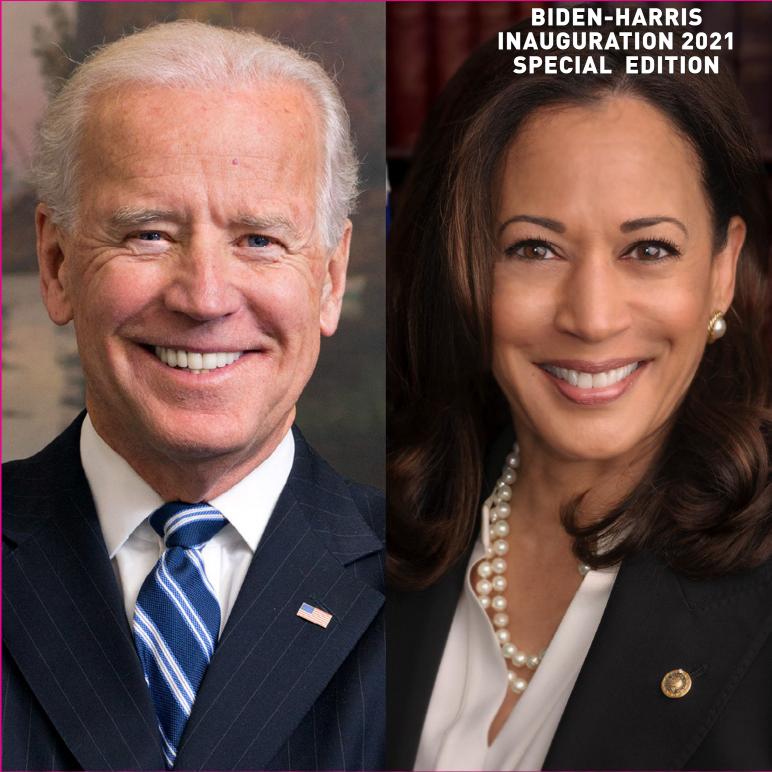
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Publisher's Message



Debra Williams, Publisher

ongratulations to President Joe Biden and Vice-President Kamala Harris!

Joe Biden's third run for president was finally successful, just when the country really needs him. He is the perfect leader for this time in American history. Kamala Harris, becoming the first woman ever to serve as vice president, we are so proud! This is evidence, America is the greatest country in the world where anything is possible. Everyone is so relieved and happy for this

historical election.

2020 is over. 2021 is very hopeful for all Americans. We should all be ready to work with the new administration and try to erase the tragedies of the past four years. But accountability for all the crimes of the past administration cannot go without punishment.

Hopefully COVID-19 will be defeated with the vaccines now available. People need to keep wearing mask and keep social distancing. We are all struggling to stay safe; to stay alive; to get things back to normal.

New laws and legislation are very necessary to protect our democracy. It's time for congress and the senate to serve the people that keep them in office.

People of color everywhere should be protected from these horrendous police killings. Regular citizens have to stop thinking they have the right to murder people color for jogging down the street. Immigrants need to be treated fairly and not be imprisoned like criminals because they over-stayed a visa.

We are expecting this new administration to address these problems. But we all have to play our part for the solutions. More conversations and advocacy from everyday citizens can help resolve some of these issues. Don't see injustice and stay silent!

"The time has come for an all-out war against poverty. The rich nations must use the vast resources of wealth to develop the underdeveloped, school the unschooled, and feed the unfed. Ultimately a great nation is a compassionate nation." –Rev. Dr. Martin Luther King. Jr.

Women Leadership

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MSNBC Names Rashida Jones President; First African American to Lead Cable News Network

By Stacy M. Brown NNPA Newswire

n a year plagued by a pandemic that has disproportionately affected African Americans, and one rife with racial strife, MSNBC has named Rashida Jones the first Black person and Black woman president of the network.

Jones, who easily becomes the most prominent woman in cable news, is scheduled to step into the top role on Feb. 1, Black History Month, replacing Phil Griffin, who had been at the cable news channel for more than 25 years.

"Rashida knows and understands MSNBC, in part because it's where she started when she first joined NBCU seven years ago," the company reportedly wrote in an email to NBC News employees.

"She knows that it is the people who work here that make it great, and she understands its culture. She also appreciates the impact and potential of the brand."

Currently serving as senior vice president for NBC News and MSNBC, Jones oversees MSNBC's daytime and weekend programming.

In the past year, the company noted that Jones has helped guide MSNBC's coverage of the Covid-19 pandemic, the unrest and social justice protests that broke out over Black Americans' treatment, and the 2020 election. She also helped with two influential series at the network, "Justice for All" and "Climate in Crisis."

Her promotion is seen as part of a mandate by NBC News to ultimately roll out a staff comprised of 50 percent of women and 50 percent of color.

According to a news release, Jones was part of the team that helped NBC News White House correspondent Kristen



Welker prepare for her role as moderator in the final presidential debate of 2020.

Jones did not release a statement, but many of her journalism peers saluted her on social media.

"Congratulations to a wonderful person and Broadcast titan," April Ryan wrote. "Rashida Jones is everything! We will be watching with pride as she becomes President of MSNBC."

Yamiche Alcindor wrote: "Congratulations."

Georgia Dawkins, a producer at the Fox Magazine Show, "Central Ave," offered a fond memory about Jones.

"I got my first job in Atlanta because #RashidaJones spoke my name. Three years later, I finally got the chance to say thank you. Congratulations, Queen," Dawkins tweeted.

Jones, who easily becomes the most prominent woman in cable news, is scheduled to step into the top role on Feb. 1, Black History Month, replacing Phil Griffin, who had been at the cable news channel for more than 25 years.



A graduate of Hampton University, where she earned induction into the Scripps Howard Journalism Hall of Fame, Jones previously served as news director for an NBC affiliate in Columbia, South Carolina, where she rebuilt and rebranded the news team to focus on in-depth investigative reporting. According to Jones' biography, the station was number one in the market.

Jones also served as director of live programming at The Weather Channel, leading coverage and programming for some of the network's most historic weather events, including Hurricane Katrina, mass tornado outbreaks and She serves as co-chair of Hampton University's Scripps Howard School of Journalism and Communications Advisory Board, a board member of the Carole Kneeland Project for Responsible Journalism, and a non-resident senior fellow with the University of Pennsylvania's Fox Leadership Program.

"Her promotion is bigger than our industry," wrote NABJ President Dorothy Tucker. "It's the kind of story Black and Brown children everywhere need to see, so they can know what's possible."

is bigger than our industry," NABJ
President Dorothy
Tucker wrote. "It's the kind of story
Black and Brown children everywhere need to see, so they can know what's possible."

BUSINESS News

OneTen, a Coalition of Major Corporations, Vows to Hire 1 Million African Americans in High-Paying Jobs

By Stacy M. Brown NNPA Newswire

neTen, a coalition of leading executives, said it would work to hire 1 million African Americans into family-sustaining jobs with advancement opportunities over the next decade.

The coalition joined forces to upskill, employ, and advance the hires as a method to chip away at the economic barriers plaguing African Americans.

"This is a moment in time for Americans to move past our divisions to come together and reach our full potential as a nation," Ken Frazier, the chairman and CEO of Merck and a OneTen founder stated.

"Our country's workforce of the future will be an increasingly diverse one," Frazier proclaimed.

"Through the creation of one million jobs for Black Americans over the next ten years, OneTen has the potential to address persistent inter-generational gaps in opportunity and wealth," Frazier remarked further.



In addition to Frazier, other OneTen founders include Ken Chenault, chairman and managing director of General Catalyst and former chairman and CEO of American Express; Charles Phillips, the managing partner of Recognize and chairman of the Black Economic Alliance; Ginni Rom-

etty, executive chairman and former CEO of IBM; Kevin Sharer, a former chairman and CEO of Amgen and former faculty member at Harvard Business School.

Each of the founders serves on the Board of OneTen – Frazier and Rometty serve as co-chairs.



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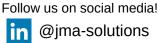
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"OneTen links our companies with the critical work we know we need to do to improve racial equity in America," Rometty added.

"In this moment when all Americans share an aspiration for greater economic opportunity, leading executives and employers across industries are taking action to make a meaningful, measurable and lasting systemic impact on racial and economic justice and to create a more equitable society," the founders noted in a news release.

OneTen connects employers with talent partners, leading non-profits, and other skill-credentialing organizations that support diverse talent development.

"OneTen links our companies with the critical work we know we need to do to improve racial equity in America," Rometty added.

"This will not only help our individual companies, but by removing structural barriers that have disproportionately hindered Black Americans from joining the middle-class, it will also help lift all Americans," Rometty continued.

OneTen members include Accenture, ADP, Allstate, American Express, Amgen, Aon, AT&T, Bain & Company, Bank of America, Cargill, Caterpillar, Cisco, Cleveland Clinic, Comcast, Deloitte, Delta Air Lines, Eli Lilly, General Motors, HP Inc., Humana, IBM, Illinois Tool Works, Intermountain Healthcare, Johnson & Johnson, Lowe's, Medtronic, Merck, Nike, Nordstrom, PepsiCo, Roper Technologies, Stryker, Target, Trane Technologies, Verizon, Walmart and Whirlpool Corporation.

The organization noted that it's looking forward to welcoming additional members, including small and medium-sized

businesses, which power the majority of the U.S. economy.

In a statement, the founders pledged that OneTen would work with employers, education partners, and upskilling partners to design educational and employment solutions.

Together, these partners will better develop, retain, and advance diverse and underrepresented talent, more broadly, but with an explicit commitment to hire or promote Black Americans without four-year degrees, the founders added.

OneTen's role in the talent ecosystem will be local, reflecting the workforce development landscape, and focus on reducing exclusionary hiring practices, identifying robust and new talent sources, and ensuring that adequate and equitable career pathways for advancement exist.

In January 2021, the organization will begin working with partner employers to improve workplace inclusivity practices and will connect talent providers to partner employers shortly after that, the founders continued.

