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TEXAS INFORMER

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P.O. Box 332
Rusk, Texas 75785

Rising College Cost spark student protest



Austin, Tx.-College students as well as public school students spilled into the streets around the country March 4, 2010 to protest the rising costs of college tuition

which has set off a string of hiring freezes from Texas to California. From Morehouse in Atlanta to University of Texas Austin, students chanted fund education not war. Fund education not incarceration.

Plagued by credit-card debt? New laws could help lighten long-term load

by Royce West
TexasSenate

Many of us can remember the theory of 'trickle-down economics.' It proposed that if the haves acquired enough, their largess would eventually reach the have-nots. But 20 years later, the have-nots still have not. The trickle spigot was somehow capped.

But now it seems that the current economic crisis - triggered by the collapse of the housing industry three years ago that

crashed Wall Street, that paralyzed the auto industry, that caused Americans to lose jobs at a rate of 700,000 per month - found a way to tap the trickle spigot so that banks (the proponents of this catastrophe) could in part recoup their losses from the plastic-toting public. Americans were furious when notice came from card issuers

See Credit-card debt page 12

Art Hall Speaker for Dr. Martin Luther King, Jr. 32nd Commemorative Program



Roberta Mason, Dr. Martin Luther King, Jr. Memorial Committee Chairperson makes presentation to Art Hall, speaker.

East Texans in Tyler, Jacksonville, Crockett, Palestine and Lufkin continue to emphasize Dr. Martin Luther King, Jr.'s contributions to the history of these United States and BlackHistoryinlarge groupsactivities during the months of January

and February. Above, Roberta Mason makes a presentation to ArtHall following his speaking at the Crockett, Texas 32nd Commerative Program held at the Crockett Alternative School Auditorium. (See King Celebrations Page 3)

Editorial



Maxine Session

Waiting to Hear From You

Thank you for the letters submitted this month. It is always great to have you use the platform which we offer for you to express your feelings.

We have had calls inquiring about the poetry section. Yes, we still accept poetry, birthdays and pictures for birthday wishes, recipes for the What's Cook'n section. We have a list for upcoming cover story interviews, so if you have a suggestion of someone, get that to us also. You can e-mail pictures, poetry, etc., to informernews08@aol.com or mail to the P. O. box 332, Rusk, Texas 75785 address below.

Thanks again and we are just waiting to hear from you

Holly Springs/Delmar Cemetary Committee

The Holly Springs/Delmar Cemetary Committee is inviting the community at large to come and participate in a "COMMUNITY PRIDE DAY", at the cemetary. We're asking families, friends and loved ones on Holly Springs/Delmar Cemetary to join us on Saturday, April 17, 2010 from 9:00AM to 1:00PM. Volunteers are needed to bring tools and volunteer their time to help cut brush, pickup debris, reset headstones, identify grave markers or support in any way you can. Water and soft drinks will be provided.

Come out and let your love light shine to honor our ancestors, take pride in the present and maintain the future.

Please contact any member:

H. R. Waggoner (903) 795-3274
Sandra Carter (903) 683-3155
Sarai Johnson (903) 520-6400
LaDora Carter (903) 683-4540

Letter to the Editor

Just Trying To Survive

Dear Editor,

I am writing this letter to you hoping that people who so cruelly judge me will come to understand me and others like me.

I am writing from the part of my heart and mind that no one has ever heard before. These are things I have wanted to say for a long time but felt no one would listen to. There are people in our past who made great sacrifices for us to be able to have freedom of speech.

In today's society there are also those who don't care to hear from people such as myself, people such as those we elect to represent us on a local and state level and those who are hired with taxpayer dollars, all who choose to neglect hiring us when we apply for jobs, choosing to hire their relatives and friends and others by word of mouth and choosing to ignore communities where black people and poor people live in noticeable numbers. Still there are questions about life when you are black and or poor and problems that arise because of just that, that causes me to ponder over and over and ask "WHY"! I am past 30 years old, but like many others, I am the product of a single-parent home and often wonder, had both parents been there to protect me from society, teach me the necessary skills to jump the intentional hurdles placed in my life because of being born black and poor, would it have made any difference?

