

An Independent Pictorial Nowopgjeer for All People
Primarily Serving the Black Population of Luoknck Counly ary the Sumounding Area 510 Easi 23rd Street

## Ole Miss Hires

 Rob Evaris As CoachRev. Charles A. Tenner The pestor of Hope Deiliveranto Temple, 2812 East 4th Street, Rev. Charies A. Tanner, invites the pubic to al-
tend a 'Great Revival' beginning May 10th through May 15 ith with the Rev. Levi Leniey of Oklahoma City, Okiahoma. This gresat gospel preacher has traveled Ecross the country preaching the word of God
to loss souts everywhere II you are looking for a bless ing: " you are sick, afflicted, oppressed and depressed, you need not miss this encinted man of God. Souls have been dellivered, bodies have ed through this grest ministry. Don't miss your beassing Come worship wihh us in it great weak of revival with the Aev. Levi Leniey.
Rev. Tanner welcomes you with open arms. Come and bring someone io be biessed
in these services, beginning in these services, beginning
on Sunday, May 10th through May 15 th. Services nightily at $7: 30 \mathrm{p} . \mathrm{m}$.


Rob Evans
 head
SEC.

Carnisha Lachanelle Giddens
Mothers
Day

Army \& Air Force News


Pvt. Joe A. Ibarra has completed basic trainin
onard Wood. Mo
onard Wood, Mo.
During the training, students During the training, students ceremonies, weapons, map reeding, tactics, maitary courtesy, miftary justicn, first eid, and Army history and traddions. He is the son of Richard L.
and Janie Ortega of 308 East He is the son of Riuneast He is the son of Richard $L$ L
and Janie Ortega of 308 East and Janie Ontega of 308 East The private is a 1991 gred ale of Dunbar High School.

Young Ladies Vying For Little Miss East
Lubbock"


Drue Hicks Shows Appreciation For Parents \& School
Drue Hicks, daughter of Fleicher and Ruth Hlicks, give do "'igh School, end the Lubbook Putilo Sctiocts for her academic achievements at Prairie View A \& M University. She plans 10 graduate with honors in the field of Psychol ogy, no later than December
1992. Her future plan is to be 1992. Her future plan is to be
come a Doctor of Psychology Drue is very active on cam pus as well in the comrrunity Stre has wirted tro the P. V Marching Band, and is in volved in niany other sctivities
on campus. She volunteers on campus, She volunteera
time teaching young psople twime teaching young people
twiting. Without the votunteer services, this, young lady gives, these young pzople
might not have the opportunimight not have the opportuni-
ty to ever twirl for a band. One ty to ever twirl for a band. One
of Drue's pide and toy was beof Drue's pride and joy was A'pha
coming ari, Alpha Kappa A'pa woman.
Miss H
lence anvene viho savs Esta-


RUBY JAY'S CORNER

New Hope Papist Church. 2002 Birch Aventine is a proud
church The pastor is Rev Dilute P. Maven. The

Sunday School began ar $9: 30$ a $m$. and $t$ was well attenders The teachers were at their pos tor today, it ives wencoth message Crises Number
1 10 os t the offer Class Number 4 I received it Fraise God
Morning worship hour began at 10:45 a $m$. with devotions which were led by Deacon Cork and Deaconess Chase. the music of the muting. It was just beautiful. Keep up the good work Brothers! Altar prayer was offered by Rev. Bobby Johnson, followed by song by the Male were offered.
Responsive reading, with all standing, was very inspirational to all in attendance.
The morning hymn was When The Roil is Called Up Yonder:
Pastoral observations were
given by Pastor Motor. He el given by Pastor Motor. He al-
ways has something helpful to say.
Fallowing another song. Pastor Motion preached on the subject "When The Devil Gets
In Church Members l" His les. In Church Members" His les-
son text was St. Luke 22.3. He tried to cut your mess and best. Heed the word of God! So true! vices wore carried out. Care. $\qquad$ will be held in S
Texas August of. effort. Prayer is th $\exists$ answer everyone,


