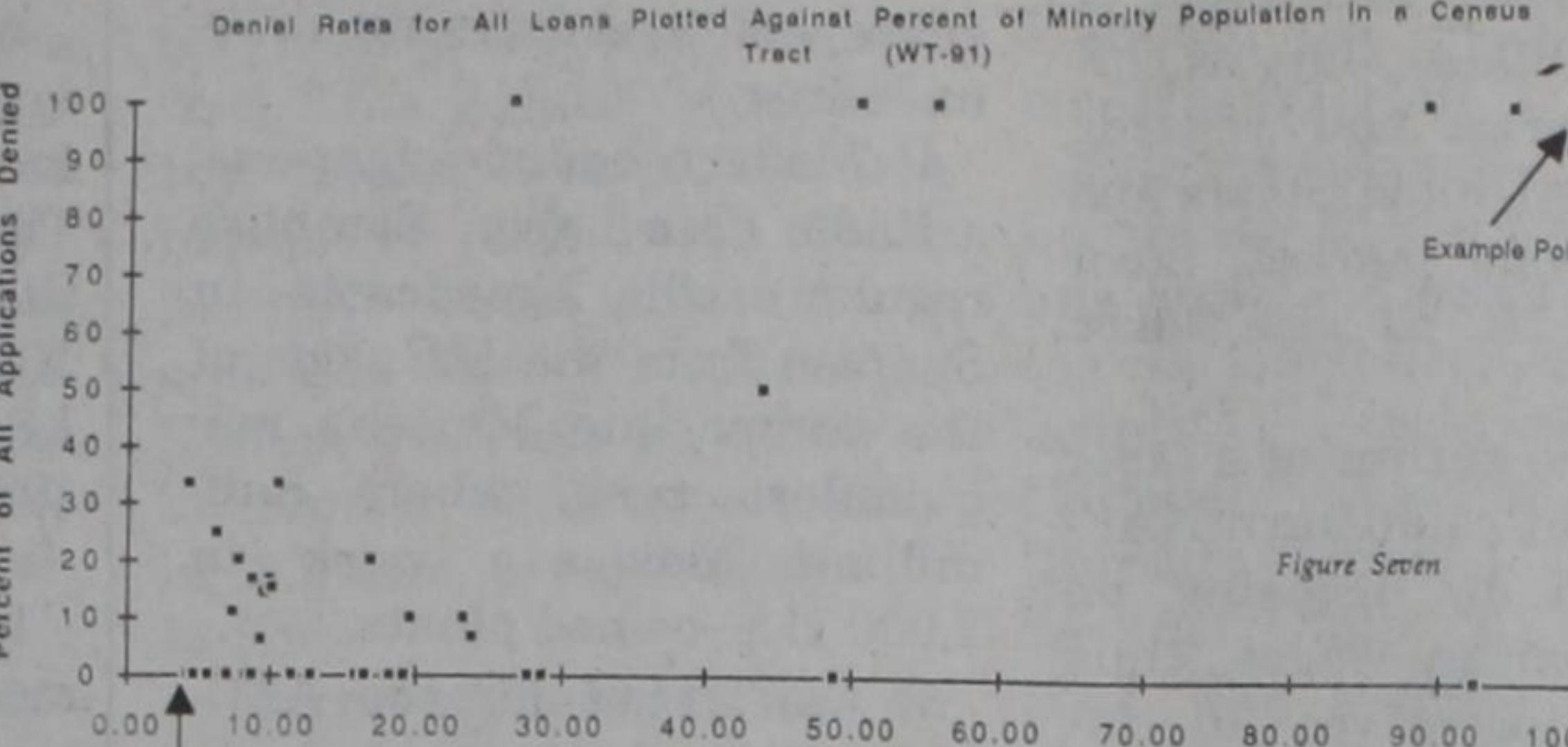
serving the low and moderate income areas (synonymous) with minority communities as proven by documents provided of its delineation.

Consumer Protection Act (DTPA). is an exercise of that right of the State of Texas to protect its citizens..."

"While the DTPA provides for a private cause of action as a necessary complement to public enforcement,

In consideration of Norwest's application to acquire First United, the AG's office asked that the Board consider the alleged failure to extend credit to low and moderate income and minority persons.

The comment includes



The upper rightmost point in Figure Seven translates as: When the minority population is nearly 100%, the denial rate for applicants in the particular census tract is 100%. Conversely, the lower and rightmost point in Figure Eight translates as: When the minority population is nearly 100%, the origination rate for applicants in the particular census tract is 0%.

Similarly, the bottom leftmost point in Figure Seven translates as: When the minority population is approximately 5%, the denial rate for applicants in the particular census tract is 0%. In the same vein, the upper and leftmost point in Figure Eight translates as: When the minority population is approximately 5%, the origination rate for all applicants in the census tract is 100%."

ed community.

The AG's office took action in filing the comment under their responsibility of public enforcement of the Texas Deceptive Trade Practices

graphs that illustrate credit extensions and denials by census tracts for 1990 and 1991. Two of the graphs

illustrate "the number of denials and originations per census tract (Continued Page 2)

ment, the Act is primarily a regulatory statute enacted pursuant to the State's police power. The DTPA's prohibitions against false, misleading, and deceptive acts protect a deeply rooted state interest and it

graphs that illustrate credit extensions and denials by census tracts for 1990 and 1991. Two of the graphs

illustrate "the number of denials and originations per census tract (Continued Page 2)

Figure Seven

Figure Eight

Figure Eight

Figure Eight



EL EDITOR

West Texas' Oldest Weekly Bilingual Newspaper

Established
Establecido
1977
El respeto al
derecho ajeno
es la paz
Lic. Benito Juárez

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Lubbock, TX

Se Selecciona Candidato Presidencia del Partido PRI



Este pasado fin de semana, Donaldo Colosio fue nombrado el candidato oficial del Partido PRI para la Presidencia de México por el actual Presidente Carlos Salinas de Gortari.

Colosio es el actual Secretario de el Departamento de Desarrollo Social de México.

Colosio ha estado activo en el Partido PRI por muchos años y fue actual director del PRI y mientras estaba en el Círculo, viajaba Salinas de Gortari donde logró conocer círculos de personas.

"El ha tenido más contacto con Salinas que ningún otra persona y participaba con él dos o tres días por semana. Obviamente, Salinas es impregnado con su trabajo," dijo uno de los oficiales del PRI.

Colosio es uno de los pocos políticos de México que no fue nacido a una familia prominente. El fue nacido a papás de la clase trabajadora en el pequeño pueblo de Magdalena de Kino en el estado de Sonora y asistió las escuelas públicas.

Colosio estudió la economía en Monterrey y después recibió su maestría y doctorado de la Universidad de Pennsylvania de los Estados Unidos.

Es casado - su esposa también tiene titulado en economía - y tienen dos niños.

Antes de ser nombrado Secretario fue subdirector de la oficina de planificación y el presupuesto.

Aun que se esperan más candidatos para la Presidencia, el escogido por el Partido PRI es normalmente electo para el puesto.

Mexico's Social Development Secretary Donaldo Colosio, right, is the PRI's choice to replace President Carlos Salinas de Gortari. Although there will probably be other candidates. The candidate elected by the PRI is usually

E.E.U.U. Nacionalizará a 10 Millones de Residentes Legales Hispanos

WASHINGTON.- Más de 20 mil inmigrantes que no regularizaron a tiempo su situación legal, podrán ser deportados de Estados Unidos, mientras el gobierno parece dispuesto a favorecer, en cambio, la nacionalización de unos diez millones de residentes legales, en su mayoría hispanos.

Según anunció la magistrada Sandra Day O'Connor, el Tribunal Supremo ha dejado temporalmente sin efecto una orden judicial que evitaba la deportación de numerosos extranjeros indocumentados que viven en el país desde el primero de enero de 1982.

Estas personas, más de 20 mil, según la organizaciones humanitarias que las apoyan, están tratando de legalizar su situación, pese a que el plazo para presentar la documentación exigida expiró el 4 de mayo de 1988.

En 1989, la jueza Barbara Rothstein, de Seattle, había ordenado al servicio de Inmigración y Naturalización que diese a estos inmigrantes la posibilidad de acogerse aún a la Ley de Amnistía decretada tres años antes.

Sin embargo, el Servicio de Inmigración apeló y O'Connor ha dejado en suspenso la resolución de

Rothstein, en tanto no haya una decisión definitiva sobre la apelación.

Por otra parte, la nueva directora del INS, Doris Meissner, ha dicho que las autoridades deben hacer todo lo que puedan para fomentar la nacionalización de los residentes legales.

El diario The New York Times informó el viernes 26 de noviembre sobre la posibilidad de esta nueva política, aunque citó al portavoz del Servicio de Inmigración y Naturalización, Duke Autin, según el cual Meissner no ha tomado aún una decisión oficial al respecto.