I've hear it all from, "You had the same opportunity as me to "You make your own decisions in life" to "Everybody is equal". They are right, we are all equal because God created us in his image. I know God loves me! Yet, there

are those in this society who control the economy or should I say "control the money" who insist on keeping jobs, decent housing and yes even a good education away from us. (Why do you think the TAKS test was used to prevent those who successfully complete 12 years of education from graduating with a high school diploma?) The proof is in the 35% unemployment of black men and the large number of cases filed with EEOC (The equal Employment Opportunity Commission) that don't get past somebody's desk. I ponder why black leaders turn their heads and look the other way when white leaders treat us so badly!

Have black people been brainwashed to the extent that we can't overcome our oppressors? Or, are we preoccupied just trying to survive. Many of us are in a slave mentality where we work, come home to eat and rest and go to work again while our children survive as best they can in the schools and the community raising themselves while they deal with the problems society puts on them.

The people who continue driving up the cost of living to the point where most of us are just barely surviving are the same ones

who create laws and vote to pass laws that produce financial gain for themselves, but puts us in jail for life. The news is overflowing everyday with people put in jail on laws that don't make sense. (Two agreeable teenagers playing around, he's called a predator and put in jail for life). Parents talk to your children and explain this law, please!

Texas has more prisons than many countries around the world and more are being built as you read. Financial gain is the game!

A black president can't change these United States when 147 years of freedom has not changed those who work everyday to keep black people poor.

But, my people in the bottom of the barrel, streets, ghettos, jails, nursing homes, hospitals and Iraq. Wherever you are on the bottom with me, remember God is good, all the time. Call on Him! No matter what language you call God's name. There is only one God and we all hope, pray to him that he will hear our prayers and uplift us. Keep ya eyes open and hearts prayful.

Thank you for your ear,
Jonathan
Rusk, TX.

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East Texans Celebrate Dr. King's Legacy and Black History

(King Legacy from page 1)

Jacksonville, Texas Unity Committee marked its annual celebration with a parade and commemorative program held at Sweet Union Baptist Church. The parade continues to grow with participation from a culturally diverse group of citizens and representation from many churches.

Minister Jason Peoples of Church Hill CME was the main speaker for the event. Ann Silmon of Greater New Zion was the MC. Da'Monica Franklin greeted the large crowd which filled the church. Rev. The program opened with Lift Every Voice and Sing. Rev. Michael Hollie read the scripture and Nelson Bailey gave the invocation. Phyllis Johnson sang a solo and Tray Robinson gave the occasion. Kids R Us lead by director Sarah Robinson sang a song. Minister Kenneth Bowens read a poem and Rev. Horace Williams read Dr. Kings Biography. Sweet Union Youth Department performed a skit entitled "Big Words Strong Words" along with presentations from Bible Way Baptist Church, Greater New Zion Baptist Church, Ambassador for Christ MBC, a speech by James Lacy and a song by Regina Session. The speaker, Minister Jason Peoples was introduced by Michael Hollie. Presentations were made by Helen Scout of the Unity Committee and Greater New Zion Baptist Church.

Master of Ceremony for the Crockett Commemorative Program was the Rev. Bill Reese of Huntsville, Texas. The program was opened with the National Anthem and pledge to the U. S. Flag

The Rev. Earl Harris gave the invocation and Lonnie Hunt, Houston County Judge gave the welcome. Greetings were given by three Houston County Officials, Donna Kaspar, District Attorney, Bridget Lamb, County Clerk, Sarah Clark and Daphne Session County Attorney.

