

# THE Anchor News

## Serving the Central Texas Community

*Celebrating 12 Years!*

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## Jay Simone, 11-year-old author, markets own book

BY WB GUNTER

Precocious and inspiring, Jay Simone, aka, The Decade Author, wrote her first book before she reached second grade while attending school in Virginia. By then, she had an audience familiar with her stories and writing abilities. She credits her love of writing to the encouragement of parents, teachers, and positive feedback. At the age of 11, she is now a published author, has a writing coach, and is creating a book club for youth.

Simone's book, 10 SHORT STORIES & POEMS FROM THE MIND OF A 10 YEAR OLD, published in 2014, is her first published book available online through Amazon. It is a compilation book of 10 short stories and poems she has written over time. "In this book are blurbs introducing each story; plus there's a picture including a photo of my dog as one of the characters. This book introduces the book, Glossy Girls, which will be included about in a future book. My mom gave me writing assignments, so I had them on my computer. Once the book was compiled, I wrote poems, and they too, became part of the book."

Simone was familiar with the computer by her first grade year and that's when she was encouraged to write a book. When she shared her desire with her teacher, the teacher told her that she could be like those authors and that she should never think that she could not. "She gave me so much encouragement and



JAY SIMONE

feedback about my work. In the class, she had a book basket that contained published books we could read. I asked if I could put my book in the basket entitled I Don't Like Dogs. She said, "yes, and I remember being so proud to have it in the basket to share."

In addition, her grandfather influenced her to write through his storytelling. "He used to make up bedtime stories using characters based on our family." Simone read a lot in school and dreamed of writing like the authors of the books she read.

As a military child, Simone's relocation and love of writing continued to spur her forward. "When I was in 2nd grade attending school in Kentucky, my teachers had us to write, then take those stories and compile them into books. As future authors, we would learn about a genre, write about it, complete drafts, edit,

See **SIMONE** pg.16

## Christian Brothers Moving Services earns Angie's List award

BY LINDA CRAWFORD

The letter begins, "Christian Brothers Moving Service has earned the service industry's coveted Angie's List Super Service Award, reflecting an exemplary year of service provided to members of the local services marketplace and consumer review site in 2014."

Yes, you read it correctly. Waco's Christian Brothers Moving Service, owned and operated by Janet Chisom, has been awarded the Angie's List Super Service Award. The letter continues, "Only about 5 percent of the moving companies in Waco/Temple have performed so consistently well enough to earn our Super Service Award," said Angie's List Founder Angie Hicks. "It's a really high standard."

Christian Brothers located in Waco was founded on August 15, 1995 by the late Willie Chisom,



JANET CHISOM

Jr. who had a vision for helping others and for revolutionizing the moving service industry. With his passion, coupled with his search for knowledge, he was able to begin meeting the demands of service needed in the moving and delivery indus-

try. During this process, he and his wife, Janet, began to learn more about the industry and use their outgoing personality to forge important relationships and alliances with other moving and delivery companies.

This timely strategy earned the company outstanding referral ratings from homeowners, professional organizations, and other businesses. These ratings allowed them to quickly position their business, build its reputation, employ multiple people and soon take it to a new place in the industry by providing reliable services at an affordable price.

Christian Brothers Moving Service, has proudly served Waco, TX and its surrounding communities and cities for over twenty years. This business has

See **CHRISTIAN** pg.14

## Perry Hoskin, the man of muscle

BY WB GUNTER

"The key to building a healthy, aesthetically pleasing body is about 70% diet and 30% physical activity. When it comes to nutrition, its important to consume nutritional carbs over empty carbs. Good carbohydrates come from foods like sweet potatoes, fruits, quinoa, brown rice, and foods like oats. Empty carbs include pasta, breads, and foods with low nutritional values." And, who would know better than the Musclemania Pro Physique Champion, Perry Hoskin, who made a special appearance in



PERRY HOSKIN

Killeen during the Wellness and Nutrition Expo.

Perry Hoskin has been

training since 2010 and last year took to the stage to showcase his hard work. His schedule is consistent; his diet is natural. When dialing down for shows, he's scheduled to eat 7 times a day, work out twice a day, totaling about 3.5 hours—one part cardio and the other weight resistance training. Before traveling, Hoskin meal preps his foods (weighs on food scale, divides out proper portions, and stores for convenient, ready-to-go access) 2 days before taking trips.

See **HOSKIN** pg.2



### J.L. AND LINDA CRAWFORD

A co-owner of *The Anchor News*, J.L. Crawford is the director of operations for the paper. He is also an instructor at McLennan Community College, a Bible teacher, and a LegalShield Independent Associate. Linda Crawford is co-owner and editor of *The Anchor News*. She is an instructor at McLennan Community College, a Bible teacher and a conference, workshop and motivational speaker.

## HOSKIN

Continued from page one

"Competitors typically use 6 Pack Bags, (bags designed with compartments of pre-divided pockets and containers). Those bags make traveling with meals on flights a lot less stressful." Hoskin jokingly remarked at the absurdity of having to explain taking 15 lbs. of meat on a plane, his favorite mode of travel.

As a former athlete in team sports, Hoskin never understood the link between exercise and nutrition. But now as a competitor the parallel is more than evident. "Carb loading and carb depleting are two animals of their own. They quickly teach us a ton about how, what, and how much we eat affects our mood, hormones, energy levels, and so on."

Even though Hoskin trained others for about 4 years previously, he no longer trains others, he explained, because of the demand it takes to train himself. He believes competing and body-

building is comparable to a full time job within itself.

Hoskin was like many Americans, who grew up having to finish all the food on their plate before leaving the table. Upon breaking that habit, he quickly learned that our metabolism is one of several factors which determines who does or doesn't gain weight and how fast.

Until a number of years ago, he played football yielding a cracked sacrum and pinched sciatic nerve. He took some months off to heal. Even though he didn't suffer much weight gain due to his high metabolism, he realized how much strength and agility he lost. "I made a commitment to myself, that day, to spend 4-5 days a week working out, getting and staying in shape."

"Appearance can often be deceiving," he said, using an example of people using diet pills to control weight, or skipping meals. The de-

sired results may be initially reached, but their health may have been compromised as well, and the results are generally temporary.

"Be sure you are doing what's going to make you healthy. The weight loss comes with the territory." Since there is a common misconception that great physical attributes are equal to proper nutrition and healthy living, explained Hoskin, it is vital that people establish a meal plan conducive to their own health and needs. "If it took 5 years to put weight on, its irrational to think that it should disappear after a month or two of work. We often tend to forget; we gain weight 1 pound at a time, and losing it is no different."

Traditional body building is based on muscle building. Physique competing has similarities, but doesn't have quite the same guidelines. "I build muscle mass through isolation training and proper muscle feeding and recovery, and use cardio training, and a high metabolism rate to burn calories. With any type of training, it requires motivation, and that's something that's lacking in many people today. Treadmills, elliptical machines or climbers have few functions, and motivation wears down after a while for the common person."

To minimize injury, proper maintenance is necessary. Warm ups should be done before the workouts and cool downs afterward. "My body has a way of reminding me when I don't provide proper maintenance to my joints,

and wrap them as needed. I have to take care of this Ferrari... on the inside too." Motivation and the ability to create a variety of exercises have to stem from the inside as well as other sources.