Itrvistion to discipleship was extended. One came forward. What a blessing.
Offering and the rest of ter-

Visitors are always welcome at Now Hope - 'The Church

Lucille Jackson has obligatod herself to work with arts and rathe in the Association which

We'te asking all women to please to give one item for this

We still have the sick and shut -is of our community Sister Roberta Thompson was rushed to the University Medical Center on Sunday moming. She is in room 440 .
The first anniversary of the Mother's Prayer Vigil, spin-
scored by the W. M. S, will be gored by the W. M. S., will be New Hope Baptist Church, be ginning at $7 \mathrm{a} . \mathrm{m}$. to $8: 00 \mathrm{a} . \mathrm{m}$. At $8: 30 \mathrm{a}$. m. until, a muncha bunch will be held. Each lady is asked to bring their favorite
dish. We will fellowship This is not just for mothers, but for

Friday night, May sin, beginhing at 7 p. m. until 9 p.m

## 

WEEKL YMILIONAIRES - "When the inst Texas Lottery tickets goon sale May 29 , sever, weeks ahead of schedule, lucky Texans could win a prize no Comptroller John Sharp announced this week. The Lottery's first instant-
 offer instant prizes ranging from $\$ 2 \omega \$ 10,000$. In addition, Sharp said, one
ticket out of every 600 will offer Lottery players a chance to enter a weekly ticket out of every 600 will offer Lotery players a chance to enter a weekly
million-dollar gand prize drawing. Sharp also noted the the million-dolla million-dollar sand prize drawing. Sharp also noted that the million-dolliar
prizes will be paid in hard currency, not in the 10 -or 20-year annuities other prizes will be paid in hard currency, not in the lo- or dey car annie one ahead-of-schedule startup and efficiencies in the way the Texas Lottery has
been organized It will begin seven weeks ahead of the legislature's July 17 been organized: It will begin seven weeks ahead of the legislature's sully 17
deadline and it will be operated with just 186 state employees, compared to deadline and it will be operated with just 186 state employees, compared
California's 1,000 and Florida's 775 . Multi-million-dollar "lotto" drawings require a statewide computerized network of number-selection terminals an will begin approximately six months after the start of the instant-winnt games.

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The City wide Ushcis Unit
will convent it the Faith. First will comedo at the Fall t First
Baptist Church, 1504 East esprit Church, 1504 Ens il
$15 i n$ Street. at $\mathrm{E}: 00 \mathrm{p}$. m. on Saturday, May 3,1 1382. (4) will be the ir lot Annual Day Celebration.
FRerrabhments will be served atherweyds. They ares invitit all non-city. wive ushers 10 come from eveTy church. Their church usher
io asked to make o talk. Sing. ied scripture, ocr a poem. Ushers, please do not ing. get your canned go
Uther religion may inform and reform. But only Christ on transform.
Did you know that two cannot quarrel when one will not? Brother Tomn:y Lethridge, president; Sister Lue Harris, Darthard, reporter.

Rev. Barbara Gunk, pretor of First Baptist Church of North Jandergitfi, Pa , will be the conductor.
Our prayers are
reaved families.
mother, pesenily, his stepmother, passed in EI Pasc,
The Rosella Pillow private services were held Friday morning here.
CONGRATULATIONS, Mayor Pro Tom T. J. Patterson.
HAPPY MOTHER'S DAY to ail - dead or living. Loving Mary God continue to bless each of you, Mothers


LHS Students Win National Science Bowl


Left to right: Jeremy Martin, Jason Martin, Lubbock High School principal Rose Mediano; Juny
Sridhara, Jason Tumlinson, and Michel Hisia. Sridhara, Jason Tumlinson, and Michel Hisie.