"By bringing together a coalition of key leaders and asking them to make longterm commitments, we have the ability to change employment practices and help break down systemic barriers opening the door to full participation in our economy," Rometty said.



January/February 2021



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Business News

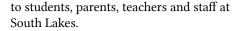
VERITISS LLC – Giving Back, Helping Others, Educating, and Looking and Leaning Forward in 2021!

uring challenging times of the COVID-19 Pandemic, Veritiss LLC, a woman-owned, service-disabled veteran-owned small business under the leadership of CEO Carmen L. Powell, displayed one of the best examples of compassion, commitment, sacrifice, and community service. In 2020, Veritiss provided over \$40,000 in financial donations to food banks and food pan-

tries, national, local and state charities (as recommended by Veritiss employees), universities, micro-small businesses, and families and individuals in need.

Veritiss kept its focus on the local students and awarded financial scholarships to the top three graduating JROTC Cadets at South Lakes High School. In addition, Veritiss donated desks, chairs, tables, office supplies, white boards, computer keyboards, monitors, and over 20 printers





Under the mentorship and support of Dr. Richard Rothstein, Veritiss sponsored social awareness forums, discussions and working groups to educate and raise awareness of current issues to help our great country heal and become stronger. According to Carmen Powell, Veritiss is totally committed to giving back and helping those in need and the community both financially and socially. It's part of our grain and what we stand for and there is no greater time to support than now.







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Joe Biden Promises New Tone And Priorities In Inaugural Address

resident Joseph R. Biden Jr. promised unity and hope to a deeply divided nation as he became the 46th president of the United States on Wednesday.

Biden's 20-minute inaugural address sounded a somber but determined tone, as he acknowledged "cascading crises" of a pandemic, hunger, economic strife, racial injustice, and the political violence that marred the Capitol two weeks earlier.

"We must end this uncivil war," Biden said.

His speech was a call to action. He told the country it will overcome what he called "this dark winter," and pledged that "We will get through this together. Together."

He spoke under clear, cold and blustery skies before a small group seated in lawn chairs, plus nearly 200,000 flags, which had been planted to represent the people who could not attend due to the COVID-19 pandemic and the extreme security measures put in place.

Biden's swearing-in passed peacefully, thanks in part to the presence of 25,000 National Guard troops and a lockdown of the downtown area of the nation's capital.

In the end, the event was a celebration of democracy, with speeches laced with undertones from past presidents Abraham Lincoln and Franklin D. Roosevelt. But the



violence of Jan. 6 was never far from the new president's thoughts.

"This is democracy's day," Biden said.
"America has been tested anew and
America has risen to the challenge."

Quoting Lincoln's remarks about signing the Emancipation Proclamation, Biden added: "My whole soul is in this: Uniting our nation … and I ask every American to join us in this cause."

He promised to be a president for all, including the nearly 75 million who voted for now former President Donald Trump — and even the tens of millions who said in recent polls they still do not accept the result.

"We must end this uncivil war," Biden said

"We celebrate not a candidate, but a cause," Biden said. "Democracy is precious. Democracy is fragile, and at this hour, my friends, democracy has prevailed."

Biden never mentioned Trump by name. Trump had arrived in Florida an hour before Biden's midday address, after bidding farewell to supporters at Joint Base Andrews in Maryland Trump had arrived in Florida an hour before Biden's midday address, after bidding farewell to supporters at Joint Base Andrews in Maryland.

The outgoing president claimed credit for rebuilding the military, taking care of veterans, his many judicial appointments, a soaring stock market and an economy he called "a rocket ship," tax cuts, and the "miracle" of delivering vaccines within a year for what he still calls "the China Virus."

In his final speech as president, Trump blended a more subdued approach into his regular bombastic style.

"I wish the new administration great luck and great success. I think they'll have great success," Trump said. "They have the foundation to do something really spectacular."

Amid chants of "Trump, Trump, Trump" and "USA, USA, USA," the outgoing 45th president signed off by telling supporters: "I will always fight for you. I will be watching. I will be listening. And I will tell you that the future of this country has never been better."

"Be careful," he added. "But you're going to see some incredible things happening, and remember us when you see these things happening, if you would."

Biden has promised to immediately undo several Trump policies with executive orders.

Among them, he has promised to halt the construction of the former president's "border wall", reverse his immigration policies, restore U.S. participation in the Paris climate agreements and in the World Health Organization, and to end travel bans from predominantly Muslim countries.

In a sign of the awkwardness of the hand off, the Biden State Dept. changed the Ambassador to Israel Twitter account to read "Ambassador to Israel, the West Bank and Gaza." It was quickly reverted.

Biden throughout his campaign for president had promised to reengage in the world, to lead by example, treat the threat of climate change seriously, and honor the truth.

As Biden tweeted, "Now the real work begins, folks."

Biden inherits narrow working majorities in the Senate and also the House of Representatives, where more than 140 Republicans voted to challenge the results of his election victory, even



U.S. President Joe Biden and Vice President Kamala Harris attend a wreath-laying ceremony at Arlington National Cemetery's Tomb of the Unknown Soldier after the 59th Presidential Inauguration ceremony. (Photo by Chip Somodevilla/Getty Images)

after none of Trump's legal challenge stood up in court.

He also takes office as the Senate decides again whether to convict Trump on impeachment charges leveled by the House, with many Republicans still complaining impeachment was itself a divisive act.

Biden has expressed ambivalence to the idea.

And he inherits a Democratic Party with a powerful liberal wing calling for faster and bolder reforms on racial and criminal justice — and on the environment — than what Biden promised.

Against that backdrop, federal law enforcement agencies also continue to untangle any conspiracies behind the Jan. 6 attack and after they warned of political violence around the country. None materialized Tuesday, though there had been reports of a bomb threat at the U.S. Supreme Court before the ceremony.

A group calling itself the Patriot Party tweeted in the last hour of the Trump presidency a list of what it termed "traitors", naming Republican lawmakers.

Close Trump ally Rep. Jim D. Jordan,R-Ohio, thanked Trump and called America the greatest country ever, but never mentioned Biden.

House Minority Leader Kevin O. McCarthy, R-Calif., praised Trump's accomplishments and thanked him for "making America great again." But even though he led much of the challenge to the election, McCarthy also congratulated Biden and Vice President Kamala D. Harris, adding: "Now we must get to work to solve the challenges facing our county. We all are Americans and together we will succeed."

After the inaugural speech, McCarthy presented Biden and Harris framed photos of their swearing-in, telling them "I'm very proud of you both."

Outgoing Vice President Michael R. Pence, who snubbed Trump's farewell to attend the inauguration, shared a moment of levity on the Capitol steps with Harris, as she bid him farewell.

Sen. Mitch McConnell, R-Ky., the outgoing Senate majority leader, also sounded a bipartisan and gracious tone when he presented Biden the flag flown overhead during his inauguration.

"This flag flies over this capitol on triumphant days and on tragic ones for all factions and parties," Sen. McConnell said, calling the gift "a symbol of hope and healing and for all your enthusiasm for our country."

For their part, Democratic leaders were thrilled. House Majority Leader Rep. Steny Hoyer, D-Md., told Biden he was "ecstatic," moments before he saluted him.

Speaker of the House Nancy P. Pelosi, tweeted, "Today's inauguration delivers a much-needed breath of fresh air to the American people."



American poet Amanda Gorman reads a poem during the inauguration of President Joe Biden and Vice President Kamala Harris .(Patrick Semansky-Pool/Getty Images)

Perhaps the mood of the nation was best captured by Amanda Gorman, who made history as the youngest poet laureate to read a poem at an inaugural ceremony.

Reading from her poem "The Hill We Climb," she recited: "We will raise this wounded world to a wondrous one."

"We lift our gaze not to what divides us, but what's before us," Gorman said.

"There is always light, if only we are brave enough to see it, if only we are brave enough to be it."

(Edited by Kristen Butler and Alex Patrick) Zenger News.



Infographic: Biden Cabinet Takes Shape | StatistaYou will find more infographics at Statista

The Biden Administration

Cabinet positions in the Biden administration (2021)



Vice President Kamala Harris



Department leaders

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Tom Vilsack

Health & Human Services



Xavier Becerra

Labor



Marty Walsh

Commerce



Gina Raimondo

Homeland Security



Alejandro Mayorkas



Antony Blinken

Defense



Lloyd Austin

Housing & Urban Development



Marcia Fudge

Treasury



Janet Yellen

Transportation

Education



Energy

Miguel Cardona

Jennifer

Granholm

Interior



Deb Haaland

Justice (Attorney General)



Merrick Garland

Pete **Buttigieg**



Veteran Affairs Denis

McDonough

Others (selection)

EPA Administrator



Michael Regan

National Security Adviser



lake Sullivan

Director of National Intelligence



Avril



Haines

Domestic Climate Chief



Gina McCarthy



William Burns



Special Envoy for Climate



lohn Kerry

Small Business Administration



Isabel Guzman

U.S. Ambassador to the U.N.



Linda Thomas-Greenfield

Photos: Wikipedia, buildbackbetter.gov

Source: Media reports











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Women of Distinction



Ms. Rose McElrath-Slade President and CEO Strategic Resources, Inc

s. Rose McElrath-Slade is the founder, President and CEO of Strategic Resources, Inc. (SRI), an International, ISO 9001:2015 Certified and CMMI Level 3 Rated organization specializing in management consulting, information technology, telecommunications, engineering and logistics, and healthcare support services. On May 16, 2020, SRI celebrated 32 years as a privately owned firm that has grown from a start-up to a multi-million dollar corporation employing over 1,300 employees worldwide.

SRI is an employee focused company. Rose McElrath-Slade's philosophy is, "If you invest in your employees, their family and community, the employees will invest in their customer, resulting in a reciprocal approach to a win-win strategy for all concerns." With this

approach, SRI has not only provided exceptional customer service, but implemented technological innovations and solutions to aid its customers in moving to greater heights of innovation and service.

