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Women Leadership

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MAGAZINE USA

APRIL / MAY 2020



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Debra Williams,
Publisher

2020

is a very special time for women all across the globe. Today we are challenged with income inequality. Income equality will provide women with the power to reduce poverty and increase our workforce participation around the world.

Women mentoring each other, putting social and economic resources together

is what we needed right now. And, yes, one day soon a woman will be president of the United States. Impacting the political arena is a must! Our power has to be exercised in public and private sectors for maximum impact for our families and neighbors.

Women have proven to be better decision makers, very effective CEOs, and world leaders. Pay attention guys, we're coming!

This edition of Women Leadership Magazine USA (WLMUSA) celebrates all women. I hope you enjoy reading about the women from Washington, D.C. and Nashville, Tennessee who are impacting entrepreneurship in the country and abroad. These women demonstrate if women ruled the world the universe would be a much better place.

Men and women should empower each other by increasing educational opportunities, developing life and cultural skills. Healthcare would boost for families everywhere with more women taking charge. Our natural leadership skills are taking hold in this man-driven society.

If money is your hope for independence you will never have it. The only real security that a man can have in this world is a reserve of knowledge, experience and ability. – Henry Ford

Publisher

Debra Williams

Writers: Keith L. Alexander; Robin in Berry; Roger Caldwell; Charlene Crowell; Pluria Marshall, Jr.; Lauren Victoria Burke; Congresswoman Karen Bass; Stacy M. Brown; Dr. Linda McNair; Julianne Malveaux

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Powerful Corporate Women You Should Know



Ann Cuiellette Marr is currently Executive Vice President, Global Human Resources and a member of the Executive Team for World Wide Technology, Inc. WWT is a \$12B systems integrations, value added reseller and software development company. WWT is on Fortune's 100 Best Companies to Work For (8 years in a row) and Best Places to Work for Glassdoor. In her role, Ann oversees all global human resources functions which include talent acquisition, strategic staffing, policy development, benefits and compensation, government compliance, training, leadership development, immigration, communications and employee relations.

WWT's global expansion has included offices in Brazil, Mexico, Singapore, Hong Kong, China, England, India, Poland, Germany and the Netherlands. As a strategic partner, Ann also manages the company's Corporate Development Program which includes Diversity and Inclusion, Supplier Diversity and Small



Business Enterprise and manages the company's communication efforts. Ann has successfully spearheaded the company's submission for the 100 Best Companies to Work For and founded the WWT Women's Leadership Forum.

Ann is President of the WWT Charitable Foundation and is very active in the St. Louis community. Ann has managed tremendous growth at WWT continues to focus on making WWT a great place to work. Ann has over 30 years of human resources experience and has held HR positions with Enterprise Rent-A-Car and Anheuser-Busch Companies.

Ann serves on the board of directors for World Wide Technology. In addition, she serves on the Board of Trustees for Maryville University, the St. Louis Regional Chamber Association, the St. Louis Police Foundation and the Gateway Arch Park Foundation. Ann also Co-Chaired the United Way of Greater St. Louis, Charmaine Chapman Society campaign for two years.

Ann is on the Advisory Board (and founding member of the St. Louis Chapter) of the National Association of African Americans in Human Resources (NAAAHR) and a member of the Society for Human Resource Management (SHRM). Ann was highlighted in the fourth edition of Who's Who is Black St. Louis, honored as "Corporate Executive of the Year" by the St. Louis American Newspaper for 2009, named as one of the "50 Most Powerful Minority Women in Business" by the Minority Enterprise Advocate magazine for 2010, one of the "25 Most Influential Business Women in St. Louis" by the St. Louis

Business Journal for 2010, selected as a "Leader of Distinction" by the YWCA of Greater St. Louis and one of the Top Diverse Business Leaders by the St. Louis Business Journal for 2015. Recipient of the Leadership Award by the Great Place to Work Institute and the Missouri Athletic Club 2019 Women of Distinction. Ann is Author of a New Orleans cookbook - Classic Creole - A Celebration of Food & Family.

Ann has managed tremendous growth at WWT continues to focus on making WWT a great place to work. Ann has over 30 years of human resources experience.

Ann received a Bachelor of Arts degree in Business & Human Resources Management from Webster University (the Walker School of Business & Technology), St. Louis, MO.

A native of New Orleans, Ann and her husband Craig have two daughters, Eve and Mia.





Suzanne Shank is President and CEO of Siebert Williams Shank & Co., LLC.

A co-founder of Siebert Cisneros Shank and 30-year veteran of the financial services industry, Ms. Shank led the the firm from a start-up investment banking firm in 1996 to one which had participated in over \$2 trillion in municipal bond, corporate bond and equity transactions.

Ms. Shank positioned the firm to hold the distinction of being the top-ranked minority- and woman-owned municipal bond underwriter for 18 consecutive years and the first MWBE firm to rank in the top 10 among all firms as lead manager, and first to lead a deal over \$1 billion in principal amount.

As President and CEO, Ms. Shank develops strategies for new business growth nationally and manages financial, operational and regulatory aspects of the firm.

Prior to her financial services career, Ms. Shank was a structural engineer for General Dynamics, Electric Boat Division, working on noise mitigation projects. While there, she served as an interface with the United States Navy, assisting with negotiating contracts with General Dynamics' top client.

Ms. Shank is active in various industry and civic organizations and serves on several boards. She serves as a Director of Pensare Acquisition Corp. (NASDAQ:WRLSU), CMS Energy Corporation (NYSE: CMS) and Consumers Energy Company. She is on the boards of the Skillman Foundation, the Bipartisan Policy Center Executive



Council on Infrastructure, the Detroit Institute of Arts, the Detroit Regional Chamber, and Global Citizen. Ms. Shank is also a member of the Wharton School's Graduate Executive Board and Spelman College's Board of Trustees, and is a member of the International Women's Forum. Ms. Shank serves on the SEC's Fixed Income Market Structure Advisory Committee.

Ms. Shank has won numerous awards and honors throughout her career including receiving the 2017 Shot Caller Award presented at the BET "Black Girls Rock!" Ceremony, the "Austin Koenen Career Achievement Award" by the Municipal Forum of New York in 2017, and the "2016 Freda Johnson Award for Trailblazing Women in the Private Sector" by The Bond Buyer. She was also named one of the "100 Most Influential Women in 2016" by Crain's Detroit Business. Ms. Shank has also received the "Whitney M. Young Jr. Service Award" by the Greater New York Council of the Boy Scouts of America and was inducted into the Academy of Distinguished Engineering Alumni at Georgia Institute of Technology. Ms. Shank has been

recognized by U.S. Banker Magazine as one of the "Top 25 Women in Finance", by Black Enterprise Magazine as one of the "50 Most Influential Black Women in Business" and one of the "75 Most Powerful Blacks on Wall Street" and by Women in Public Finance as "She's Our Hero". Ms. Shank was selected by the Wharton School of Business from among 100,000 graduates as one of its "125 Influential People and Ideas". She has appeared on Wall Street Week, CNBC and Bloomberg TV.

Ms. Shank positioned the firm to hold the distinction of being the top-ranked minority- and woman-owned municipal bond underwriter for 18 consecutive years

Ms. Shank is a graduate of the Wharton School, University of Pennsylvania with a Master of Business Administration degree in Finance, and the Georgia Institute of Technology with a Bachelor of Science degree in Civil Engineering.



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Powerful Corporate Women You Should Know



ANGELIQUE ALBERT, Executive Director – American Indian Graduate Center (Confederated Salish & Kootenai Tribe)

Angelique is an enrolled member of The Confederated Salish and Kootenai Tribes. She has 25 years' experience in executive management of non-profits, philanthropy, business, Tribal gaming and Tribal education.

Angelique has dedicated her professional career in service to tribal communities and creating positive impacts. As the Executive Director of American Indian Graduate Center (AIGC) & AIGC Scholars, she leads the Nation's largest American Indian/Alaskan Native scholarship organization which provides \$15 million annually in scholarships to students from over 500 tribes in all 50 states. Prior to her work at the American Indian Graduate Center, Ms. Albert has served as the Executive Director of Salish Kootenai College Foundation where she was instrumental in planning, implementing the successful launch of their first \$20 million capital campaign.

She served as Associate Director of the National American Indian Business Leaders Organization, the only American Indian non-profit solely dedicated to empowering business students in the United States. She has served in various roles in philanthropy, including Lead Native American Program Officer for the Beaumont Foundation of America, and External Grant Reviewer for the Case Foundation. Ms. Albert's early career began by serving her own tribe as a Legal Intern, Court Appointed Special Advocate, and Chief Juvenile Probation Officer.

In addition to her time working for others over the past twenty-five years, Ms. Albert has served as a business consultant, owned an art gallery, and is a national award-winning native artist.

Ms. Albert currently serves as a member of the Obama Foundation's MBK Alliance Advisory Council. Additionally, she serves on the AISES Tribal Nations Advisory Council, and the Lead for American Advisory Council. She has served as a board member for the Potlatch Fund, a Native led nonprofit that provides grants and leadership development

in Tribal communities throughout Washington, Idaho, Oregon and Montana. Ms. Albert also served as a board member of S&K Gaming, LLC, one of the Tribal corporations owned by the CS & KT Tribes. Angelique has a B.A. in Human Services from Salish Kootenai College and an MBA with a special emphasis in American Indian Entrepreneurship from Gonzaga University.

In addition to her time working for others over the past twenty-five years, Ms. Albert has served as a business consultant, owned an art gallery, and is a national award-winning native artist. She is the proud mother to three boys and two grandsons. She is driven by the desire for social equity and is passionately dedicated to providing opportunities for empowerment of tribal people.

EDUCATION

Salish Kootenai College Bachelor of Arts - Human Services and Rehabilitation
Associates of Arts - Native American Studies
Associate of Arts - Liberal Arts
Gonzaga University Masters of Business Administration - American Indian Entrepreneurship Graduated with Honors (Beta Gamma Sigma)
Dartmouth University Tuck School's Building a High-Performing Minority Business
Tuck School's Growing the Minority Business to Scale



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Nashville and Washington, DC - WBC Communities as Agents for Change

Leaders across Nashville and DC, represented in this issue, are helping WBC and its partners accelerate equal pay and representation of women in the workplace. WBC brings together 35 organizations and more than 120 C-suite leaders to share best practices, leverage one another's core competencies and lean into the acceleration of the movement.

Learn more on how your organization can partner with WBC on www.WBCollaborative.org



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Rihanna and Congressman John Lewis to be Honored at NAACP Image Awards

By Austyn Ross, NAACP

THE NAACP IMAGE AWARDS



Earlier this month, the NAACP announced that global music and fashion icon, business entrepreneur, and philanthropist, Rihanna, will receive the prestigious President's Award during the 51st NAACP Image Awards.

The President's Award is presented in recognition of special achievement and distinguished public service, with previous recipients including last year's recipient Shawn "JAY-Z" Carter, Jesse Jackson, Lauryne Hill, Soledad O'Brien, Colin Powell, Condoleezza

Rice, and Muhammad Ali among others. NAACP President Derrick Johnson will present the award to Rihanna on BET on Saturday, February 22, 2020, from Pasadena, California. Five-Time Image Award Recipient Anthony Anderson will return as the host for the Live TV Special.

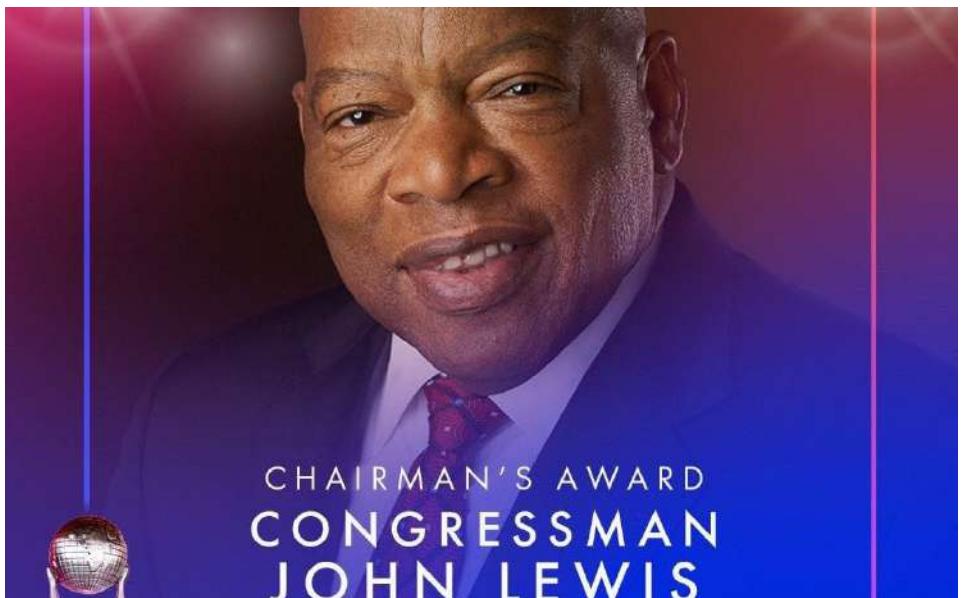


"Rihanna has not only enjoyed a groundbreaking career as an artist and musician but has also distinguished herself as a stellar public servant," said Derrick Johnson, President and CEO of the NAACP. "From her business achievements through Fenty to her tremendous record as an activist and philanthropist, Rihanna epitomizes the type of character, grace, and devotion to justice that we seek to highlight in our President's Award."