El gobierno de Estados Unidos ha tomado en los últimos meses una serie de medidas para atajar la afluencia de inmigrantes indocumentados que, principalmente por la frontera con México, tratan de entrar diariamente a territorio estadounidense.

En algunas de estas zonas se han levantado cercas y muros de hormigón y se ha aumentado la vigilancia área y terrestre.

El Editor
News



News Briefs

Study on Health and Hispanics

The Los Angeles Times reports that a new federal survey found that Hispanics are less likely than whites to die of most of the major chronic illnesses, including nearly all forms of cancer, heart disease and pulmonary disorders.

The study was published in the Journal of American Medical Association and is the first to take a comprehensive look at the causes of death for Hispanics. It found that with certain exceptions, including diabetes, liver disease and homicide, the overall health outlook for Hispanics is significantly better than most whites.

The reasons for the disparity is a mystery. Many health experts theorize that Hispanic culture, which frowns on drinking and smoking and promotes strong family values, help keeps the population healthy in spite of socioeconomic disadvantages. But researchers who conducted the study say cultural differences do not appear to explain their findings.

"Whatever (Hispanics) have got going is good for them, they should keep it up. Unfortunately, we don't know what that is," said Paul Sorlie, an epidemiologist with the National Heart, Lung and Blood Institute and the lead author of the study.

"Although Hispanics have one of the highest employment rates of any ethnic group, 39% of the population lacks health insurance -- a rate three times that of whites and nearly twice that of blacks. Other research has shown that Hispanics tend to delay visits to the doctor. As a result they are often diagnosed with life threatening illnesses much later than whites. But over the past several years, medical research has shown that Hispanics are defying the odds particularly with regard to breast cancer, colon cancer and lung cancer.

Clinton Creates AIDS Drug Panel

The New York Times and the Washington Post report that the Clinton Administration plans to set up a working group to devise a new strategy to coordinate and expedite the development of new AIDS drugs. The new group, the Task Force on AIDS Drug Development, will be headed by Dr. Philip R. Lee, the Assistant Secretary of Health and will include 14 other members from drug companies, universities, the government and AIDS groups. Participants will be named later by HHS Secretary Donna E. Shalala.

One goal of the group will be to insure that the federal government does not delay approval of promising AIDS drugs because of antiquated regulations or lack of communication among scientists, regulators and drug companies.

Shalala said, that 12 years after the beginning of the AIDS epidemic "the sad fact remains that not a single new drug application for an anti-retroviral drug" is now before the FDA. "It is time to focus and re-energize our best minds for a concerted attack on this killer," she said.

The announcement was an admission that the government effort against AIDS has been a failure. Only three anti-viral drugs -- AZT, ddI and ddC -- have received FDA approval, and in recent years their ability to prolong the lives of people with HIV has been undermined by new drug-resistant viral strains. [Also see "AIDS Experts Slam Fed Prevention Effort" News & Blues 11/30/93]

Health System Neglects Minority Women

The San Francisco Chronicle reports that U.S. health care systems are inadequately meeting the needs of minority women. Health advocates say that in spite of the gender inequities that have been documented and efforts to improve the medical establishment's treatment of women, minority women continue to suffer from life-threatening illnesses that could have been prevented.

Black women die of cervical cancer at three times the rate of white women; Fifty-two percent of women with AIDS are black; Chinese women are twice as likely to die from lung cancer as white women; The prevalence of hepatitis B among Asian women is 12 times higher than among white women; and Black women rated their emotional well-being lower than did any other group in a recent national health survey.

"The system was created for people who are employed all their lives, whose children walk to neighborhood schools and for whom regular health care is as automatic as turning off the alarm clock," said Melanie Tervalon, a pediatrician at Children's Hospital in Oakland, CA. "This is a very real barrier that begins at the cradle for women of color," Tervalon said, "and sends far too many of us to an early grave."

El Movimiento Sindical Estadounidense Debe Ayudar A Los Trabajadores Mexicanos A Organizar

By Juan González

In the end, Bill Clinton, the huckster with the watery eyes and knowing smile, gave Wall Street an early Christmas present.

Clinton, the Democrat, proved himself the cold-hearted equal of Republicans Ronald Reagan and George Bush by glibly shattering the hopes of U.S. workers.

Reagan gave the green light to the savage union-busting of the 1980s when he fired 11,000 striking air traffic controllers in 1981, his first year in office. Bush, for his part, vetoed an increase in the minimum wage as inflationary and fought anti-strike replacement legislation.

But Clinton has outdone them both.

First he retreated on his ambitious federal jobs program a few months into office. Now, as point man for the North American Free Trade Agreement he has provided the backing of a Democratic president for the massive flight of U.S. jobs to Mexico, the cheap-labor and polluter-friendly have south of our border.

Is this what Clinton meant last year during the campaign when he said, "It's the economy, stupid"?

Both sides agree -- after the most frenzied corporate lobbying and White House arm-twisting in recent memory, that on Jan. 1 a new economic era dawns in North America.

Call it the new corporate

Gold Rush.

Any capitalist who can move his production to Mexico and doesn't should have his head examined. Of course, the experts, including just about every publisher and media mogul in the country -- most of them well-known patron saints of the U.S. laborer -- disagree. New markets abroad, they insist in chorus, will create new jobs here.

They never mention how much those new jobs will pay, how many will be part-time or what the fringe benefits, if any, will be.

But the vote, as anti-NAFTA Rep. Daid Bonior (D-Mich.) said in a moving speech, was "more than about money and markets ... it's about basic values ... it's about the dignity of work."

One thing no one denies: U.S. workers in general and the organized labor movement in particular have suffered another crushing defeat.

Part of it can be blamed on the fat cat leaders of the AFL-CIO who became complacent too soon when it seemed in early November that NAFTA would go down to defeat.

"I can't believe how naive the AFL-CIO leadership is," says a top New York union official who asked not to be identified.

Now that the NAFTA vote is over, how do U.S. workers stop the continued erosion of their

standard of living by the maximum-profit addicts in the big banks and multinational companies whose only flag is painted green?

The key is Mexico, already on the way to becoming the new industrial heartland of the United States. Just as corporate America now regards Canada, the United States and Mexico as one market, labor must treat it as one labor movement.

Here is the outline of a labor strategy that could turn NAFTA around by focusing on raising Mexican wages, thus removing incentives to industrial flight:

1) Document NAFTA's effect. A union program to chronicle every plant that closes in the United States and opens new operation in Mexico, and to hold those who voted for NAFTA responsible for its effects.

2) Start a Labor Freedom Rider program. Just as in civil rights days, U.S. unions should send brigades -- say 500 or 1,000 union organizers who speak Spanish -- into Mexico as soon as possible to assist organizing drives at U.S. plants, to document labor and environmental conditions at those plants and to monitor Mexican government enforcement of its laws.

3) Direct financial aid to Mexican unions. Many union offices I have visited in remote areas of Latin America and the Caribbean lack the

most minimal resources -- telephone, fax machines, decent cars for organizers, printing facilities. Small amounts of money -- that \$1,000 ticket to the fund-raiser for that politician who voted for NAFTA, for instance -- could mean the victory of a unionizing drive in Juárez.

4) Modern communications, a Radio Free Labor. Establish regular radio broadcasts in Spanish from the U.S. side of the border into Mexico's maquiladora zone, where half-million Mexicans work in 2,000 U.S.-owned plants.

5) Don't wait for the AFL-CIO. Individual progressive unions like the United Auto Workers, the Communications Workers, the Amalgamated Clothing and Textile Workers Union, the Oil, Chemical and Atomic Workers Union should set the example. If you wait for Lane Kirkland and his cronies to act, the millennium will be here and half of today's current union members will be working at McDonald's and Burger King wages.

On Jan. 1, as the barriers come down for business, so do they for labor. The fight is far from over. Only the ring has expanded.

(Juan González is a columnist with the New York Daily News.)

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U.S. Labor Movement Must Help Mexican Workers Organize

Por Juan González

Al final, Bill Clinton, el vendedor ambulante de los ojos aguados y la sonrisa socarrona, dió a Wall Street un regalo de Navidad temprano.

Clinton, el demócrata, probó ser un igual de corazón frío de los republicanos Ronald Reagan y George Bush, al desbaratar con soltura las esperanzas de los trabajadores estadounidenses.

Reagan puso a luz verde a la destrucción de los sindicatos en el decenio de 1980 cuando despidió a 11,000 controladores del tránsito aéreo en huelga en 1981, su primer año en el cargo. Bush, por su parte, vetó un aumento del salario mínimo como inflacionario y combatió a la legislación de reemplazo contra los huelguistas.

Pero Clinton los ha sobre pasado a ambos.

Primero, se retractó de su ambicioso programa de empleos federales pocos meses después de haber tomado posesión. Ahora, como encarrillador de NAFTA, el Tratado Norteamericano de Libre Comercio, ha dado el respaldo de un presidente demócrata a la huída en masa de los empleos estadounidenses hacia México, el refugio de la mano de obra barata y de los contaminadores de nuestra frontera meridional.