SRI's community service captures all areas from the arts to social, economic and religious involvement, allowing for mutual exchange of giving and learning on how to become a valuable asset in the community for its employees and our nation.

McElrath-Slade has created and established several worthwhile not-forprofit organizations and is the founder of Sisters United in Christ (SUIC), a multi-cultural, non-denominational Christian non-profit organization working to globally unite and uplift people of all faiths; and, The McElrath-Slade Wholeness Institute which provides educational opportunities and develops initiatives that address the necessity for physical, emotional, mental, social, and economic wholeness for all individuals. In one of its major initiatives, SRI and SUIC partnered in a local food drive that distributed more than 15,000 meals to homeless individuals in Washington, DC.

Rose is a founding member and a Milestone Donor to the new National Museum of African American History and Culture and is a Society donor to the REACH campus at the John F. Kennedy Center. In addition, she serves on the National Committee for the Performing Arts (NCPA) for the John F. Kennedy Center for the Performing Arts; and, the Board of College Educate Our Sons (CEOS), a charitable organization working to make college graduation a reality for boys and young men.

Prior to this, McElrath-Slade served as a partner with the White House Office of Faith-Based and Neighborhood Partnership under the Obama administration; as a panelist for the White House Teleconference Video on Women in Business; on the Focus Group on Women Entrepreneurs that was part of the White House Conference on Small Business and Entrepreneurship in the Twenty-first Century; as a trustee and board member for the Inova Health System Foundation; on the founding Chair of Inova's Women's Philanthropic Health Network: as a Board of Advisor for the Herndon Council of Arts and the Board of Directors for the Northern Virginia Political Congress of Black

At the 2018 Bob Wright Symposium on Business Empowerment, Ms. McElrath-Slade participated in a fireside chat on stage with Mr. Byron Pitts, Anchor ABC Nightline and guest speaker Ms. Robin Roberts, ABC News. She inspired the local residents and business leaders who attended the event by sharing her entrepreneur experience.

Her entrepreneurialism and determined spirit have resulted in newspaper and magazine articles in The Washington Post, MBE Magazine, the Washington Business Journal, and others. In addition, she has been featured on PBS, CNN, Lou Dobbs Your Money, and First Business. McElrath-Slade was profiled and included in Deborah Rosado Shaw's book, Dream Big! A Roadmap for Facing Life's Challenges and Creating the Life You Deserve. She was an advisor for Connie Briscoe's novel Big Girls Don't Cry.



Also, she is the creator of Opportunities Unlimited: Women in the Workforce, a business and leadership course adapted for television and broadcast on cable TV for more than four years. Rose has received numerous awards and recognitions, such as: the Merrill Lynch Entrepreneur of the Year Award; the Avon/SBA Women of Enterprise Award; the Women of Color Technology Award, et. al., and she has been repeatedly named "One of the Twenty-five Most Influential Minority Women in Business." As a business mentor, she has helped entrepreneurs establish bona fide businesses in communities around the nation.

A native of Cincinnati, Ohio, Ms. McElrath-Slade holds a Bachelor's degree from the University of Cincinnati; a Master's Degree from Ohio State University; and is a graduate of the Business Executive Program at Dartmouth's Tuck School of Business and Leadership of Washington. She is also an ordained minister with a Master of Divinity from the Howard University's School of Divinity and executes God's ministry throughout the nation.

Ms. McElrath-Slade's fundamental guide and inspiration through life and business are her devoted parents who taught her Christ's word, "I can do all things through Christ who strengthens me" Phil 4:13





Robin Harris-Walker CEO of Applied Cyber Strategy Group (ACSG)

obin Harris -Walker has developed an international reputation as a trusted advisor in the ever-expanding industry of cyber security. Since 1999 she has embodied a comprehensive aptitude for privacy risk management, critical infrastructure protection and industrial security program development. As CEO of Applied Cyber Strategy Group (ACSG), Ms. Harris-Walker leads ACSG in a firsttier advisory capacity for corporations, governments, financial institutions, and defense agencies focusing on information protection program development, security risk management, breach incident handling, security compliance and ransomware data recovery. Leveraging a unique combination of experience exceeding 20 years in network security engineering, forensic analysis,

international cybercrime analysis, information assurance training, policy, government, and international business she is an esteemed strategic advisor specializing in supply chain cyber risk and revenue expansion.

As a veteran CISSP (Certified Information Systems Security Professional) and CPP (Certified Protection Professional) she is recommended as the "go to strategist to resolve complex B2B cyber security and audit matters swiftly and with professional discretion". She is an engaging presenter of cybersecurity information and has spoken to several international and corporate audiences on several topics including data security, privacy, secure web application development, networking technologies and social media security. She has been a frequent presenter to industry colleagues at the American Society of Industrial Security (ASIS) annual seminars and The American Records Management Association (ARMA) local and national conferences about compliance for physical security executives, secure knowledge management and the security of digital and paper medical records. Garnering the unique technical ability to span both cyber and physical security Ms. Harris-Walker has led emergency first responders through cyber-attack exercises and presented findings to community and senior government officials involving nationwide secure information exchange results and data sharing recommendations.

Her approach to client success is predicated upon a trusted partnership alignment to position clients for strategic growth and sustained compliance. Ms.

Harris-Walker's technical expertise coupled with her distinguished business acumen is frequently demonstrated from leading international forensic investigations to defending a client's security posture to secure or maintain contract.

Ms. Harris-Walker is an active member of the FBI InfraGard Washington Field Chapter, International Information Systems Security Certification Consortium (ISC2), American Society of Industrial Security (ASIS), International Association of Privacy Professionals (IAPP) and the Antiterrorism Accreditation Board (ATAB). These ongoing alliances allow Ms. Harris-Walker to remain abreast of new and emerging threats and maintain collaboration amongst experienced colleagues for effective security planning, defense and recovery.

Robin is a native Washingtonian, an avid runner and community leader serving through mentoring women and young adults in technology and leadership. She is a contributing editor on cyber security issues to media outlets nationwide.

ACSG is a HUBZone certified Woman-Owned Small Business and can be reached at www.acyberstrategy.com.





Sonya Y Hopson CEO of Sage Services Group LLC

onya is passionate and pragmatic leader who transforms people, processes and systems into their best operating capabilities. She drives this transformation through strategic planning, compassionate change management, and ongoing evaluation of effectiveness. Sonya is recognized as a business owner with the mind of an engineer and the heart of a teacher. She consistently shares her knowledge and her approach with her clients, partners, and employees and peers because she truly believes that wisdom sowed benefits the person receiving as well as the sower.

For over 20 years Sonya has provided leadership on mission critical projects with a diverse range of public and private organizations to improve performance and strengthen organizational effectiveness. Sonya is the CEO of Sage Services Group LLC, a professional services firm that specializes in helping agencies and organizations effectively navigate change through applying systems engineering principles and practices. Sage won the 2014 Incubator Business of the Year Award (Bowie Chamber of Commerce) and was a finalist for the 2016 Supplier of the Year Award (Capital Region Minority Supplier Development Council).

Sonya holds a BS degree in Physics from Norfolk State University, BS in Mechanical Engineering from University of Maryland-College Park, and a Masters in Educational Leadership and Administration from The George Washington University. She serves on the board of Dream to SOAR Youth Programs and formerly served on the Board of Trustees for the SEED School of Maryland. Sonya is also an active member of the Prince George's County Alumnae Chapter of Delta Sigma Theta Sorority, Inc where she supports the Dr. Betty Shabazz Delta Academy (introducing young ladies to STEM and non-traditional careers.)





Karen R. Jenkins President and CEO of KRJ Consulting

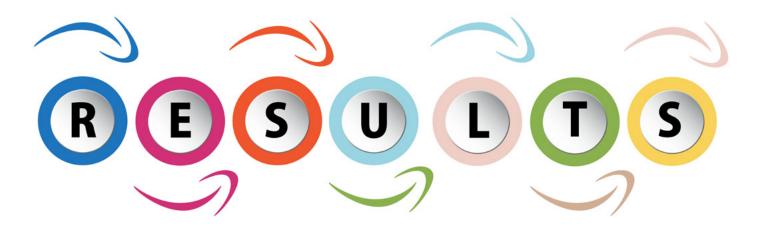
aren R. Jenkins is the president and CEO of KRJ Consulting, a full-service consulting firm providing companies and their employees with the skills and resources to become more committed to their performance, empowered to effect change and be prepared for the journey ahead. With over 30 years of experience, Karen is a recognized speaker, author and leadership consultant, equipping executives with the necessary tools to create results-driven organizational change.

In 2008, Jenkins founded KRJ Consulting with the driving factors of persistence and passion for leadership

consulting, and since then, the company has seen incredible growth. In 2020, KRJ Consulting was included in the Inc. 5000 list coming in at number 546 with an impressive growth rate during the three years prior to being listed.

Jenkins leads KRJ Consulting clients to experience the same growth through her guiding concept of synergy leadership. With synergy leadership, Jenkins develops confident leaders who engage, enlighten and empower their teams. Jenkins believes synergy leadership includes igniting action through synergy and transforming energy into action. She reaches hundreds of people through KRJ Consulting by sharing her wealth of knowledge in a practical approach and consistently strives to inspire people and businesses with continuous education.

In addition to making headway in the leadership consulting space, Jenkins is a financial expert and has served as a financial media consultant for NBC



affiliate WIS-TV in Columbia, South Carolina, and published her first book, "Nobody Told Me!" The Path to Financial Empowerment in 2010.

Jenkins is an active participant in her community. In 2020 she was named the entrepreneur-in-residence at the Richland Library in Columbia, where she will use her expertise in financial literacy and leadership counsel to serve the needs of Richland County. Also in 2020, she was named a South Carolina Midland-area business icon for being a respected pillar who has established standards of business and civic excellence in her community. In 2019, Jenkins was named South Carolina Female Small Business Person of the Year by the United States Small Business Administration South Carolina District Office for her role in the advancement of KRJ Consulting over the years.