The Lubbock High School math/science team has won
the National Science Bowl Victory came Monday in Washington, D. C. as the team compelted with a team from LeCceva High School of Albuquerque, N. M.
This is the second year in a
row that a Lubbock High math row that a Lubbock High math/
science team has taken the science honors at the National Science Bowl. The Lubbock High; squad wan the first-ever National Science Bowl last April.
Two of the squad, seniors
Michael Asia end Jung Stidha ra, were on last year's champira, were on last year's champt-
noship team. Other members of this year's team are juniors Jeremy Martin and Jason Tumlinson and sophomore Jesse Martin. Faculty sponsors have been Ann Sims, Ne
and Royce Akin.
and Royace Akin. At hell-time of the contest Monday, the Lubbock High team was behind 50 points.
They went on to win by a score They went on to win by a score
of $74-70$. The Lilibbock High of 74 -70. Me Levered by the

Superconduction Super-illidor Laboratory. The niouby the Sandia Labs.
The Lubber High students joinud the other three teams for a luncheon with the Presi-
dent Tuesday in the Rose Gardent Tuesday in the Rose Garden. They will travel to London
this summer or the internationthis summer or the internation-
al Youth Science Forum. The students returned home on Wednesday morning, and will

## EHS News Briefs

Estacado High School graduated, Elvia Gomez, has scholarship ia mathematics at Texas Tech University. This carries a stipend of $\$ 1,250$ for the academic year $1992-93$ Elvia was an outstanding stu-
dent at Estacado and is continwing with much success in her studies at Texas Tech.
Estacado High School is celt ebrating Cincu de Mayo with several activities. Teachers Wreak fast on the school's pa
be the focus of the assembly this morning at $8: 15 \mathrm{a} . \mathrm{m}$. The public is invited to attend this assembly.
The Lubbock High squad advanced to the championhip round on Mr . day follow ing successful competition in They participated in the nelonal bowl after winning a re gional bowl in Dallas last Feb ruary.
tho, Weonesday. Ap ill 29 ,
1992. There was excellent food entertainment, and very inspiring taiks by Dr. Maria Rivas an
Lilo Mercado. Friday, May 1 , there will be a Fiesta in the school's gymnasilin with food and games. Tuesday. May 5, will end the celebration with the Cisco de Mayo Paçeart. Vying for Circo de Mayo Queen are the forlowing Estacado students: Sonya Alvarado, Michelle Campos, Ahranda Carrillo, Leicia Gonzales, Vaienina Prieto,
lIma Quintero, and Michalle Irma Quintero, and Michalle
Sanchez Irma Quinte i
Sanchez.


 JUNIOR HIGHS,
 FLAGS F TWIRLERS De nonmember at the Juneteenth parade band!!

\& He need your name, the instrument you play and your J. T-Shirt size.

$\oint$ Contact Mary so bison at 766-1291.
f Deadline: May 31,1991

- Pau nay leave a message ar n

f the answering machine.



## OBSEQUIES

## Rosella Marie Pillow

)

Privete services were hele
for Mrs. Ac iella Marie Pllow last Friday et the Tull Tho Pliton Jt. Chapel.

Curry Funeral Home was in

Sis of arrangsments Sne kas born in Mansura
ouisiana on: Otober 4, 1922 She grew up in Fort Arthur Texas and attended coilege an uskegue institute in Tuske lee, Alabama. She met and Pillow, III, who swept her of her feet to Nashville, Tennes
see where they had three of heir six chadren: Robert a IV, Rose Maria and Cheryl Anil
She moved to Lubbock,
Texas with her late husband, Texas with he: late husband, Robert A. Pillow, III in 1952 and helped establish his den a) practice.

The last three of their six chil
aren were borm in Lubbock tro 1956-1964: Clifton Anthony. Bruce Allen and Barry Clenn. She is also survived by one
sister, Lovetta McGiory. ister, Lovetta McGion,
as director of the
abock Dey Cere Centers for the Lubbock Independen
School District. She was an ac

tive nember of New Hope Blaptist Church, and many cimember of the Lubbock Alumnae Chapter of Delta Sigma Theta Sorority, Inc. Her exzuberance for life and her compassion for all mankind will be greatiy mis ssd.