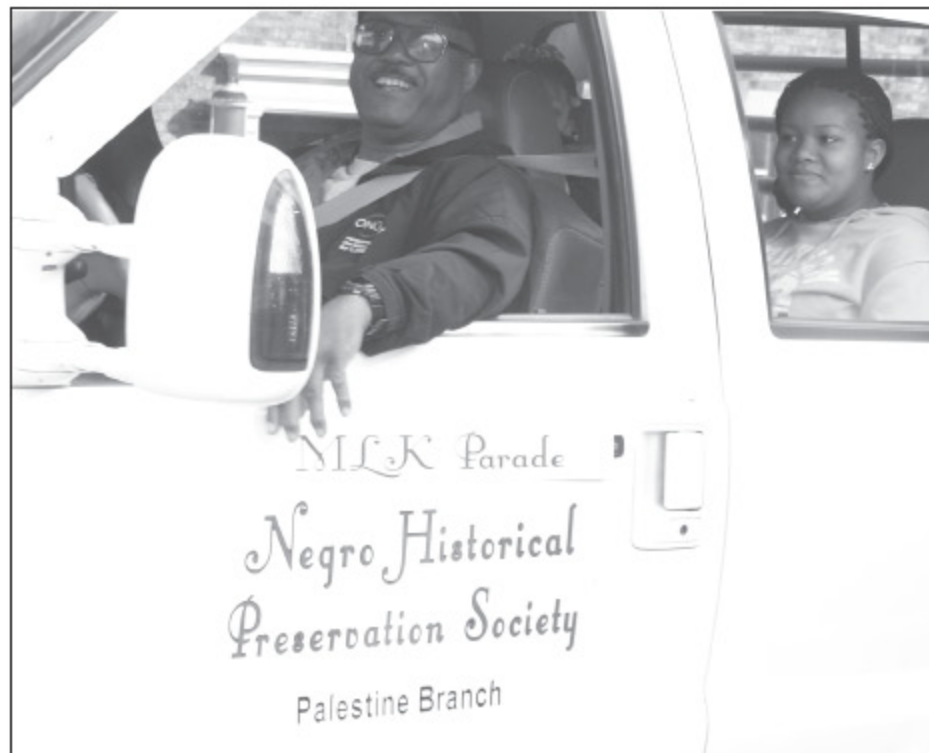
The audience participated in a reading (Litany) emphasizing

the history of Birmingham, Alabama in comparison with the Children of Egypt. Piano music was provided by Brittany Colter. Art Hallof San Antonio, was presented by Darius Kitchen. Presentations were made by Roberta Mason.

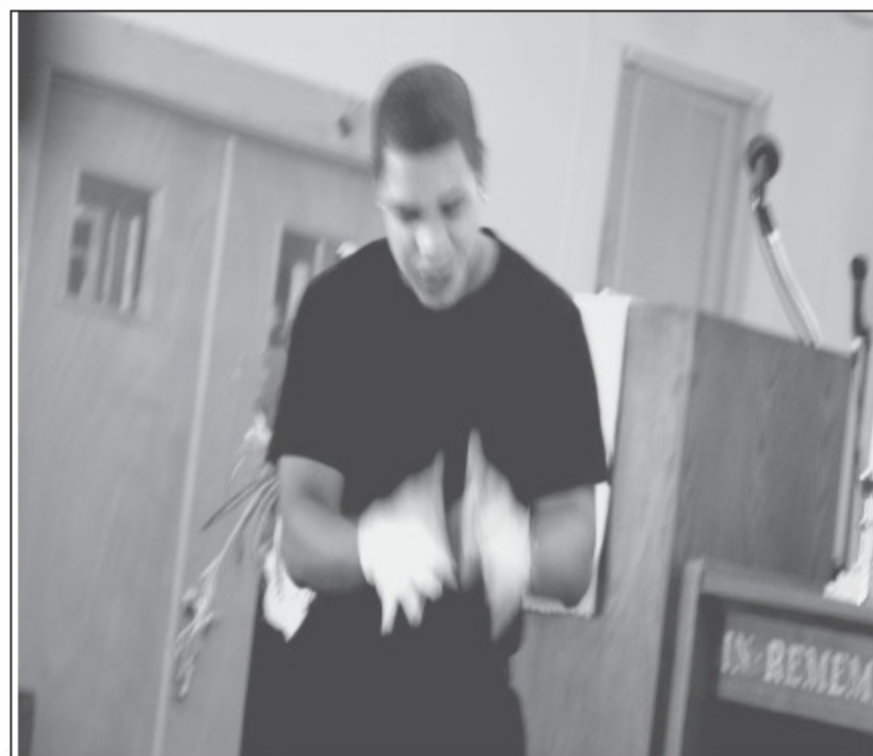
The Rev. Tim Ainsworth gave the closing invocation.

A person wrapped up in himself makes a very small package.

~Mamie McCullough



Palestine, Texas - Palestine held the Annual Martin Luther King, Jr. Parade and Program with a large parade. The events were sponsored by the local NAACP Chapter. Pictured above parade entrant.