Along with her local recognition, Ienkins has also been awarded for her efforts at a national level. In 2019, she was recognized as a woman of the year by Enterprising Women Magazine in the "over \$2 million and up to \$5 million in annual sales" category. The Enterprising Women of the Year Awards is widely considered one of the most prestigious recognition programs for women business owners. To win, nominees must demonstrate that they have fastgrowth businesses, mentor or actively support other women and girls involved in entrepreneurship, and stand out as leaders in their communities.

She received her Bachelor of Science degree in business management from the University of South Carolina and completed South Carolina Bankers School before gaining her MBA from Webster University in St. Louis, Missouri. Staying consistent with her ideals for businesses to constantly grow and be empowered,

she serves on several boards of directors and is a member of Women Presidents' Organization, Vistage, and Million Women Mentor's Entrepreneurship Initiative. Jenkins currently resides in Columbia, South Carolina. For more information, please visit https://krjconsulting.com.





Terri Hartwell Easter

erri Hartwell Easter-is the former Chief Operating Officer of a top 100 national AmLaw legal practice and highly regarded organizational change strategist. She is known for leading professional services firms, commercial banks and the White House alike. Terri's trademark is bringing new approaches and innovative thinking to some of the toughest human

"I'm glad I understand that while language is a gift, listening is a responsibility. (U.S. poet and writer, 1943-)"

- Nikki Giovanni

resource management challenges and most aggressive revenue enhancement goals. Understanding that at the heart of every organization is its people, Terri's pragmatic, informed approach leads to lasting positive outcomes both for individuals and for an entire organization's culture.

DIVERSITY AT THE CORE

With a renowned diversity practice, Terri works with clients to frame day-to-day business through a lens of inclusion to attract and retain a more diverse workforce, and create pathways to business growth. With management and operational expertise across the United States and in countries around the world including Belgium, Egypt, Russia, South Africa and the United Kingdom, she knows how to work authentically with a company's culture to create an environment where everyone can thrive.



LEVERAGING LEADERS

Leveraging expert coaching, organizational assessment, business process re-engineering, and professional development skills, Terri's adept navigation of some of the most highly regulated, competitive environments is widely regarded in the industry. She has worked with a full range of talent — from both rising leaders to the most seasoned executives — to inspire more effective, inclusive management practices, helping them embrace change, reinvigorate, and manage more nimbly and effectively.

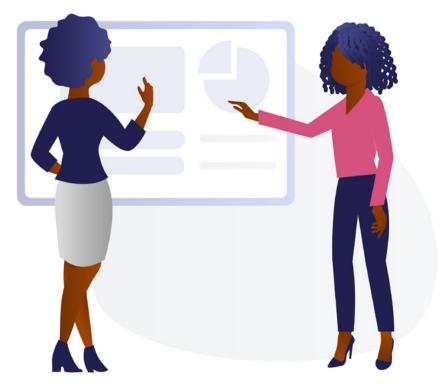
A THOUGHT LEADER

Terri is regularly asked to speak to human resource and recruiting executives about her unique knowledge. She has presented at the SHRM National Diversity & Inclusion Conference, the National Association of African Americans in Human Resources (NAAAHR) Conference, the American Bar Association National Conference and the Delaware Chapter of the Society for Human Resource Management (DE SHRM). Terri shares her insight on a variety of topics, including diversity, equity & inclusion, employee engagement, leadership development and succession planning.

Terri is the recipient of numerous awards including the 2016 Woman of the Year Award-Delaware SHRM; T. H. Easter Consulting and Terri Hartwell Easter have been recognized for excellence in 2017 and 2018 by the American Business Awards, also known as the Stevies! Terri was awarded Silver Stevie Awards for Executive of the Year and Woman of the Year. In addition, T. H. Easter Consulting was awarded a Bronze Stevie Award for Minority Owned Business of the Year. The

Stevie® Awards are the world's premier business awards to name just a few.

Terri is a Ph.D student, Fielding Graduate University in Human and Organizational Change, graduate of Southeastern University with Bachelor of Science, Business Administration, and has specialized training in business process re-engineering and service quality management from the University of California- Berkley and the Disney Institute. She is a Board Trustee-Emerson Preparatory School, Executive Board Member and Chair of the Compensation and Human Resources Committees-United Way of DE and Executive Committee Member of the 2020 Women on Boards Committee (Wilmington, DE & Philadelphia, PA).





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President-Elect Joe Biden Announces Key Members of Health Team

ASHINGTON -President-elect Ioe Biden announced key nominations and appointments of his health team, including Xavier Becerra, Secretary of Health and Human Services; Dr. Vivek Murthy, Surgeon General; Dr. Rochelle Walensky, Director of the Centers for Disease Control and Prevention; Dr. Marcella Nunez-Smith, COVID-19 Equity Task Force Chair; Dr. Anthony Fauci, Chief Medical Adviser to the President on COVID-19, who will also continue in his role as Director of the National Institute of Allergy and Infectious Diseases; and Jeff Zients, Coordinator of the COVID-19 Response and Counselor to the President. In addition, former White House and Pentagon senior Advisor Natalie Quillian will serve as Deputy Coordinator of the COVID-19 Response.

This is a team that looks like America and brings together leaders with deep experience in public health, government, and crisis management. They are experts in their fields who will restore public trust in the pandemic response by leading with facts, science, integrity, and a laser-focus on bringing COVID-19 under control. Together, they will advise President-elect Biden and Vice President-elect Harris on implementing a whole-of-government response to surge testing and tracing to slow the spread of the virus,

protect frontline workers, and ensure the safe and efficient delivery of treatments and vaccines at no cost to the American people. And, they will help fulfill the President-elect's vision of making health care a right — not a privilege — for all Americans, building on the Affordable Care Act to lower health care costs and tackle prescription drug costs.

President-elect Joe Biden said, "This trusted and accomplished team of leaders will bring the highest level of integrity, scientific rigor, and crisis-management experience to one of the toughest challenges America has ever faced — getting the pandemic under control so that the American people can get back

This is a team that looks like America and brings together leaders with deep experience in public health, government, and crisis management.

to work, back to their lives, and back to their loved ones. This team of world-class medical experts and public servants will be ready on day one to mobilize every resource of the federal government to expand testing and masking, oversee the safe, equitable, and free distribution of treatments and vaccines, re-open schools and businesses safely, lower prescription drug and other health costs and expand affordable health care to all Americans, and rally the country and restore the belief that there is nothing beyond America's capacity if we do it together."

Vice President-elect Kamala Harris said, "Containing this coronavirus pandemic and opening our economy responsibly require listening to experts and leaders like the ones we are bringing together on this health care team. They are some of America's top physicians, public health experts, and crisis-tested public servants, and they reflect the very best of our nation. This is the team that the American people need and deserve to make quality, affordable health care available to all and to help make sure safe and effective vaccines — as well as testing and treatment — are free and equitably distributed. President-elect Biden and I will work closely with this team to marshal the full resources and capabilities of the United States of America to save lives, contain this pandemic, and build better preparedness for future pandemics and other health threats."



Dr. Marcella Nunez-Smith, one of the country's foremost experts on health care disparities, will serve as the COVID-19 Equity Task Force Chair.

This diverse and experienced slate of nominations and appointments includes some of the nation's most accomplished problem-solving leaders in crisis management and public health:

- · Xavier Becerra, the Attorney General of California and a long-time champion of expanding access to health care, is nominated to serve as Secretary of Health and Human Services. A former member of Congress who helped drive passage of the Affordable Care Act, Becerra led the defense of the law in the Supreme Court last month. If confirmed, Becerra will be the first Latino to lead the Department of Health and Human Services.
- Vivek Murthy, a distinguished physician, research scientist, and former Vice Admiral in the Public Health Service Commissioned Corps, is nominated to serve as Surgeon General of the United States. He was previously confirmed by the Senate to serve in the same capacity, holding the post as 'America's Doctor' between 2014 and 2017. A trusted national voice on health issues and a long-time advisor to President-elect Biden, he currently serves as co-chair of the President-elect's COVID-19 transition Advisory Board.
- Rochelle Walensky, a leading expert on virus testing, prevention, and treatment, is nominated to serve as Director of the Centers for Disease Control and Prevention. She has been

- on the front lines of the COVID-19 pandemic response in Massachusetts, serving as Chief of Infectious Diseases at Massachusetts General Hospital and a Professor of Medicine at Harvard Medical School.
- Marcella Nunez-Smith, one of the country's foremost experts on health care disparities, will serve as the COVID-19 Equity Task Force Chair. An Associate Professor of Medicine, Public Health, and Management at the Yale School of Medicine, she is the founding director of Yale's Equity Research and Innovation Center and co-chair of the Presidentelect's COVID-19 Transition Advisory Board. Dr. Nunez-Smith will advise the President-elect on a whole-of-government effort to reduce COVID-19 disparities in response, care, and treatment, including racial and ethnic disparities.
- Anthony Fauci, the nation's preeminent expert on infectious diseases and an adviser to six U.S. presidents, will serve as Chief Medical Adviser on COVID-19 to the President and continue in his role as Director of the National Institute of Allergy and Infectious Diseases. Among the most trusted figures in the country throughout the pandemic and for decades prior, Dr. Fauci will remain an essential voice both in informing the public about health risks and safety measures and in helping the scientific community, the Biden-

Harris administration, and local officials overcome the COVID-19 pandemic.

- JeffZients, an accomplished public servant widely known for his extraordinary track record successfully managing large and complex initiatives, will serve as Coordinator of the COVID-19 Response and Counselor to the President. Zients previously earned broad acclaim for his leadership of the 2013 HealthCare.gov tech surge and his oversight of the 'Cash for Clunkers' fuelefficiency program. Zients will advise the president-elect on the implementation of the federal government's COVID response, including managing safe and equitable vaccine distribution, the pandemic supply chain, and coordination across federal agencies and state and local governments.
- Natalie Quillianwill serve as Deputy Coordinator of the COVID-19 Response. Quillian, a national security expert and former White House and Pentagon senior advisor, played an instrumental role in coordinating the Obama-Biden administration's interagency response to the opioid epidemic.