De modo que esto es lo que la campaña de Clinton quería decir el año pasado cuando decía: "Es la economía, estúpido."

Ambas partes concuerdan, después del cabildio empresarial y de la torcedura de brazos más frenéticos por parte de la Casa Blanca que se recuerde hace poco, que el 1x de enero próximo, una nueva época económica amanecerá en la América del Norte.

Llámeme la nueva Fiebre del Oro empresarial.

Cualquier capitalista que pueda mudar su producción a México y no lo haga, debería hacer que le examinaren la cabeza. Desde luego, los expertos, que incluyen a todos los directores y magnates de los medios informativos del país -- la mayoría de ellos santos patrones bien conocidos del trabajador estadounidense -- no están de acuerdo. Ellos insisten a coro que los nuevos mercados en el ex-

tranjero, crearán nuevos empleos aquí.

Ellos nunca mencionan cuánto pagarán esos nuevos empleos, cuántos de ellos serán a tiempo parcial o cuáles serán los beneficios marginales, si es que los hay.

Pero la votación, como dijo el Representante David Bonior (demócrata por Michigan) contrario a NAFTA, en un discurso conmovedor, fué "más que acerca de dinero y mercados ... se trata de valores fundamentales ... de la dignidad del trabajo."

Algo que nadie niega: Los trabajadores estadounidenses en general y el movimiento sindical organizado en particular, han sufrido otra derrota aplastante.

De una parte de ella puede culparse a los dirigentes gordos de la AFL-CIO que llegaron a estar complacidos demasiado pronto, cuando a principios de Noviembre parecía que NAFTA sería derrotado.

"No puedo creer cuán ingenua es la dirigencia de la AFL-CIO," dice un dirigente sindical de alto rango de Nueva York, quien pidió que no se le identificara.

Ahora que la votación sobre NAFTA ha pasado, ¿de qué modo detienen los trabajadores de los Estados Unidos el desgaste continuo de su nivel de vida por parte de los adictos a las utilidades máximas en los grandes bancos y las empresas multi-nacionales, cuya única bandera está pintada de verde?

La clave es México, que ya va en camino de convertirse en el nuevo corazón industrial de los Estados Unidos. De igual modo que los empresarios estadounidenses consideran ahora al Canadá, los Estados Unidos y México como un sólo mercado, el sindicalismo debe tratarlo como un sólo movimiento sindical.

He aquí los detalles de una estrategia sindical que podría dar la vuelta a NAFTA, al enfocarse sobre los jornales mexicanos en aumento, quitando así los estímulos a la huída industrial:

1) Substanciar el efecto de NAFTA: Un programa sindical para registrar cada planta que cierre en los Estados Unidos y abra nuevas operaciones en México, y para responsa-

bilizar a los que votaron por NAFTA por sus efectos.

2) Comenzar un programa de Viajeros Sindicales por la Libertad: De igual modo que en los días de la lucha por los derechos civiles, los sindicatos estadounidenses deberían enviar brigadas -- digamos de 500 o 1,000 organizadores sindicales que hablen español -- a México, tan pronto como sea posible, para ayudar a las campañas de organización en las plantas estadounidenses, para substanciar las circunstancias de trabajo y ambientales en esas plantas y para observar al gobierno mexicano en el cumplimiento de sus leyes.

3) Dirigir ayuda económica a los sindicatos mexicanos: Muchas oficinas sindicales que he visitado en zonas remotas de la América Latina y el Caribe carecen de los recursos más indispensables -- teléfono, máquinas de fax, autos decentes para los organizadores, instalaciones de impresión. Pequeñas cantidades de dinero -- ese boleto de \$1,000 para el recaudador de fondos de aquel político que votó por NAFTA, por ejemplo -- podría significar la victoria de una campaña de sindicalización en Juárez.

4) Comunicaciones moder-

nas, una Radio Sindical Libre: Establecer transmisiones radiales periódicas en español desde el lado estadounidense de la frontera hacia la zona de las maquiladoras de México, donde trabaja un millón de mexicanos en 2,000 plantas de propiedad estadounidense.

5) No esperen por la AFL-CIO: Los sindicatos progresistas individuales, tales como los Trabajadores Automovilísticos Unidos, los Trabajadores de las Comunicaciones, el Sindicato Amalgamado de los Trabajadores del Vestido y Textiles, el Sindicato de los Trabajadores del Petróleo, los Productos Químicos y Atómicos, deberían dar el ejemplo. Si se espera por Lane Kirkland y sus amigos para que actúen, el milenio llegará y la mitad de los miembros actuales de los sindicatos estarán trabajando con jornales de McDonald's y Burger King.

El 1x de enero próximo, a medida que las barreras caigan para los negocios, también lo harán para la mano de obra. La lucha dista de haber terminado. Sólo que el ruedo se ha ampliado.

(Juan González es columnista del "New York Daily News.")

Bank

juxtaposed with the minority population of a census tract."

Two other graphs measure the percentage of all applications denied or originated by West Texas in 1991 against the relative percentage of minority population in a census tract.

"The graphs unmistakably show that the vast majority of loan originations occur in areas with low minority populations."

In citing possible discrimination against minorities in denial rates, the AG's office provides documentation that in 1991, African Americans were 5.48 times more likely to be turned down for any kind of loan than a white person and Hispanics were 6.18 more likely to be turned down than whites.

The documentation also alleges that there is an under-

representation of both Hispanics and African Americans in the loan application process.

"Although the very existence of any serious level of under-representation is cause for concern, the Board should also consider the possible reasons for the under representation. Are minority applicants dissuaded early in the credit seeking process so that fewer applications are actually made? Is West Texas failing to properly market its services to all areas of its delineated community, including predominantly minority markets?"

The document submitted by the AG's office provides a number of articles pointing to challenges made against Norwest by community groups from throughout the midwest United States.

Among groups challenging Norwest for their community initiatives were the Wisconsin NAACP, the AFL-CIO and

Crazy Horse

By Stephen C. McIntyre

Wednesday night there was a story on TV about the South Plains Food Bank not having any turkey to give out to the hungry for Thanksgiving. It had to hand out chicken.

The more important story was that SPFB was running out of food altogether. I wonder how George Bush's "Pulse of America" will react when the food bank closes its doors?

A group of union folks got together about three years ago to form Labor Party Advocates to discuss the possibility of forming a progressive, labor oriented political movement. The organizers intend to contact all 65,000 local unions in this country before the first convention scheduled in early 1995. Folks interested in more information should contact LPA, P.O. Box 53177, Washington, D.C. 20009, (202) 319-1932.

It has been suggested by some that Community Development Block Grant (CDBG) money be concentrated in one or two low-income Lubbock neighborhoods for a period of time and then shifted to the next targeted neighborhood. The new strategy is different than the bandaid tactics of the past that never solved any problems. In the past the money was spread around, a little here a little there, and in the end nothing much ever changed in any particular community.

Conservative folks have always screamed bloody murder that the federal money is being wasted because there is no realistic plan, no goal to accomplish. On the other hand, if a real development plan was ever adopted to thoughtfully use government resources in a way to really try to solve some of the problems of the poor, I suspect they would start complaining about agendas, social engineering, and politics.

C'mon, it is time to stop the nonsense. Clearly, assisting the poor is nice, but doing the things that will empower them so that they can change their lives and take control of their community is so much better. It is the difference between handing out meals and planting a garden.

Of course, there are folks who simply want to maintain control of the poor. The last thing they want is a poor, independent neighborhood that can stand up for itself. They want to use the handout approach for control and pacification rather than using the CDBG money to assist, empower, and liberate.

12/1 1955	Rosa Parks refuses to give up her seat and is arrested, catalyzing the Montgomery, Ala. bus boycott
12/2 1967	Free Speech Movement sit-in, Univ. of California
1980	Four US Catholic missionary women killed by death squads in El Salvador
12/4 1970	Cesar Chavez jailed for 20 days for refusing to call off UFW lettuce boycott
1981	Pres. Reagan signs order allowing the "...CIA to engage in domestic counter-intelligence in cooperation with the FBI..."
12/5 1983	Prohibition ends
1985	American Federation of Labor (AFL) and Congress of Industrial Organizations (CIO) merged

A lot of Reaganistas go around complaining about how bad President Clinton is doing and that he can't handle the job. Well, let's see. He got his budget and NAFTA passed. The Family Leave Act and the Motor Voter Act were passed. He has pushed to end discrimination against homosexuals and lobbied hard to get the Brady Bill passed. He and his wife have redefined the debate on health care so that universal care is now accepted by republicans and Democrats for the first time. And Clinton is pushing hard for his anti-crime package.