Darryl McGowan participates in the Black History Program at Mt. Pleasant CME Church February 28th performing a MIME Interpretation to a touching rendition of "Something About The Name Jesus".

Ruby Bridges Escorted to School

Ruby Bridges, a six year old resident of New Orleans, put on her new dress on the morning of November 14, 1960. She was getting dressed to attend her new school. Her mother instructed her to behave and not to be scared. Later that day Ruby was escorted to and from the William Frantz Elementary School by U. S. Deputy Marshals. Looking back as an adult, Ruby remembered the large crowd of people as in front of the school and thinking it must have something to do with Mardi Gras. Due to a court-ordered intergration law, the first grader became the first (and only) black child enrolled in the school



A pro-segregation rally in New Orleans was staged as a result of Ruby being enrolled at the school. On November 15, 1960 jeering spectators waved Confederate flags and signs. White opposition was so intense in New Orleans that all the parents of William Frantz Elementary School students pulled their children out of school. The white boycott of the school lasted five months.

Black History Moments

In Marshall, Texas on March 30, 1960 police used water hoses to break up a lunch counter sit-in.

May 6, 1960 President Dwight D. Eisenhower signed the Civil Rights Act of 1960 intended to remove barriers that kept some southern black citizens from voting.

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OBITUARIES



**Ella Pearl
Fletcher
Barrs**

On June 16, 1946, in Crockett, Texas, Melvin Delores Smith-Fletcher and Aaron (Red) Fletcher became the proud parents of their first born, a sweet baby girl Ella Pearl Fletcher. She accepted Christ at an early

age and united with St. Luke Baptist Church where she served as president of the program committee.

Ella married Otis James Barrs in Holy Matrimony on February 22, 1967. They were married 41 years. This union was blessed with one daughter, Felicia U. Barrs.

She worked for Crockett ISD 35 years and she served the migrant students and their families, as well as the community.

Ella leaves precious memories to be cherished in the minds and hearts of daughter: Felicia U. Barrs, DeSoto, Texas, two grandchildren: Chastadie E.

Barrs-Smith & Brawson E. Barrs - Richardson. Sister: Gloria Ann Fletcher - Jones, Waco, Texas, Brother: Rev. John Jones (Edna) Houston, Texas. 4 Brother-in-laws: Charles Earl Fennell, Arizona, Lee Howard (Ruby) Barrs, Crockett, Texas, Sam (Lafonda) Duncan, Crockett, Texas, Larry

Rose, Houston, Texas, 5 Sister-in-laws: Gloria (Rev. George) Scott, Houston, Texas, Evelyn (Jonathan Stephens) Tillis, Carolyn (Reginald) Jones, Grapeland, Texas, Debra Duncan & Arzell Robbins, Crockett, Texas, Mother-in-law: Alice Barrs, Crockett, Texas, a host of other relatives and friends.

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Delta Sigma Theta Sorority, Inc. Annual Debutante

Presentation and Ball

Six beautiful and graceful young Debutantes were presented at the 23rd Annual Debutante Ball held at Harvey Hall December 26, 2009. The night was magical as "The Magical Season of Debutante Princesses," unfolded. The Debutantes are: Rakia Ochaë Coffey, a sophomore at Tyler Junior College is the daughter of Ocie Coffey and the late Dorothea Coffey. Rakia graduated from Whitehouse High School. Kelcie Grandberry, son of Mack and Debbie Grandberry, was her escort. Charnell Leigh Franklin, a freshman at Jacksonville Baptist College is the daughter of Floyd Franklin and Terri Franklin. Charnell graduated from Rusk High School. Jared Bell, son of Cecilia Wilson, was her escort. Jasmine Lanell Harris, a freshman at Jacksonville Baptist College, is the daughter of Kathy Harris and the late Eddie Harris. Jasmine

(Continue Page 7)

Debutantes 2009 from (L to R) Brittany Love, Jasmine Harris, Charnell Franklin, Rakia Coffey, Cierra Johnson and Whitley Williams. Escorts (L to R) Lonnie Gipson, Donald Jackson, Jeffery Davis, Rashad Willis, Tre'Voun Agers, and Kelcie Grandberry. The Tyler chapter of Delta Sigma Theta Soroty, Inc. has sponsored this event since 1984 to encourage young ladies to achieve excellence and character, stiquette and education. All the young ladies and their escorts are currently college students.