Business News

Want a Better ROI? Get Your Diversity, Inclusion Team Certified

mage by Markus Winkler from Pixabay

s a "newbie" navigator, Nicole L. Johnson is on a crusade to make a difference in the workplace. She currently serves as a guide for new Diversity Leaders, or organizations who are new to equity and inclusion, in an effort to help them transition through the stages of culture change. Johnson says, "The function of Inclusion and Diversity has evolved significantly over the last 30+ years. We are seeing organizations in a variety of industries, from government and nonprofit to education and corporate put this role into place. As a result, the demand for experienced, knowledgeable, and capable professionals to lead these departments has exploded."

The Institute for Diversity Certification (IDC)® has also witnessed this explosion. IDC is the credentialing arm of the Society for Diversity, the #1 professional association for Equity and Inclusion leaders. Since IDC was formed nearly 10 years ago, the organization has seen a steady increase in Diversity Certification candidates. Similar to other credentialing programs, Diversity and Inclusion (D&I) certification is an external verification process that assures an employer that leaders have the right mix of knowledge,

skills, and experience to impact the workplace. The process helps top companies answer strategic questions such as:

- How can we better align our organizational culture with our brand?
- How can we prepare for the future workplace and marketplace?
- In which markets will we play? How do we customize our products/services to appeal to different markets?
- What's the best way to capitalize on demographic and industry changes?

Diversity and Inclusion work is also becoming more complex for employers who operate in multiple states or abroad. For example, New York recently passed a law requiring annual, interactive sexual harassment training; California is on the verge of mandating at least one woman to serve on company boards, and more than 11 states currently ban applicant salary history questions. Beyond legislation, companies that operate overseas must navigate through cultural nuances that can make or break partnerships or other business opportunities.

In a world where advanced education and specialized skills reign, IDC establishes a global framework for recognizing knowledgeable and highly skilled professionals. However, some employers have begun to step outside the traditional framework of certifying one Executive toward ensuring that multiple employees within the organization have credentials as a Diversity leader regardless of title. Leah Smiley, workplace inclusion expert, and IDC President says, "Extending the work beyond the Office of Diversity is important. Some companies learned this the hard way because their Diversity Officer terminated, and the momentum for equity and belonging stalled. Alternatively, a few employers successfully galvanized enterprise-wide support for diversity and inclusion through cross-functional collaboration."

A key component of IDC's certification program is the acknowledgment that Diversity and Inclusion work has changed. It is no longer driven by Affirmative Action/Equal Employment Opportunity, Political Correctness, race relations, or the right thing to do. It is a business strategy that can help organizations make money, save money, and/or achieve organizational goals. Diversity leaders learn how to customize the business case and apply industry best practices in order to achieve expected outcomes. Smiley adds, "IDC updates its curriculum every two years to account for changes in terminology, the latest research, new legislation, and



WOOD Consulting Services, Inc. is an award-winning technology and strategic solutions firm delivering cutting-edge mission outcomes and results. Serving the Federal Government since 1997, we are a Woman-Owned Small Business certified through the U.S. Women's Chamber of Commerce.

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designees."

Of the individuals who finish the certification program, 90 percent report that they feel more productive and effective. Almost 50 percent reported that they successfully introduced a new initiative such as a supplier diversity program, business resource group, training, etc. Half reported that they received more support from senior leadership, built better relationships with internal/external peers, hired new support staff, obtained a promotion or new job, or received a salary increase after completing the program. More than two-thirds of participants said after completing the program, their organizations increased their commitment to inclusionfinancially and otherwise. IDC's successes have resulted in industry recognition of the Certified Diversity Professional (CDP)® and Certified Diversity Executive (CDE)® as qualification credentials for effective Diversity and Inclusion work.

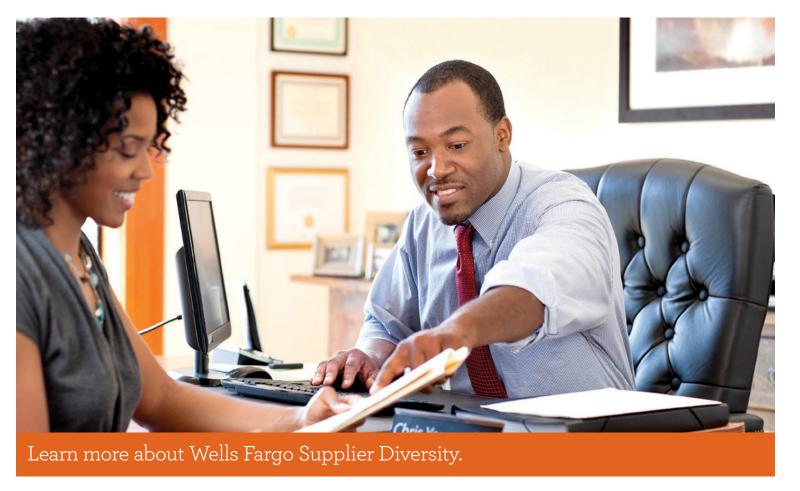
noted in Johnson's recent article, "D&I Leaders Wear Many Many Many Hats." As a former chief diversity officer for several Fortune 500 companies and IDC's Board Chair, Johnson says, "There are hundreds of professions that have accredited certifications such as IT, Engineers, Occupational Therapists and more. These professions recognized that accredited certification was necessary in order to maintain a high caliber of individuals in the profession. This is accomplished by requiring those professionals to demonstrate a sufficient level of knowledge and competency about the various elements of their work. In many cases, employers require that a job candidate have a certification from an accredited institution. As such, the level of importance and value of these roles should be on par with their peers."

Johnson adds, "Accreditation ensures that designations like the CDP and CDE are based on a rigorous, well researched, legally defensible exam. Obtaining a certification from an accredited organization elevates the value of one's certification for employers. It also ensures that those who aspire to be D&I leaders are able to demonstrate the knowledge required to perform effectively in their roles."

Smiley is confident that the industry will continue to grow, both in the U.S. and abroad. IDC has thousands of candidates in 35+ states, as well as in Germany, Japan, Poland, Canada, and India. She says, "In recent months, I've been contacted by people in the U.K., France, Mexico, Brazil, China, Nigeria, and other markets about the need for IDC to help more global employers explore the value of a comprehensive equity and inclusion strategy. Indeed, forward-thinking companies will experience the best ROI."



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Be Authentic and Recognize Your Power as a Businesswoman

By Cynthia Washington

rs. Cantrece Jones is the founder, and CEO of ADG (Acuity Design Group) with sturdy skills in Community Outreach, Public Involvement, Advertising Project Management, Urban Planning, Marketing Communications, and Strategic Planning. She has over 20 years of experience in the professional services industry, managing solutions for clients in the engineering and construction industry. Her dynamic experience includes creative strategies and delivering engaging ideas across multiple channels. Mrs. Jones is a proficient, creative, and intelligent professional who maintains her vision of "do what you love" in her constant devotion to equipping others to accomplish their vision and goals.

What is your message to women in business?

Never underestimate your capabilities. Women can master the balance of being a wife, mom, and business owner. The understanding that women are capable of doing all of these, removes the adage that you must choose one. Once you recognize your capabilities do not stop there. Move Forward! It is time to start your own business. Now more than ever, we have access to a variety of resources to support our entrepreneurship ideas. Women continue to prosper and accomplish their goals. The opportunity is there and we need to seize those opportunities. We've shown, we've proven our capabilities and our ability to "DO" and maintain work-life balance and successfully. Challenge yourself to take the first step and show your unique abilities.

What are some areas of business you want help for women business owners?

Firstly...Opportunity! The chance to compete in any arena we choose... Not to be seen as inferior based on our DNA. Second, Equity. We cannot stay quiet with our knowledge of business, products, economics, the market, and different topics in general. We can be an ally to someone else's success. The rule is that if I have not done my job to teach someone, who wants to start a business something, then I have not done what I needed to do as a business owner. I must share, share, and share... it is not going to hurt us to share. It does not cost anything, does it? Nothing's going to be taken away from us if we share. We can be the ally we needed at some point in our

careers. I recognize we live in a competitive market, but it is abundant in opportunities. We have the opportunity to rise and empower ourselves and others like never before. At the end, our networking should work sideways. I can learn from others while teaching those around me.

What have been some of your challenges in business?

Early on it was access to capital, which has improved significantly over the years. Next would be the knowledge of how to access information and resources in the same way more established businesses had. Now, I am more aware of resources that can support my business, such as training and financial education. Magazines such as this one can help spread information, experiences, opportunities, and relatable stories to inspire hundreds of women. It was hard to learn the inside of engineering, branding, contracting, projects, because I was still considered an outsider. I had to prove my experience with efficient results. Something I always find negative is the differentiation between women and men, professionally. I had to earn my place, recognition, experience, and reputation battling a variety of stereotypes. I had to work hard to achieve my goals, while minimizing stereotypes about women in a professional area mostly dominated by men.

I recognize we live in a competitive market, but it is abundant in opportunities. We have the potential to rise and empower ourselves and others like never before.



The future of women in business is bright and I think it's wide open!
Women are starting to feel more confident in the fact that they can be business owners. Now, they can do it!
We can embrace the opportunities in our environment.

What do you see as the future of women in business? For women of color?