Some folks point to Bosnia, Haiti and Somalia as Clinton failures but then fail to come up with any alternative proposals to resolving the troublesome issues facing those small countries. Of course, they don't talk about Clinton's successful treatment of China, Russia, Japan, Mexico, and S. Africa.

It seems to me that if you take a step back and reflect on the big picture, Clinton has been quite effective after being in office less than a year.

There are courthouse rumors that Judge Clinton may be stepping down soon which means that Governor Richards may be appointing a new judge for the 99th District Court in the near future. It is probable that Ramon Gallegos will be in the running for the job since he ran against Judge Clinton in the general election last year.

-30-

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Bidal Aguero

The Amalgamated Clothing & Textile Workers.

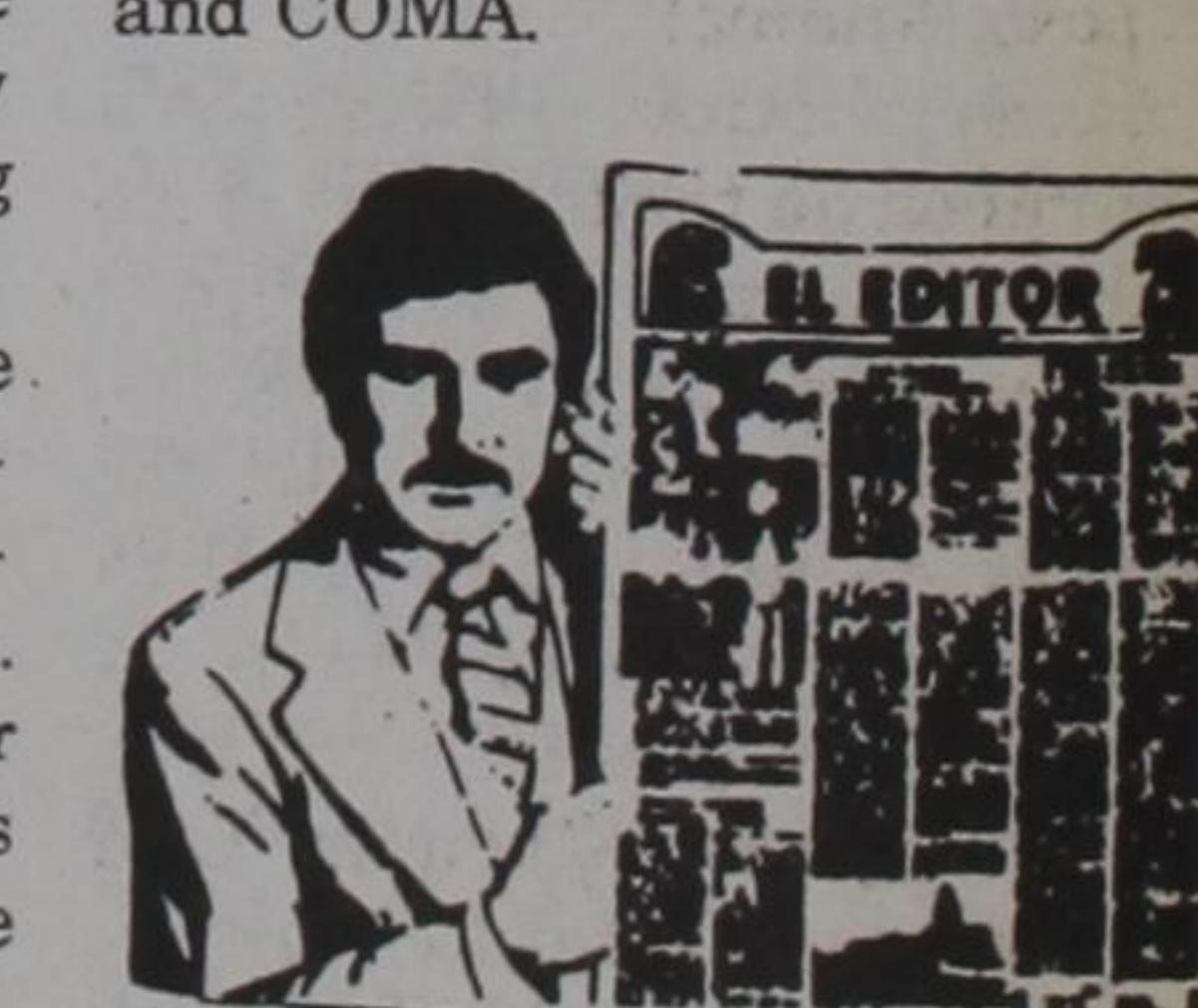
In past settlements between minority groups and Norwest, Norwest has agreed to initiate more lending in minority communities, better hiring and other initiatives.

The comment filed by the AG's office was sent to minority organizations, elected officials and community leaders.

The AG's office asked for input as to possible solutions and agreements that could be reached with Norwest.

Local individuals and organizations that were sent the document included: Bidal Aguero, Eliseo Solis, T.J. Patterson, Cathel Anderson, Linda DeLeon, Gilbert Flores, Victor Hernandez, Mexican American Bar Association,

The Black Chamber of Entrepreneurs, Father Curtis Halfmann, NAACP, LULAC, the Black Ministerial Alliance, and COMA.



Tarjetas Latinas Auguran Una Navidad De Abundancia

Por Margaret Hoyos

Desde el sentimiento tradicional de "Feliz Navidad" hasta los "mensajitos" de moda que se intercambian los escolares, las tarjetas de felicitación en español, están en boga y cada vez más. La temporada de Navidad, dicen los productores de tarjetas, es la más productiva para ellos con mucho.

Impulsadas por una demanda cada vez mayor de los consumidores latinos, las empresas de tarjetas de felicitación están aumentando continuamente sus líneas de productos en español. Este surgimiento refleja a las cifras de la Oficina del Censo de los Estados Unidos, las cuales muestran que los 27 millones de latinos de la nación tienen un poder adquisitivo que asciende casi a \$200,000 millones, más que el doble de la cantidad de hace 10 años.

Hallmark Cards, Inc., el fabricante con sede en Kansas City, Missouri, tiene 1,500 tarjetas en su línea "Primor" en español, lo cual es un aumento dramático desde las 44 tarjetas que presentó en 1983.

Aunque las tarjetas de Navidad y para el Día de las Madres son, con mucho, las que más se venden, la portavoz de Hallmark, Amanda Kleiboecker, dice que las tarjetas religiosas destinadas a las madrinas, los padrinos y los días especiales, tales como el Día de Reyes, el Día de los Muertos y el de Todos los Santos, se venden continuamente durante todo el año.

La línea "Primor" se vende mejor en Los Angeles, Chicago, Nueva York y Miami. Las tarjetas de "mensajitos" de Hallmark, con mensajes en ellas, se venden bien en las ciudades mayores. Los niños intercambian las tarjetitas con sus amigos.

El gigantesco fabricante de tarjetas American Greetings Corp., de Cleveland, anunció recientemente que estaba ampliando su línea en español, "La Flor," en un 20%.

Según José Martínez, del grupo de administración de productos en español de American Greetings, las tarjetas en español representan el 16% de la línea conjunta de productos de esa empresa. La compañía informa de ingresos anuales de \$1,700 millones.

Las investigaciones de la compañía muestran que los compradores de "La Flor" son 57% mexicamericanos, 19% puertorriqueños, 19% centro y suramericanos y 5% cubanos. "El aumento de la producción de tarjetas de felicitación en español o con influencia latina no se limita a los grandes fabricantes de tarjetas. Los artistas y las empresas independientes informan también de una demanda creciente.

Diana Bryer, propietaria de la pequeña firma Rumpelstiltskin Productions, de Santa Cruz, Nuevo México, pinta una línea de tarjetas que presenta escenas con influencia mexicana. Una de sus tarjetas más populares, una escena de la natividad con una Virgen maría y un Niño Jesús mexicanos, se ha vendido con mucha anticipación a la Navidad.

Pero Bryer tiene otras en existencia, como un Santa Claus mexicano que lleva un poncho, titulado "Manuel Rudolfo Claus," por el nombre de su esposo, Manuel.

Como otros fabricantes pequeños de tarjetas, Bryer no habla en términos del censo y las estadísticas de investigaciones, sino que cree que las ventas de sus productos han aumentado porque la economía ha mejorado.

Sus tarjetas se venden bien igualmente entre las personas que no son de habla hispana, quizás si reflejando la popularidad de la cultura del suroeste. Ella ofrece un juego en su caja, llamado "Southwest Tradition," que presenta tarjetas tituladas: "Recogiendo Piñones," "Limiando la Acequia,"

"Los Amantes de Nuevo México," "Haciendo Ristas del Chile" y "La Llorona." El Museo Mexicano de San Francisco destaca sus tarjetas.

"El mercado siempre ha estado allí, pero la industria de las tarjetas de la corriente principal acaba de despertar a la demanda," dice José Antonio Burciaga, artista de la Universidad de Stanford, en California. Burciaga vende una línea de tarjetas que él ha diseñado durante años, y que surgió de los dibujos que él hizo para las tarjetas de Navidad de su familia.