"If I didn't win another trophy, I'd be okay with it because ultimately it is myself who I compete against. So, when I'm on stage, I simply have fun." Hoskin has a career built on competition. He dedicates his shows to his brother who suffered fatal head injuries in a Humvee roll over. "I owe it to him to give my shows my best effort, so I do and I will continue, and thank him for the inspiration."

Once competitions are over, Hoskin enjoys relaxation and sunshine. Whether on the shores of Capistrano Beach, St. Thomas, Virgin Islands, or a location nearby, he does not take time to unwind for granted.

On June 20th, Hoskin will be competing in Florida at Fitness Universe 2015. He plans to share his knowledge with the rest of the world through books, speaking engagements, and the Web. For now, he continues to work on his chronicles and enjoy the competitions, while reaching out to inspire and motivate others. Hashtag "staymotivated" to see what Perry Hoskin is doing, or simply log on to [www.facebook.com/perryhoskinofficial](http://www.facebook.com/perryhoskinofficial) to visit. For bookings, contact [renor1@yahoo.com](mailto:renor1@yahoo.com). One last thought from Hoskin: "Life begins at the end of your comfort zone." #staymotivated.

## Create a precious moment for Mom this Mother's Day

(NewsUSA) - Mom. Just the mention of the word can spark memories of love, warmth and kindness. It's why a day has been designated just for her, honoring all that she's done.

Trying to decipher what to give "the woman who has everything," however, can be a challenge. Experts agree, saying there is a tremendous amount of pressure to find the perfect gift (I'm talking to you, Hallmark), when in reality, most just want to know that they're cherished.

So, what says love to one of the -- if not the most -- important women in your life? Read on for some ideas on how to create a precious moment for mom on her special day.

- Give the gift of time. Anyone can take mom out for a nice meal -- the restaurant business counts on it. But a real treat might be to shoo her off for some alone time to her favorite book or clothing store (maybe with a gift card in hand) while you stay home and cook and clean for her. This way, she

gets the best of both worlds -- no chores for a day, and time to herself with a little pocket money to boot.

- Write down some heartfelt words. Be it in poem, story or a letter, moms love the written word. For added panache, tuck this on a tray with a homemade breakfast (in bed, of course), a handpicked flower in a vase, and you can count on a few tears.

- Or place a special "Mom Ad" in *The Anchor News*. Call us at (254) 715-8943.

# THE Anchor News



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#### PURPOSE

*The Anchor News*, dedicated to serving the community and surrounding areas, focuses on positive news and accomplishments of minorities.

#### POLICY

Anchored on the principles of scripture, *Anchor News* will at

no time publish information that is potentially libelous material or intentionally malicious, derogatory or irrelevant.

#### EDITORIAL POLICY

Signed opinion articles do not necessarily reflect the opinion of the editorial staff. Unsigned editorials reflect the opinions of the editor.

#### LETTERS AND ARTICLES POLICY

The comments and opinions of our readers are welcomed. Letters

and articles should be e-mailed. Letters should be no longer than 200 words and must include a name and phone number. Article submissions should be no longer than 450 words and should include an original head shot (in jpeg format) along with your name, address and phone number. We reserve the right to edit for grammar, space, potentially libelous material and copyright infringement. We also reserve the right to refuse derogatory, irrelevant and malicious submissions.

#### SUBSCRIPTIONS

Subscriptions are \$36 a year (12 issues) and can be paid by check or money order. Send all correspondences to *The Anchor News*, P.O. Box 23534, Waco, Texas 76702-3534 or email to [theanchornews@aol.com](mailto:theanchornews@aol.com).

#### ADVERTISING RATES

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## Incommons bank question and answer

**BY REGINA MARTINEZ,  
VICE PRESIDENT,  
INCOMMONS  
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**Q:** I believe I have been a victim of identity theft. How can I clear my name?

**A:** If you think your identity has been stolen, take these steps ASAP:

- Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. (As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts.)

- Once you have placed the alert, you can order a free copy of your credit report from all three major credit bureaus. The special toll-free numbers for the fraud departments are: Equifax (1-888-766-0008), Experian (1-888-397-3742), and Trans Union (1-800-680-7289).

- Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit when disputing new unauthorized accounts.

- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.

- File your complaint with the Federal Trade Commission. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps the FTC learn



**REGINA MARTINEZ,  
VICE PRESIDENT**

more about identity theft and the problems victims are having so that we can better assist you. Call toll-free 1-877-IDTHEFT (438-4338) or visit their website: [www.ftc.gov](http://www.ftc.gov).

**Q:** How can I protect my personal financial information while using social media sites?

**A:** You should avoid sharing personal financial information on social media sites. We suggest the following to help ensure a safe experience:

- Only use trusted media sites

- Use a different online banking user ID and password than other online accounts

- Do not post personal information to social media sites

- Use privacy settings to restrict the individuals that can view your information

- Verify that a friend request to join your network came from the person you know before granting the request

**Q:** How can I keep my information secure while banking online or when I'm

using my debit card?

**A:** There are many ways that you can help ensure a safe online banking experience. Some common suggestions include:

- Install anti-virus software, and enable a personal firewall

- Make sure to use the most recent version of your web browser

- Change your password periodically and do not share it with anyone

- Do not install software from unknown or suspicious sources

- Avoid online banking while connected to public wireless networks

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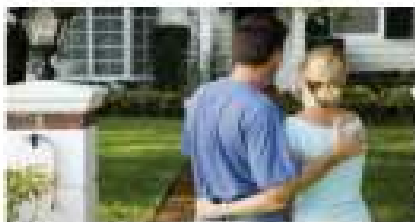
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Our motto is "If You Don't Believe Us, Just Watch!"

# How to handle parenting guilt

BY MONA DUNKIN

Humility is a do-it-yourself job. How do you handle parenting guilt? I must admit that is a pretty ambitious title. I must also admit I do not have the answer, only suggestions. Here they are.

Q: "I am in school plus I work. I love being with my two children and we have a great relationship. When I put them to bed and I need to go to study, I feel so guilty because I cannot snuggle with them until they go to sleep. They cry when I leave the room. What can I do?"

A: You sound like a very caring mom who enjoys her children and spends quality time with them. I understand your pull between two important duties of parenting and school work. A key phrase for your guilt is in your comment, "until they go to sleep." Although you put a child to bed, he must learn to put himself to sleep. Establish a loving ritual at bedtime to set a tranquil transi-



MONA DUNKIN

tion atmosphere. This can include a warm bath, light snack, brushing teeth, favorite story, goodnight prayers, snuggle time, tuck in kisses and assurance of your love and presence - even from the next room. Help the child feel secure by cuddling with a special toy. Set a safe and cozy atmosphere by turning

on a faint nightlight and perhaps soft music.

Don't Cope. Overcome. Understand that parenting guilt is par for the course.

Q: Although we are a two-parent family, my husband spends most of his time in his selfish endeavors and leaves the child rearing to me. When I go to work early, my daughter begs me to stay. She does not like her daddy getting her dressed or fixing her hair. What should I do?

A: Gloria Steinman observed that many families have too much mother and too little father. Unfortunately, the mother is often a procurator of this situation by failing to encourage dad to participate or by being too critical of the way he does things.

I appreciate your concern over the child's issues and encourage you not to allow her crying to be a control tactic. Children are sensitive to unexpressed expectations and want to please. When your daughter knows (through words and senses) that Dad is a welcomed and trusted co-partner in parenting, she will warm up to it also.