2009 Employees Recognized At Austin Bank Star Luncheon

Anita Snider, Customer Service Representative/Assistant Vice President, in Jacksonville, Joyce Martin, a Loan Assistant in Whitehouse who is now retired Toni Davis, Retail Office Manager at the Tyler West Loop Austin Bank, Faye Dotson, Retail Office Manager in Bullard, Debbie Colville, Assistant Controller/Vice President, in Jacksonville, Jennifer Baskin, Loan Assistant in Van, Abigayle Berry, Customer Service Representative at the Longview Greggton Austin Bank, Cindy Moss, Customer Care Center Supervisor in Longview, Tena Buckley, Help Desk Representative in Longview, Jennifer Payne, Help Desk Representative in Longview, Ken Allen, Location President at the Tyler Downtown Austin Bank, Lora Hammond, Loan Originator at the Longview Oak Forest Austin Bank.

Austin Bank honored its Star employees of 2009 at a special luncheon on January 19, 2010 at The Cascades in Tyler. The Star employees were recognized for their work, team spirit, customer service skills and overall attitude.

"We are proud to recognize these employees who exemplify our Bank core values of honesty, service, community, employees and confidentiality," said Jeff Austin, III, Vice-Chairman of the Board. "Our Star employees lead by example and are a role model to the staff. They are talented professionals who have a positive influence within our company and the communities we serve throughout East Texas." The Austin Bank's Star Employee program recognizes one employee each month. Each honoree is selected based on nominations from fellow employees. Austin Bank is a community bank headquartered in Jacksonville, Texas with assets in excess of \$1 billion. Bank offices are located in 27 East Texas locations within 18 cities and nine counties. Austin Bank is locally owned and operated by the Austin Family who is celebrating 100 years of service in the Texas banking industry.

WEDDINGS

Morgan-Leviston Wedding Vows Exchanged



Mr. and Mrs. Jamaal Leviston

Dallas, Tx. - Ashani Morgan and Jamaal Leviston exchanged wedding vows Saturday evening December 19, 2009 in a beautiful double ring ceremony at the New Beginnings Community Fellowship Church, Dallas, Texas. Ashani is the daughter of the late Jothan Collins and Jacquelyn Morgan of Dallas. Jamaal is the son of Jerry and Ann Leviston of Rusk, Texas. The newly weds will live in Dallas.



Jasmine Harris escorted here by her grandfather Walter Session.

graduated from Rusk High School. Lonnie Gipson, son of Lonnie and Cathy Gipson, was her escort. Cierra Alexis Johnson, a freshman at Stephen F. Austin University is the daughter of Natalie Rider Johnson and Wallace Johnson, Jr. Cierra graduated from Skyline Center in Dallas. Tre'Voun Agers, son of Shannon Brooks was her escort. Brittany Patrice Love, a freshman at Tyler Junior College is the



Charnell Franklin escorted here by her father Floyd Franklin.

daughter of Valarie Love and Donald Jackson. Brittany graduated from John Tyler High School. Jeffery Davis, son of Jeffery and Donna Davis was her escort. Whitley Brooke Williams, a sophomore at Louisiana State University is the daughter of Ronnie and Sharon Williams. Whitley graduated from Chapel Hill High School. Rashad Willis, son of Teresa Harmon and grandson of Mr. and Mrs. Thomas Willis was her escort.

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Hollywood's Times East Texas

News & Views
by Billy (Hollywood) Groves



This Is
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"Old Glory"
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flag?

In the wild, hyenas use their shrill cries to signal other hyenas miles away when they discover prey. Modern day racists display confederate flags in an area they "discover" and those rebel flags direct other racists to that area. As a freedom fighter, who has been around for a while, I have seen this occur time and time again. I can tell you unequivocally, once racists take hold in an area, bad things start to happen to Black people and other minorities. Lately, I've been noticing more and more confederate flags flying in East Texas. I've also noticed the recent return of old familiar racist hate groups in East Texas, including the Ku Klux Klan (K.K.K.). Who at the time of me writing this article were planning on having a KKK rally in Lufkin,

Texas. I've said many times that confederate flags belong in museums because of the tainted controversial history of those flags. These days, confederate flags stand for one thing, "racism" and if you check out the internet, you will find out that the confederate flag is the number one symbol or calling card for the Ku Klux Klan.