Lohr González, propietario de Pava Prints, en San Juan, Puerto Rico, está de acuerdo. El dice que las tiendas vienen comprando más y que los fabricantes vienen produciendo más tarjetas en español porque acaban de descubrir su lucratividad.

González tiene por qué saber. Pava Prints está celebrando su 40x año de existencia. La firma vende casi exclusivamente a los residentes de Puerto Rico.

Su aventura hacia el mercado continental hace algunos años presentó a Santa Claus en una hamaca bajo las palmas y el sol poniente.

"Se vendió bien y nos pidieron más, pero la sacamos para concentrarnos en el mercado puertorriqueño," dice el. Sus diseños para este año presentan singularmente los temas puertorriqueños. El renglón de mayor venta de to-

dos los tiempos fué una pintura al óleo que presentaba artículos tradicionalmente relacionados con la Navidad en Puerto Rico, incluyendo un "cuatro" (una clase de guitarra), un calabacín, un coco y unas maracas.

Burciaga tiene varias tarjetas disponibles en este año. "Los Tres Sabios" muestra a tres jinetes atravesando una brecha en una cerca de la frontera; otras incluyen una cruz que dice: "Paz, Raza"; y "Poinsettia," con un relato en el respaldo de la tarjeta sobre la historia pre-colombina de la flor.

(Margaret Hoyos es una escritora por cuenta propia residente en Washington, D.C.)

Vendedores de Tarjetas De Navidad

pava Prints: Celebra su 40x año de existencia y ahora ofrece 30 nuevos diseños para Navidad. Todas las tarjetas están diseñadas y fabricadas en Puerto Rico y destacan motivos tradicionales puertorriqueños. las tarjetas pueden estar en blanco o impresas en español o en inglés. Precio: Desde 75 centavos hasta \$1.75. Para obtener un folleto y una lista de precios, escriban a Pava Prints, 60 Cruz St., San Juan, Puerto Rico. Teléfono: (809) 723-3763.

Diseños: El artista y muralista José Antonio Burciaga ha estado diseñando tarjetas de navidad durante 20 años. Hay siete diseños disponibles en este año, incluyendo "Los

Tres Sabios" y "Paz, Raza" en blanco y negro; y "Poinsettia," que es en colores e incluye una descripción de la historia pre-colombina de la flor. Precio: De 60 a 80 centavos. Para ordenar, comuníquese con Burciaga/Diseños, P.O. Box 3729, Stanford, CA, 94309. Teléfono: (415) 497-5145.

Rumpelstiltskin Designs: La artista Diana Bryer ofrece una mezcla diversa de tarjetas de felicitación con temas latinos, incluyendo a "Manuel Rudolfo Claus," "Tortilla Maker," "Las Hadas del Chile" y "chili Ristra." Las tarjetas individuales fluctúan de precio entre

\$1.50 y \$1.75. También ofrece un paquete para regalo titulado "Tradiciones del Suroeste," de 6 tarjetas por 89 centavos. Para ordenar, comuníquese con Bryer/Rumpelstiltskin Designs, P.O. Box 458, Santa Cruz, NM, 87567. Teléfono: (505) 753-4792.

Colorama Greeting Cards: Colorama brinda una selección de más de 3,000 diseños para todas las oportunidades. Las tarjetas de Navidad destacan motivos puertorriqueños. Para obtener más información sobre estas tarjetas en español, o para ordenar, llame al (809) 765-0760, o FAX (809) 753-8122, o escriba a

Colorama, P.O. Box 190747, Hato Rey, PR, 00919.

The Mexican Museum: Hay una selección de tarjetas de felicitación disponible mediante la tienda de regalos del museo. Para obtener información sobre el modo de ordenar, llame a la tienda de regalos del museo por el (415) 202-9703, o a la oficina administrativa del museo por el (415) 441-0445, en San Francisco.

Hallmark American Greetings: Las tarjetas en español de esta firma están disponibles en las principales tiendas de ventas al por menor.

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LOS ANGELES, CA. The Mexican American Legal Defense and Educational Fund (MALDEF) was founded twenty five years ago in 1968. The organization has now moved into the MALDEF Anheuser-Busch Nonprofit Center at 634 S. Spring St. Anheuser-Busch has also been the sole supporter of the MALDEF Policy Analyst Program.

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News Briefs

"Latina women get less health care, and the care we do get is not very good," said Luz Martinez, director an Oakland, CA agency that provides health advocacy for Latinas. "Language barriers, fears about immigration, all of these issues make it difficult for us to get medical help." Asian women also encounter language and cultural barriers, said Kathy Lim Ko, associate director of Asian Health Services in Oakland. "In some Asian cultures it is inconceivable for a woman to have a pelvic exam if she is not married," Ko explained. "Physical exams that are invasive are simply not done."

Health advocates believe that minority women must assert themselves and take a more active role in improving their mental and physical well-being. Peggy Jasper prefers to take her daughters to the Native American Health Center in Oakland, even though her husband's insurance carrier offers coverage elsewhere. Felicia Ward helped organize the Bay Area Black Women's Health Project to provide health advocacy, research and support groups. "If white women's health problems haven't been looked at, you know black women are not even on the charts," said Ward, director of the Oakland agency. And Asian Health Services in Oakland offers comprehensive primary health care and has a multilingual staff. Most advocates agree that the best health strategy for minority women is prevention.

Study: Oral Health Problems & Poverty

AP reports that a study by the Public Health Service found that millions of people with rotting teeth and other oral diseases aren't seeing dentists because they can't afford the costs. The study said that overall oral health in this country has improved dramatically in recent years, but minorities, the poor and the elderly still have far too many cavities, decaying teeth, and diseases ranging from gingivitis to oral cancer.

A fourth of all children, mostly poor, get 75% of the cavities. Ninety-one percent of Indian and Eskimo children have at least one by age 15, making them the most affected group. About 12% of white children have decayed teeth, compared with 27.2% of minorities; less than 1% of white children lose teeth by age 17, compared with 3.2% of minorities; and only 69.6% of minority children get cavities filled, compared with 87.5% of white children.

About 7% of white adults have decayed teeth, compared with 22% of black Americans. Ninety-three percent of whites had their cavities filled, compared with 78% of blacks. In 1989, about 7.2 million Americans ages 18 to 64 had lost all of their teeth. And last year, doctors diagnosed 30,000 new cases of oral cancer, which killed 8,000 people. The main problem is cost, PHS concluded in their report. Some 150 million people in the United States have no dental insurance. Less than 4% of the nation's dental bills are paid by public programs, the report said. The poor pay 56% of their dental bills out of pocket, compared with only 19% of doctor bills.

Welfare Reform Panel Considers Job Subsidies

The New York Times reports that the administration's welfare reform panel is considering giving federal subsidies to companies that hire or find jobs for welfare recipients. A confidential working paper circulated among administration officials early last month, proposed giving corporations up to \$5,000 for each welfare recipient they hire.

The Times says that previous efforts to use corporate subsidies have generally failed, but the discussion remains in a preliminary stage. The potential problems with subsidies for employers have been identified in a background paper prepared for the working group. One potential problem cited in the paper is that subsidies can "stigmatize" welfare recipients seeking jobs and can possibly "hurt their long term employment prospects." Another problem is that subsidies "could be a windfall to employers for hiring the exact same people they were going to hire anyway." A third problem identified is that the policy "could simply result in the displacement of equally disadvantaged persons."

Administration officials have acknowledged these problems and say that subsidies are only a potential part of an overall strategy, which would include child care benefits, training programs and attempts to change what working group members call "the culture of the welfare office" from one that writes checks to one that places people in jobs. But the talk of subsidies has prompted some skepticism from members of Congress.

Poco Impacto De Los Militares En La Lucha Anti-drogas

Latin Review

WASHINGTON, D.C. - Los fondos del gobierno para la lucha antinarcóticos que adelanta el Departamento de Defensa han aumentado en un 300% desde 1989, a pesar de que ni siquiera la Oficina Nacional para el Control de Drogas (DEA), han establecido metas cuantificables o medidas efectivas para su misión, de acuerdo a un informe preparado por la Oficina General de Auditoría del Congreso, sobre el papel militar en el control de drogas.

La esperanza de que la vigilancia militar establecería una diferencia ha probado ser una apreciación excesivamente optimista.

Según el informe, el Departamento de Defensa ha gastado alrededor de \$976 millones de dólares en el vuelo de aeronaves y entrenamiento utilizados para la vigilancia y detención de traficantes de drogas.

La mayor parte de los esfuerzos se han concentrado en la cocaína proveniente de Sur América, considerada como la mayor amenaza de drogas contra el país.

Sin embargo, afirma el documento, la producción de cocaína ha aumentado y el flujo que se calcula que entra a E.U. no ha disminuido esencialmente. La cocaína sigue estando disponible y barata en las calles norteamericanas.