The future of women in business is bright and I think it's wide open! Women are starting to feel more confident in the fact that they can be business owners. Now, they can do it! We can embrace the opportunities in our environment. Not only do you have to be a business owner to be successful, but there is also the advancement in the mentality of women, business leaders, and organizations. In regards to women of color, I see us excelling beyond what we have in the past. In the future, we need to support each other by working together more. I think that women of color will be the fastestgrowing group of small business owners. We are unique and we have an interesting perspective. We are oftentimes very clever when it comes to being strategic. We've had to be in order to succeed. American Indian, Hispanic, Asian, African, Native American, and many others; we must be proud of our culture and our heritage. I see a lot more acceptance in who we are as individuals and acceptance of our differences can only increase our success. Once you identify and accept the core essence of who you are, your culture and your heritage, you become unstoppable. The appreciation of who we are will make us excel.

What would you say are the major needs of women in business?

Some of the challenges I think are very apparent, but I'll answer based on things that I've experienced. It has not just been

a matter of not being professional or knowledgeable enough. I think that we don't stick together. We don't find a level of acceptance and enjoyment amongst ourselves. We feel like we can't grab the hand of the woman who's coming behind us and pick them up to help them too. We feel as if there's going to be something that you take away from me, instead of something that you give to me.

I think that sometimes we're looked at as, okay, I can give them this little piece of it and then they'll be happy with that. The mental barriers of overthinking our limits are another hinderance. Thoughts like, you can't be the prime; like you can't possibly be smart enough, have enough, nor be financially stable enough to be the prime in certain situations. Then, I think that we don't get a seat at the table as much as we should. We have amazing ideas and ways in which we can plan strategically to be successful, but oftentimes, we're not given that single opportunity we've asked for. Because we have a different perspective and a different way we see things and experienced things, finding the right place to flourish is a challenge.

What are your suggestions for addressing these needs?

We need to increase the participation goals for women-owned businesses. If we want to be seen as equal, then we have to act as equal. We need to learn to understand the legislation, its opportunities and challenges. Then, we need to get support and fair opportunity. We need to recognize that I'm asserting myself, because I know I deserve to have that seat at the table for which I deserve respect. While I am sitting at the table, LISTEN to what I am saying! Another key to improvement would be knowledge. You have to make sure that you're always extremely knowledgeable about whatever situation you're going into and then you have to validate whatever it is that you're attempting to accomplish. Don't be combative, however you must be confident in your knowledge. You can be an intellectual when you have an opportunity to do so and you need to know the details. Next, you must pay attention to what's going on in "your world"... in your clients world, in the environment that you're in and bring ideas to the forefront. Be alert...you can always improve, but never give up! Also, we must learn to build our respective toolkit. Your toolkit for success in identifying the factors around you and what you have to offer. The toolkit is a condensed force of your abilities, talents, knowledge, and input. The last and one of the most important keys is mentorship. I used to be a mentee now I'm a mentor, yet I still have a mentor that guides me. People before me paved the way and shared knowledge with me. Therefore, I learned from their success and mistakes and how to apply them in my business. We need to collaborate with the progress of growth as an individual and then growth within our business. We can prepare people in our business, families, and close circle and we can help the next generation to empower their vision in the business world.

What advice do you have for women who want to be in business?

Recognize your potential and YOUR power. You must be ready to embark on a journey to conquer your goals with hard work, perseverance, and dedication. You cannot let fear dictate your decisions. People might have higher positions, titles, and different talents but you have a vision. You must



do your homework and learn as much as you can about the area of your interest. Be relatable, prepared, knowledgeable and ready. With experience and consistent work ethic, your reputation will speak for itself. Be authentic, being you is your signature; no one else has that! We must empower ourselves into following our goals. Like I said before I am a mother, a wife, and a businesswoman and I can be great in each role. We do not need to settle down when we have the chance to achieve our dreams. We live in a time where we can follow our professional goals and dreams with so many growth opportunities. Empower yourself, your idea, your entrepreneurship, your life, and learn to do what you love!

CERTIFICATIONS

8(A)

Woman Owned Small Business (WOSB)

Disadvantaged Business Enterprise (DBE)

Minority Woman Owned Business Enterprise (W/MBE)

Small Business (SB) | DUNS#: 021514170 | Cage Code: 6ETS9

Administrative Support • Logistics Support • Marketing & Strategic Communications

Project Management • Public Affairs • Strategic Planning & Facilitation

Biden-Harris Administration Commits to Ensure Government Spending with Black and Minority-Owned Media Businesses

By Stacy M. Brown

resident-Elect Joe Biden's administration plans to support legislation offered by District of Columbia Democratic Congresswoman Eleanor Holmes Norton that would ensure federal agencies advertise with minority-owned businesses, including the National Newspaper Publishers Association (NNPA).

"From the racial equity plan – at the direction of the President-Elect, the Director of Minority Business Development Agency will coordinate all federal offices to reduce barriers to procurement for underrepresented groups, including all types of minorityowned businesses," a Biden transition spokesperson told Black Press USA.

"This is good news for the Black Press of America in 2021," declared Dr. Benjamin F. Chavis, Jr., President and CEO of the NNPA.

"The incoming Biden-Harris
Administration has gone on the public
record to keep their commitments to
ensure equitable federal advertising
dollars to be spent over the next four
years with Black owned newspapers, and
other minority owned media companies

"This is good news for the Black Press of America in 2021," declared Dr. Benjamin F. Chavis, Jr., President and CEO of the NNPA across the nation."

In 2019, after reviewing a General Accounting Office audit that revealed federal agencies only spend a pittance of its allotted \$5 billion advertising budget with Black and minority-owned entities, Norton introduced H.R. 2576.

The legislation requires each of the 12 federal Appropriations Committees to adopt language mandating that all agencies include in their annual budget request to Congress the amount of money they spend to advertise with the Black Press, Hispanic Press, and women-owned publications.

Norton's bill, which remains under consideration in the House, requires all budgetary requests include a line item detailing what they are spending with Black and other minority-owned businesses, including media companies.



"This is important not just for the publications but because those publications reach minorities and women in a way that mainstream publications may not," Norton said when introducing the measure.

"We did this because the federal government is the largest advertising agency in the United States and this gives it a special obligation to make sure that it is using advertising dollars fairly and to reach all people in the United States," said Norton, who has served in the U.S. House since 1991.

The incoming Biden administration plans to see this legislation through.

"The President-elect is committed to implementing the plans that he laid out during the campaign that focuses on building the economy back better and creating opportunities for minority-owned businesses to advance and prosper," the transition spokesperson relayed.

"Biden's Lift Every Voice plan largely addresses the President-elect's plans to address building Black wealth, which means investing in Black communities."

The former vice president's Build Back Better Racial Economic Equity plan also relays how Biden plans to hold federal offices accountable for adequately maintaining their relationships with minority-owned businesses.

It includes increasing the funding and stature of the Minority Business Development Agency (MBDA).

Latino and Black Americans are roughly 30 percent of the U.S. population, yet they

currently own just 7.5 percent of small businesses with employees.

For almost four years, the only federal agency charged with addressing racial disparities in small business ownership has been on the Trump administration's chopping block.

MBDA provides business consulting services and connects minority-owned businesses with capital and contracting opportunities.

These services are critical. Instead of trying to reduce or eliminate funding for MBDA, Biden will protect the agency and call on Congress to increase its funding dramatically," the transition spokesperson said.

"This is important not just for the publications but because those publications reach minorities and women in a way that mainstream publications may not,"

The plan includes the Biden administration elevating the Director of the MBDA to the Assistant Secretary level and instruct the MBDA to coordinate all federal offices charged with reducing barriers to procurement for underrepresented groups.

With additional resources and authority, MBDA will also create new business development grants and other programs that will address the economic challenges facing Black and Brown communities, expand small business ownership, and shrink the racial wealth gap.

Additionally, Biden plans to provide MBDA with \$5 billion in annual lending and investment authority "to ensure capital flows directly to minority-owned businesses and investments in critical infrastructure in Black, Latino, AAPI, and Native American communities," the spokesperson said.



Education News

Advocate for a Racial Justice Agenda at The U.S. Department of Education

By John B. King Jr. and Marc Morial

he coronavirus has shined a light on how systematic racism, unequal access to opportunity, and disinvestments in low-income communities and communities of color have compounded inequities that have long existed in our country. Black and Latino Americans, for example, are more likely to be hospitalized with and die of COVID-19, are less likely to have access to quality healthcare, and are experiencing disproportionate and devastating economic instability as a result of the pandemic.

Meanwhile, Black and Latino children are bearing the emotional impact of seeing their communities and families ravaged by the virus and are more likely to encounter challenges with their education—which has largely moved online—due to a lack of access to high-speed internet and devices for learning.

With a new presidential administration, we have an opportunity to begin on the path to a strong recovery from the pandemic. But COVID-19 recovery cannot happen without education recovery. And true education recovery must focus on ensuring every child's civil right to quality teaching and learning in our nation's public schools. The federal



John B. King Jr. is the president and chief executive of the Education Trust and served as U.S. Secretary of Education under President Obama. Marc Morial is the President and CEO of the National Urban League.

government—specifically the Biden-Harris administration's Department of Education—can, and must, play a part in this work, by reinstating its role as a civil rights agency with a robust racial justice agenda.