Needing space to the idea of co-parenting is not the same as being against it. Talk with your mate about misgivings and actively listen to his reply. Do not become defensive when the other is being honest. Be vigilant against neglect while understanding conflicting emotions and attitudes. Set firm schedules with a leeway for legitimate exceptions; give and take space as needed. Together all of you will enjoy the family bond.

Parenting is a tough job and very rewarding. Hang in there.

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# Conference addresses mass incarcerations

For the seventh year, attendees from six countries on three different continents will gather to discuss concerns and develop resolutions to the detrimental impact of mass incarceration. The three day conference provides a forum for those personally affected by incarceration as well as representatives of secular and faith based organizations serving prisoners and their loved ones.

Keynote presentations include Sandra Joy, Associate Professor at Rowan University in New Jersey. Joy has long studied the unique grief experienced by death row families. She will be joined by members of families facing the execution of a loved one, including one whose loved one has already been executed following years of isolation on death row.

Amplifying the controversial issue of prisoner isolation, the Michigan Citizens for Prison Reform will display a full size mock solitary confinement cell throughout the conference. Attendees will have the opportunity to enter the cell and reflect on the effects of long term isolation.

A trio of formerly incarcerated juveniles including Sara Kruzan, a victim of human trafficking will address the dangers of housing children in adult prisons. Kruzan's case gained international attention when advocates around the world fought for her release from a life sentence beginning as

a teenager, when she murdered the pimp who enslaved her.

Exoneree, Ronald Simmons-Bey will share his twenty year personal fight to overturn his wrongful conviction. His own son was murdered during his fight for justice. Despite being victimized by the judicial system, today he strongly advocates for restorative justice.

The conference offers thirty workshops facilitated by representatives of major secular and faith based organizations from across the world. Evening advocacy forums will confront critical legislative issues related to mass incarceration.

Highlights in the exhibit area include a prisoner's art exhibit and an anthology of prisoners' writings, as well as meeting authors of the recently published controversial books, *The Unvarnished Truth about the Prison Family Journey* and *The Mind of a Molester*.

The annual conference will be held May 6 through 8 at the Wyndham Gardens Hotel at 2645 LBJ Freeway in Dallas, Texas. Registration is now open. The registration fee of \$265.00 includes all activities at the three day conference and noon meals each day.

For further information interested parties should visit the conference website: [www.prisonersfamilyconference.org](http://www.prisonersfamilyconference.org) and may call 915-861-7733 or e-mail [info@prisonersfamilyconference.org](mailto:info@prisonersfamilyconference.org).

## Temple of Christ Church

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- Sunday Evening**  
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*Pastor Matthew Reed and Wife Helen*

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## President Barack Obama's legacy

BY RON OLIPHANT

We are in the middle of 2015, and that simply means that President Barack Obama is near the end of his presidency. In Waco, I notice a dislike for our first African American president. Bumper stickers decorate cars, and signs stand in local businesses basically stating that they can't wait for him to get out of office. All presidents have followers and haters, but there is always a truth that defines a president's ability to govern. I was curious to know what he has done since entering the oval office, and so my research began. It turns out he has gotten more done than he is given credit for by our local haters. I will list the top five just to awaken you to the truth:

1. He passed health care reform;
2. He passed the stimulus (signed a \$787 billion dollar American Recovery Act in



RON OLIPHANT

2009);

3. He passed Wall Street Reform (signed the Dodd-Frank wall street reform act);

4. He eliminated Osama Bin Laden;

5. He turned around U.S. Auto industry by injecting \$62 billion of Federal aid into GM and Chrysler.

I could go on but if you really want to know the truth the information is out there.

He has done more than most people know, to help the citizens of this country. If we could get past his skin color, the truth would make him one of the most accomplished presidents we ever had.

If the stock market gives us a sign of the times then we have gone from a recession in 2009, when Barack Obama became president, to a growth rate that has seen the Dow Jones increase over 150%. Unemployment has dropped 6.1% and we have inflation in check. Financially he has been good for the country. Wall Street loves the president.

President Obama has fought for Women's rights, Gay rights and immigrant rights. He has made improvements in education and child care. The list goes on and on. In the end, I think his legacy will be that he cared about people. He tried to help all people and bring us together.

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PICTURED ARE KASHIA H., ALEXANDRA A., OLIVIA M., ALEXANDRIA M., JORDAN B., AND RODNEY DUCKETT.

BY WB GUNTER

Do not attempt to adjust your channel! What you see before you on KNCT TV every second Friday at 8:30PM and Sunday mornings at 10:00AM is a revolutionary transformation. That's right, "Positive TV is Back In Season," and the faces include teens, Kashia, Alexandra, Olivia, Jordan, and Alexandria. These young ladies are up at the crack of dawn, scheduling, promoting, preparing topics, and more before grabbing the school books and heading off to school.

As part of the organization, I.M.P.A.C., stands for Intelligent Minds Proving & Applying Commitment, the teens are involved in a motivational program that propels them to success. They map out and follow specific strategies beginning with a positive mindset, and direction. As a member of IMPAC, they have access to career coaching, workshops, critical thinking activities, and now, a television program called @iYouthChat (at youth chat), which airs every 2nd Friday on PBS KNCT-TV at 8:30PM. The show rebroadcasts at 10:00 AM Sunday mornings.

According to Olivia, "We will be discussing problems and issues related to schools, community, and adults, addressing fitness, lifestyles, and health. After working in a gym, I became interested in affordable fitness routines anyone can do." Alexandria adds, "We, as teens are more educated than the way television represents us. We aren't all acting and doing what you see on reality shows." Jordan wants people to know that teens are capable of making sound decisions. She says, "We have brains, we were taught right from wrong." "We want to help our community," adds Alexandra. Kashia quotes their slogan, which comes from

Proverbs 27:17, "Iron sharpens iron, so one person sharpens another." Some of the subject matters will include discussions about depression, suicide, teen pregnancies, STDs, drug addiction. All subject matters related to teens will be discussed, and in a positive and informative manner. Kashia reiterates with the message, "Positive Season Is Back In Season."

Their first show is called, "A Call To Action," which aired April 10th, and can be seen Sunday mornings at 10:00AM. The Chatters or show hosts intend to bring solutions to the problems rather than pointing out what's wrong. They plan to be the change that helps to empower others through mentoring, which will make the community better. The Chatters plan also plan to use what they learned from their experiences as a guide towards starting the conversations with viewers. "We've learned, and we lead others and we may be able to help walk you through."

The ages of the @iYouth Chat crew range between 13-19 years. For younger children and siblings, they instill guidance. A lack of communication is at the foundation of what goes wrong with teens and how they are viewed or understood. "We will not be teens forever. We're building an empire, and no foundation can stand on quicksand," says Alexandra. Alexandria states, "We want to be heard. We are teaching from the lessons we've learned from in our past so we will know what to do in our future. I am a role model, good or bad. Other siblings are watching me, so I have to be mindful that someone's always watching."

The @iYouth Chat young ladies have been met with a variety of responses to their show. "Because we are moving in a

different direction, some are encouraging," says one of the show hosts. "I have gotten disbelief, and have been judged based on my past experiences." One says, "I haven't really shared because I don't want to be seen as bragging," and another, expressed, "I want to share, but I'm not sure who to trust." One young lady suggested handing out a card or brochure, and letting that open the door to introduce the show." They discussed how failure has the capability to snatch success when progress is impeded by fear. "It's like trying to succeed, when being afraid of failing, so you fail because you believe success is out of reach." With each taping, they are growing towards strengthening the community.