The NAACP also announced that U.S. Congressman and civil rights leader John Lewis (D-GA), will receive the prestigious NAACP Chairman's Award during the 51st NAACP Image Awards. The Chairman's Award is bestowed in recognition of individuals who demonstrate exemplary public service and use their distinct platforms to create agents of change. Past honorees of the Chairman's Award include Tyler Perry, then-Senator Barack Obama, Former Surgeon General Regina Benjamin, Ruby Dee, The Neville Brothers, Bono, Danny Glover, and last year's recipient

Netflix leads the television category nominations with 30, with an additional 12 nominations in the motion picture categories for a total of 42. RCA Records leads in the music recording categories with 14, followed by Columbia Records and BMG respectively with 7. Universal Pictures leads the motion picture categories with 15 nominations, and Penguin Random House has 8 nominations followed by HarperCollins with 4 in the literary categories.

"Representation across entertainment and the arts has profound meaning and unparalleled power to shape perceptions, influence culture, and galvanize communities," said NAACP President and CEO Derrick Johnson. "This year's nominees have conveyed a wide range



Congresswoman Maxine Waters.

The nominees for the 51st NAACP Image Awards were announced last month at a joint press conference with Derrick Johnson, NAACP President and CEO of the NAACP and Connie Orlando, BET Executive Vice-President, Specials, Music Programming & Music Strategy.

of authentic stories and experiences that have resonated with many, and we're proud to continue celebrating their outstanding achievements and performances."

"Representation across entertainment and the arts has profound meaning and unparalleled power to shape perceptions, influence culture, and galvanize communities," said NAACP President and CEO Derrick Johnson.

40 Years of Cathy Hughes' Leadership at Urban One

By Keith L. Alexander

Inside the illuminated MGM National Harbor towering over the Potomac River, the 3,000-seat theater slowly fills with African Americans donned in tuxedos and gowns as Hollywood's and New York's top entertainers mix with some of Washington, D.C.'s bourgeoisie including politicians and business leaders. All have gathered to celebrate the 40th anniversary of Urban One Inc., the nation's largest distributor of news and entertainment aimed solely at black consumers, which also includes the largest African American owned TV network.

The media company that for decades was known as Radio One Inc. for its stable of radio stations across the country, changed its name in 2017 to Urban One, a new name that reflects, its owners believed, its channeled mission of providing media content to urban audiences via all forms of media through its divisions including radio, television programming with its TV One cable network and now the Internet.

Still at the helm of Urban One is the legendary woman with the mic, camera and now computer keyboard is the company's founder and chairwoman, Cathy Hughes. On this recent night, the 72-year-old energetic and spirited Hughes is also serving as co-host for the 40th anniversary Urban One Honors awards show with comedian Chris Tucker, which



is scheduled to air Hughes's TV One network Jan. 20.

The show, however, is already running late before it even began. Taping was sup-

"Urban One continues to fulfill Dr. King's dream," Chavis said. "The best way to celebrate black history is to make more history.

posed to begin 20 minutes or so ago. But people are still slowly filling their seats. Then, to a round of staccato applause and without an introduction, Hughes, with her broad smile, walked onto the stage. She apologized for the late start. The

staffing at the entrances of the MGM, she said, have been slow in allowing audience members through the doors. "But I'll take care of this," she said while putting a finger in the air.

Hughes disappears backstage. And within 10 minutes, as if a dam burst, audience members began rushing into the theater to their seats. Minutes later, the orchestra begins playing and Hughes and Tucker walk on stage arm in arm to begin the two-hour show.

No one messes with Cathy Hughes, especially when she is their boss. That's right, in addition to the various entertainment companies, Urban One also owns nearly 7 percent of the \$1.4 billion, MGM casino, hotel and resort, a purchase the company made when the resort opened three years ago.

As the nation celebrates the birthday of the Rev. Dr. Martin Luther King Jr. this month, those who knew King well, say Hughes and Urban One are the epitome of King's dream. Dr. Benjamin Chavis, who worked as a youth leader for King in the 1960's, said Hughes was able to

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break through the historically, white male controlled world of media ownership and create her own media company that she uses to not only to reach millions of people around the world to ensure that the voices of African Americans continue to be shared and visible.

"Urban One continues to fulfill Dr. King's dream," Chavis said. "The best way to celebrate black history is to make more history. Cathy Hughes continues to make black history." Chavis is now head of the National Newspaper Publishers Association, made up of more than 200 black-owned newspapers across the country.

The Hughes media story is well known. She began her career in 1969 at an AM radio station in her native Omaha, but left for Washington, D.C. when she was offered a job as a lecturer at Howard University. In 1973, Hughes was named general sales manager of WHUR, Howard's FM radio station. Two years later, Hughes was promoted to general manager. There she created the late night, slow-jam formatted staple called "The Quiet Storm" a signature sound that expanded to radio stations around the country. In that short time, Hughes had taken annual revenues at the station from \$250,000 to more than \$3.5 million.

In 1979, Hughes and then-husband Dewey Hughes sought financing to purchase their own radio station and were rejected by 32 banks until 1980 when they secured lending to buy WOL-AM, a tiny Washington, D.C. station located in Northeast Washington. That first station led to the acquisitions of dozens of radio stations around the country. Then in 2004, with her son Alfred C. Liggins III, a Wharton School of Business MBA graduate as chief executive officer his mother's

company, Radio One branched into television by creating TV One, a cable network reaching more than 40 million African American TV households.

In 2017, TV One changed its name to Urban One after it acquired a collection of Internet media websites, now known as iOne Digital, that focus on news, sports and entertainment stories about and for black audiences.

Today, Urban One is worth, according to Wall Street estimates based on stock price of about \$98 million. The company boasts of reaching 59 million households, 22 million listeners, 40 million video streams, 20 million unique Web visitors. It owns 57 broadcast stations in 15 urban markets, two cable networks and some 80 websites. Hughes works closely with her son who she credits with diversifying Urban One beyond radio and TV.

"This company has a commitment to serving our audience that is evidenced beyond just the mission of making money. It is to build an organization that represents the needs and interests of a community that for the majority of this country's history, hasn't had a voice to fight for it," Liggins, 54, said recently.

Throughout the night at the star-studded awards at the MGM, the influence that Hughes has garnered over the four decades was repeatedly echoed by those who took the stage.

Missy "Misdemeanor" Elliott surrounded on stage by other rap legends Lil Kim and Da Brat, became emotional during her acceptance speech. She described Hughes as "bold, fierce, strong, innovative (and) a visionary." Elliott said a "big" part of her success was due to Urban One. "We are all chosen, but there are certain people chosen to be a vessel," Elliott said of Hughes.

During his acceptance speech, actor and singer Jamie Foxx spoke of when he and director and writer Quentin Tarantino were making the 2012 "Django Unchained," they were concerned about the use of the N-word in the film and how audiences would receive the racist word. Foxx told the audience that he told Tarantino "the only person who could help them" ensure audiences would not be put off by the repeated use of the racist

word would be Hughes. So, the two asked Hughes to come to the movie set so she could see the filming and hear the vision behind it. Foxx said they needed Hughes's "blessing" knowing that her influence with audiences could ultimately make or break the film.

When he took the stage, Broadway, film and TV performer Billy Porter described how being celebrated by a black media company in front of a predominately black audience, was unusual for out, gay black entertainers. "As a black, queer man in the world, this is such a special day for me. I never felt welcomed. Today in this space, for the first time in my life, I feel like I am a part of this community," Porter said grabbing Hughes's hand as she joined him on stage.

During his acceptance speech, Chance the Rapper described Hughes – or Miss H. as he calls her – as a "trailblazer" and a "maverick" who, he said, "built an entire industry, for us."

Hughes says she plans to continue to build and rebuild the media industry as the technology changes how black households receive their information and entertainment.

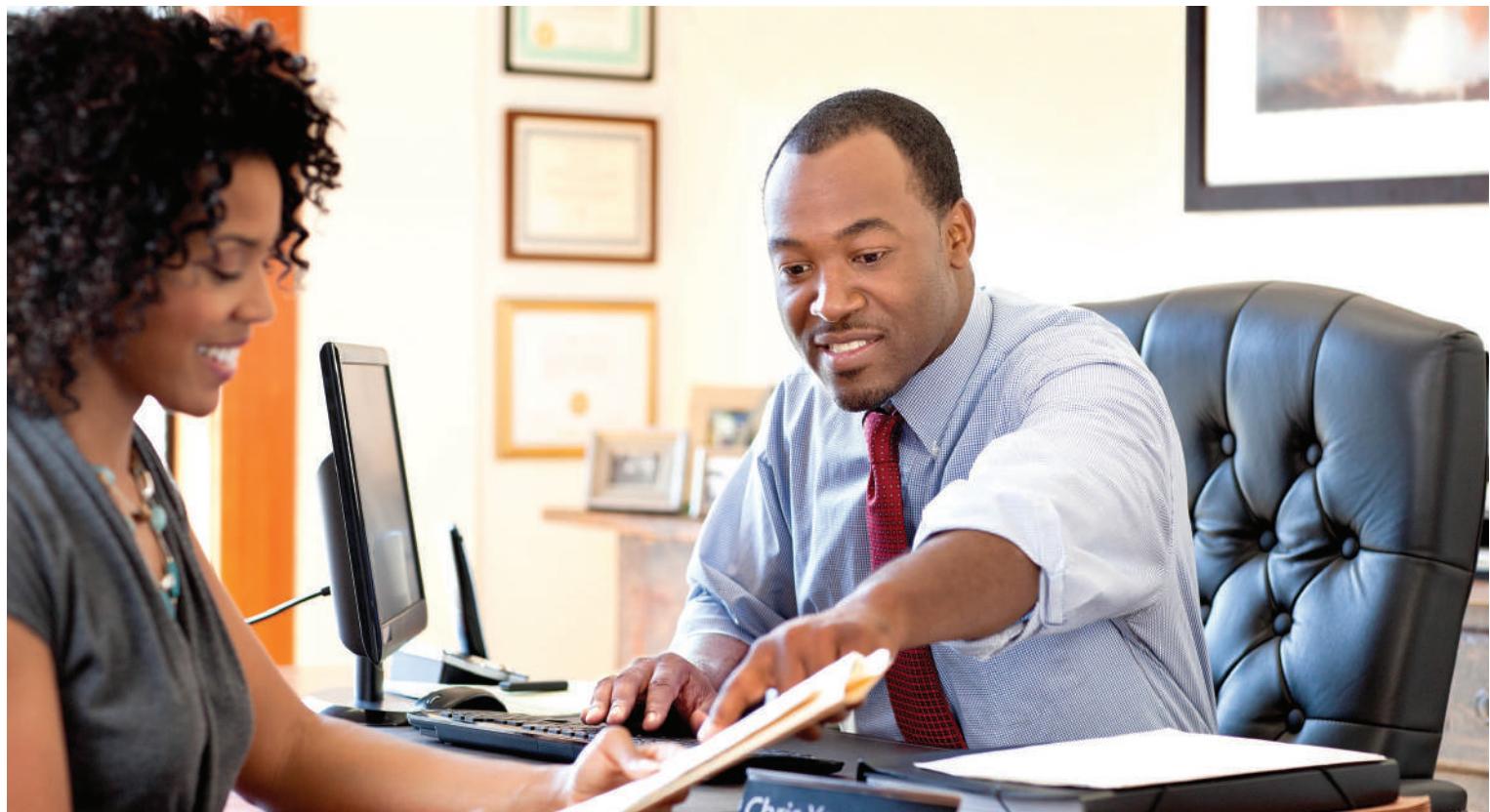
"Today, we reach 92 percent of black households," Hughes added. "We plan to get to 100 percent."

"If the black audience that we serve decides that they want to receive our messages via carrier pigeon, then I'm getting ready to go into the bird business. I don't know what it will take in the future in order to reach that goal. That will depend on what advances occur in technology."

Urban One's plan, Hughes says, is to ensure the company will be at the center, the premiere go-to media outlet for black households.

"It's important for us to have black owned and controlled, particularly in the media, business ventures, nobody is going to tell our stories from our perspective, except us," she said. "Nobody is going to do that for us. Why should they or would they? It's our responsibility to do that."