Over the years I have had many lively conversations with Black and White folks about the confederate flag. I have come to the conclusion that most Americans understand the confederate flag is offensive to Black people when publicly displayed over them. I will end this article by saying the fight for freedom for American Americans is a long ways from being over. When you see a confederate flag flying innocently in the wind, remember it's a symbol that acts as a signal for racists. God Bless America, Africa and the rest of the world!
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Scholarships available at East Texas Colleges and Universities

Students whose annual family income is \$25,000 or less may now attend Stephen F. Austin State University free for four years as a result of the SFA Purple Promise approved by the Board of Regents in 2009. The program will be available to all incoming freshman students who meet admission requirements and income threshold, complete a specified number of credit hours each semester and maintain certain academic standards.

According to Dr. Richard Berry, provost and vicepresident for academic affairs, the new program is part of SFA's efforts to increase enrollment and support the state's "Closing the Gaps" initiative.

"We want to motivate students who may think college is out of reach to apply at SFA," said Dr. Richard Berry, provost and vice president for academic affairs. "This is an investment the university is willing to make."

Tyler Junior College has many scholarships to offer in Music & Dance.

If you are a senior planning to attend TJC, and have not applied, you should do so immediately. Scholarships and endowed scholarships are available for the following and more:

*For band scholarship information contact Thomas Mensch.

*For vocal, piano, strings, and classical guitar students, please contact the music department Kerry Baham Director, Fine and Performing Arts Tyler Junior College P. O. Box 9020 Tyler, TX 75711 (903) 510-2483

Auditions (except for Band students) are slated for April 2010 at 10:00 am in Wise Cultural Arts room 201. You should be prepared to sing one solo and complete a short sight-reading exercise. If you are interested in Harmony and Understanding there is also a dance audition, and you may sing a popular piece.

For the latest information, please contact Nathan Russell, professor/director of choral activities, at nrus@tjc.edu or (903) 510-3265.

For Apache Belle Scholarship Information please contact: Ruth Flynn at rfly@tjc.edu

For Dance Scholarship Information please contact: Jennifer Mondani Bailey at jbai@tjc.edu

For Band Scholarship Information please contact: Thomas Mensch at tmen@tjc.edu

Thomas McGowan at tmcg@tjc.edu Heather Mensch at tmen2@tjc.edu Adam Myers at amye@tjc.edu For Piano Scholarship Information please contact:

Kerry Baham at kbah@tjc.edu Tyler Junior College enrolls around 10,000 students a semester and is the largest single campus junior college in the state. It offers a wide selection of music courses for beginners and accomplished music students, in addition to those students in other fields who just want the sound of music in their lives.

and choral ensembles and private lessons are available. For more information on TJC's music department, or scholarship opportunities, contact:

Website: www.sfasu.edu Phone: Financial Aid Office at (936) 468-2403

If I can be of any assistance to you, please e-mail me at krystal_ward@hotmail.com

What's Cook'in Quick & Easy Chess Pie

Approx. 8 servings

1 1/2 cups of sugar
1/2 cup (1 stick) butter
2 eggs
1/2 cup of milk
2 tablespoons of flour
1 tablespoon cornmeal
pinch of salt
1 teaspoon vanilla
1 teaspoon white vinegar
1 teaspoon whiskey
Pastry for single-crust-9-inch pie.
Preheat the oven to 400 degrees F. In a large bowl, cream the sugar and butter and blend in the eggs. Add the milk, flour, cornmeal, salt, vanilla, vinegar, and whiskey, blending well after each addition. Line a 9-inch pie plate with the pastry. Pour the filling into the crust. Bake for 10 mins. Reduce the temperature to 350 degrees F and bake for about 30 mins more, or until a knife inserted in the center comes out clean.

The City of Rusk, Texas

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President Obama Meets with Sharpton, Morial, Jealous on Black Unemployment

Washington, D. C. - President Barack Obama and three prominent African-American leaders grappled Wednesday with how to improve economic opportunities for blacks, whose joblessness looms well above the national average and is nearly twice that of whites.