First season recognizing the patterns associated with suicide and depression among teens; abuse and how it affects both females and males. Other conversations will address educational programs in schools, jails or court ordered educational programs, GED, and more. "We do this because our ancestors died. We now have alternative programs that we can pick and choose. Some allow us to work at our own pace, what's important is that we finish."

When viewing aiYouthChat, the refreshing new show for Central Texas viewers, keep in mind, it is an authentic teen driven program that will appeal to an audience of all ages. Like other shows on PBS, it's built on a foundation of excellence. Executive Producer, Rodney Duckett, CEO of IMPAC Outreach, has been vigilant in making sure the youth are active participants in a healthy cooperative community. The hosts describes the process best when they expressed, "We do this so teens can step forward. We aren't putting on a show. We are real with our-

selves and the audience. We are here to help. Youth don't always know that emotions can get you where you don't want to go. But, if it does, you have to know that you are not defined by what you did, but by who you are."

@iYouthChat encourages all youth between 13-19 to participate and watch the program. If interested in being a host, jour-

nalist, or actor, logon to [www.impacoutreach.org](http://www.impacoutreach.org). Send an @iYouthChat participation request, selfie, and 10 second promo explaining why you should be on TV. Anyone under 18 must have parent or guardian consent before uploading images and promo. To offer support for this public television show, please logon to the above address.

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# And these signs shall follow them that believe, Part 4

*Continued from the March issue of The Anchor.*

**BY RUBY MCCRAY**

Allow me to suggest that you get your smart phone or Bible and read these Scriptures whenever you have the time. Please do that for each of these teachings. These passages are taken from the New Living Translation unless otherwise stated.

"And then he [Jesus] told them, 'Go into all the world and preach the Good News to everyone. Anyone who believes and is baptized will be saved. But anyone who refuses to believe will be condemned.

"These miraculous signs will accompany those who believe: They will cast out demons in my name, and they will speak in new languages. They will be able to handle snakes with safety, and if they drink anything poisonous, it won't hurt them. They will be able to place their hands on the sick, and they will be healed."

"...And the disciples went everywhere and preached, and the Lord working through them, confirming what they said by many miraculous signs" (Mark 16:15-20).

Last month I said that we'll use God's Word to prove that sin gives the devil legal rights to make one sick, not only the one who commits the sin, but the spouse and/or children. It's a form of deterrent to keep one from willfully sinning—hoping that parents won't sin so that they won't suffer or have to see their children suffer.

"You must not bow down to them [idol gods] or worship them, for I, the LORD your God, am a jealous God who will not tolerate your affection for any other gods. I lay the sins of the parents upon their children; the entire family is affected—even children in the third and fourth generations of those who reject [hate] me. But I lavish unfailing love for a thousand generations on those who love me and obey my commands" (Exodus 20:5, 6).

"O Sovereign LORD! You made the heavens and earth

by your strong hand and powerful arm. Nothing is too hard for you! You show unfailing love to thousands, but you also bring the consequences of one generation's sin upon the next. You are the great and powerful God, the LORD of Heaven's Armies" (Jeremiah 32:18).

It is true that children won't go to hell for the sins of their parents (Jeremiah 31:29, 30; Ezekiel 18:2-4), but they certainly will suffer because of their sins. Just know that generational curses can be broken, but they won't get broken by hoping and wishing. You will definitely need your Bible to read this entire account.

King David saw Bathsheba bathing and lusted and sent for her. Then he lay with her and she conceived (2 Samuel 11:1-5). He set up a plot to blame her husband, Uriah, for the pregnancy, who at that time was away fighting in a war (vv. 6-13). That plot failed, so he set up another plot to have him killed. Uriah was so faithful, trusting and dedicated to the king that he carried his own death letter to the commander-in-chief, and was killed (vv. 14-27).

Just know that God still sees everything, your thoughts and he even discerns the intentions and motives of your heart (Hebrews 4:12). So He sent His Prophet Nathan to confront the king.



**EVANGELIST  
RUBY MCCRAY**

He did it so cleverly that it couldn't be denied (2 Samuel 12:1-12). However, the king did confess his sin and repented.

The Prophet Nathan said, "Yes, but the LORD has forgiven you, and you won't die for this sin. Nevertheless, because you have shown utter contempt for the LORD by doing this, your child will die" (vv. 13b, 14). The king fasted, prayed and wept, hoping that God would change His mind (Numbers 23:19), but He's God, and doesn't operate as a man. The baby died, and that's not all. God said because of the sin that he did in secret, the same would be done to his wives by another man before his eyes and in public view; the sword would

never depart from his house, and his own family would rebel against him (vv. 9-12). If you doubt that it happened, begin reading at verse one of the following Chapter 13 through the end of the book.

Praise The King Jesus! I have not been sick since 1976. Before that time, I had two major surgeries and one supposedly minor one which turned major. When something tries to come upon me, the first thing I do is begin searching myself to see if I might have presumptuously sinned. If I can't think of anything, I say, "Search me, O God, and know my heart; test me and know my anxious thoughts. Point out anything

in me that offends you, and lead me along the path of everlasting life" (Psalm 139:23, 24). I quickly repent because I am promised forgiveness (1 John 1:9). I'm willing to lay down every sin as well as weights (Hebrews 12:1, 2).

Next month, the Lord willing, we'll discuss New Testament accounts showing that sin brings sickness. You may not believe me, but...just what if I'm right?

*Evangelist Ruby McCray is the founder of A City of Refuge Ministries. For questions or comments e-mail [rubbyacorm@yahoo.com](mailto:rubbyacorm@yahoo.com) or write to A City of Refuge Ministries, P. O. Box 2025, Waco, Texas 76703.*

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## What you need to know about renters insurance

(NewsUSA) - If you are thinking about renting, there are many questions that might be on your mind, such as whether you'll have a good landlord, what your neighbors will be like and how you'll come up with the money for your security deposit. With all this to consider, it can be easy to overlook the obvious -- like renters insurance.

"Renters insurance satisfies a real need that many renters don't even realize they have. For example, a small kitchen fire or an unattended candle can easily cause thousands of dollars in damage," said Kathy McDonald, senior vice president, Assurant Specialty Property.

For instance, according to the National Fire Protection Association's latest figures, residential structure fires accounted for \$7.1 billion in property damage in 2010 -- an average of nearly \$18,500 per fire.

If you're looking to rent a house or apartment, here's what you need to know about renters insurance:

- Renters insurance is affordable and easily fits into your budget, no matter how tight it is. Renters can easily protect



**RICHARD KRUGER**

their belongings and enjoy peace of mind for as little as \$4 a week.

- As a renter, you are financially responsible for damage to your unit if it's a result of negligence -- such as fire, smoke or water damage (via plumbing or AC issues, not flooding due to excessive rain).

- Many property managers now are requiring renters to have liability coverage. And renters insurance includes a liability component in case a mistake or accident of yours causes damage to a neighboring unit. Liability insurance also can cover injuries if someone is hurt in your home and needs medical attention.

- Some renters insurance policies cover burglary, lost or stolen luggage while you're traveling and even items taken from your car.

- If you move, policies can be transferred to new communities and locations without a lapse in coverage.

And for those renters who are worried about making their security deposit, there is some help. Many apartment communities offer residents the option of making a one-time bond premium payment instead of putting down an expensive security deposit, with a program such as SureDeposit.