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Together we'll go far



Building A Powerful Black Media Based on Human Rights

By Roger Caldwell, NNPA Newswire Contributor



It is now 2020, and Black-owned media in America is struggling to stay alive, and many in mainstream media believe Black media is not necessary. "Black ownership is dying," said Armstrong Williams, whose Howard Stirk Holdings owns seven of the Black-owned commercial television stations. "Newspaper ownership, radio ownership – but it's probably hit TV the hardest."

In order to invest in the mainstream media business and be successful, it is almost necessary to be a billionaire in the giant cable business. African Americans don't come into the media business with a fortune, and many of the longtime media moguls have consolidated their companies. This means that billionaires decide who will be hired, and 88% of them are white males.

In the news business there are 15 billionaires like Rupert Murdoch, Michael

Bloomberg, Jeff Bezos and others, who control several of America's influential national newspapers, magazines, local papers and online publications. It is obvious that there is a coordinated system in the American media, and the big boys decide who they will allow to play.

There is a lack of diversity in American

media, and only 6% are minority. Some experts say there are no television stations owned by Blacks in America, and others say there are 10, but the numbers are terrible. Many Black-owned media companies actually only own a small percentage of their television stations, and very few Blacks own their own shows.

Hispanics operate major networks, such as Telemundo and Latin Business Today, and they find themselves in a better financial situation than Blacks. While Telemundo is owned by a major mainstream media company, its managers have more control.

Where is the Black-owned media, and how will there be more diversity in mainstream media and television?

In 2020, Blacks must build coalitions and force the billionaires' media companies to hire more Blacks in decision making positions. Black media companies

In order to invest in the mainstream media business and be successful, it is almost necessary to be a billionaire in the giant cable business. African Americans don't come into the media business with a fortune, and many of the longtime media moguls have consolidated their companies.



Image by kconcha from Pixabay

must hold mainstream media companies accountable for their terrible numbers and demand everyday more positive Black stories. Blacks must also be at the table when public companies make decisions about local television stations.

Black organizations across the country must unite from coast to coast and demand more diversity across ethnic lines. In Africa there are billionaires, who can invest in projects, causes, and television shows, because they are sitting on fortunes. Everyday Blacks must shop Black, and the community must think Black.

Entertainment Studios Network owned by a Black man, Byron Allen, a comedian, television host, and entrepreneur has sued telecommunications giants Comcast Corp, and Charter Communications. They have refused to distribute his shows on their stations, while launching scores of mostly white-owned shows on their networks. Byron Allen says his stations and shows are 100% African American owned Media Company operating seven television channels.

Allen issued a statement, "This case is not about African American-themed programming but is about African American ownership of networks. Unfortunately, the networks Comcast refers to as African American-owned

are not wholly owned by African Americans and did not get any carriage until I stood up and spoke out about this discrimination and economic exclusion."

It is no accident that there is only a hand full of Black TV stations, and very few Black owned Media companies, and that is because of racism and discrimination. There are very few Black TV networks, because the billionaires decide who is allowed to work.

On every level there is a need for more

Black-owned media companies, more hosts, reporters, and more Blacks in decision making positions. Blacks must organize, sue mainstream media in your city, county and state, and demand more Black stories and images. In 2020, Blacks are building powerful media companies, but we must continue to fight. We must organize, unify, build coalitions and work with African billionaires.



Image by Steve Buisinne from Pixabay

FY 2021 White House Budget Proposal Cuts \$56.6 Billion from Education

More Than \$2 Billion Directed to Short-Term Career and Technical Training

By Charlene Crowell, NNPA Newswire Contributor

For consumers, businesses, organizations and governments alike, annual budgets typically reflect not only line items but priorities as well. As A. Philip Randolph reminded us more than 50 years ago with the release of the “Freedom Budget,” such documents reflect the morals of our nation. Especially when they show how much we value the most vulnerable among us.

The recent White House fiscal year (FY) 2021 proposal would fund the Defense Department at \$636.4 billion dollars, a slight increase above that of FY 2020. At the same time, \$339.1 billion in budget cuts are proposed. These cuts would severely impact the nation’s social service safety network, comprised of a wide range of services and programs like food stamps, consumer financial protection, low-income energy assistance, enforcement of federal laws, transportation projects, environmental remediation and more.

And at a time when higher education is increasingly essential to the nation’s economic future, the White House proposal would eliminate \$56.6 billion, a 7.8% reduction from current levels.

“Eliminated programs include Federal Supplemental Education Opportunity

Grants, which duplicates Pell Grants but are less targeted on those who need the most help,” states the Education budget summary.” Its summary also notes how the budget “protects students

At a time when higher education is increasingly essential to the nation’s economic future, the White House proposal would eliminate \$56.6 billion, a 7.8% reduction from current levels.

by eliminating default for impoverished borrowers” and “closing loopholes currently allowing high-earning graduate degree holding borrowers to avoid repaying their student loans, leaving taxpayers holding the bag.”

To be clear – no one really chooses

to default on a student loan. Defaults occur when loan payments exceed a borrower’s ability-to-repay, not a willful choice. A significant number of these defaults were incurred at high-cost for-profit colleges.

Research and analysis by the Center for Responsible Lending finds that although for-profit college enrollment represents 6% of all college students, these schools generate over 33% of all students who default on their loans. Further, CRL found that only 21% of all for-profit students in four-year programs graduate within six years.

Today there are over 44 million student loan borrowers whose growing reliance on loans corresponds with the still-rising cost of higher education. Except for the financially well-off, student loans are being used more, not less, and include consumers of varying income levels.

If these cuts take effect with Congress’ approval, the federal commitment to higher education will become yet another funding retreat begun nearly a decade ago at the state level.

“State funding for public colleges and universities has steadily declined, contributing to higher tuitions for most students,” says James Kvaal and Jessica Thompson, co-authors of a new policy brief by the University of



Image by Gerd Altmann from Pixabay

New Hampshire's Carsey School of Public Policy. "State funding is not only declining but it is also distributed inequitably."

"The maximum Pell grant – the federal college scholarship that helps low-income students pay tuition and living expenses – today covers only 28% of college costs, the lowest share in over 40 years," continued Kvaal and Thompson. "The current financial aid system is not only underfunded but is not designed to help students meet extra needs or absorb unexpected financial blows."

Even so, the White House education budget proposal would carve out more than \$2 billion for Career and Technical Education (CTE) state grants and CTE National Programs. Eligible CTE recipients could be private businesses offering short-term, training or apprenticeships. Under the proposal, Pell Grants could be also used for CTE training, siphoning off funds traditionally used at two and four-year institutions.

To put it another way, taxpayer-funded on-the-job training – as short as 30 days or as long as six months – could soon enhance the profit margins of businesses. Historically, higher education leads to a credential – an associate, bachelor, or graduate course of study that upon completion leads to a higher competitive edge in the general

marketplace.

"As States begin to think about their long-term career and technical education strategies," said Education Secretary Betsy DeVos, "I would encourage them to continue to act boldly and break down the silos that exist between education and industry so that all students are prepared for the in-demand, high-paying jobs of today's economy and tomorrow's."

What does seem to be bold is an administration that consistently and deliberately seeks new ways to benefit private enterprise at the public trough. These new funding streams are also accompanied by departmental deregulation that "streamline and reduce unnecessary costs with accreditation", states the budget summary.

Sounds like in the name of 'deregulation', this administration is intent on eliminating more 'checks and balances' on the use of public monies.

"Instead of preventing predatory institutions from wasting taxpayer dollars, Secretary DeVos is undermining the federal investment in higher education by shielding the interests of for-profit institutions and private corporations that prey on students of color, low-income borrowers, veterans, women, and older Americans," said Ashley Harrington, CRL's Federal Advocacy Director. "We urge Congress and the current Administration to stop protecting these predatory institutions at the expense of already vulnerable and marginalized groups."



Blacks Make up Majority of Inmates in Mississippi's Debtors Prison

By Stacy M. Brown, NNPA Newswire
Senior Correspondent
@StacyBrownMedia

Mississippi – a state described as having been suffocated by its history of racial prejudice – appears to be the only state where people are jailed while they work to pay off court-ordered debts.

An investigation led by The Marshall Project and the nonprofit Mississippi Today discovered that hundreds of Mississippi residents – the majority being black – were sentenced to the state's little-known restitution center.

"Basically, we discovered, Mississippi was running a modern-day debtors prison," reporters Anna Wolfe and Michelle Liu, wrote of their investigation.

With Mississippi's long and documented history of racism, the 14-month investigation found that African Americans are disproportionately punished – it's infamous state penitentiary known as Parchman Farm was modeled after a slave plantation.

Black people are overrepresented at restitution centers, accounting for 49 percent of inmates, compared with 38 percent of the state's population, the investigation found.

More than 60 percent of people in prison in Mississippi are black.



"The American legal system captures the poor and black and twists them in conundrums that punish them beyond any criminal act," Attorney Kisha A. Brown, founder of Justis Connection, told NNPA Newswire.

"Basically, we discovered, Mississippi was running a modern-day debtors prison," reporters Anna Wolfe and Michelle Liu, wrote of their investigation.

"As a black person, we have less access to legal resources than our white counterparts, and this has dire consequences on our physical and financial security," Brown stated.

The Mississippi investigation began on what Wolfe and Liu called an unlike tip: a woman in state prison was also working at McDonald's – and not voluntarily.

The reporters then found Dixie D'Angelo, a woman with court-ordered debts of \$5,000 because she damaged a friend's car. "She had been sentenced to something called a restitution center, where she worked four different restaurant jobs to try to earn enough to pay off her debts and get out of jail," they stated.

Ultimately, Wolfe and Liu found that hundreds of people were in similar situations.

They said they met with inmates and their employers across Mississippi, be-



ginning at fast-food restaurants around Jackson, traveling to the Mississippi Delta and the Gulf Coast.

Half the people living in the centers had debts of less than \$3,515. Though in arrears on fines and court fees, many didn't need to pay restitution at all – at least 20 percent of the more than 200 people discovered in the investigation was convicted of drug possession.

However, inmates spent an average of nearly four months – and up to five years – at the centers, working at low-wage, and sometimes dangerous jobs, like slaughtering chickens or gutting catfish at processing plants.

Private citizens also hire them to work as handymen and landscapers at their homes.

Inmates found that their costs continued to balloon since they had to pay for room and board at the centers, transportation to their jobs, and medical care.

"They didn't get paid much," the investigators wrote in their report. "Between 2016 and 2018, workers at the centers made an average of \$6.76 an hour in take-home pay."

When inmates can't get jobs, sometimes for medical reasons, they sit in the centers, accruing \$330 a month in room and board costs, according to the investigators.

Further, just a quarter of all money earned by the inmates went to pay restitution, with the remainder going to the

corrections department and the courts. In some cases, the courts added unrelated debts, such as child support. One man's charge for meth possession turned into debt totaling \$72,500, the investigation found.

Mississippi officials declined to comment.

"Debtors prisons are an effective way of collecting money – as is kidnapping," Cliff Johnson, director of the MacArthur Justice Center at the University of Mississippi, told investigators.

"But there are constitutional, public policy and moral barriers to such regime," he stated.

The American people "would be horrified if they knew of just how many laws still exist which send poor people to prison over their inability to pay fines, court costs, and related expenses," Matt C. Pinsker, an adjunct professor of the Homeland Security & Criminal Justice Department at the L. Douglas Wilder School of Government and Public Affairs at Virginia Commonwealth University, told NNPA Newswire.

"It is a tragedy and absurdity that we still essentially have debtors prisons here in the United States of America," Pinsker stated.



Trump Administration Cuts Food Stamps for at Least 700,000 Americans

By Lauren Victoria Burke, NNPA Newswire Contributor

The Trump Administration has finalized implementation of new work requirement rules that would cut food stamp benefits for 700,000 Americans. The average food stamp payout is \$36 per month. Though the Trump Administration estimates that under 700,000 people will be impacted by their policy changes, the Urban Institute estimates that the new Trump Administration rule changes will cause 3.7 million poor people to lose food stamps.

Agriculture Secretary Sonny Perdue and Brandon Lipps, the deputy undersecretary for the USDA's Food Nutrition and Consumer Services, spoke with reporters for under 20 minutes regarding the changes. The rule changes will take effect on April 1, 2020.

The work requirement rule change will cause hundreds of thousands of people to lose access to the Supplemental Nutrition Assistance Program or SNAP.

There are over 40 million people in the U.S. living in poverty — 1 of every 7 Americans and 12 percent of the total population. In the U.S., 27 percent of African Americans live in poverty and 46 percent of African American children (under age 6) live in poverty, compared to 14.5 percent of white children.

"We're taking action to reform our

SNAP program in order to restore the dignity of work to a sizable segment of our population and be respectful of the taxpayers who fund the program. Americans are generous people who believe it is their responsibility to help their fellow citizens when they encounter a difficult stretch. That's the commitment behind SNAP, but, like other welfare programs, it was never intended to be a way of life," Secretary Perdue told reporters.