## Support Our Advertisers Because They Support You!

Berdine Thomas


Final rites were held for Berdine Thomas on Monday, April 27, 1992 at the Christ Temple COGIC with Bishop W. D. Haynes, pastor, presiding. Interment was held in the City of Lubbock under the di-
rection of Curry Funeral Home.
Pallbearers were friends of the family.
He was born September 25, 1908 in Bremiond, Texas to the pareniage of Ned and
Thomas. His parents precod ed him in death.
He was a resident of Lubbock, Texas for 32 years, coming from Bryan, Texas He was a member of the Church of Gou in Christ.
He leaves to mourn his He leaves to mourn his pass
ing: his wife, Bertha $E$. Thomas; three sons: Berdine Thom as, Jr. of Colma, California, Ed ward L. Thomas and Anthony D. Thomas, both of Lubbocir Toxas; a daughter, Alberta
Ross of Houston, Texas; tyo sisters. Hattie Lawson of Caldwell, Texas and Adiline Humphries of Levelland, Texas nine grandchildren, sever a hosi of relatives and friond

Otha Lee Chafer

eral services were read for Otha Lee Chater on Monday, April 27,1992 at the New Elder P. B. Phenix officiating. Pallbearers ware Rudy Boyd, Mike Session, John Brown, Otis Barbers, and Don-1 nie Jenkin.

- He was born Moy 16, 1924 in Frankston, Texas. He grew up in the Gentry Temple Church
of Goc in Christ, and antended of Goc in Christ, and anended
Pleasant Ridge Public Pleasant Riage
Schools in Frankston.
He leaves to moum his passIng: one son, Otha Lee, Jt. of Fort Worth, Texas; one brother, O. T. Chater of Fort Worth,
Texas; three sisters: Mary FreTexas; three sisters: Mary Fie-
drick of Fort Wurth. Texas, Wit lie Phenix of Lubbock. Texas and Dorothy Lindsey of Hollis, Oklahoma; eight grandchildren, five great grandchidren;
three great, three great, great grandchiz? dren

St. Matthew Baptist News St. Merthew Beptis Churchts Sunday School was at the
usual time, $9: 30 \mathrm{a} \mathrm{m}$. Letts force ourselves to get up and go to Sunday Schos. We noud teaching
During the 11:00 a. m. wor-
Sar Wash! Car Wash! Car Wash!

The Lubbock Branch of the NAACP Youth Council will be sponsoring a car wash Satur-
day, May 9, 1992 at Snith Temple Community Church, 1522 East Main Street, from .00 a. m. unti 1:00 p. m.
Donations are $\$ 2.00$.


Sister Imatha isanc
Reporter ship hour, the routine was the same. R. S. Stanley, pastor,
Rev. .

Soumwam Digent, Page preached a beautiful sermon. His subiect was T'm Going
Home'His soripture was Fomazs 6.26; Istiah 3:6-s Pastor Jtanle O said: "O dey, we all are going home. We need to mate preparation to go to the homa that God hese prepared for us. It's dect s.ct time that no one ean make for no one. tt hes to be wo, ourselves:
Let's pray for the sick and shut-ins, and all the things we have no control over. We need to realize that we have authority over the devil in thue name of onr Lard Jeagis
We can be victorious through the Lord Jesus Christ.
Rev. R. S. Stanley, pastor; Sister Imatha Isaaco, reporter.

-URGENT !!-
For bentor hatmony and communtications, the southrwest bigoes will pubish a Community Calendar FREE.
The Southwest Digest will publish for your organization, church, club This is a service of the South cst Digest accivities.
the Community in order to eliminale dupficatioas and aive argeniti tions an opportunity to support each others activities and a hetter Commurity Spirit
For more information, please call Eddie at $762-3612$.