On a day of treacherous weather in Washington, Obama kept his scheduled meeting with Benjamin Jealous, president of the NAACP; Marc Morial, president and CEO of the National Urban League; and the Rev. Al Sharpton, president of the National Action Network.

Dorothy Height, chairwoman of the National Council of Negro Women, could not make it to the White House because of the pounding snow and winds that kept most of the nation's capital shut down.

The meeting did not yield immediate announcements or initiatives.

Obama and the other leaders focused on targeting aid to regions to help black people and other groups that have been hit disproportionately hard by the recession, Jealous told The Associated Press.

"When you try to focus on how to lift all those boats, what you come back to are places — geographic areas, urban and rural, where assistance should be located," he said. "That approach can work if Congress lets it work."

He added: "This is about place. It's not about race."

LEGAL NOTICE

This Texas Lottery Commission Scratch-Off game will close on March 19, 2010. You have until September 15, 2010, to redeem any tickets for this game:

Game #1005 Bonus Break the Bank (\$5) Overall Odds are 1 in 3.81

This Texas Lottery Commission Scratch-Off game will close on March 22, 2010. You have until September 18, 2010, to redeem any tickets for this game:

Game #1262 Houston Texans (\$5) Overall Odds are 1 in 3.84

These Texas Lottery Commission Scratch-Off games will close on April 28, 2010. You have until October 25, 2010, to redeem any tickets for these games:

Game #1186 Happy Holidays! (\$1) Overall Odds are 1 in 4.62

Game #1187 Snow Dough (\$2) Overall Odds are 1 in 3.93

Game #1205 Cash Bounty (\$1) Overall Odds are 1 in 4.93



For detailed odds and game information, visit tdottery.org or call 1-800-37LOTTO. Must be 18 or older to purchase a ticket. The Texas Lottery supports Texas Education. © 2010 Texas Lottery Commission. All rights reserved.



Mr. James I. Perkins, Citizens 1st Bank President, received one of the greatest honors that can be bestowed upon an individual. January 29, 2008 the Stephen F. Austin College of Education was named the James I. Perkins College of Education in his honor. Seated here, Mr. Perkins and Indainapolis Colts, Cody Glenn, also former Citizens 1st Bank employee; Andrew Melontree of the Tyler Bank and Walter Session, Rusk city Councilman. They are viewing a thank you card to Mr. Perkins from Rusk State Hospital Employees and Superintendent Ted Debs for support given to RSH. The card is signed by each employee and has been framed and placed on display in the bank. RSH provides about 936 jobs to East Texas.

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Religion

Tough Love

Love is not always meek and mild. Sometimes love is firm and tough, but it is no less love. In case you doubt that statement, consider Jesus' response to the money changers in the temple. They had turned from prayer to profit, and Jesus did not sit idly by. Jesus was incensed, and He "drove them out."

Harsh actions? Yes. Loving? Yes. Jesus loved too much to do nothing in the face of corruption. He took decisive action and that meant the offenders had to leave the temple. His action revealed His love for them as well as His love for His Father.

So, in marriage sometimes we must show "tough love." When your spouse is violating the laws of God and becomes a threat to the well being of family members it is time to take action. What is important is to check your own heart, and make sure that your actions are truly loving. That is, designed to help the spouse who is offending.

What Not to Tolerate From Your Spouse. Some things are not permissible in a marriage. When physical abuse, sexual unfaithfulness, sexual abuse of children, alcoholism, or drug addiction persist in a marriage, it is time to take loving action. In fact, one is not loving when he/she accepts such behavior as a way of life.

Love is always concerned about the well-being of the other person. Such behavior is destroying the individual and the marriage. Love must confront. That's tough love. And that's real love.

In the Bible, confronting is always redemptive. Jesus said, "If your brother sins against you, go and show him his fault, just between the two of you." The purpose of confronting is that the relationship might be restored. If

there is genuine repentance and you can see change, then there can be genuine forgiveness and the marriage can be rebuilt. Without confrontation and repentance, however, the behavior will continue. Tough love is caring enough to confront.

Take Action. Tough love refuses to act as though everything is all right when in fact everything is not all right. When destructive behavior continues in a marriage, love steps up to confront the offender. Jesus said that we first confront privately, then if they will not listen and do not change we take someone with us. If the offender refuses to listen to them, then we tell it to the church and the church sends a representative with you. If he refuses to respond to this third confrontation, he is to be treated as a pagan?