Renters insurance is an easy, affordable way for renters to protect what they own. Replacing your belongings after a fire or other disaster can be a costly burden. Why buy the same TV twice? With the right renters insurance program, you don't have to.

To learn more about how to select the right renters policy, go to [www.rentersecurity.com](http://www.rentersecurity.com). For info on SureDeposit, go to [www.suredeposit.com](http://www.suredeposit.com). To buy insurance or to get expert advice, call Richard Kruger, your StateFarm agent, 254-776-4593.



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## Tax season: ID theft and fraud warning!

J. L. CRAWFORD,  
LEGALSHIELD INDEPENDENT ASSOCIATE

(From Legal News Issue 5 Volume 4 March 2015) Tax scams and tax related ID theft take many forms including mail, phone, e-mail and now even social media and texting.

### HIGH RISK DEMOGRAPHICS:

While everyone is at risk, many of these scams target older people, those that may be newer to the United States, or simply those less experienced with computer security or tax filing procedures. Watch out for your friends and family who may fall into any of those categories and share this with them.

### EMAIL SCAMS: PHISHING

Taxpayers and their advisors should be prepared for e-mail scams that use the IRS name. Some demand payments while others promise refunds or request information on you or a payment you've made in the past. They want your name, social security number, bank account numbers, and other identifying details they need to accomplish anything from printing fake checks to taking control of your checking account or even filing a false tax return and collecting a refund in your name.

The IRS has explicitly stated that they will never request personal or financial information by e-mail, texting, or any social media. Forward scam e-mails to phishing@irs.gov. Do not open any attachments or click on any links in suspect e-mails. Taxpayers should also be aware of unrelated scams (such as lottery sweepstakes winners) and solicitations (such as debt relief) that fraudulently claim to be from the IRS.

### PHONE SCAMS:

#### Impersonating the IRS

One scam currently operating (just one of many) that involves several callers including an initial "agent" and then an angry "supervisor" who call and demand immediate payment to avoid threats ranging from arrest to deportation. They have scammed people in every state and continue to oper-



J.L. CRAWFORD

ate from a variety of area codes (many calls use numbers with Washington D.C. and Virginia area codes). I actually asked a number of people who received these calls in the past to send me the phone numbers; they were all from the same three numbers and by simply entering the numbers in Google, I brought up many identical fraud complaints.

According to J. Russell George, the treasury inspector general of the Tax Administration, this scam has already taken \$14 million from the thousands of taxpayers who have actually reported it; many likely have not. George cautions that the scam continues to grow, "It is critical that all taxpayers continue to be wary of unsolicited telephone calls from individuals claiming to be IRS employees. This scam, which is international in nature, has proven to be the largest scam of its kind that we have ever seen. The callers are aggressive, they are relentless, and they are ruthless," he said. "Once they have your attention, they will say anything to con you out of your hard-earned cash."

According to the IRS and various government press releases, the IRS usually first contacts people by mail — not by phone — about unpaid taxes. And the IRS won't ask for payment using a pre-paid debit card or wire transfer. The IRS also won't ask for a credit card number over the phone.

The callers who commit this fraud often:

- Utilize an automated ro-

bo-call machine

- Use common names and fake IRS badge numbers
- May know the last four digits of the victim's Social Security number
- Make caller ID information appear as if the IRS is calling
- Send bogus IRS e-mails to support their scam
- Call a second or third time claiming to be the police or department of motor vehicles (caller ID supports their claim)

Fighting Back: How to Report Scam Attempts

The IRS itself provides substantial guidance on these issues and even has a form you can complete on line if you've already been defrauded.

If you get a call from someone claiming to be with the IRS asking for a payment, here's what to do:

- If you owe Federal taxes, or think you might owe taxes, hang up and call the IRS directly at 800-829-1040. IRS workers can help you with your payment questions.

- If you don't owe taxes, fill out the "IRS Impersonation scam" form on TIGTA's website, or call TIGTA at 800-366-4484

- You can also file a complaint with the Federal Trade Commission at [www.FTC.gov](http://www.FTC.gov). Add "IRS Telephone Scam" to the comments in your complaint.

*Special Thanks to of-counsel attorney Ike Devji with LegalShield provider law firm Davis Miles McGuire Gardner PLLC for providing the content of this article.*

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# A reason to first choose chiropractic care for pain

(NewsUSA) - The move for a "chiropractic first" approach to treating pain just got a big boost. In recent years, a growing number of experts have argued that the downsides of relying on drugs and invasive spinal surgery were potentially so great in certain cases -- particularly among patients with chronic back pain -- that a proven alternative like chiropractic care should officially be recognized as a serious option. Now comes word that the influential Joint Commission has done just that.

Following what it called "an extensive literature review," the not-for-profit organization, which accredits and certifies more than 20,500 health organizations and programs in the U.S., announced that it was revising its "Provision of Care, Treatment, and Services" standard to "affirm"



**DR. SHAMONICA TRUNELL-MORGAN**

the role of nonpharmacologic approaches including chiropractic care in pain management. "In addition," the commission warned regarding the use of medications, "organizations should consider both the benefits to the patient as

well as the risks of dependency, addiction and the abuse of opioids."

Nearly 80 percent of Americans are believed to experience back pain at some point in their lives. Past studies have shown that patients who turned to a chiropractor first had consistently better health outcomes and drastically reduced their odds of having to undergo costly surgery.

"As a nation, we are facing an epidemic of prescription drug abuse, and all stakeholders in health care stand to benefit from a conservative approach focusing on chiropractic first, drugs second and surgery last," said Gerard Clum, D.C., of the not-for-profit Foundation for Chiropractic Progress. To learn more about chiropractic care, call Dr. Trunell at 254-754-4000.

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Se habla español

## CHRISTIAN

Continued from page one

always prided itself on providing exceptional service and has become a leading force in the moving and delivery services.

In 2008, Willie's untimely death propelled Janet to transform the business structure, taking Christian Brothers to the next level of performance. With her hard work and determination to keep the business going, she spent hours streamlining every phase of the business to increase efficiency. Chisom enhanced administrative processes, employed more people, offered resources for employee development, and acquired additional equipment to provide service to more clients.

In the midst of her grief, Chisom picked up the torch and has since earned a place and respect in a highly male dominated line of business. On June 15, 2008, a local Waco news affiliate recognized the business, and the company has continued to flourish.

Chisom has received notable recognition among the National Association of Professional Women, and as a full service moving business, Christian Brothers holds a BBB Seal as an

accredited business with the BBB. Christian Brothers continues to receive a large volume of referrals and maintains a top rated standard among moving and delivery services in Waco and surrounding cities.

Just recently Chisom received the notification that Christian Brothers Moving Service had earned the 2014 Angie's List Super Service Award. According to Angie's List, this "award reflects the company's consistently high level of customer service.... It was given an "A" rating for services provided during 2014 based on favorable consumer reviews and the professionalism it exhibits."

What began as a vision nearly two decades ago has now become an icon for excellence in the moving service industry. "I look forward to increasing the company's range," said Janet Chisom. "We provide exceptional service at affordable prices. My heart is to carry out the company's vision for excellence. If you call us, we will make it happen." For more information, contact Christian Brothers Moving Service at 254-757-0505.

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## How to choose the perfect fragrance

(NewsUSA) - From finding a scent, choosing between a perfume or an eau de toilette, to learning whether you should layer, there are many choices to consider when shopping for a fragrance.