## canverwis

SPS has made a strong commitment to Lubbick
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# 2. CHURCH DIRECTURY 

Your Absence from Church is A Vote To Close its Doors

## The Outreach Prayer Breakfast

The Outreach Prayer Break-
last met in the lovely home of Delberl and Dorothy Hood at 9:00 a m. last Saturday. This was a very good meeting. We had mary prayer requests. D ter Cinisisine Burrteson, Steter Irma Cook and Sister Dorothy Nash,
Tho morning soripture lesson was taught by Sister Elno19 Jones. Her scriptures were John 4:4; Mark 11:23; Mattheir 16:19; Psalen 25:4: Pstam 91; and Ephesian 6:16. In this trouble worla, uso your faith, and ter's gardiess.
Hebrew
taith is the $1: 1$... Now laings the substance of things hoped for; the ev-
idence of things not
seen. Luke 6:22
Si. Blessed are ye, when man shall hate yot, and
when they shall separate when they shall separat you from their company, and cast out your name as evil, for the son of man's sake. Remember greater is he that's withing you than he that's in the world.
Maithew 18:9 -. And
will give unto thee the will give unto thee the Keys of the Kingdom of
Heaven and whatsoevs thou shalt bind on earth shall be bound in heav en; and whatever thou shall loose on earth shall be loosed in heaven. have the power to change somethings in thange somethings in

## 5.7-92 <br> We Thank God For Jesus The Church's Zeal Without Knowledge"

 Part 2Matthew 17:5b -- Behold a voice out of the cloud (God) which said, this is my beloved Son, in whom I'm well pleased; hear ye him.
Revelation 2:2a, 4 \& 7 a ... Jesus said, 1 know thy works, and thy labour, and thy paffence, and thou
canst not hear them which are evil. Neyertheless, have somewhat aginst thae. Because thou haet teft thy first love. He that hath an ear, let him bear what
the spirit saith unto the churchos. the spirit saith unto the churchos.
Lord, you did commanded the Church to go; and
that the Gospel should be preached, but the Church is doing new "laying in front of abortion clinics, so is the preacher."
Mathew 28:19a - 20a - - Jesus said, go ye therefore, and teach all nations, teaching them to
all things whatsoenver I have commanded you. all things whatsoever I have commanded you. Matthew 13:30 ... Jesus said, let (the wheat and tares) grow together first the tares, and bind them in
bundles to burn them; but gather the wheat into my barn.
"Lord, they say: they were led by you, and to block the elines doors is a new thing. They say they don't mind going to jail; zeal without knowledge: shame, shame, shame
Romans $8: 5,7, \& 8$.- For they that are aftor the
flesh; but they that are after the spirit the things of flesh; but they that are after the spirit the things of
ine spirit.Because the carnal mindis emmity against God: for it is not subject to the faw of God. Nolther indeed can be. So then they that are in the flest cannot please God.
(To hear someonesay: I'm being led of the Loid. Don't always mean it of the L.ord. No we're to try they
spirit by the spirit. Isaac was blind and old. Wher hes spirit by the spirit. Isaac was blind and old. Wher he
was deceased by his son Jacob. By using spiritual words. His father asked how did you find they came so fast, and he replied: Because the Lord thy God brought it to me. Even while stealing his brother's
hirth rights. Yet, Iying using God's name. Genesis hirth rights. Yet, tying using God's name-Genesis 27:20, and if you're want to save lives be zealous.
And go to dopa house in your city: lay in front of is And go to dopa house in your city: lay in front of is
door, because dope is a killer cf our children also. But yos know you want because the dope dealer won't be so sweet as the police; 'you will suffer and youe don't want that!!!
"Lord, now the hypcrites want to go to the capital and local ecurthouse to pray. It's fust another game
man has come up with. so he can grat some praise." man has come up with. so he can grat some praise.
Mark $8: 33 \mathrm{t}$... Jesus said, get thee bahind me, satan: for thou savourest not the things that be of God. But the things that be of men.
"Lord, this nation was divided with killings and rrot-
ing: 1 week before man National Prayer Day You'd ing: 1 week before man National Prayer Day. You'd samo Re, war nu may.
sut Remenber God humble ourselves and TY is not heal our land if we Luke 13:34-35a ... Jesus said, O'Jarusatem (Chura). And stonest them that are semt unto thee:
prophets. And stan how often would I have gathered thy children together, as a hen doth gather her brood under her wings, and ye would inoti Behold, your (Church) house is lett unto you desolat?; and verily it say unto you, ye
shat! not see me, until the time come when ye singll shatl not see me, until the time come when ye sinall
say. Blessed is he that cometh in the name of the say. Blessed is he that cometh in the name of the
Lord.
Mark 3.25 - - Jegus satd, it a house be divided aginst Mark $3: 25$ - Jesus satd, If at he
itself, that house cannot stand.
"A Anerica, it's praying ilme, ano il's long overdue. MAAAAAMMMNNNNNNNN *
God is not inrough win