How do you treat a pagan? You pray for him. You witness to him, but you do not accept his sinful behavior. If we apply this teaching to the marriage relationship, does this mean separation? In my opinion, that would certainly be one alternative. The purpose is still redemptive. The separation is for the purpose of creating a crisis which we hope will urge the spouse to reach out for help. I believe this should be done under the prayerful guidance of a church representative or Christian counselor.

Never Stop Loving. There is never a time to stop loving your spouse, but there is a time to change the way you express that love. If your spouse has developed a pattern of chronic destructive behavior and has refused to change even though you have sought to meet his or her needs. It may be time to apply tough love.

Tough love says to an abusive husband, "I love you too much to help you do wrong. I will not sit here and let you destroy yourself and me by cursing me every night. I cannot make you stop cursing but I will not be here to receive it tonight. If you want to make our marriage better, then I am open. But I won't be a part of letting you destroy me."

Your attitude is not to be one of abandonment but of love. Love is caring so much for their well-being that you refuse to play into their sick behavior. Many people are healed when someone loves them enough to stand up to their destructive actions.

Choose Tough Love. God is our model in expressing tough love. He said to ancient Israel, "if you go after other gods and worship and bow down to them, then you will surely be destroyed," (Deut. 8:19). Such proclamations have been interpreted by some as unloving. In reality, it is love at its best. Without boundaries, all of life becomes confusing.

Some things are not permitted in a marriage. Love is willing to draw a line and refuse to accept destructive behavior as normal. Some Christians define love a totally placating the mate's desires without regard to his or her behavior. This is something that God Himself does not do. It is true that God loves us unconditionally. But it is not true that we reap His blessings no matter how we live. When we violate God's laws, He loves too much to be silent. He responds with rebuke, chastening, and scourging according to Hebrews 12:5-8. He is our example in tough love.

Written by Dr. Gary Chapman author of the book "The five Love Languages"

"If you want more of something in your life, give it that much more"

-T.K. Anderson

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Credit-card debt from page 1

as we knew it, were about to change. Many consumers would be raised in some cases from single digits, to something closer to 20 percent or more. This whammy of a trifecta was completed when card issuers converted existing balances to new higher interest rates. Consumers were left with the option of accepting the new terms or closing the account under old rates (opting-out): like it or not. Outraged citizens complained and Congress and a new and popular President last May signed into lawsweeping changes to laws governing banks and other credit card issuers. The new law went into effect February

22, giving banks the time they begged for implementation. Their interim response included imposing the same rate hikes on their 'good customers' that had been used, along with exorbitant penalties and fees on the risky, to rake in profits. that the terms of revolving credit hit with a triple shot from credit card companies. Attractive fixed rates were supplanted by variable rates. Lower interest rates Effective soon, 45 days notice must be given in advance of any increases in credit card rates or fees. The law equires that promotional rates offered to both new and existing accounts last a minimum six months and interest rates or fees on a new account cannot be raised more than once within a single year, unless the

cardholder's payment is 60 days late.

Issuers must now set due dates on the same day each month and bills are due the next business day if due dates fall on a weekend or holiday.

Monthly statements must now be issued to customers at least 21 days prior to payment due dates. Current law requires just 14 days. he new laws also protect cardholders from over-the-limit charges. For a transaction to be completed that would cause the cardholder to exceed their limit, the customer must be alerted and choose ('opt-in') to continue the transaction. Banks and other issuers wiltno longer be able to charge for telephone or electronic transfer payments unless expedited service

is requested. And payments made in the branch office of an issuer must be credited the same day. Maybe you've taken advantage of those low- or zero-interest balance transfer offers. You may not have known that issuers were allowed to apply your payments to the low- or no-interest debt, while the interest accumulated on higher rate balances. This practice will end. The new law says all payments above the minimum will now apply to the balance bearing the highest interest. How many parents were not aware that the student you sent away to college was in possession of a credit card until the bill arrived at your door? This too will end. Co-signors will be required unless those under 21 can provide sufficient proof of income.

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Susan Combs Texas Comptroller of Public Accounts

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