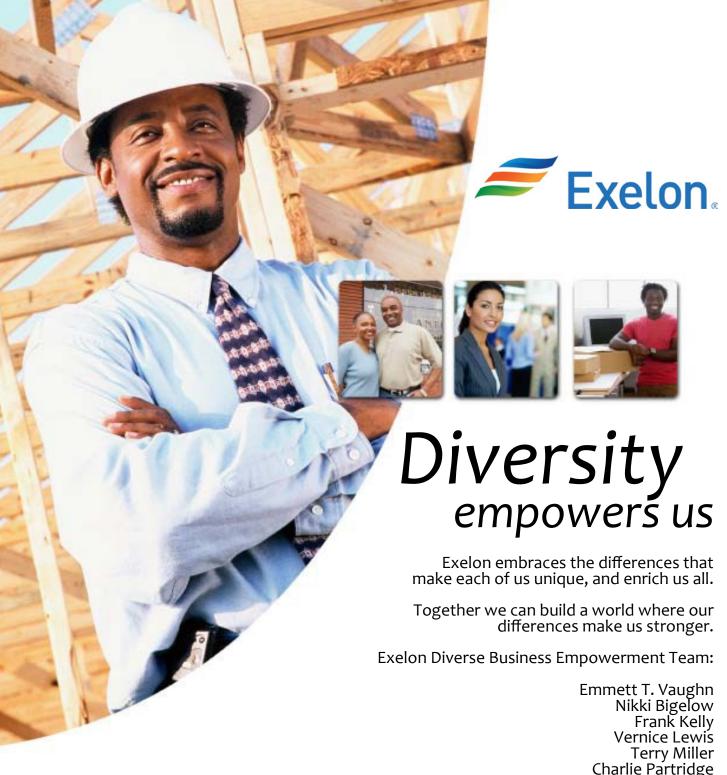
To be sure, if we want to "build back better," decisive and bold federal action is required. Historically, there have been times when the Education Department has prioritized its civil rights role to ensure that students—regardless of their race, background, ethnicity, native language, disability, LGBTQ status, housing status, or country of origin—have

the opportunity to access a quality public education. But that role was abandoned under the 45th president.

As the Biden-Harris administration prepares to assume office, we believe there are important ways that the Education Department can address the immediate impacts of the COVID-19 crisis, as well as our nation's ongoing fight against systemic racism and injustice.

First, the Secretary of Education must use his or her platform to lead a nationwide conversation about education through a racial equity lens.

That conversation must center on the



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Education News



needs of students from marginalized communities, clearly illuminate the impacts of the pandemic, and demonstrate how those impacts interact with and exacerbate hundreds of years of systemic racism. That conversation, shaped by the secretary's national bully pulpit, is critical to nudging our decentralized education system toward greater equity. It must be stewarded by a leader who intentionally creates and maintains space for feedback loops with communities that have been marginalized and most directly impacted by injustice.

Second, the Education Department must use all the levers at its disposal to combat educational inequities that existed prior to, and have been compounded by, the pandemic.

The Department must work with Congress to take immediate action to close the digital divide, invest additional federal resources to address learning loss due to COVID-related disruptions, and incentivize states to revise their funding formulas to make them more equitable so that students with the greatest needs receive the resources that are necessary to succeed in college and careers. Part of this work will entail ensuring that, in places where cuts cannot be avoided, states and school districts are not disproportionately cutting public education funding from the highest-needs schools.

In the early months of 2021, the Biden-Harris administration also will be tasked with proposing a budget and advocating for that budget before Congress. We urge the new administration to hold firm to its promise to invest in programs that help our most underserved students

thrive, by tripling funding for Title I; making college more affordable by doubling the maximum Pell Grant; and supporting community colleges, Historically Black Colleges and Universities, and Minority-Serving Institutions.

Importantly, we hope the Department will, along with robust investments, work with Congress to reauthorize the Higher Education Act, a fundamental lever in

advancing racial equity and opportunity for today's students.

Additionally, the Department must immediately strengthen and re-issue prior guidance that supports a racial justice agenda. This includes guidance to states, schools, and institutions of higher education to legally pursue desegregation strategies that increase diversity. This also includes guidance issued by the Departments of Education and Justice related to ensuring that students of color aren't disproportionately subjected to overly harsh school discipline practices.

With a new presidential administration, we have an opportunity to begin on the path to a strong recovery from the pandemic. But COVID-19 recovery cannot happen without education recovery.

The Department also must issue guidance and take appropriate civil rights enforcement actions to ensure that students of color, Native students, English learners, students with disabilities, and students from low-income families have

access to the same opportunities and resources as their peers. This includes access to advanced coursework, talented and diverse educators, and safe and supportive school environments.

Finally, almost exactly five years ago, the passage of the Every Student Succeeds Act ushered in a new era that provided states with greater flexibility to meet the needs of their local contexts. While the law provides guardrails that are designed to protect our most marginalized students, it required states to take greater responsibility for ensuring the civil rights of all students are protected.

Unfortunately, and much to the concern of civil rights advocates like us, we've seen that the flexibility within the law and the lack of oversight by the current administration—alongside the many failures of the federal government in responding to COVID-19—are widening gaps in access to educational opportunity for marginalized students. The Biden-Harris Education Department must right this wrong.

To do that, the incoming secretary must hold fast to ensuring that educators, families, and communities have accurate information about how students are performing in our K-12 schools, including data from statewide assessments, so that resources can be directed to schools and students in need.

Our communities are seeking the Department of Education's leadership in fighting against the dual pandemics of COVID-19 and the deep, systemic disparities that threaten to create a second-class education system for students of color. We call upon the Biden-Harris administration to enforce federal education law, champion equitable policies, and implement a racial justice agenda as a sign of its commitment to dismantling the inequities that have denied students of color access to opportunity for far too long.

John B. King Jr. is the president and chief executive of the Education Trust and served as U.S. Secretary of Education under President Obama. Marc Morial is the President and CEO of the National Urban League.



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Women Business Collaborative Salutes Top Women In Business

Highlights 30 Members



Esther Aguilera
President & CEO of the Latino
Corporate Directors Association
(LCDA)

s President & CEO of the Latino Corporate Directors Association (LCDA), Esther Aguilera brings together accomplished executives at the highest levels of corporate governance to advance diversity in the boardroom. She leads the WBC Board Initiative effort to track legislative and accountability efforts. She is recognized as a social entrepreneur and turnaround specialist leading scale-up, innovative change and managing high performance teams. She brings a 25-year record of success executing strategic business plans to drive organizational effectiveness, growth and impact. Previous positions included leading the Congressional Hispanic Caucus Institute (CHCI) for 11 years as its President & CEO, principal at the

Dewey Square Group, senior advisor to the Secretary of the U.S. Department of Energy, executive and legislative director of the Congressional Hispanic Caucus (CHC), and a policy analyst at the National Council of La Raza. She has a Bachelor of Arts in Public Policy from Occidental College and completed the Harvard Corporate Governance Executive Program in 2005.



Sandra Baer CEO of Personal Cities

andra Baer is a champion of city innovation, identity and inclusion. As CEO of Personal Cities, she is today most passionate about the opportunities ahead for cities as we address all the crises facing our communities to truly transform urban living and working. Throughout her career, Ms. Baer has worked with city leaders and smart city companies, worldwide, helping them discover the power of partnerships across city

ecosystems to build trust and discover new paths to an inclusive recovery. In 2019 Ms. Baer was given the Smart City Leadership award at the Global CSR Conference in Mumbai, India.

She is currently a Vice Chair of the WBC Leader's Council, serves on the Steering Committee of the Business Insights International SME Network (BIISN) and is a member of Dentons Smart Cities Think Tank. She has served as a board member and advisor on several professional and civic organizations, including EEI, International, CIVIQ Smartscapes, CityZenith, The German Marshall Fund, UrbanLeap, Citibeats, DevMar Products, The GreenBiz Group, the UN Foundation, and the Washington Bach Consort.

As a professional speaker, Ms. Baer has spoken at Smart City, Technology and International Trade conferences in the US, Europe, India, Latin America and the Middle East.

WE ARE AN ALLIANCE
WE ARE COLLABORATORS
WE ARE A WOMEN'S
BUSINESS MOVEMENT We
Will Not Rest Until There Is
Equal Position, Pay, And Power
For All Business Women



Subha V.Barry President, Working Mother Media

ubha oversees Working Mother magazine, WorkingMother.com, Diversity Best Practices (the leading corporate membership organization supporting diversity and inclusion), Culture@Work (an assessment and solutions-focused consulting organization), a Research Institute and the National Association for Female Executives (NAFE).

Her career spans 33 years, with experience in front-line business, and operational and leadership roles. She has a proven track record of building cohesive, productive teams to be agents of change, linking people leadership to business results, and leveraging opportunities to drive profitability.

Prior to Bonnier, Subha was Senior Vice President and Chief Diversity Officer at Freddie Mac, where she served on the firm's management committee and had overall responsibility for the combined functions of diversity and inclusion, supplier diversity, community engagement, and the Freddie Mac Foundation.

Before that, Subha spent 20-plus years at Merrill Lynch, where she was a wealth adviser and branch manager before becoming Managing Director and Global Head of Diversity and Inclusion. While there, she created the Multicultural Business Development Group, which helped establish Merrill Lynch as the preeminent wealth-management firm among diverse and multicultural markets.

Subha was an adjunct professor at Columbia University's School of

International and Public Affairs, where she taught gender policy. She serves on a number of boards aligned with her passions: education, cancer research, and women and girl's advancement.



Barbara J. BrunoCEO, Sales & Recruiter, Trainer,
Keynote Speaker, Author
Good As Gold Training, Inc

arb is recognized internationally as one of the top experts in the Staffing and Recruiting Profession. She was selected by LinkedIn Learning to create 14 Recruiting Courses, which have had over 2 million participants worldwide and has developed audio courses for Listenable.

She has developed web-based Tutor training programs that have increased sales and profits for her clients. Barb also developed a private labeled Career Portal – Happy Candidate. This resource helps candidates you will not hire or place, and greatly improves the candidates' experience. Later this year she will launch new Tutors including Add Flexible Staffing, Add Direct Hire, and the Talent Acquisition Tutor.

Barb has also held many leadership roles including Chairman of the Board of NAPS, received Employment honors from both Illinois – The Lincoln Award and Indiana – The Ancil T. Brown Award. She was inducted into the NAPS Hall of Fame and was recognized as a Women of Merit for her many philanthropic endeavors. Barb also helped develop the Certification Program which provides best practices for IT and Engineering Recruiters and Account Executives, for Tech Serve Alliance.

On September 29, Kogan Page Publishing of London, released her book "High-Tech High-Touch Recruiting" which is being sold on Amazon, Target and Barnes and Noble.