"Trump has called people liars and maniacs, caged children, and cut food stamps, and tried to take away health insurance and let people die. But Republicans are outraged that a law professor used his son's name in an analogy?," wrote Rev. Dr. William Barber referring to an exchange at a Dec. 4th impeachment hearing and food stamp cuts. Barber has been focused on a new age "poor people's campaign" mirrored on the efforts of Dr. Martin Luther King, Jr. in

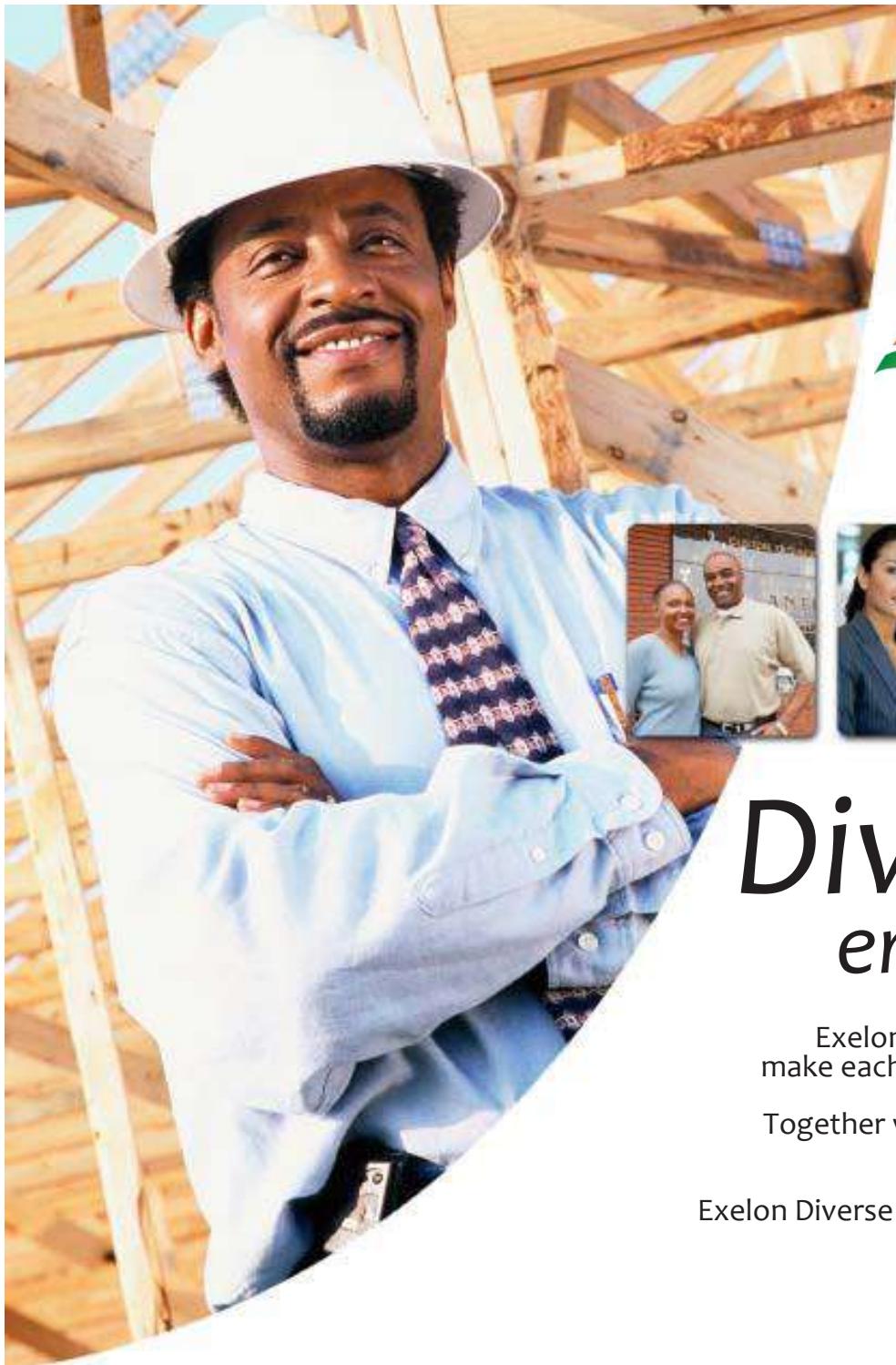


the 1960s.

"This is cruel and disgraceful. Donald Trump will happily give millions of dollars in tax breaks to his billionaire buddies—but he's making it harder for struggling families to be able to eat. I'll reverse this shameful policy," wrote 2020 presidential candidate and U.S. Senator Elizabeth Warren (D-MA).

The rule change would limit states and force them to restrict food stamp use to areas that have a 6 percent unemployment rate or higher. The national unemployment rate in October was 3.6 percent.

Income inequality and cuts to poverty programs are likely to be an issue in the 2020 campaign.



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Southern Glazer's Wine & Spirits Commits \$1 Million To Thurgood Marshall College Fund

The Leadership Institute is intended to develop students' leadership skills and provide companies access to a talented and diverse student population for full-time jobs and internship opportunities.

By Lauren Victoria Burke, NNPA Newswire Contributor

Miami & Dallas — Southern Glazer's Wine & Spirits ("Southern Glazer's")—the world's pre-eminent distributor of beverage alcohol — announced that it has signed a \$1 million agreement with the Thurgood Marshall College Fund (TMCF) — the pre-eminent national organization dedicated to promoting educational excellence among students attending Historically Black Colleges and Universities (HBCUs) and Predominantly Black Institutions (PBIs).

The agreement establishes a partnership that gives Southern Glazer's access to TMCF's diverse talent pipeline, connects Southern Glazer's employees with HBCU students for mentoring and professional development, and provides student leaders with opportunities to pursue future careers with the Company.

In addition to recruiting and on-campus events, Southern Glazer's will participate in the 20th Annual Thurgood Marshall College Fund Leadership Institute. The Leadership Institute is

intended to develop students' leadership skills and provide companies access to a talented and diverse student population for full-time jobs and internship

The agreement establishes a partnership that gives Southern Glazer's access to TMCF's diverse talent pipeline, connects Southern Glazer's employees with HBCU students for mentoring and professional development, and provides student leaders with opportunities to pursue future careers with the Company.

opportunities.

Nearly 400 students attended the 2019 event from 47 publicly supported HBCUs and PBIs. Student attendees were selected from thousands of candidates and received full scholarships to participate in the week of career development activities as TMCF Scholars.

Southern Glazer's Chief Human Resources Officer Terry Arnold and its Chief Executive Officer Wayne Chaplin, both serve as executive sponsors of the program. The Company's strategic supplier, Moet Hennessy, a long-time supporter of TMCF and the charter corporate sponsor of its Hennessy Fellows graduate program, was influential during the building of Southern Glazer's new partnership.

Commenting on the agreement, Mr. Arnold stated, "We are honored to be working with the esteemed Thurgood Marshall College Fund to help attract, recruit and hire top talent for internships and full-time positions with Southern Glazer's. This agreement highlights our commitment to cultivate a more diverse and highly-skilled employee base to help



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Education News

position us for continued growth well into the future."

Mr. Chaplin added, "Enhancing diversity is critical to our long-term success and also reinforces our values and culture. There are tremendous careers opportunities with Southern Glazer's as we continue to innovate and grow, and we look forward to partnering with the Thurgood Marshall College Fund to help identify future leaders for our Company and our industry."

"Thurgood Marshall College Fund President & CEO, Harry L. Williams said, "This exciting partnership with Southern Glazer's is another example of the diverse set of amazing global corporate partners that value and want to make long-term investments in the development and success of HBCU students through TMCF. We look forward to this decade long endeavor to create more pipelines into Southern Glazer's expanding on the success of our partnership with Moet Hennessy."

About Southern Glazer's Wine & Spirits

Southern Glazer's Wine & Spirits is the world's pre-eminent distributor of beverage alcohol, and proud to be a multi-generational, family-owned company. The Company has operations in 44 U.S. states and the District of Columbia, Canada, and the Caribbean, and employs nearly 22,000 team members. Southern Glazer's urges all retail customers and adult consumers to market, sell, serve, and enjoy its products responsibly. For more information visit www.southernglazers.com. Follow us on Twitter and Instagram @sgwinespirits and on Facebook at [Facebook.com/SouthernGlazers](https://www.facebook.com/SouthernGlazers).

"Thurgood Marshall College Fund President & CEO, Harry L. Williams said, "This exciting partnership with Southern Glazer's is another example of the diverse set of amazing global corporate partners that value and want to make long-term investments in the development and success of HBCU students through TMCF."



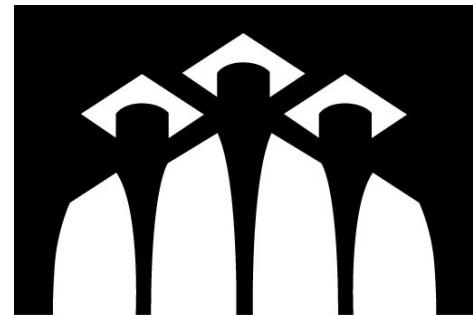
Photo: iStockphoto / NNPA



SOUTHERN GLAZER'S WINE & SPIRITS

About the Thurgood Marshall College Fund (TMCF)

Established in 1987, the Thurgood Marshall College Fund (TMCF) is the nation's largest organization exclusively representing the Black College Community. TMCF member-schools include the publicly-supported Historically Black Colleges and Universities and Predominantly Black Institutions, enrolling nearly 80% of all students attending black colleges and universities. Through scholarships, capacity building and research initiatives, innovative programs, and strategic partnerships, TMCF is a vital resource in the K-12 and higher education space. The organization is also the source



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ANJALI “ANN” RAMAKUMARAN

By Robin Berry



Ann Ramakumaran

CEO & Founder of Ampcus

Women Leadership magazine recently sat down with Ann Ramakumaran of Ampcus Inc. Ampcus is a ISO 20000, ISO 27000, ISO 9001, CMMI DEV/3 SM and CMMI SVC/3 SM certified global provider of a broad range of Technology and Business consulting services. From strategy to execution, our disciplined yet flexible approach starts and ends with our clients. By listening hard and working harder, client goals become our goals. Their success is our satisfaction. It's why our clients sleep well at night. Ampcus consultants have significant business, engineering and technology experience. Our consultants have over twenty years of business experience and an average of more than six years of engineering and technology experience. This means that the project team not only understands how systems works, they also understand how the technology impacts the business processes of organizations.

WLM: How did Ampcus get started and who are your customers?

Ann: My passion for entrepreneurship, strong business acumen and excitement for technology motivated me to ultimately start my own business. Ampcus was founded in 2004 during a time when many corporations were just beginning to implement Supplier Diversity programs and those that had programs were working to increase spend. During this same time, companies were going through various rationalization efforts and were looking for partners that understood the business side of things while also having the technical aptitude and experience to deliver innovative technology solutions that would ultimately resolve their complex business problems. The timing really couldn't have been better. We brought in resources that had industry experience, functional knowledge and strong technical capabilities across a wide variety of disciplines. Fast forward to today, Ampcus is a global, award-winning, Minority, Women-Owned Business providing a diverse portfolio of Technology Solutions, Business Consulting and Human Capital Management Services. With Global

Headquarters in Chantilly VA and over 16 customer support offices in the US, Global Delivery Centers and Innovation Labs, we support over 50 of the Fortune 50-2000 companies, along with key Federal, State, Local and Non-Profit customers.

WLM: IT is ever evolving. In what areas do you specialize and how do you maintain consistency?

Ann: Ampcus' five core service areas include Digital Transformation & Intelligent Automation, Infrastructure Modernization, Cybersecurity & Risk Management, Testing & Independent Verification and Validation, and Human Capital Management (Staffing). We leverage expertise and insights across these service areas to address the complexity of today's current technology, while preparing our clients to effectively meet the changing demands of tomorrow. We have a successful track record in helping our clients throughout their business and technology transformation journey by leveraging our Innovation Labs and the talent we have on staff. Our clients look to us as an extension of their own internal teams. Ampcus' Innovation Labs provide a "safe place" for our clients to test new ideas and technologies where they can "try and test" without threats from the outside or impact to their own IT infrastructure. It is imperative that we continually invest in our people, processes

Ampcus' five core service areas include Digital Transformation & Intelligent Automation, Infrastructure Modernization, Cybersecurity & Risk Management, Testing & Independent Verification and Validation, and Human Capital Management (Staffing).



and technologies. Our unprecedented business and quality certifications drive confidence across our client portfolio.

WLM: Ampcus is relatively young. The company has won numerous awards and achieved significant growth. What has contributed to that growth?