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By Our tord Jesus Christ
Wy eur tord Jesus Christ
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Your Brother in Christ Jesus Alwaysif

## your God given power.:

 not be slrald for the terror by night; nor for the arrow that flieth by day. This speaker said: -Pray for the salyalion not the problem.Things look dark, but we are the light of the
world. Why let it get so Jrid. Why let it get so
dark. We are the salt. dark. We are the salt.
Lei's began to save our people through the word of Jesus.

And starding up on our Faith, let's began 10
work on sin. Black peoFle ind not each other, do what we can to litt our Brothers and Sisters who
are falling into the trap of are falli
satan.
satan
We
We were blessed with
songs from Sid drick drick entited: "Sin Doesin' Live Here Anymore' and "He Looked Beyond My Fautts Thought for the

## 8

 Thought for the week: AI will allure her, ano bring her into the wilderness, and speak Inforably unto her. "Hosea 2:14.

## FROM THE 领 OF

 PARSON D. A. SIWITH the age of Hosea was one of great material wealth. The perio was alone known for its deplorable spiritual decay. The Northern Kingdom of Isreal, to which Hosea belong and where he prophe sied, a century eariler had had to pay tribute to the overshadow ing empire of Assyria, but, under Jeroboam, II Isreal had been able to expand its terroritiec, increase its weelth, and enioy its people exuitant in their prosperity, zealous in thair religious ceremonies, and careless of their moral obligation.The message of Hosea to tsrael comes on the eve of a time When financial security was to end and povorty would begin. I the light of these trying times to come, Hosea bring a nessag that appears to be mingle for the speaks of the impending judg has his account of the mercy of God.
When we take a closer book at Hosea's message, ive discove that is more than a story of God's dealing with Isreat: It also is a sto ry of His discipline with the Church and with individuals who have forgotten their first love, who have proven false to thsir calling fand have neglected their spiritual responsititity.
So Hosea's story points out one of the most fiecuent cause of Hove you forget God? Il may be that you
earthly mercies; but you know better than any lost some of yol and than anyone else the rea son wiry God has stripped you down to nothing. You have forgoten Him in His gitts. You have tried to live without God in the world. In jealously for His own honor, in love for your scui, He withdrew the gitts you abused. He discipline you so that you may feel once again that you need Him. God never deprives us io anything witriout a cause. Bu il you wis not give Hirm the praise the enjoyment of His bestowed blessing. He will make you see the enjoyment of
Him in their loss.

## POSTAL JOES <br> Lubbock Area

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Wed: Gerge Woads Wed: Gsorge Woads
Community Centar Eact Zenith \& Erskine 2:00 p. I.. a.0tt p...ा. The health sereenings are open to the gener publie on a walk-in beste.
For more information. please call the City Heatth Department at 767-2959.