But choosing a signature scent doesn't have to be difficult. Jan Moran, the creator of the Sephora Fragrance Finder by Scentsa, a touch-screen technology that helps shoppers find and learn about perfume, offers the following tips:

- Know your scents. Scents are typically grouped into five categories -- floral, fresh, spicy and warm, woody and earthy, and brisk aromatics. Different scent groups appeal to different personalities.

For example, fresh scents, which include citrus, aquatic and fruit aromas, speak to a sunny personality, while woody and earthy fragrances can seem soothing and calm. Sephora's Scentsa offers a "Discover Your Signature Scent Style Quiz," which can help you determine what scents will best appeal to you.



**MARILYN BANKS**

"With more than 500 new fragrances launched each year, you really have to be educated to find a scent that works for you," says Moran. "Scentsa's touch-screen application features current information on more than 6,000 fragrances, so it helps customers find confidence when shopping."

- Try fragrance wardrobing. Once you know what scents you like, change your perfume for different occasions, moods and cli-

mates. Choose rich scents during the winter and lighter fragrances for summer. Relax with vanilla and lavender, energize with rose and tuberose.

- Choose a fragrance strength. Perfume is the most intense form of fragrance, followed by eau de parfum, eau de toilette and eau de cologne. Intensity, however, does not mean that the scent will be bold and strong, only that it will last longer on your skin.

- Apply fragrance at your pulse points. Your pulse points are behind your ears, at your throat and the nape of the neck, in the decolletage (collar), on your wrists, in the crook of your elbow, behind your knees and on your ankles. Spray fragrance for a more even application.

- Store your fragrance correctly. For maximum shelf life, store fragrances in a cool, dry place with the cap tightly secured. Keep fragrances away from direct sunlight. To buy perfume oils and the best in fashions at affordable prices, visit Marilyn's Gift Gallery (see ad) or call 254-755-8218.

## Vivica A. Fox joins 4th annual Texas-Size Teen Expo in Waco

On May 2, 2015, SIB Leadership Development Institute along with Solutions L.L.C., will host a TEXAS-SIZE teen leadership conference entitled, "Making your Message Count" (MyMC) at the Waco Convention Center in Waco, Texas. There are over 1,000 teens and youth leaders expected from Dallas, Fort Worth, Austin, Houston, San Antonio, and surrounding Texas areas to attend this fourth annual Teen Conference with special celebrity guest speaker Vivica A. Fox ([www.vivicafox.com](http://www.vivicafox.com)).

The "Making your Message Count" (MyMC) Teen Conference is designed to develop, empower, and encourage teens to enhance and leverage their leadership and communications skills. The conference will feature exciting break-out sessions, fabulous entertainment, and an opportunity for teens to meet and share ideas (in a fun-filled learning environment) with hundreds of dynamic teens from across the State of Texas.

Vendors will be on hand to share books, learning concepts, team-building tools, and gift ideas designed to enhance your future conferences and workshop events.

The MyMC Teen Conference is an all-day event, designed especially for students between the ages of 13 and 19 years of age. All conference activities, including lunch, are included in the registration. All participants are eligible to



**VIVICA A. FOX**

compete for prizes and academic scholarships that will be awarded to outstanding teen communicators.

The event will take place at the Waco Convention Center Washington from 9 a.m. - 5 p.m. on Saturday, May 2nd. The cost is \$10 per student. Tickets available online at [www.sibsolutions.org](http://www.sibsolutions.org) or by calling (254) 652-9722.

The SIB Leadership Development Institute (SLDI) is organized exclusively for charitable and educational purposes. The focus of SIB Leadership Development Institute is to provide personal and professional training, consultation, and coaching in the areas of leadership development, life application, communication, conflict management, and team development specifically for teens and young adults, with an emphasis on those who are high risk, uniquely disadvantaged by socio-economic status or negatively influential environments.

## Eight tips to help seniors conquer stress

(NewsUSA) - As boomers retire from their jobs at unprecedented rates in the U.S., you'd think they'd be spending their free time with friends, lingering over the morning newspaper and coffee or taking January vacations in a warm place. But many seniors are finding themselves in a predicament that few anticipate in retirement: parenting for a second time. Census reports indicate that 2.7 million grandparents are responsible for their grandchildren. Their added duties may be fulfilling, but they may be stressful, too.

In fact, many things can trigger stress among retired adults -- paying bills on a fixed income, failing health, caring for ill parents or spouses, or even grandparenting. Excessive stress can lead to serious health

problems.

"When stressed, the body releases substances such as cortisol and adrenaline that affect every organ and can cause muscle tension, insulin secretion and increased heart rate," said Arthur Hayward, M.D., a geriatrician and the clinical lead physician for elder care with Kaiser Permanente's Care Management Institute.

"You can't avoid stress, but managing it can help preserve your health and well-being," Dr. Hayward added. He recommends identifying and understanding the cause of your stress and finding ways to relieve it, such as these eight tips:

1. Pace yourself. Don't take on too much. Be aware of your limitations.
2. Set realistic goals and expectations, and don't be

afraid to ask for help.

3. Plan time for yourself. Recharge your batteries.

4. Exercise and eat a balanced diet. Get plenty of fruits, vegetables and whole grains.

5. Try relaxation techniques such as meditation or yoga.

6. Get enough sleep. If you have problems sleeping, talk to your doctor. Drinking caffeinated beverages and alcohol can affect your ability to get a good night's sleep.

7. Talk with a loved one or write in a journal.

8. Stay positive. Positive thoughts can make a difference, such as "I am hopeful" or "Things will be better."

For more information, go to [kp.org/healthyaging](http://kp.org/healthyaging). For questions or advice about a specific condition, talk to your physician.

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**SIMONE** | Continued from page one

finish the book, and practice reading out loud. We then, participated in the authors' party in class, and my parents attended every one. Having my parents there built my confidence."

In fifth grade, Simone found out about the Lemonade Day program. The business model gave her an idea about how to structure a business. She learned a 9-year-old's lemonade made it to Whole Foods. Thus, Simone created a business plan, worked her marketing strategy, and now her book business is growing. At 11, Simone says her teachers still encourage her. "All of my teachers know I am an author. My grades are A's and B's, and it feels good to know that my accomplishments are appreciated. My mom and my teachers are very inspiring and I love them so much." Simone is the daughter of Lila Holley, who is the Killeen chapter president

of the organization, Wealthy Sisters Network.

Simone has many favorites in her book. However, her favorite poem in 10 Short Stories and Poems From The Mind Of A 10 Year Old, is "Little Sisters." She wrote it after the death of her two baby sisters in 2010. The story I like best is, "March's Wind," about my dog's fur coat that flies off."

Simone recently attended Killeen's Take 190 West, Artists' and Author's Festival. She networked and befriended fellow authors who will continue to be a part of her life. As a person who lives with sickle cell anemia, Simone would like her book to be available in hospitals for children. That is her dream. She knows well, what extended hospital stays are like, and how books can make a positive impact on getting better.

Recently speaking to a group

of 100 well-known authors, Simone plans to start the Decades of Books book club via conference calls. The book club will encourage reading and writing assignments. It will consist of three age groups. Level 1 will be for the 5-8 year olds, level 2, 9-11 year olds and level 3, 12-14 year olds. There is a screening process to ensure a kid friendly environment. To learn more about the book club, like the fan page or contact [www.facebook.com/Simone.Simone10](http://www.facebook.com/Simone.Simone10). To place an order, or learn more, contact [wskilleen@gmail.com](mailto:wskilleen@gmail.com).