Ann: Ampcus' Business, Quality and Diversity Certifications have fueled our economic growth and facilitated meaningful dialog with major corporations, public sector entities and non-profits, many of which we now call our clients. Our revenue has grown on average 40 percent year-over-year which is a testament to our ability to provide relevant value to our clients and continuously deliver on our commitments. Organic growth has contributed to much of our success; however, in recent years

we have made targeted acquisitions that are complementary to our core business. In 2019, we acquired a Cyber Security company that focused on IT Cybersecurity and Industrial Cyber Security. We felt their expertise complimented our existing Cyber practice and positioned us to provide incremental value to our clients. In addition, Ampcus also acquired iTech Solutions a IT Staffing and Solutions company in January of 2020. This acquisition allowed us to expand our geographical infrastructure, increase our employee base, expand our client portfolio and enhance our penetration within the Insurance, Financial, Utility and Government sectors.

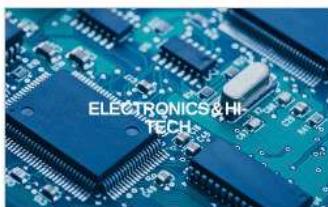
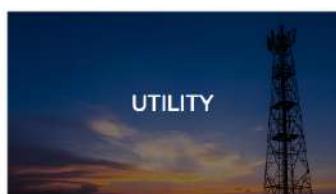
WLM: How do employees play in role in the success of Ampcus?

Ann: It is important that Ampcus not only remain a supplier of choice for our clients but that we also remain an employer of choice. Our employees are very passionate, innovative and have the industry, business and technology experience. This have helped our clients solve their complex Business and Technology challenges across industry segments. We currently have over 1350 employees across the globe and maintain an average employee retention of 90%. Our employees are our most valuable asset and; therefore, we invest in them. It is important that we provide our employees with challenging work assignments, continued professional development and training in new and emerging technologies. Many of our employees have been with us since the beginning. Without them, we would not be where we are today.

WLM: What external influence has Ampcus garnered throughout the corporate journey?

Ann: We believe that corporations look to do business with suppliers that share in their core values. Our company was built on a foundation of honesty, integrity and performance excellence. We always strive to be a great partner and operate on the principle that our customer's success is our success. We face challenges head on and work to solve our client's complex problems as if they are our own. We strive to be socially responsible and believe in doing well by doing good.

WLM: Diversity plays a significant role in business success. You mention the focus on a diverse employee base. How has that diversity influenced Ampcus?





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Ann: Diversity and Inclusion is fundamental to our company culture. I'm very proud to say that 70% of our employees are Diverse and 48% of our employees are Women. We have worked to hire individuals from varying disciplines with experience across a wide variety of different industries. This allows us to have a broader understanding of our client's needs while becoming that trusted partner they can rely on. We believe that a diverse employee base drives innovation, creativity and a perspective that assists our organization in driving meaningful value for our clients.

WLM: There are lot of players in this space. Along with the diverse culture what else sets Ampcus apart in the marketplace.

Ann: You are correct, there are many great companies like Ampcus working to solve complex technology and business challenges for clients across the globe. While I'm likely a bit biased, there are many differentiators that set Ampcus apart from others. First and foremost, I feel we have an amazing team of professionals that work tirelessly for our clients each and every day. Our emphasis on process and quality offer tangible benefits for every client engagement. At Ampcus, we have invested in numerous business and quality certifications to include ISO 9001, ISO 20000, ISO 27001, CMMi ML-3 (Development and Services) which I believe is unprecedented among companies in our industry. We've built an amazing infrastructure to support our growth, again having our own Innovation Labs and the talent to develop Proofs of Concept/Proofs of Value for our clients that have grown into major project implementations, which again clearly differentiates Ampcus from others in our industry. We will continue to invest in our company and remain relevant for our clients.

WLM: What is an ideal customer for Ampcus?

Ann: We have a very diverse portfolio of clients that are very important to our business. Our clients span across a variety of different industry segments and often have a global footprint. Regardless of the size, we value each and every client. We immerse ourselves into their business, develop a strong understanding of their needs and utilize our talent and infrastructure to deliver tangible value while working to establish a trusted partnership. This has served us well and we'll continue to follow this model as we cultivate new relationships.

WLM: What advice do you have for someone on the journey to entrepreneurship?

Ann: It is important to stay focused, remain patient and be persistent. You will be faced with challenges, but remain

confident, even in the face of adversity. Be prepared to work hard and surround yourself with like-minded trustworthy people who support your vision. Always believe in yourself, your people and your business.

WLM: In consideration of women's history, where are we from a diversity perspective?

Ann: Clearly we've made much progress but there is always more to be done. As Ampcus' CEO, I believe in developing other future business leaders, mentoring young female entrepreneurs and sharing many of the lessons learned throughout my career as it will help to pave the future for those that follow. Within Ampcus, we always strive to utilize diverse owned business for products and services purchased by our company. We must stand together and drive change by demonstrating that diversity inspires innovation and generates value.

We believe that the success of an engagement is determined by strong project management, as well as clear communication and mutual commitment working collaboratively. Our methodology begins with listening to the customer about their needs, then working with their team to gain a clear understanding of the requirements, while providing knowledge transfer of best practices for the organization.



Congress Passes Historic Anti-Lynching Legislation

By Stacy M. Brown,
NNPA Newswire Senior Correspondent
@StacyBrownMedia

Sixty-five years after the horrific lynching of teenager Emmett Till, the U.S. House of Representatives have finally passed H.R. 35, the Emmett Till Anti-lynching Act.

The legislation would make lynching a crime under federal law.

“Today, under the leadership of Representative Bobby Rush (IL-01), and three other Members of the Congressional Black Caucus (CBC), the House of Representatives finally passed legislation to address the heinous act of lynching by making it a federal crime. The first bill to outlaw lynching was introduced in 1900,” members of the Congressional Black Caucus wrote in a statement.

“Lynching was a brutal, violent, and often savage public spectacle. They were advertised in newspapers, memorialized in postcards, and souvenirs were made from the victims’ remains,” the CBC, which is chaired by Rep. Karen Bass (D-Calif), added.

A 1930 editorial in Raleigh News and Observer noted the delight of the audience witnessing a lynching as “Men joked loudly at the sight of the bleeding body; girls giggled as the flies fed on the blood that dripped from the Negro’s nose.”

“Make no mistake: lynching is domestic terrorism. It is a tool that was used during the 256 years of slavery to terrorize enslaved African Americans and discourage them from rebelling,” Bass said.

“It was used for almost 100 years after the end of slavery to terrorize free African Americans and discourage them from exercising their rights as citizens. Even today, we hear reports of nooses being left on college campuses and workplaces to threaten and harass Black people,” she stated.

“Lynching was a brutal, violent, and often savage public spectacle. They were advertised in newspapers, memorialized in postcards, and souvenirs were made from the victims’ remains,”

Senators Cory Booker (D-NJ), Kamala Harris (D-CA), and Tim Scott (R-SC) applauded the passage of the bill, which is identical to anti-lynching legislation the three introduced in the Senate last year.

That legislation unanimously passed the Senate.

“Today brings us one step closer to finally reconciling a dark chapter in our nation’s history,” Booker stated in a release. “Lynchings were used to terrorize, marginalize, and oppress black communities – to kill human beings to sow fear and keep black communities in a perpetual state of racial subjugation.”

He continued:

“If we do not reckon with this dark past, we cannot move forward. But today we are moving forward. Thanks to the leadership of Rep. Rush, the House has sent a clear, indisputable message that lynching will not be tolerated. It has brought us closer to reckoning with our nation’s history of racialized violence. Now the Senate must again pass this bill to ensure that it finally becomes law.”

Harris called lynchings racially-motivated acts of violence and terror that represent a dark and despicable chapter of our nation’s history.

“They were acts against people who should have received justice but did



not. With this bill, we can change that by explicitly criminalizing lynching under federal law," noted Harris, who suspended her presidential campaign late last year.

"I applaud Congressman Rush and the House of Representatives for speaking the truth about our past and making it clear that these acts must never happen again without serious and swift consequence and accountability. I urge my colleagues in the Senate to support this bill's passage," she said.

Scott added that it's essential to show that hate will not win while Rush compared lynching to the French use of the guillotine, the Roman Empire's use of crucifixion, and the British use of drawing and quartering as a tool of terrorism.

"And, for too long now, a federal law against lynching has remained conspicuously silent," Rush noted. "Today, we will send a strong message that violence – and race-based violence, in particular – has no place in American

society. I am immensely grateful to Senators Harris, Booker, and Scott for working with my office on this landmark piece of legislation, and I look forward to it being quickly passed in the Senate and immediately sent to the President to be signed into law."

Bass said the last known lynching was as recent as 25 years ago and only then, for the first time in the nation's history, was the perpetrator convicted and executed. "This is an awful part of our history, but it is our history – our American history – and it is important for us to all know and remember it, especially now that we are facing a resurgence of hate crimes in America under the presidency of Donald J. Trump," Bass stated.

"Now there is the National Memorial for Peace and Justice to document the known history of lynching and the many reasons why Black people were lynched, such as for making eye contact with a white person, not moving to the other side of the street, or spitting in public," she said.

Further, Bass added that the bill makes "a long-overdue change to our laws by finally addressing the issue of lynching for the thousands of African Americans who suffered this heinous fate and the countless more we'll never know."



Black America's Housing Crisis: More Renters Than Homeowners

By Charlene Crowell, NNPA Newswire Contributor

No matter who you are, or where you live, there's a central concern that links consumers all over the country: the ever-rising cost of living. For many consumers, the combined costs of housing, transportation, food, and utilities leave room for little else from take-home pay.

From Boston west to Seattle, and from Chicago to Miami and parts in between, the rising cost of living is particularly challenging in one area: housing. Both homeowners and renters alike today cope as best they can just to have a roof over their families' heads.

The nation's median sales price of a new home last September in 2019 was \$299,400, according to the U.S. Census Bureau. Even for an existing home, the St. Louis Federal Reserve noted its median price in December was \$274,500.

For renters, the cost of housing is also a serious challenge. Last June, the national average rent reached \$1,405, an all-time high. But if one lives in a high-cost market like Manhattan, Boston, Los Angeles, or San Francisco, a realistic rental price is easily north of \$3,000 each month.

Now a new report from Harvard's Joint Center for Housing Studies (JCHS) finds that the American Dream of homeownership is strained even among households with incomes most would think adequate to own a home. From 2010 to 2018, 3.2 million households with earnings higher than \$75,000 represented more than three-quarters of the growth in renters in its report entitled, *America's Rental Housing 2020*.

"[F]rom the homeownership peak in 2004 to 2018, the number of married couples with children that owned homes

fell by 2.7 million, while the number renting rose by 680,000," states the report. "These changes have meant that families with children now make up a larger share of renter households (29%) than owner households (26%)."

To phrase it another way, America's middle class is at risk. Consumer demographics that traditionally described homeowners, has shifted to that of renters. And in that process, the opportunity to build family wealth through homeownership has become more difficult for many — and financially out of reach for others.

"Rising rents are making it increasing-

When four of every 10 homeless people are Black, 225,735 consumers are impacted. Further, and again according to HUD, 56,381 Blacks (27%) are living on the nation's streets, instead of in homeless shelters.

ly difficult for households to save for a down payment and become homeowners," says Whitney Airgood-Obrycki, a JCHS Research Associate and lead author of the new report. "Young, college-educated households with high incomes are really

driving current rental demand."

Included among the report's key findings:

- Rents in 2019 continued their seven-year climb, marking 21 consecutive quarters of increases above 3.0%;
- Despite the growth in high-income white renters, renter households overall have become more racially and ethnically diverse since 2004, with minority households accounting for 76 percent of renter household growth through 2018; and
- Income inequality among renter households has been growing. The average real income of the top fifth of renters rose more than 40 percent over the past 20 years, while that of the bottom fifth of renters fell by 6 percent;

"Despite the strong economy, the number and share of renters burdened by housing costs rose last year after a couple of years of modest improvement," says Chris Herbert, Managing Director of the Joint Center for Housing Studies. "And while the poorest households are most likely to face this challenge, renters earning decent incomes have driven this recent deterioration in affordability."

This trend of fewer homeowners has also impacted another disturbing development: the nation's growing homeless population.

Citing that homelessness is again on the rise, the JCHS report noted that after falling for six straight years, the number of people experiencing homelessness nationwide grew from 2016–2018, to 552,830. In just one year, 2018 to 2019, the percentage of America's Black homeless grew from 40% to more than half – 52%.

That independent finding supports the



conclusion of the Department of Housing and Urban Development's report to Congress known as its Annual Homeless Assessment Report.

While some would presume that homelessness is an issue for high-cost states like California, and New York, the 2019 HUD report found significant growth in homeless residents in states like Alabama, Louisiana, Mississippi, Virginia, and Washington as well.

According to HUD, states with the highest rates of homelessness per 10,000 people were New York (46), Hawaii (45), California (38), Oregon (38), and Washington (29), each significantly higher than the national average of 17 persons per 10,000. The District of Columbia had a homelessness rate of 94 people per 10,000.