Debido a que no se ha definido una meta clara y cuantificable de la política antidrogas en materia de interdicción, la evaluación de los resultados es muy subjetiva.

Visto desde tal punto de vista, añade el documento, la inversión del gobierno en el ejército no parece estar suministrando dividendos razonables.

El flujo de cocaína no ha disminuido considerablemente, y la mayoría de los narcotraficantes no son detectados.

Por estas razones, señala el informe, es muy poco probable que el gobierno vuelva a invertir en las operaciones militares antinarcóticas.

Y para ir aún más allá, el documento del Congreso plantea recomendaciones con estas:

A la luz de la insignificante contribución que la vigilancia militar ha hecho en la guerra contra las drogas, el Congreso debería considerar la reducción de los fondos para el año fiscal de 1994 en por lo menos \$72 millones de dólares.



El Papa Juan Pablo II, de 73 años, quien el pasado 11 de noviembre sufrió una aparatosa caída en la cual se dislocó un hombro, realizó su primera aparición en público desde durante una homilía en la Plaza de San Pedro en Roma.

Juan Pablo II se recupera

Ciudad del Vaticano (UPI) — El Papa Juan Pablo II realizó su primera aparición pública desde que se dislocó el hombro derecho rompiéndose un pequeño hueso en una caída que sufrió la semana pasada.

El Papa dirigió las oraciones del Angelus desde su apartamento frente a la Plaza San Pedro, con mirada fija y jovial pero con el brazo derecho sostenido por un cabestrillo.

Podía sostener las páginas de su discurso preparado con la mano derecha, pero usó la izquierda para dar la bendición al final de la ceremonia, la primera cita regular a la que asiste desde que un tropiezo le causó una caída en el Vaticano el pasado jueves 11 de noviembre.

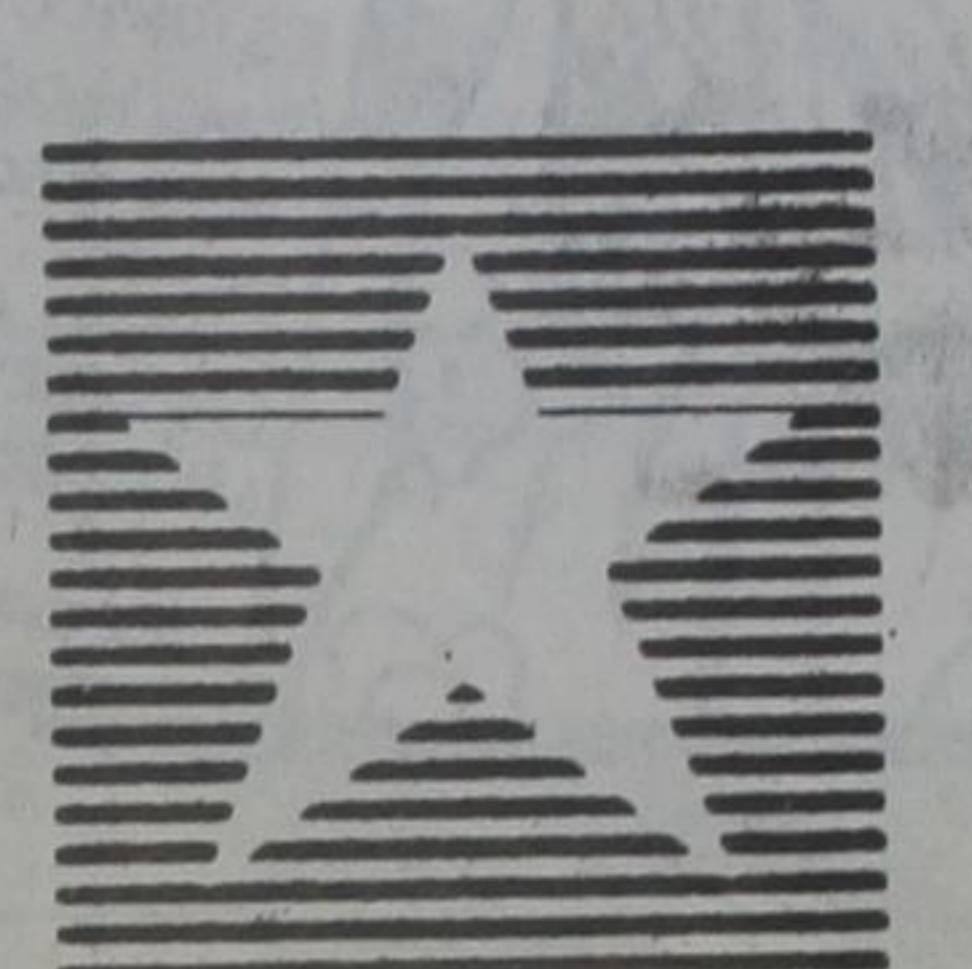
El Papa dijo que el accidente fue "otra oportunidad para

unirse más intimamente al misterio de la cruz de Cristo, en comunión con tantos hermanos y hermanas que sufren".

"Acepto este nuevo juicio de las manos de Dios, quien ordena todas las cosas según su designio providencial y lo ofrezco por el bien de la Iglesia y por la paz de los hombres", dijo el Papa.

El pontífice polaco de 73 años estuvo hospitalizado luego de que los médicos llevaran de nuevo a su lugar el hueso del hombro en una intervención bajo anestesia general.

Juan Pablo II se cayó cuando bajaba desde el trono papal para saludar a los delegados de la Organización de las Naciones Unidas para la Alimentación y la Agricultura durante una audiencia en el Vaticano.



El Editor

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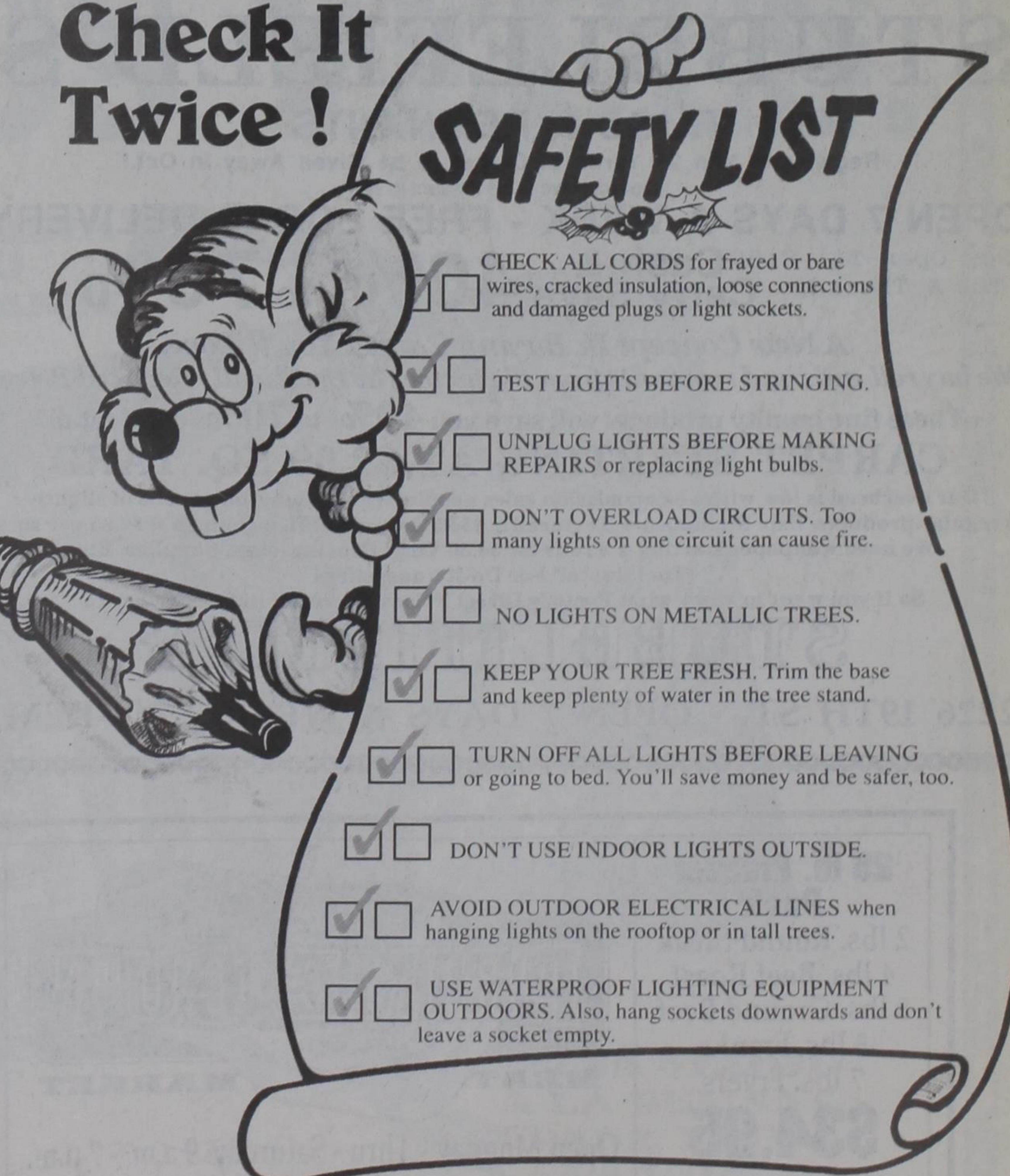
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TURN OFF ALL LIGHTS BEFORE LEAVING or going to bed. You'll save money and be safer, too.