## $\sqrt{E x}{ }^{2}$

## - Special Notice

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SMITF゙: TEMPLE
A Commurity chureb

C. d's Word Ou Shiela
ies: : Gheint Our Sulvation
The Holy Roirit Cur Teacls?

152: East Main
Lubbock, reyå
Rev. D. A. Smaltt. Pastor
Rcy. Edwin Scott, Aosistant Pastor


## cilial-ogue

DEAR DALLOGIE: Why, must we be DEAR DIALOGUE: My grandather cursed by wrinkles? As 1 age, 1 can't and three uncles all have had strokes. With that history f worry that I might

Iused to becute BW. New Oreans, LA
DEAR B.W: Cursed. Remember hat beauty is in the eye of the betholder. In his classic novel Les Miserables victor
Hugo wrote When grace is ininel Hugo wrote "When irace is ioined
with windes it is donatle here is with wrinldes it is adorable. Theere is
an unspeakable dawn in happy old an unspeakable dawn in happy old
age." That said, here are some of the ase" "That sid, here are some of the
whys of wrinkles: Gravity is one whys of wrinkles Gravity is one
reaits, you cant defy it forver, and over time, it cause sagsing Sun is another wnike- walke. Compare the your haciside, where the sun never stines. Smokers are much more prone to develop wrinkies than non-mpokers. Ifuse of alcohol disuppss a diete the lack
of vilanins A and E an make skin age of vitaminiss A and E Ean make skin age
more quickly. But along with taxes. wrinkles are inewtuse.
****
DEAR DIALOGUE: I love yogurt and am trying to decide if yogurt with fruit is a better choice than plain.

CB Kanses City, KS
DEAR C.B. It depends. If you're trying to lose weight, the plain nonfat or
lowfat is best. from 90 to 120 calories per 8 -ounce serving, Some brands of fruited yogurt also have sugar adted. running the calorie count to about
250 . Check the label 250. Check the label.
$\qquad$

## Outreach Prayar

you'te welcon.e back amytine. On Saturday, we will be out there doing all the good we
can, and asking our our Lord to continue to give us strength.
God is a just God, He does
not fustity "Sin." Watch It."
Lord, help us to draw
Lord, help us to draw
near to you, so we can

## Look! L90k! Look!

We are having a garage
sale May 5,7 \& 8, 1992 sale May 5, 788,1992
at Alexandor Chapel C0 at Alexandor Chapel CO
GIC, 46th Street and Av GIC, 46 th
enve $P$.
Items will include: rods and reels clothes shoes, dishes, and othat nice items. Come and seet We
have so much to choose have so much to choose
from. Hours are from 8
m. untill $3.00 \mathrm{p} . \mathrm{m}$.

Lending Money

## Pelatives Difficuli <br> Difficult Decision

reviding money 10 a friend or retaice can be a touchy mat:
tor. Bankers are often aware of this stluation occuring be cause the lender pitien seek satice about inferest rate. lerm and contrat.
Some would argue that a business-like agreament oumplete with loan contract, is the best way to go. Others say

## The

Birthing
Project is Here in Lubbock
The Center for Community Health \& Well-Beimg, Inc. is ponsoring a program called The Birthing Project." This program grows healthy their mothers during and after progancy.
Amette Goodall, director oi the hical program, says: We are a communify based volur teer organization which wa started in Sacramento, Califorone man. At that time, each woman adopted a pregnant woman as her little sister. After months of getting to know each other, finding out every ing we could abcut materna andending child birth preparation classes. Beby Bunch 1 was born.
She went on to say: "The Sacramento program has been referred to as the 'Underground Railroad Fo Now Life.
In this local effort, "Lubbock has been designated as a de
pot on this Aailroad. The Conpot on this Railroad. The Conwilling to donate thair time, energy, and love to this worthy cause.
The Liuhbock program ac epis women of all ages, races and circumsiances. Althoug to women who are very yourg, substance abusers or home ess; have a 'special problem' is not a requirement for accep ance into the preyact. Some heeds hlep in locating a docto or someone to talk to. For more information, you
may contact Arnette Goodall at may contact
$763-4795$.
"Easter \& Mother's Day Poemı" Mrs. Myrtle Mannix
My days are all Easter for he took away my sins. I hislify His name so great a one is bee. I exhaull his throne forever to be the Fildays of good forever. The Blessed Day! May all wro read by going he way.