And like the JCHS report, HUD also found disturbing data on the disproportionate number of Black people who are now homeless.

For example, although the numbers of homeless veterans and homeless families with children declined over the past year, Blacks were 40% of all people experiencing homelessness in 2019, and 52% of people experiencing homelessness as members of families with children.

These racial disparities are even more alarming when overall, Blacks comprise 13% of the nation's population.

When four of every 10 homeless people are Black, 225,735 consumers are impacted. Further, and again according to HUD, 56,381 Blacks (27%) are living on the nation's streets, instead of in homeless shelters.

The bottom line on these research reports is that Black America's finances are fragile. With nagging disparities in income, family wealth, unemployment and more – the millions of people working multiple jobs, and/or living paycheck to paycheck, are often just one paycheck away from financial disaster.

new book, "Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership", federal enforcement of its own laws addressing discrimination and acknowledging the inherent tug-of-war wrought from the tension of public service against the real estate industry's goal of profit, there's little wonder why so many public-private partnerships fail to serve both interests.

In a recent Chicago Tribune interview, Professor Taylor explained her view.

"You don't need a total transformation of society to create equitable housing for people," said Taylor. "We have come to believe that equitable housing is just some weird thing that can't happen here, and the reality is that we have the resources to create the kinds of housing outcomes that we say we desire."

"The way to get that has everything to do with connecting the energy on the ground to a different vision for our society – one that has housing justice, equity and housing security at the heart of it," Taylor continued. "The resources and the money are there, but there's a lack of political will from the unfortunate millionaire class that dominates our politics... I think, given the persistence of the housing crisis in this country, we have to begin to think in different ways about producing housing that is equitable and actually affordable in the real-life, lived experiences of the people who need it."

Amen, Professor Taylor.

Across the Country, Most of the Growth in Renters Is High-Income Households: United States



Note: incomes are adjusted for inflation using the CPI-U for All items.
Source: JCHS tabulations of US Census Bureau PUMS data, 2010 and 2018 1-Year Estimates using the Missouri Data Center. Gencor 2018.

CDC Removes Data on Number of People Tested for Coronavirus from Website as Infection Numbers Spike

On March 2, the Center of Disease Control abruptly postponed a press briefing on COVID-19, also known as coronavirus. Later in the day it was discovered that the CDC removed the number of people being tested from a page on their website with other coronavirus information.

CDC spokesperson Ben Haynes informed reporters that the briefing had been pushed back but did not provide an explanation as to why.

Confusion surrounding the Trump Administration's handling of what could become a major pandemic in the U.S. has many medical experts concerned. Currently the Administration is treating coronavirus as a political question rather than a medical public policy challenge.

There have been more than 89,000 confirmed cases of COVID-19 around the world and over 3,000 deaths. The vast majority of cases have been in China where over 45,000 have been diagnosed. The illness is typically mild, featuring a cough, fever, and shortness of breath. Similar to the flu, people with underlying conditions and those who are elderly are at greatest risk.

A number of states in the U.S. are reporting new cases. On March 3rd, the government ramped up testing in Washington State after the death of six people. There are now more than 100 confirmed cases in 15 states in the U.S.

The first confirmed case of the coronavirus in New York City was announced by Governor Andrew Cuomo on March 2nd. The case was a 39-year-old health care worker with mild respiratory symptoms who had recently returned from Iran. In February, eight people from New York City were declared free of the virus after being tested by the Centers for Disease Control.

New York City Mayor Bill de Blasio said the city had over 1,000 hospital beds available for coronavirus patients. He also announced plans and actions people could take if they suspected they were infected.

On February 25th, the Na-

ational Institutes of Health announced the first clinical trials for a coronavirus cure. "This is the first clinical trial in the United States to evaluate an experimental treatment for COVID-19, the respiratory disease first detected in December 2019 in Wuhan, Hubei Province, China," the NIH website states.

Lauren Victoria Burke is an independent journalist for NNPA and the host of the podcast BURKEFILE. She is also a political strategist as Principal of Win Digital Media LLC. She may be contacted at LBurke007@gmail.com and on twitter at @LVBurke





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Whitney Houston, Notorious B.I.G. Head 2020 Rock Hall of Fame Class

By Stacy M. Brown, NNPA Newswire Senior Correspondent
@StacyBrownMedia

Whitney Houston and the Notorious B.I.G. head an accomplished class who have earned induction into the 2020 Rock and Roll Hall of Fame.

Houston, who died in 2012 at the age of 48, was the preeminent voice of her generation.

In addition to two Emmy Awards, Houston earned six Grammys, 30 Billboard Music Awards, and 22 American Music Awards.

In 1992, Houston starred alongside Kevin Costner in the blockbuster film, "The Bodyguard," which earned \$411 million at the box office. The soundtrack, which featured a bevy of hits by Houston, became the second best-selling ever with more than 45 million units sold worldwide.

B.I.G., whose real name was Christopher Wallace, died after being shot in 1997 at the age of 24.

The induction ceremony will be held at Cleveland's Public Hall on May 2 and will air live on HBO and the SiriusXM Rock and Roll Hall of Fame radio station.

In addition to Houston and Wallace, Depeche Mode, Nine Inch Nails, the Doobie Brothers, and T. Rex will join the 2020 class. Additionally, Jon Landau and Irving Azoff, two of the most successful managers in rock history, will be presented with

the special Ahmet Ertegun Award for their contributions to the industry.

This year's inductees count as diverse a group the Hall has seen.

"Each of those bands has helped shape the form that rock & roll has taken over the years," Michael McDonald, who is being inducted for his work in the Doobie Brothers, told Rolling Stone. "That's what I like to see the Rock and Roll Hall

of Fame do: pick those bands that have sculpted what we see rock & roll as today."

Before his murder in 1997, Christopher Wallace recorded two classic albums as The Notorious B.I.G.

Houston, who died in 2012 at the age of 48, was the preeminent voice of her generation.



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Eli Lilly: Affordability of Insulin for Diabetes Has Greatly Improved

By Stacy M. Brown, NNPA Newswire
Senior Correspondent
@StacyBrownMedia

Eli Lilly and others in the pharmaceutical industry are on the front lines of research and innovation, according to Nathaniel Miles, the vice president for strategic initiatives at Eli Lilly.

Miles led a spirited discussion at the National Newspaper Publishers Association's (NNPA) Midwinter Training Conference in Fort Lauderdale, Florida.

He said historically expensive medications for diabetes and other diseases are becoming more affordable because of extensive research and innovation that's taking place in the industry.

"We constantly have to innovate, and we cannot rest on last year's medical advances," stated Miles, who presented the topic, "Lilly Diabetes Solution Center and the NNPA: Vital Roles in Partnership that Serve African American Communities Around the Nation."

"With Magic Johnson, people thought when he made the announcement that he had HIV that he would die. It's 30 years later, and he's still here because people



Nathaniel Miles, the vice president for strategic initiatives at Eli Lilly.

kept investing, and now you can see the difference," Miles stated.

A lot of good things are happening in the area of diabetes, a disease that occurs when your blood glucose, also called blood sugar, is too high.

According to medical experts, African American adults are 60 percent more likely than non-Hispanic white adults to have been diagnosed with diabetes by a physician. In 2016, non-Hispanic

blacks were 3.5 times more likely to be diagnosed with end-stage renal disease as compared to non-Hispanic whites.

Patients require a regular dose of insulin to remain healthy.

Insulin had always been expensive for most and required refrigeration. "If you left your insulin out of the refrigeration, it was no longer any good," Miles stated. With innovation, Miles said things have changed.



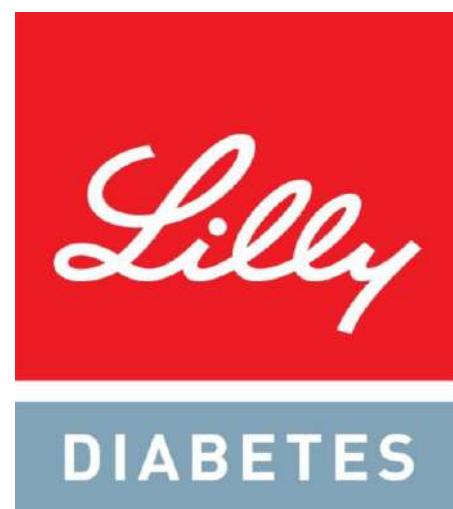
"We have insulin that now can last for up to four weeks without refrigeration," he stated. "For instance, in Puerto Rico, even though the power was not on after the hurricane, no one had their insulin go bad."

Miles told the audience at the conference that Eli Lilly's Diabetes Solution Center has helped to pave the way for innovative progress.

The center counts as a new patient-focused helpline with representatives who will identify personalized solutions to address insulin affordability. Miles stated that this suite of solutions would provide many options – some being offered for the first time – that can significantly lower and cap high monthly out-of-pocket costs for some people who

use Lilly insulins such as Humalog and Humulin. Dedicated representatives will review the personal circumstances and identify options for people who pay near the full list price, such as the uninsured and people in the deductible phase of their high-deductible insurance plans, as well as potential solutions for people with lower incomes.

"We don't want anyone to have to pay full list price for their insulin, and many people who do will be able to pay significantly less by calling our helpline," Miles stated. "Our goal is to ensure that people paying high out-of-pocket costs for Lilly insulins are matched with the best solution available to reduce their financial burden and help ensure they receive the treatment they need."



Minister Ina R. Doss Chapman

Personal Executive Administrator to Buffalo's Black Billion – a powerful economic and community development force within the City of East Buffalo. known as the “Fruit Belt.”

Pastors Wife, Mother, Researcher, & Author:

Minister Ina is the wife and Personal Executive Administrator of Overseer Michael Chapman, Developer and Author of the “Buffalo Black Billion Dollar Fruit Belt Eastside Buffalo New York Comprehensive Urban Development Model” (hereinafter “Comprehensive Model”), who was recently appointed as the National Chair of Economic Development for the prestigious and powerful 2.5 million-member Progressive National Baptist Convention, Inc.. As National Chair, Overseer Chapman

will oversee its’ economic development phase under the able direction of its’ President, Timothy Steward, of Nassau Bahama. Minister Ina has shared with her husband, forty four years and five children together; Kenyatta Jameel (LaTonya), Mikeyta Irene (William), Tiffany Oria, Tera Elizabeth and Michael II (Teresa), and are the proud grandparents of thirty grandchildren and six great grandchildren. She has served her currant church families consecutively over forty-one years and four years in various capacities.

Under the God-driven and faith based leadership agreed to take a vow of poverty to profit share with her church family to develop the Fruit Belt



community by leveraging family salary, church assets and corporations for economic and community development on behalf of the statistically and demographically destitute underserved Fruit Belt community since 2003. Using discretion and offering wise and sound counsel based on her own Christian journey, have the unique ability to make the teachings of Christ applicable and relevant in the lives of her family through prayer and fasting.

Operating with the highest of moral and ethical standards, building community wealth using Biblical Principles, eighteen years without any fiscal scandals, no misappropriation of funds and no embezzlements. Her consistent high commitment to moral and ethical standards in private and public cannot be ignored. Guiding her families' spiritual journey to be more like Christ by using specific examples found in scripture. AS a CSMA have gained by first-hand experience, expanded self-awareness through meditation, fasting and solitude with a deeper understanding of her mission to administer, impart, embed and integrate the teachings of Christ to those who desire a deeper understanding and meaning throughout their Christian journey. Has personally contribute 1.5 Million dollars to the now debt-free St. John – Gethsemane village community churches and now have officially taken her place as a "major player in the economic and community development initiatives and future of the City of Buffalo"

With the continued joint efforts of Cancer Research Contribution in Community Base Participatory Research as Regional Director for a National Breast and Cervical Cancer program inspired her to start family corporations in the community which she serves after retirement of 35 years in Cancer Research.