DON'T USE INDOOR LIGHTS OUTSIDE.

AVOID OUTDOOR ELECTRICAL LINES when hanging lights on the rooftop or in tall trees.

USE WATERPROOF LIGHTING EQUIPMENT OUTDOORS. Also, hang sockets downwards and don't leave a socket empty.

Contact your local SPS office for more safety tips.

Wishing you a safe, happy holiday.



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Un Rayito De Luz

Para muchas personas Dios esta ciego, mudo y sordo. Lo sienten muy lejos, lo imaginan desentendido de todo lo que a ellos les sucede. El profeta Habacuc, unos seiscientos años antes de Cristo, un dia, al ver que la injusticia y la violencia tenian sufriendo a toda la gente, y que a pesar de sus oraciones todo seguia igual, llego a decirle a Dios: "Señor, hasta cuando gritare pidiendote ayuda sin que tu me escuches?" (Habacuc 1,2) Y esta oración rebelde la sentimos muy familiar porque seguramente ha desbordado en algunas oportunidades de nuestro corazon atribulado. Ante tragedias familiares, ante crisis de nuestra vida, de pronto sentimos que le estamos pidiendo cuentas a Dios, como haciéndole ver que se ha escondido de nosotros, como que se ha desaparecido. Lo regañamos para despertarlo, como los apóstoles despertaron a Jesús en la tormenta. (Mat. 8, 3-27).

Lo interesante y muy digno de otar es la respuesta que el Señor le dio al profeta: "Espera, aunque parezca tardar, pues, llegara el momento..el justo vive por su fe". (Habacuc 2, 3-4).

Nosotros nos parecemos a los arbitros, siempre viene el reloj, midiendo el tiempo a Dios; pro se nos olvida que Dios no tiene reloj. Su calendario no es como el de nosotros, para El solamente existe la eternidad, y es por eso que nos mostramos impacientes. Muchos estan "peleados" con Dios porque no les ha concedido sus caprichos...y les sucede como a los niños caprichosos que desprecian un pedazo de pastel que su mama les ofrece y se van a acostar con ga-

nas de comerselo y durante la noche sueñan con ese delicioso pedazo de pastel. Lo cierto es que Dios no tiene reloj, pero... El ha elaborado un maravilloso plan de amor para cada uno de Sus hijos, y ese plan de amor no se cumplira ni un minuto antes ni un minuto despues de lo que Dios ha establecido. Fe es precisamente eso: confiar en que el plan de Dios se va a cumplir a su debido tiempo. Fe es no insistir en querer marcarle el tiempo a Dios.

Cuando la biblia habla del "hombre justo que vive por su fe", no entiende a un hombre conformista que espera con los brazos cruzados que Dios haga todo. El hombre justo es el que ha llegado a confiar tanto en Dios que comienza a sentir en el la fuerza del Señor y se siente poderoso. Por eso se vuelve un hombre dinamico, emprendedor y luchador para llevar la luz en medio de la oscuridad y cambiar lo que necesita ser cambiado. Los santos fueron los justos que dejaron sus huellas de dinamismo en el mundo. Santa Teresa, queria renovar lo malo de su Orden Religiosa y fue llevada a los tribunales; la encarcelaron, preo no pudieron vencerla. Sin resentimiento y con muchisima fe dentro de su corazon, escribio aquellos versos que son todo un programa de fe:

"Nada te turbe, nada te espante; Dios no se pasa; Dios no se muda; La paciencia todo lo alcanza; quien a Dios tiene, todo le sobra; solo Dios basta".



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Notice of Public Hearing For the Compliance of the Transportation Regulations of the Americans With Disabilities Act (ADA)

Re: City of Lubbock/Citibus draft update of the implementation plan for Complementary Paratransit Service as required by the ADA.

Notice is hereby given that an opportunity for a public hearing will be afforded in the Citibus Conference Room, 801 Texas Avenue, on Wednesday, December 15, 1993, at 12:00 noon for presenting the DRAFT update of the ADA plan for providing transportation to persons with disabilities.

The draft update of the plan is located at Citibus, 801 Texas Ave., Lubbock, Texas. The update can be viewed at anytime between 8:00 a.m. - 5:00 p.m., Monday-Friday. Copies of the updated plan are available and can be mailed to your home by calling 767-2383 and requesting a copy of the ADA Compliance Plan. The plan will also be made available in braille, large print, or audio tape.

Interested persons or agencies are encouraged to attend the public hearing.

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Notice to Contractors of Proposed Texas Highway Maintenance Work

Sealed proposals for: Contract No.: 064XXM4103 Picnic Area Maintenance in Andrews, Etc. Counties will be received by the Texas Department of Transportation until 1:30 P.M. December 15, 1993, and then publicly read.

All prospective bidders are encouraged to attend the Pre-Bidders'Conference which will be held at the Texas Department of Transportation's District Office at:

3901 East Highway 80

Odessa, Texas 79761

10:00 A.M.; Thursday, December 9, 1993

Bidding proposals, plans and specifications will be available at the office at:

3901 East Highway 80

Odessa, Texas 79761

Telephone (915) 332-0501

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Notice to Contractors of Proposed Texas Highway Maintenance Work

Sealed proposals for: Contract No.: 064XXM4104 Sealed proposals for Rest Area Maintenance janitorial Maintenance on highway US 385 in Andrews County will be received by the Texas Department of Transportation until 1:30 P.M. December 16, 1993, and then publicly read.

All prospective bidders are encouraged to attend the Pre-Bidders'Conference which will be held at the Texas Department of Transportation's District Office at:

3901 East Highway 80

Odessa, Texas 79761

2:00 P.M.; Thursday, December 9, 1993

Bidding proposals, plans and specifications will be available at the office at:

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Latino Cards Bode A Bountiful '93 Yule

By Margaret Hoyos

From the traditional sentiment of Feliz Navidad to the trendy "mensajitos" traded between school children, Spanish-language greeting cards are hot and getting hotter. Christmas, say card-producers, is far their most lucrative season.

Spurred by a growing demand from Latino consumers, greeting card companies are steadily expanding their Spanish-language product lines. This surge reflects U.S. Census Bureau figures showing that the nation's 27 million Latinos have a purchasing power worth nearly \$200 billion, more than twice the amount of 10 years ago.

Hallmark Cards Inc., the

Kansas City, Mo.-based manufacturer, has 1,500 cards in its Spanish-language Primur line, a dramatic increase from the 44 cards it introduced in 1983.

While Christmas and Mother's Day are by far the best-sellers, Hallmark spokesperson Amanda Kleiboecker says religious cards intended for madrinas y padres -- godparents -- and for special days such as días de los reyes, de los muertos y los santos sell steadily throughout the year.

The Primur line sells best in Los Angeles, Chicago, New York and Miami. Hallmark's "mensajitos," cards with messages on them, sell well in the larger cities. Schoolchildren trade the

small cards with friends.

Cardmaker giant American Greetings Corp. of Cleveland recently announced that it was expanding its Spanish-language line, La Flor, by 20 percent.

According to José Martínez, of American Greetings' Spanish product management group, Spanish-language cards represent about 16 percent of American Greetings' overall product line. The company reports annual revenues of \$1.7 billion.

The company's research shows that La Flor buyers are 57 percent Mexican American, 19 percent Puerto Rican, 19 percent Central and South American and 5 percent Cuban.

The production increase in Spanish-language or Latino-influenced greeting cards is not limited to big greeting card makers. Independent artists and companies also report an expanding demand.

Diana Bryer, who owns Rumpelstiltskin Productions in Santa Cruz, N.M., paints a line of cards depicting Mexican-influenced scenes. One of her most popular, a Nativity scene with a Mexican maría and baby Jesús, sold out well ahead of Christmas.

Buy Bryer has others in stock, like a Mexican Santa Claus wearing a poncho entitled "Manuel Rudolfo Claus," after Bryer's husband, Manuel.

Like other small card makers, Bryer doesn't talk in terms of census and research statistics, but says sales of her

products are up because the economy is up.

Her cards also sell among non-Spanish-speaking people, perhaps reflecting the popularity of Southwestern culture. She offers a boxed set called Southwest Tradition, which features cards titled: "Picking Pinons," "Cleaning the Acaquia," "New Mexico Lovers," "Making Chili Ristras" and "La Llorona." The Mexican Museum in San Francisco features her cards.