## R <br> Something

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##  $\begin{array}{ll}\text { - Fiesh } \text { Powers } & \text { Arrinageme } \\ \text { - Green \& } \\ \text { Blooming } & \text { Corsages } \\ \text { Plants } & \text { Gifts }\end{array}$ Plants $\begin{gathered}\text { Fruits Baskets } \\ \text { - Silk Fiowers }\end{gathered}$


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they would want to deal whin
lamily requents - with friends a contract might be okay. Parato matomine oftitod anf
article on this subject. The witler suggestod some ways to sby "no' 10 the loan request it (1) Contemitale early and have an allequeste plan if idy to cropose. This will convey the leeling that you are definilely interested in seeing the problem resolved but may preter another route be taken
(2) Be honest. Tell tiem you are such that your would feel uncomfortatie taking the amount requestes from you unds, then you would proba was being madk
(3) Ask for some time to con sider the request, speak with someone else about it and lcok at your financial picture with this in mind. Really do this, and chances are any ad viser - will in fact advise your accountant, your attorney your banker - will in fact ackise you against the loan. We have
alf been mondy complelely undc a wonderfut fampily rela tionsiip. So generally speaking, we will not think it in the individual's best interest Than you can blame your "nn" can be upset with them rather than with youl This removes the personal involvement. (4) If the request seems to uncover irresponsibility. would probably be better if you did say no. The borrowe
anc get serious about takin care of his finances on his awn At thio noint yout minh piain his need so you can be fer make this sssasanent. In Parad journalist insists that potential isnder has wei
tightic esk fo: this information and even should. You may hiave mora wiscom about an linvestment or businass deal ane fout $\mathrm{n} \boldsymbol{y}$ want to fincimce fallurel Explain that your ex prrience is such thét you have wever been very confortable and would hate for the deal to go "sour" for both of you. Then the author addresses some additional points about lending money. He wavis -Finent tal dealings among enough without putling an added strain of loaning money, especially when it may plane the lender in a financiel bind, with the result being the render becomes upset and out-of-sorts if the loan does the following:
(1) Can I afford to lose this amount in the event it is not iepaid?
(2) Will nol having the money hange $m y$ lifestyla?
(3) Am Ifeeling pressured to do something I really don't want to do?
(4) Am I comfortable talking
about the terms of repayment ever though in the final analysis I may not use a contract? Is the borrower comfortable talking about repayment? (5) Am 1 lending the money
for a positive reason?
(3) Have I discussed this with an "outsider", perhaps a ion?
Causing the borrower to do some aoul scearching may be the best thing you've ever
done for nim Ask it hes ex. done for nim. Ask it ho's exhaused all other resources fo borrowing. Ask it he is roally commirtcd to the teason for
borrowing fa coinmilment is best measurec b; the antount of monsurec by the antount wiling to put into a deai). Lending the money. could cause extended problems. Pehaps one more monthly
payment will 'do the person in." Or maybe a spouse is opposed lo the reason for borrowing and saying "yes' could cause World War III.
Ant you sayi, family is familyi. And when hendled property. lending money to relatives can be a source of great personal
pleasure. You may do yourself a favor by charging a higher rate on the loan than you would be able to earn in another investment, plus you may save the borrower monsy with at a financial instilution. at a tinancial institution.
When sefing 'yos' good idea to decide: (1) the rate (it any) and the term, or when the loan will be
(2) what course of action will be taken if the borrower de-
cides during the term that he cannot repay the loan. (3) what would happen to the loan if the lender dies before the money is paid back
(4) meihod

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Page 3, Southwe: Oigest, Thuraday, Nay 7, 1992

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bock. Texas U. S. A. get thls effort. get this affort.

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