Ina presently serves as International Consultant and Personal Executive Administrator in her family corporations and Director of Health Initiatives at the Churches, Campus and Village. She and her family have founded Fruit Belt Community Development Corporation, Inc. Community Development Corp.; Century Life Style Health & Wellness Center. Serving the Western NY community and several corporations, for ancillary services to Primary Care

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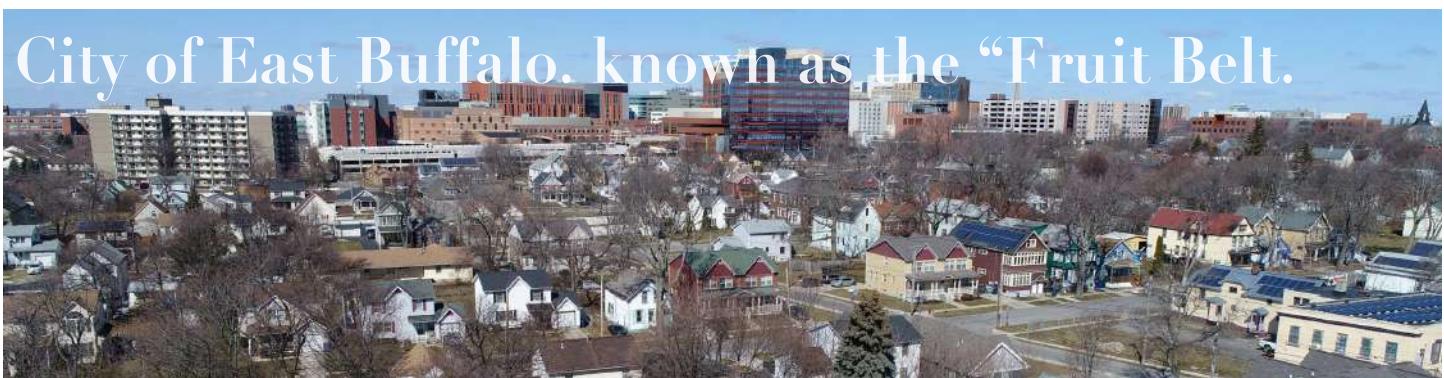
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Ina presently serves as International Consultant and Personal Executive Administrator in her family corporations and Director of Health Initiatives at the Churches, Campus and Village.

with Medical Massages, Physical Therapy, Chiropractic Services, and Health Classes for Chronic Diseases for Women & Children's Health. It Still Takes A Village, LLC; Chapman's Outsources Management Company which supports telecommunication services, devices, software and connectivity; IJOT Communication LLC is a National Authorized Retail provider for both

Residential and Commercial Accounts; Diamond's In the Rough a Women's Transitional Housing in Ohio and Georgia and Cranial Prosthesis (wigs) free for children with cancer; Tiffany's Operational Center for Youth (TOC for Youth) provides shelter, safety, protection and activities that strengthen interventions to provide second-chance opportunities for homeless

City of East Buffalo, known as the “Fruit Belt.



youth and young adult parents in need of information to succeed in formal education and life.; Link Up LLC Social Media Marketing and Advertisement; Blessed of the Lord 501c3, a Production Ministry; God's Farm'acy a Free

Fresh Food Truck in community food deserts, MC Creative Thinkers LLC a Web base Data Management Tool; . WECGOD LLC, (We Educate Communities Globally on Disparities) that strives to acquire and analyze community based health data related to untimely loss of life. Caregivers Boat Ministry for respite and five generation family health history for wellness specializing in health care services for disadvantage raising the quality of life for the underserved. WECGOD II, a 501c3 Nonprofit Charity Corporation that recently paid \$1.5 million dollars for a debt free campus.

In her forty year career, thirty plus years at Roswell Park Comprehensive Cancer Center (RPCCC) in Clinical Research ensuring many of the laser test procedures with Photodynamic Therapy on the ND YAG laser for animal surgery treatment with Dr. Thomas J. Dougherty who discovered of the medication Photofrin™. and Dr. Carleton C. Stewart at (RPCCC), Flow Cytometry reviewing protocols for biohazard concerns.

Author:

- Mang TS, Keme T, Chapman IR Abstract Poster American Society for Laser Medicine and Surgery; Combination Studies On Hyperthemia Induced by Hd: YAG as an Adjuvant to Photodynamic Therapy
- Hurd TC, Chapman IR, Kelly M, Rodgers T, Womack SD, University of Texas Health Sciences Center, San Antonio, TX; Roswell Park Comprehensive Cancer Center, Buffalo,

NY; State University of New York at Buffalo, NY. An Evaluation of the Integration of Non-Traditional Learning Tools into a Community. [CBPR], which is regionally and internationally recognized from past mentor the late Lorraine Peeler PhD., and currant mentor and co-author in research, Thelma C. Hurd MD Educator and Breast Surgeon.

- Go Tell Michelle African American Women Writes to the First Lady Michelle LaVaughn Robinson Obama. Titled: From Whence She Came Daddy's Little Black Gal

Featured In: • Today's Minister's Wives, Baltimore/ Washington Magazine;

- Volume II of the “Uncrowned Queens; African American Women Community Builders of WNY for Outstanding

Contributions to Healthcare in Western NY, • Buffalo Magazine (Wellness)• Most recently Minority Enterprise Advocate for Buffalo's Black Billion • Heart & Soul Magazine

Honors: • Outstanding Research Contribution Award African Cancer Care Inc. San Antonio, Texas •

Women In Action Award Elim Christian Fellowship, Buffalo, NY • Family Life Award Buffalo Urban

League • Invitee of Senator Kristen E. Gillibrand Faith-Base Summit • Member, Board Of Directors

Uncrowned Queens Institute • Invitee of White House to African American Forum • Invitee of

White House West Wing Tour • Alpha Kappa Alpha Sorority, Incorporated Gamma Phi Omega Chapter

Honors First Ladies • Certification Grief Communication Pastoral Care Roswell Park Comprehensive

Cancer Center • Spokesperson at the White House for Fruit Belt Community Development Model.

Member, Board of Directors of the African Cancer Care Inc. African Cancer Prevention Group, Houston,

TX • Invitee of President Obama Administration as Primary Representative for City of Buffalo Presidential visit to Albany for Economic Development Initiative. Honored in meeting the President of the United States. Conversed with President Obama with process of presenting Go, Tell Michelle

(African American Women Write to the New First Lady) while visiting University at Albany's College of

Nano Science and Engineering. • Personal Greeting from The Arm of Her Majesty's Bahamian Government, Third time sitting Prime Minister of The Bahamas. • Prime Minister Perry Christie. Met with Executive Officials of Prime Minister on Economic Development Initiative. • Hosted New York gubernatorial rally for Governor Cuomo three term • Alpha Kappa Alpha, Xi Epsilon Omega Chapter Community Health Award • Accomplished African American Women in Western New York, Uncrown

Queens Institute • African American Achiever Award, Roswell Park Comprehensive Cancer Center

- Western NY Woman In Action Award
- Purposeful Women of Faith Award
- Executive Women International Institute Black Achievers in Industry Award

Ina enjoys roller skating, working with youth and the elderly, swimming, kite flying, sewing, photography and collecting greeting cards.

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The Essence and Beauty of Black Women in America

By Roger Caldwell, NNPA
Newswire Contributor

Black women are some of the most amazing females on the planet. There are many fraudulent images and concepts about Black women in American culture, where they are considered angry, hard to talk to and unintelligent. The image of Black women as a B, gives everyone in the country, the impression that the majority of our women will curse you out, and are always ready to fight.

These inaccurate descriptions of Black women give young Black girls a negative impression of themselves, their culture, and race. When they are constantly being bombarded with foolishness on the radio with hip hop, and reality television, it makes Black women appear silly.

But for decades Black women have achieved phenomenal accomplishments and achieving the goal of sharing this information requires Black Media to lead the way, by exposing the truth to America and the world.

Shonda Rhimes, the most powerful show-maker in Hollywood says, "What we are is truth tellers, change agents, and troublemakers – in the best way. We're agitating. And advocating. Standing on the shoulders of a long line of resourceful, and resilient



Black women. And preparing the next generation to take on the mantle, with their own kind of activism."

Black women have always understood that there was racial discrimination, but they also were discriminated against because of their gender. Black women, and women in general, knew they had to fight and still nurture and take care of their children, and their man. Black women are magicians, and they were always working, and more women are graduating from college than ever before.

The essence of Black women is they are survivors, with purpose as their common denominator. They take care of business, and they get the job done. "There are also countless women beyond the headlines doing the work every day without any of the fanfare," says Amber Scott of the Black Enterprise.

There are always Black women like Oprah Winfrey and Michelle Obama, whose contributions are too numerous to count, and are using their influence to promote other Black women. "There is DJ Beverly Bond, who's gathered up

The essence of Black women is they are survivors, with purpose as their common denominator. They take care of business, and they get the job done.



Image by TréVoy Kelly from Pixabay

the sprinkles of Black Girl Magic to show the world how much Black girls do indeed rock,” says Amber Scott.

Not only are Black women some of the smartest on the planet, they are also the prettiest. In December 2019, Black women held five of the biggest beauty pageant titles in the United States and the world. “When Miss Jamaica, Toni-Ann Singh, was crowned Miss World in London, she joined an impressive roster of Black women who hold some of the world’s most prestigious pageant titles,” says Tara Law of the NY Times.

The prestigious pageant titles were: 1. Zozibini Tunzi as Miss World, 2. Cheslie Kryst as Miss USA, 3. Raliegh Garris as Miss Teen USA, 4. Zozibini Tunzi as Miss Universe, and 5. Nia Franklin as Miss America (who is scheduled to crown her successor on Dec. 19). It is the first time that Black women have held all five of these titles at once.

Black women have a troubled

In December 2019, Black women held five of the biggest beauty pageant titles in the United States and the world. “When Miss Jamaica, Toni-Ann Singh, was crowned Miss World in London, she joined an impressive roster of Black women who hold some of the world’s most prestigious pageant titles,” says Tara Law of the NY Times.

history with race, when it comes to beauty pageants in America. The wins were very difficult for Blacks to get, because racism played a major part in every judge’s decision. But Black women never gave up, and many of the contestants considered themselves freedom fighters.

In almost every field Black women achieved – and they never stopped

fighting. Truth tellers, change agents, and troublemakers, Black women were advocating, agitating to break down the walls. Black women are the most beautiful women on the planet, they are queens, and we must edify them with our love.

Create Your Business and Financial Plans

By incorporating the results of your market research into the overall vision of your business, you can better align your marketing efforts to drive sales and give yourself a competitive edge.

Write up your plans for a targeted, profitable business.

Starting a business can be exciting, but that excitement may be overshadowed by anxiety if you start this new adventure without detailed research and plans to guide you along the way. In addition to guidance, a business and financial plan can help to attract investors and open up more options for funding your idea.

After you've determined that you have a viable business idea and your market research has given you enough insights, it's important to apply this information to your business planning — especially as it relates to money.

Create your business and marketing plan

Using the results of your market research, you can outline:

- Details for your service or product: This means a description of what it is and what the market is for it.
- Branding: This is the personality and messaging behind your business. Maybe you want the public to see your business as innovative and cutting-edge or maybe your business is more about establishing a trusting relationship with customers.
- Market trends: These are the challenges facing your potential industry, what's most popular with your competition, and how you plan to address those factors.
- Objectives: What is your top priority

in each aspect of your business, including, funding, marketing, and day-to-day operations?

- Strategies: How do you plan to accomplish everything? Remember to be very detailed.

By incorporating the results of your market research into the overall vision of your business, you can better align your marketing efforts to drive sales and give yourself a competitive edge.

For instance, if your target market is everyday families with toddlers, you'll have to create a marketing plan to reach them in places they'll be. This could mean physically locating to where they are, like down the street from a school or park, or paying for ads on websites they use most.

Another example could be dealing with

when you reach the stage of hiring staff. You will want to hire people that fit the personality of your business and whose values align with it. Referring to your plan can help guide you in that process.

Understand the financials

Next, analyze what it'll take to start, grow, and manage your company. A great source for business finance insights is the Hands on Banking® website. Fundamentally, you should know:

- Startup costs: How much you'll need to pay to get your idea going. Free resources like the S. Small Business Administration (SBA) can help you calculate these costs. You should also consider speaking with current professionals in your industry, such as

After you've determined that you have a viable business idea and your market research has given you enough insights, it's important to apply this information to your business planning — especially as it relates to money..

your competition. If you plan to compete based on price, you'll need to see how price cuts might impact your income. There's no use making sales while losing money, since your business likely won't be able to survive it.

Your business plan may also be useful

vendors, suppliers, and industry groups.

- Break-even point: When your business brings in just enough money to cover expenses. If you need help figuring that out, The Balance offers a good rundown. Setting up a consultation with an accountant to help you estimate costs



could also be helpful in the long run.

- Projections for profitability: Predictions about future income. It's important to be realistic with these: Forbes gives a helpful guide on how to best forecast the revenue your business will likely bring in. This is also where the market research you've done can play a big role by helping you determine market size and the demand for your business.

Once you have these estimates, it will be much easier to pin down whether this is a worthy business opportunity.

Evaluate your financing options

There are many ways to fund your business, but you have to choose the one that works for you. "You can put in sweat equity, use credit, raise venture capital, or even solicit funds with crowdfunding," says Dr. Dennis Kimbro, a business professor and best-selling author. "But which way is best for your business?"

The SBA suggests considering both your personal and business resources to help you arrive at the right financing strategy.

For instance, do you have:

- Savings that you can draw from to get

started?

- Depending on your situation, you may think about investing your own savings. Although this may not pay for everything, doing so shows lenders how much you believe in your own idea.

- Collateral to secure a business loan request?

- If yes, you could be ready for a loan or line of credit from a financial institution. For this option, you'll want to have a good relationship with your banker so they can assist you in setting it up.