"The market has always been there, but the mainstream card business has just woken up to the demand," says José Antonio Burciaga, an artist at California's Stanford University. Burciaga sells a line of cards he has designed over the years, which grew from drawings he did for his family Christmas cards.

Lohr González, owner of Pava Prints in San Juan, Puerto Rico, concurs. She says stores are buying more and manufacturers are producing more Spanish-language cards because they've just discovered their profitability.

González is in a position to know. Pava prints is celebrating its 40th year in business. It markets almost exclusively to residents of Puerto Rico.

Its one foray into the continental market several years ago offered a card depicting Santa on a hammock under palm trees and setting sun.

"It sold well and we were asked for more, but we pulled

it to concentrate on the Puerto Rican market," she says. Its designs this year depict uniquely Puerto Rican themes. Its all-time best-seller was an oil-painting depicting items traditionally associated with a Puerto Rican Christmas, including a *cuatro* (a type of guitar), gourd, coconut and maracas.

Burciaga has several cards available this year. A card titled "Three Wise Men" shows three men on horseback crossing through a break in a border fence; others include a cross that says "Paz Raza"; and "Poinsettia" tells the story of the flower's pre-Columbian history.

(Margaret Hoyos is a free lance writer based in Washington, D.C.)

Christmas Card Vendors

Pava Prints: Celebrating its 40th year in business, Pava offers 30 new Christmas designs. All the cards are designed and manufactured in Puerto Rico and feature traditional Puerto Rican motifs. Cards can be blank or printed in Spanish or English. Price: 75 cents to \$1.75. For a brochure and price list, write to Pava Prints, 60 Cruz St., San Juan, Puerto Rico; (809) 723-3763.

Diseños: Muralist/artist José Antonio Burciaga has been designing Christmas cards for 20 years. Seven designs are available this year, including "Three Wisemen" and "Paz Raza" in black and white; and "Poinsettia," in color, includes a description of the flower's history. Price:

60 cents to 80 cents. To order, contact Burciaga/Diseños at P.O. Box 3729, Stanford, Calif. 94309; (415) 497-5145.

Rumpelstiltskin Designs:

Artist Diana Bryer offers a diverse mix of Latino-themed greeting cards, including "Manuel Rudolfo Claus," "Tortilla Maker," "The Chili Fairies" and "Chili Ristra." Individual cards range in price from \$1.50 to \$1.75. Bryer offers a gift pack called Southwest Traditions, six cards for \$9. To order, contact Bryer/Rumpelstiltskin Designs at P.O. Box 458, Santa Cruz, N.M. 87567; (505) 753-4792.

Colorama Greeting Cards: Colorama offers a selection of more than 3,000 designs for all occasions. Christmas cards feature Puerto Rican motifs. For more information on these Spanish-language cards, call (809) 765-0760, fax (809) 753-8122 or write to Colorama, P.O. Box 190747, Hato Rey, Puerto Rico 00919.

The Mexican Museum: A selection of Spanish-language greeting cards is available through the museum gift shop. For information on how to order, call the gift shop at (415) 202-9703 or the museum administrative office at (415) 441-0445 in San Francisco.

Hallmark, American Greetings: Spanish-language cards are available at leading retailers.

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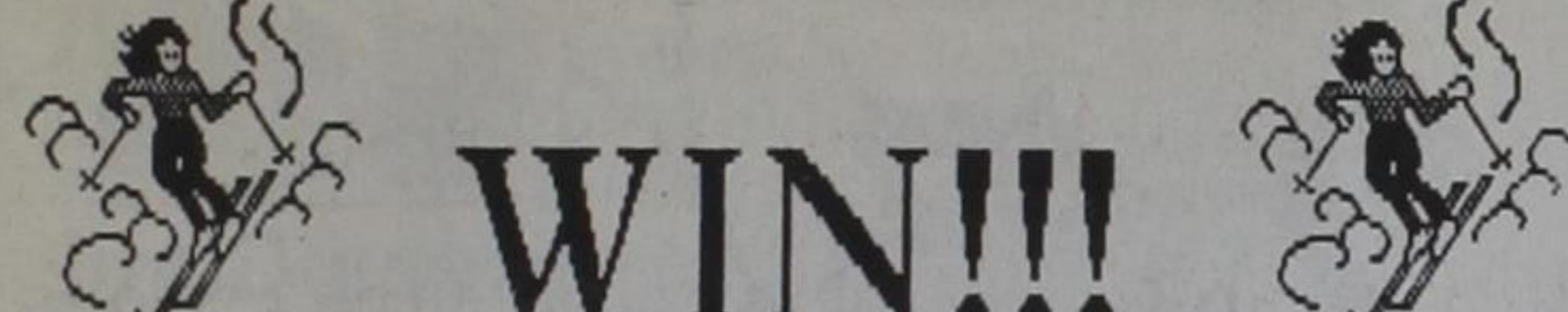
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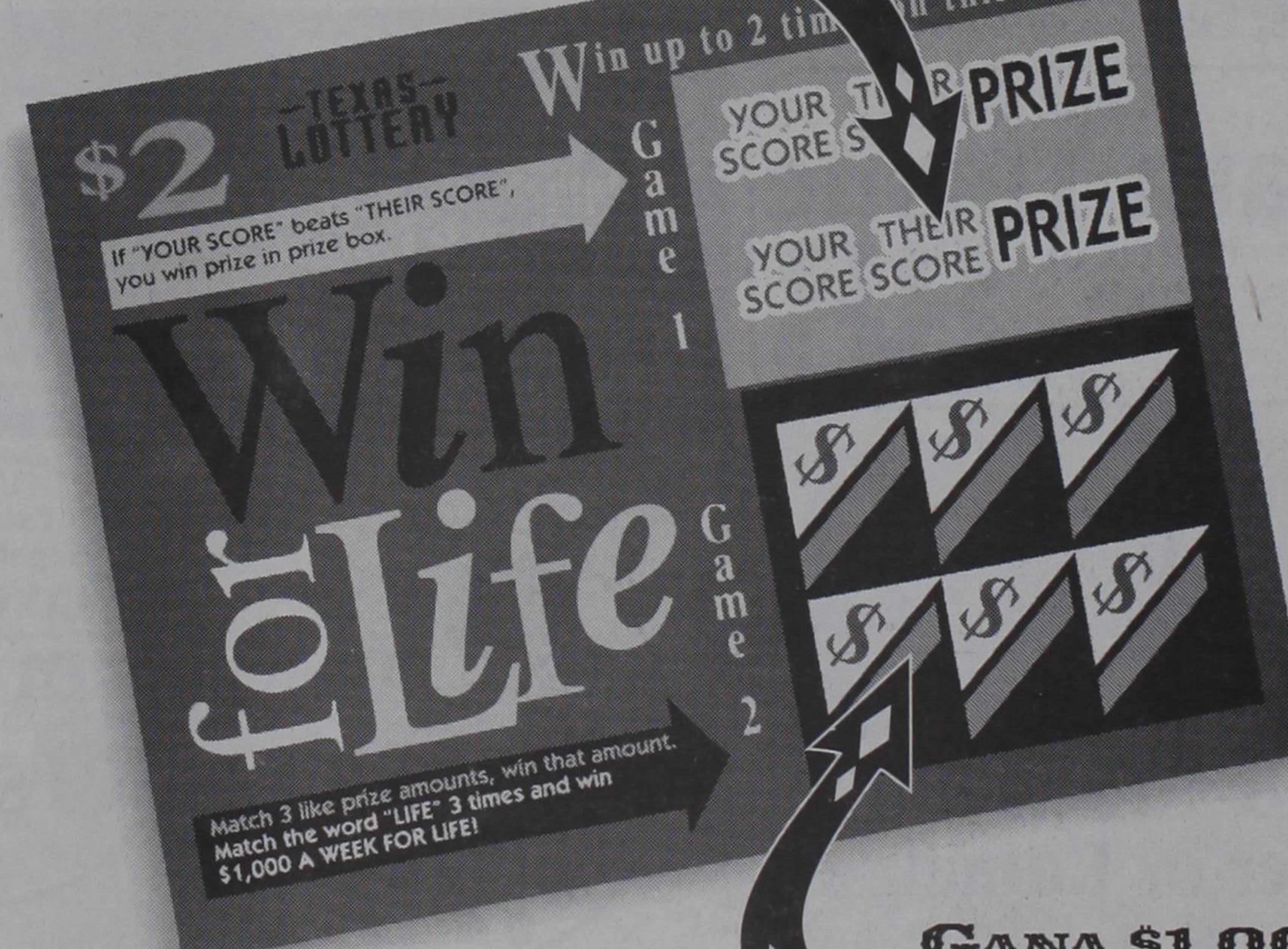
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