Simone continues to work hard and excel each day. She encourages others to do the same, saying, "If you think you're too young to write or accomplish something, get that out of your head. Age is only a number and should not limit you."

# Austin – We have a problem!

BY CHARLES O'NEAL



**CHARLES O'NEAL**

There is no question that these are difficult times, and in Texas it seems the times get more difficult whenever the legislature is in session. Already during the 84 th Texas Legislature we've been treated to a barrage of issues, from immigration and border control, open carry (even on college campuses!), strained education budgets and the usual biennial fights over water and transportation.

There is no question that each of these issues deserves the attention of ALL Texans and the legislative solutions applied to fix them will require far more than the harsh partisan posturing we've been treated to so far this session.

In the meantime – while all these other issues swirl around in search of answers, there is one persistent problem that seems to escape resolution: our state just can't figure out how to do business with Black Texans!

Since 1999 an increasing number of state agencies have committed – during legislative years – to a series of Memorandums of Cooperation. The intent of the commitment is increased contract awards to the most Texan of groups, Historically Underutilized Businesses. HUBs, as this group has become familiarly known, are Black, Hispanic, Asian/Pacific Islander, Native American and white women-owned businesses. During the 83 rd Legislature in 2013, disabled military veterans were specifically added to the roster of Texans covered by HUB statutes, despite the fact that any veteran other than a white male would fall into one of the other identified groups.

The Texas Association of African American Chambers of Commerce, an organization comprised of more than 20 Black chambers of commerce from across Texas, has been at the forefront of efforts to change the way Texas agencies fail to include Black-owned businesses in their purchasing decisions. With the consistent, persistent efforts of members of the Texas Legislative Black Caucus, TAAACC has kept the issue front and center, forging relationships with agency directors and personnel, constantly challenging them to match agency performance with the intent of the Memorandum of Cooperation.

How's that working out? We were flabbergasted during last session to learn that spending

with Black-owned businesses totaled a paltry ONE POINT SIX THREE PERCENT (.0163) of about \$14.5 BILLION spent for goods and services in the 2012 budget.

Pretty bad, huh? Imagine, then, our reaction when we discovered that in the 2014 HUB spending report contract awards to Black-owned businesses had slipped to 1.22%... THAT'S A PROBLEM!!!

Because one stereotypical response to our questions to agency staff is "...we can't find any..." we want to help them. Black Business Day at the Capitol was Tuesday, March 31. People had a chance to witness the signing of the 2015 Memorandum of Cooperation, see your government at work and meet the legislators that make the decisions on how your tax dollars are spent. More important than all of that, the presence of thousands of Black business owners in our state Capitol sent an irrefutable message that Black businesses do exist, that the owners of those businesses can provide goods and services to state agencies and those business owners expect the Governor, Senators and Representatives to make sure Texas government is responsive to the concerns of Black-owned businesses.

There are nearly 200,000 Black owned businesses in our state and by the time of the 2020 Census, Texas will have the 2 nd largest Black population among the 50 states. None of this will make a difference if Black Texans don't have an opportunity to earn a return on our taxpayer investment.

For more information, please contact Charles O'Neal, President, Texas Association of African American Chambers of Commerce, [cro@taaacc.org](mailto:cro@taaacc.org), 807 Brazos St., - Suite 710 Austin, TX 78701 512.535.5610

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## Apology – A spiritual lesson for the church

BY MATTHEW REED

The church cannot afford to miss this opportunity to promote the doctrine of God. Rice Parker has done the Godly thing; he has repented, confessed his fault and asked forgiveness. That's all he can do. That's all God requires of him. Therefore we Christians must forgive him. We find in the Lord's prayer and other scripture that God requires us to forgive others. God can because when we forgive others, He forgives us. (Luke 11:4 .Luke 17:34) This is what we Christians are taught and must practice. A parable in Matthew 18:22-35 gives us another lesson on forgiveness. Please read these verses.

As I viewed this young man's apology (repenting) I could not help but feel his conviction. The Holy Ghost had convicted him of his sin. He is now following the protocol of God in repenting and is forgiven. I also noted the world (news media, reporters) wanting its pound of flesh. They could not accept a sincere apology; they wanted to know where he learned the song and on and on. Parker has done all that he can do. He has seen the sin in what he has done and repented of it; that's all that God requires. I am certainly glad that God operates that



PASTOR AND MRS. REED

way for I certainly cannot change the wrong (sinful) things that I have said or done. As Parker has, I have also exercised my right to confess my sins and to repent. Before I go any further, I want to say that God hates it when people sow discord. (Proverbs 6:16-19). It seems to me that the news media especially those commentary type shows miss great opportunities to do some good. And if they have good intentions they most always fall short of their intended goal. They sow discord and gender strife.

In Parker's interview he went on to say how remorseful he would be the rest of his life. My hope is that some godly person will council Parker to forgive himself, accept salvation

of Christ and go on to give God glory by living a full and joyful life. In the words of our Lord and Savior, Parker should repent and go and sin no more. Unlike the news media and sinners, the Lord has one purpose and that is to save lives, not ruin them (Luke 9:55-56). We need to remember what manner of spirit we are of and what manner of spirit men need to be of. Let us, the church, show the world the love of God and the way of God. We are the light; we are the salt. We have to take the lead on events and not squander opportunities to get the message of the Gospel out.

It's all spiritual and working for good for those who love the Lord. Amen!

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## What does it mean to file a tax extension?

(NewsUSA) - Can't file your tax return by the April 15 deadline? Taxpayers can request an automatic six-month extension of time to file the tax return. But, taxpayers beware, there is a catch. An extension is just an extension on the time to file the return -- it is not an extension on the time to pay.

Taxpayers are required to estimate the amount of tax that may be due with the tax return and remit payment with the extension to avoid failure-to-pay penalties. These penalties and interest could accrue from April 15 until the tax is paid, regardless of the extension. If a balance is still owed when the actual tax return is filed, at least the penalties and/or interest will have been minimized.

"If taxpayers are unable to file their tax return by April 15, there are several ways to request an automatic extension of time to file an individual return," says Twila Denton Midwood, EA, an enrolled agent

with Advanced Tax Centre, Inc. of Rockledge, Florida and president of the Florida Society of Enrolled Agents. "Most enrolled agents and other tax professionals can e-file the 'Application for Automatic Extension of Time to File US Individual Tax Return' for taxpayers.

Or the application can be found on the IRS website (look for Form 4868), which can be printed and then mailed to the IRS. Whether taxpayers use a tax professional or print the application themselves, all or part of the estimate of the income tax due can be paid with a check or credit/debit card or by using the Electronic Federal Tax Payment System." Information regarding remitting payment can be found on Form 4868.

The fee charged will depend on the amount of the payment. Be sure to record the confirmation number provided upon payment. If a taxpayer estimates that he will

owe taxes and is unable to pay, it is important that they file their returns timely. Failure-to-file penalties may be assessed in addition to failure-to-pay. So, to minimize penalties, it is always best to file the return or an extension and remit as much as possible with either.

Payment plans may be established later. If you receive a notice from the IRS at any time during the year, contact your tax preparer immediately. If you did not hire one to prepare your tax return, you should then contact a licensed tax professional.

Only enrolled agents (EAs), CPAs and attorneys have unlimited rights to represent you before the IRS. The term "enrolled agent" reflects that an EA can act as your agent before administrative levels of the IRS -- meaning he or she can talk to or meet with the IRS in your stead. To find an enrolled agent in your area, visit the searchable "Find an EA" directory at [www.naea.org](http://www.naea.org).