When starting out, all of these questions

may not apply to your business just yet. However, if you approach a bank or investors, these are the questions they'll likely ask. They're also factors to keep in mind should your business outgrow your initial plan.

As you get closer to launching, your financial and business plans may change, and that's OK. Regardless of how they evolve, having a plan in place to guide you on this venture could make all the difference for your success.



Candace Waterman Leading Women Impacting Public Policy

By Staff

With more than 15 years elevating and empowering women business owners, Candace Waterman is a passionate advocate for visionary strategy, particularly in the growth areas of diversity and inclusion, mindful leadership, and multigenerational talent management. She currently leads the nation's largest non-partisan public policy organization for women and minority entrepreneurs, Women Impacting Public Policy (WIPP).

As a nationally recognized and respected business thought leader, executive, and serial entrepreneur, whose 30-year industry expertise spans multiple disciplines, Candace regularly works with leaders in Congress, global corporations, and grassroots small business communities to build not only top-level programs, but also ground-up opportunities for women business owners.

She is a sought-after speaker at conferences and meetings as well as a special advisor to the Women20 (W20) Women Entrepreneurship Working Group of the G20 countries and a current member of the National Business Inclusion Consortium (NBIC). Candace

Women's Business Enterprise National Council (WBENC), the nation's leading third-party certifier of Women's Business Enterprises (WBEs) for commercial interests

and Woman Owned Small Businesses (WOSBs) for government contracting. She remains on the organization's leadership council and operates as a strategic partner for WBENC's Women of Color program.

Candace holds an M.B.A., an M.C.A., and is a Tuck School of Business at Dartmouth Fellow. She resides in the Washington, D.C. area.

About Mission

WIPP is a national nonpartisan organization advocating on behalf of women entrepreneurs—strengthening their impact on our nation's public policy, creating economic opportunities, and forging alliances with other business organizations.

has also served as an advisor in critical media outlets, such as the Essence Entrepreneurial Advisory Council for Essence magazine.

Prior to leading WIPP, Candace was the Vice President and Chief of Staff for the



Candace Waterman
President & CEO
Women Impacting Public Policy (WIPP)





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Many Say Education of King's Life, Legacy Remains Critical for Young People

By Stacy M. Brown, NNPA Newswire Senior Correspondent
@StacyBrownMedia

State Controller Betty T. Yee, chair of California's Franchise Tax Board (FTB) and the only statewide elected official serving on the Governor's new Future of Work Commission, today convened a first-of-its-kind public meeting of FTB to look at California's gig economy and changing tax landscape.

Experts in academia, business, and taxation – along with gig workers – met to discuss the rapidly changing nature of work and to proactively address tax compliance issues that likely will arise. As of 2016, FTB staff reported, the majority of gig workers did not receive any Form 1099 reporting income, more than one-third did not keep adequate records of expenses and potential deductions, and 43 percent did not set aside enough income to meet their tax obligations.

"The very idea of what constitutes a workplace is evolving, and it is our job as the state's tax authority to prepare for the challenges and opportunities the gig economy presents," said Yee, chief fiscal officer of the world's fifth-largest economy. "Clearly education and outreach will be critically important to helping workers and business owners navigate tax reporting and compliance. Technology can play a key role in helping workers and companies meet their requirements."

The changing nature of work has been an ongoing area of focus for Controller Yee. She expressed her hope that today's meeting would help experts identify the outstanding questions requiring further research, and help fill the data gaps regarding the growing gig economy to



President Lyndon B. Johnson meets with Martin Luther King, Jr. at the signing of the Voting Rights Act of 1965. August 6, 1965. (Photo: Lyndon Baines Johnson Library and Museum / Wikimedia Commons)

support its continued strength.

Often at the forefront on emerging issues, the State of California has enacted the strongest laws in the nation to help ensure employees are not classified improperly as independent contractors, potentially depriving them of workplace rights and benefits. Businesses are studying how the changes will affect them and how to adapt, while tax professionals are weighing how the changes affect reporting requirements for companies and workers.

As the chief fiscal officer of California, Controller Yee is responsible for accountability and disbursement of the

state's financial resources. The Controller has independent auditing authority over government agencies that spend state funds. She is a member of numerous financing authorities, and fiscal and financial oversight entities including the Franchise Tax Board. She also serves on the boards for the nation's two largest public pension funds. Elected in 2014 and reelected in 2018, Controller Yee is the tenth woman elected to a statewide office in California's history. Follow the Controller on Twitter at @CACController and on Facebook at California State Controller's Office.



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The Homelessness Crisis – We Are Better Than This

By Julianne Malveaux

I was returning from an errand when the skies opened up. The punishing rain came down with such vigor that despite an umbrella, the bottom inches of my pants were soaked. With my wash and wear hair, and just half a block more to walk, I shrugged the rain off, until I saw a woman sheltering herself from the rain in a narrow but covered side entrance to a church. The opening could not have been more than 4 feet wide, and sister was easily five feet tall. She had wedged herself, somehow, into the space and was lying horizontally with a newspaper over her head. From across the street, I could see her beautiful dark chocolate skin, but also her disheveled clothing, and no layers to shelter her from the rain. Watching her reminded me that we are going into the season of high risk for those who have no shelter. Many can make it during the warmer months sleeping comfortably outside, but as temperatures drop and precipitation increases, thousands are vulnerable because they have no shelter.

When we elect a clown, expect a circus. Too many urgent national concerns are being swallowed by this man who lacks the gravitas to behave as President. The man who calls his colleagues “scum,” who attacks Black people, especially Black women, with impunity, who dodges the

Constitution every chance he gets, who might spark a major crisis by stomping over oversight, and who might cause a government shutdown later this year if he doesn’t get his way.

And then there are the human needs that are being ignored. According to the Department of Housing and Urban Development, during a “point in time” survey on

The homeless data are daunting enough, but there is also hidden homelessness. Too many – 4.4 million – are living in other people’s houses because they have no homes of their own.

a night in January 2018, more than half a million homeless people were counted. (<https://files.hudexchange.info/resources/documents/2018-AHAR-Part-1.pdf>). While there are flaws in this methodology, it is as close as we



can get to a scientific measurement of the homeless. There are half a million people, mostly men, mostly white, but way too many African Americans. African Americans are 13 percent of the population and 40 percent of the homeless. The homeless are primarily concentrated in California, New York, Florida, and Texas, but you can find them in almost any community. Two-thirds of the homeless are sheltered on a given night, but a third are sleeping on the streets, on park benches, in alleys, under awnings. To quote the late great Congressman Elijah Cummings, “we are better than this.”

Nearly 40,000 of these homeless are veterans. Nearly 40,000 are youth. Their homelessness flies in the face of our values as a country. Those who have served our country should not have to sleep on the streets. Those who have not have had a chance at life should not find their chances on a park bench. This is not



just about homelessness. It is about an economic crisis that has made affordable housing difficult to obtain, with jobs and economic security even more difficult to obtain. While 45 crows about our healthy economy, the Fed has lowered interest rates because it is concerned about the health of the economy. And low unemployment rates belie the absolute angst that millions of our fellow citizens are experiencing.

The homeless data are daunting enough, but there is also hidden homelessness. Too many – 4.4 million – are living in other people's houses because they have no homes of their own. While there is nothing wrong with "doubling up" families when it is voluntary, involuntary doubling up is a

prescription for disaster. Compound this with the number of young people who are "couch surfing" because they have no place to go. I've met young people who are living in storage units because they have no homes, managing their sanitation needs in gyms and hotel bathrooms. Some of these folks have full-time jobs that pay so little that they can't afford housing. We are better than this.

The specter of homelessness is incompatible with the rhetoric of economic progress and economic expansion. From San Francisco, where people with tents live underneath freeways, to Washington, DC, where homeless people sleep on streets that appear to be prosperous, to New York City, where some of the homeless have

mental health issues, and nowhere to go. Our compassion compass is off because we are so focused on shenanigans that we have ignored people.

Still, about 552,000 people were shelter-challenged when HUD executed their "point in time" survey. It's a flawed methodology, but one that challenges the nature of predatory capitalism in our society and in our economy. No one should have to sleep in the street, wedge herself into an awning, or stand in line for temporary shelter. We are so much better than this.



About

Julianne Malveaux is an author and economist. Her latest project **MALVEAUX!** On UDCTV is available on youtube.com. For booking, wholesale inquiries or for more info visit www.julianneMalveaux.com

Learn and Teach Your Children about Anger

By Dr. Linda McNair,
The Buckeye Review Newspaper

Anger is an emotion and should not be ignored. Teaching children how to handle anger is better than telling them they are not angry and ignoring their hurts. Here is an example in preschool.

One toddler takes the other toddler's toy that he was playing with and he starts crying and yelling, "give that back to me." The teacher hears this and says, "Now, now you must learn to share. Stop crying and play with something else." At this point the teacher teaches the toddler, to ignore his hurt and pain, to move on and get over it. The older this toddler becomes he continues to learn to stuff and suppress his hurt and pain. Some of the behavioral symptoms can be: breaking things, causing property damage, disregard of others property, verbal and/or physical aggression, road rage, frequent fights, etc. As, time passes, he has learned ways to handle his anger inappropriately, by possibly becoming a bully and/or a very angry boy who turns into a very angry man. As a teenager or adult, he can be diagnosed with intermittent explosive disorder (IED). Uncontrolled anger can lead to other disorders such as: attention deficit hyperactivity (ADHD), oppositional defiance (ODD), anxiety, depression, bipolar, along with some personality disorders.

As a result of anger, the individuals will experience some physical symptoms such as tightness, tension, pressure in



Photo: iStockphoto / NNPA

the head or chest. After an anger episode, tiredness, tremors, racing thoughts, inability to focus or concentrate, poor performance in school or at work, easily

frustrated, moody, irritability, sadness and possibly blind rage.

Learning to deal with the above signs and symptoms can help toddlers avoid a difficult life. Controlling or managing anger can help them avoid the pit falls later. If a toddler goes without learning how to control their anger it can lead to requiring medication and or therapeutic interventions for years to come.

The toddler must first recognize when someone does something to cause bad or inappropriate feelings. By addressing those negative feelings with a trusted guardian, parent or friend they learn to verbalize their feelings and are in touch with their emotions rather than wondering about the physical response.

By addressing negative feelings with a trusted guardian, parent or friend a child learns to verbalize their feelings and are in touch with their emotions rather than wondering about the physical response.

Doing this can help the toddler break down their feelings and look at what has taken place from an honest standpoint. Don't ignore the negative feelings; talk about what he/she is feeling. Slow down their racing thoughts and action by having them taking slow deep breaths and communicate what is happening. By doing this the toddler begins to heal and

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Today, TIS is tackling many of the same issues in high-poverty communities in the United States. Our family and youth-centered initiatives are focused on filling gaps in critical community services necessary to move families from crisis to stability and growth, including community outreach, positive youth development initiatives and workforce development programs.

Our goal is to leverage innovative industry partnerships to create seamless pathways to economic opportunity by connecting low-skilled workers to jobs, and offering skills training and entrepreneurship opportunities while addressing their most critical support needs.

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If you can name it, you can tame it.



Image by John Hain from Pixabay

this will cause him/her to dig deep inside. The toddler will get a chance to hear and recognize what is happening and can learn ways to retell their story. They can begin to visualize the incident and figure out how they want things to turn out. Dealing with anger can easily be rectified earlier than later. Either way anger can be controlled it will just take longer in adults because they have developed entrenched behavioral patterns.

According to an article written in the Washington Post (2015), one in ten Americans have severe anger issues and access to guns. That is almost 22 million Americans. If you stop and think about this; there are a lot of people who have not been taught that they are in charge of telling their own story and crafting the results they desire.

Here is a tip for children and adults. If you can name it, you can tame it. Feelings are noticed in your body before you

verbalize them but once you say, "I'm angry" and notice the feelings associated with that emotion, they subside more readily than when they are not acknowledged. Knowing that you cannot change anyone but yourself you have to take charge and learn techniques to quiet the storm that is rage inside.

The choice is yours. Stop, think and breathe, this will give you an opportunity to think about your story. And remember, you are the star and the director of this production called life.

If you live in Ohio, you can always contact the 211 Operator to find out what agencies are in your area for help and always remember the Crisis Hot Line number 1-800-273-8255 is available and if you are having thoughts of harming self 1-800-273-8255.

Dr. Linda is a licensed clinical social worker with over 30 years-experience. She enjoys everything about helping

others. The best thing she enjoys is helping those who are hurting.

She is a certified IBCT (Integrative Behavior Couples' Therapist) clinician. She was training under the creator of IBCT. She has taken several classes in the Gottman therapy as well.

Linda along with her husband Dr. M. Mike McNair founded "Pair of Docs Counseling". They do nouthetic counseling. This is where the Word of God is seen as the leading authority in the counseling session. They do private couple's counseling, seminars, conferences, coaching and premarital counseling. You can contact them through the Buckeye Review Publishing. 330-743-2250.

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