## Library announces writing contest winners

Winners of the Waco-McLennan County Library's "Every Hero Has a Story" Art and Writing Contest were announced at a reception at the Central Library on Tuesday evening, April 7.

The "hero" theme was expressed through a variety of entries that reflected historical figures, family members, book characters, community helpers such as firefighters and soldiers, and animal heroes.

The entries, submitted by children ages 5 to 17, will be on display at the libraries through July. Winners received gift certificates provided by the Friends of the Waco-McLennan County Library.

Congratulations to the

winners in each of the categories below:

### ART - AGES 5-8:

Katerina Coffey (1st)  
Gabriella Amaga (2nd)  
Hizaq Murphy (3rd)

### ART - AGES 9-12:

Isaac West (1st)  
Emily Roberts (2nd)  
Jillian Deyong (3rd)

### ART - AGES 13-17:

Karina Macias (1st)  
Elizabeth Kirby (2nd)  
Rosalie Sandager (3rd)

### WRITING - AGES 5-8:

Daniel Hancock (1st)  
Hizaq Murphy (2nd)  
Karoline Billups (3rd)

### WRITING - AGES 9-12:

Tyler Castro-Skains (1st)

Yareth Varela (2nd)  
Garrett Deyong (3rd)

### WRITING - AGES 13-17:

Jennifer Lopez (1st)  
Elizabeth Kirby (2nd)  
Madeleine Fritz (3rd)

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# A life in Christ – God, the promise keeper – blessings

BY PAM TURNER

In God's Word we find the word "covenant", basically a promise God would make to His people. In the Old Testament, the first covenant was made with Abraham to whom God promised to give him and Sarah a son. This was hard for Sarah to wrap her mind around; she had not been able to have a child; plus she was well beyond her child bearing years, somewhere near the age of 65 years old.

Genesis 12 begins with Abraham being called by God to country and travel to the land God would lead him to. In verse 2 God tells Abraham He will make him into a great nation, he would bless him and He would make Abraham's name great and he would be a blessing. Abraham listened to God's promise and obeyed. The promise was made in chapter 12 and not actually fulfilled until chapter twenty-one. Twenty-five long hard years later verse 1 tells us, "Now the Lord was gracious to Sarah as He had said, and the Lord did for Sarah what He had promised." She bore a son and named him Isaac, which means, "He laughs." I love to hear babies laugh and anyone else in the room will break out in laughter also. I bet when Isaac began to walk and as he grew you would always see a smile on his face. I worked with a young Hispanic man who always had a beautiful smile on his face, he could light up an entire room with that smile. He was born with that smile and laughter, he didn't wake up one day and there it was; it was a gift from God.

God would enter into many covenants with the generations of Abraham and Isaac. In Duet: 7:9 the writer tells the descendants of Abraham and Isaac, "Know therefore the Lord your God is God; He is the faithful God, keeping his covenant of love to a thousand generations to those who love Him and keep his commands." The commands of God were righteous and were what was best for his people. Psalms 119:75 tells us "I know, O Lord, that your laws are righteous." As long as these people kept God's laws, God would bless them and keep His promises. God has always had a plan for



PAM TURNER

mankind, one that some people find so hard to accept.

A new covenant with all mankind was about to happen, not just for the generations of Abraham and Isaac, but for all Jews and Gentiles alike. Since the fall of Adam and Eve in the garden of Eden, sin has been a part of mankind from birth. In order for man to come to God and receive forgiveness of sin, an altar would need to be built and an animal sacrifice would need to be made. To someone like me who has a kindness towards animals, this seems so cruel and would be very hard to do. God made a way so that man could come to him and receive forgiveness. He sent his son, Jesus, to die on the cross, shed his blood for all mankind. He created a new covenant or promise. Jesus was the ultimate and final sacrifice that was required.

One of the first scriptures I learned when I was very young was John 3:16, "For God so loved the world he gave his only begotten son, that whosoever believes in Him shall not perish but have everlasting life." Now we have a promise of eternal life. All we need to do is believe that Jesus was and is the Son of God and the blood He shed covers our sins. It allows us to enter into a covenant relationship with God. This act shows us the true love of God and how he loves all of mankind.

Before Jesus ascended into Heaven, He made us another promise; this can be found in John 14:26, "But the Counselor, the Holy Spirit, whom the Father will send in my name, will teach you all things and will remind you of everything I have said to you."

Luke 4:1 tells us Jesus, full of the Holy Spirit returned from the Jordan and was led by the Spirit in the desert. Jesus has promised us when we enter into a covenant relationship with Him, we will be filled with the Holy Spirit, the same Spirit that He was filled with. It will be a Comforter to lead and guide us, a power that will come upon us to share the good news of salvation. The Holy Spirit is the spirit of God within us, given to us as

a gift; it's another promise to those of us who believe. Ephesians 1:13 says, "Having believed, you were marked in Him with a seal, the promised Holy Spirit. Jesus also left us a promise of Heaven. 2nd Peter 3:13 says, "But in keeping with His promise we are looking forward to a new heaven and a new earth, the home of the righteousness."

The word is full of many promises, both good and bad. The good comes when we ex-

cept Jesus as our Lord and Savior. We come into righteousness with God; we receive the gift of the Holy Spirit, and we have Heaven to look forward to. We have a peace and joy in knowing our life is lined up with God's purpose and promise. The bad is never coming to know Jesus Christ as your Lord and Savior; you'll miss out on all the good. Jesus is just a prayer away, waiting to come in and be your Savior. Will you accept his promise today?

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## Couples celebrate Nikken International's 40th year



PICTURED ARE LONNIE AND GAIL GARRETT, AND KENNETH AND ROSALIND ANDERSON.

Two Waco Couples attended the Nikken International 40th Year Celebration Convention in Orlando, Florida. Pastor Lonnie and Ouida (Gail) Garrett, 5 year partners with the Nikken Wellness Company, along with Kenneth and Rosalind Anderson, who partnered with Nikken and the Garretts over 15 months, had a week-long experience at the convention.

The local Independent Wellness Partners named themselves "Genesis One," which represents the foundation of the Nikken concept and its profound amazing magnetic products. In the beginning God created the Heaven and Earth and it all began with God. Magnetics were introduced to the Earth in the beginning and are a natural part of our environment.

Nikken is the only total wellness company in the world that has every product to administer natural healing through natural alternatives. A Total Wellness Home includes healthy sleep, clean water, clean air, spectrum Vi-

tamin D Light, whole food nutrition, and healing products to place on areas of pain and discomfort.

The Nikken Convention, "Believe...Grow...Prosper," brought thousands of Nikken independent consultants together from various countries and continents, representing all nationalities, cultures, ages and excited people. These consultants love making a difference in the lives of many.

The Garretts have sponsored hundreds of people in their five year journey with Nikken and are expecting to double that number this year with the Andersons and many other sponsored partners in Waco, Marlin, Belton, Austin, Mabank, Ohio, California, Alabama, and other areas they have reached.

For more information about Nikken Wellness International Company and free consultations, contact the following: [www.walkingfaith.biz](http://www.walkingfaith.biz), 254-722-1395, email [garretttrio@sbcglobal.net](mailto:garretttrio@sbcglobal.net) (Garretts) or [www.nikken.com/roscoe7](http://www.nikken.com/roscoe7), 254-717-9920 (Andersons).

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