Andrea Stevenson Conner Principal of Stevenson Conner Global Strategies

ndrea Stevenson Conner is a change agent and strategic relationship builder. Through her success in global leadership roles spanning four countries, she promotes corporate social responsibility, cultural awareness, leadership development, and gender equity.

As Principal of Stevenson Conner Global Strategies, she is committed to advocating for the Gender Multiplier Effect, the quantifiable ripple created when women and girls find their voices and become economically empowered. Realizing the Gender Multiplier Effect results in healthier families, stronger communities and ultimately accelerates the growth of the local, national, and global GDP. Andrea is a thought leader on global citizenship and delivers messages and inspires action that raise awareness of the challenges facing women in pursuit of equal opportunity advancement.

Andrea is the past President & CEO of ATHENA International where she advanced its mission to develop, support, and honor women leaders. She is a Diamond Mentor and Advisory Board member for Global Women Connect, is the chair for the Women's Business Collaborative Leaders Council, serves

on the board of American Friends of Chateau de Compiegne, Sias International University Foundation, is the past Executive Director and a board member for ATHENA of the Triangle and Governing Body Board Member for the Raleigh Chapter of the US National Committee for UN Women. She consulted for the World Academy for the Future of Women and led gender impact projects for United Nations Women Beijing on climate change, corporate social responsibility, and the economic empowerment of women.



Velma J. Deleveaux, Ph.D. Principal, Booz Allen Hamilton

r. Deleveaux is an accomplished strategy and transformation executive who brings over 25 years of experience as a change agent for government, academic institutions and commercial organizations. As a leader in Booz Allen's Supply Chain Risk Management and Cybersecurity practice, she drives growth and creates value for clients - advising executives on effective strategies to launch new products and service offerings, improve operational efficiencies and navigate organizational transformations. She is responsible for P&L, account strategy, client relationship management, risk management and external partnerships. She works across the Firm to deliver technology, engineering, science, cyber, digital and analytics solutions that address

the toughest challenges. Booz Allen is a leading\$ 7.8B firm, providing management consulting, technology and engineering services to commercial, international clients and the US government.

Background

- Co-founded a management consultancy - developed growth strategies, launched products, created innovative partnerships and secured venture capital for technology companies.
- Served as Assistant Professor of Systems Engineering at the University of Pennsylvania, Pennsylvania State University and Morgan State University; Led research programs for the National Science Foundation (NSF) and National Aeronautics and Space Administration (NASA).

Community Service

 Million Women Mentor for women entrepreneurs; USA Science & Engineering Festival Nifty Fifty Speaker; Senior Advisor, Booz Allen African American Forum; Penn State College of Engineering Industrial Partnership for Action.



Ana Dutra Director at the CME Group (CME-NASDAQ),

Brazilian with 30 years of experience in global P&L management, M&A, technology and business growth in 25+ countries, Ana led global P&Ls with companies such as IBM, Korn Ferry and Accenture and helps Boards and CEOs

transform businesses. Ana holds an MBA from Kellogg, a M.S. in Economics and a J.D., all summa cum laude. She received the Chicago United Business Leader of Color, Nueva Estrella Latina and Women in History Awards. As Korn Ferry Consulting CEO (NYSE: KFY), she created a \$500+ million global business through M&A, technology and digitalization.

Ana serves as a Director at the CME Group (CME-NASDAQ), the largest global fin-tech company in the world; Eletrobras (NYSE: EBR), the 4th largest energy renewable company; Harvest Inc. (NCSX: HARV), a leader in the cannabis industry; Elkay Industries and M. Holland, a global plastics company. She Chairs Compensation and Nominating and Governance Committees. And co-Chairs the Latino Corporate Directors Educational Foundation and the Board Initiative at Women Business Collaborative. She serves on the Boards of Chicago Innovation, Blessings in a Backpack and the World Sustainability Forum. Ana is and avid triathlete and yoga practitioner and is the best selling author of Lessons in LeadershiT: Detoxing the workplace.

Ana also serves on the WBC board of



directors. **Edie Fraser** CEO of Women Business Collaborative(WBC),

, a non-profit to accelerate ✓ Equal Position, Pay and Power for all businesswomen. WBC works with business women

organization partners and stakeholders. Edie spent 14 years as Managing Director, Diversified Search and Founder and CEO of STEMconnector® and Million Women Mentors®(MWM)--with 2.5 million commitments. As a consummate entrepreneur, Edie built three companies and several movements. She received 56 major Leadership awards and served on boards, inducted into the Enterprising Women Hall of Fame and received the Mosaic Award from Diversity Woman. She was Chairman of the World Affairs Council of DC and is a Founding and Board member of C200.

Edie was Founder and CEO of Public Affairs Group working with 250 Fortune companies, advancing best practice programs on women and diversity leadership. The company included Diversity Best Practices (DBP), the Business Women's Network(BWN) and Best Practices in Corporate Communications.

Her books include Do Your Giving While You're Living and Women's Entrepreneurship in America. In 2015, she released "Advancing a Jobs Driven Economy with STEMconnector® and WOW Facts and Women's Quick Facts. She produced many books and reports related to diversity, including The Chief Diversity Officer and The Diversity Primer.





Judith Goldkrand Senior Vice President Wells Fargo Bank

udith Goldkrand, a Senior Vice President with Wells Fargo Bank, is the Commercial Banking Leader in San Francisco, California. Judith has more than 25 years of experience in banking including Corporate Finance, Private Banking, and Business Banking.

Judith serves on the Commercial Banking D&I Council and co-chairs the marketplace outcomes committee. She is a board member of the Women Presidents' Organization and the Chair of the Foundation of the Women Presidents' Organization. In addition, Judith serves on the board of directors of Equal Rights Advocates and is co-chair of the development committee. She is a board member of WBEC-Pacific (Women's Business Enterprise Council) and is a mentor with Million Women Mentors.

In 2013, Judith was named one of Silicon Valley's 100 Women of Influence by the Silicon Valley Business Times. She has also been awarded the Lloyd W. Dinkelspiel Award for Young Leadership and the Jim Brooks Young Leadership Award by the Jewish Community Federation. In 2016, Judith was honored with the President's Award from the Women Presidents' Organization. Most recently, Judith was awarded the Industry Leader Award by the Professional Business Women of California.



Lorraine Hariton President & CEO, Catalyst

atalyst's vision and mission have been a passion for Lorraine Hariton since college. Lorraine's career has benefited tremendously from Catalyst's work, and she is honored to lead the organization at this crucial time, to pay it forward to future generations, and to help write the next chapter in its 58-year legacy of accelerating positive change for women.

Lorraine brings a strong and diverse background in technology, innovation, and partnering to her role as President & CEO. Her extensive career includes senior-level positions in Silicon Valley, as well as leadership roles across the private, nonprofit, and government sectors. She served as CEO of two Silicon Valley start-ups and held senior executive roles at IBM and other public companies. In 2009, she was appointed by President Obama to be Special Representative for Commercial and Business Affairs at the US Department of State. Most recently, Lorraine was Senior Vice President for Global Partnerships at the New York Academy of Sciences.

Lorraine has been involved in women's advancement leadership initiatives throughout her career. At the New York Academy of Sciences, she was instrumental in creating the Global STEM Alliance and its 1000 Girls, 1000 Futures program, a global mentoring initiative to help girls pursue careers in STEM (science, technology, engineering, and math).

At the US Department of State,

Lorraine established the Global
Entrepreneurship Program, the
WECREATE program for women
entrepreneurs, and the International
Council on Women's Business
Leadership. She has served on several
boards of organizations committed to the
advancement of women in the workplace,
including the UN Women Global
Innovation Coalition for Change, the
Clayman Institute for Gender Research at
Stanford, and Watermark.



Felicity Hassan Managing Director Audeliss

elicity is managing Director for two businesses out of New York:
Audeliss is a retained search firm that works to level the playing field for diverse talent in the Executive suite and Boardroom; INvolve is a membership and advisory firm looking to drive inclusion and belonging. Felicity is responsible for building their business in North America. Felicity also sits on the board of the Women's Business Collaborative and is an outspoken advocate for equal pay, position and power for all business women.

About Audeliss: Founded in 2011, Audeliss is an Executive search firm that levels the playing field for leadership teams and boardrooms globally so that everyone has a fair chance to win the opportunity. They represent all intersections of diversity: LGBT+, People of color, women, veterans, those with disability and many more. Audeliss puts talent before background and will always recommend the best person for the role. Felicity serves on the WBC Board and a Chair of the WBC Advisory Council.



Hattie HillL President and CEO Hattie Hill Enterprises Inc

senior executive and transformational leader, Hattie Hill has spent more than 30 years championing women in leadership while developing successful strategies to empower and elevate women in corporations, nonprofits and foundations across 70 countries.

Currently, Hattie Hill serves as the President & CEO of the T.D. Jakes Foundation, which provides the skills, education and training to lift communities and power the modern global economy through STEAM. Ms. Hill is leading those efforts through a \$100 million fundraising campaign while utilizing her experience and the reach of founder and chairman T.D. Jakes, with more than 22 million followers across the social media landscape and more than 1.5 billion collective social media impressions over the last year alone, to connect people with opportunities.

Previously, Ms. Hill was President & CEO of Women's Foodservice Forum (WFF), the premier leadership development organization for the food service industry accelerating the advancement of women and gender equity. After taking the helm, she set a new direction that resulted in WFF increasing revenue by 25 percent and increasing membership by 20 percent.

During her prior career as founder and CEO of Hattie Hill Enterprises, Ms. Hill served as a strategy growth and development consultant for multinational companies such as IBM, McDonald's and Southwest Airlines.



ASMA ISHAQ, CEO Modere

EO Asma Ishaq unites experience and vision to establish innovative concepts in health and beauty. Her extensive background in product development, formulation and manufacturing of nutritional supplements and skincare has been conducive to the marked success of Liquid BioCell®, the premiere line of patented liquid collagen and hyaluronic acid nutraceuticals, nutricosmetics and skincare products. She is a committee member on the Council of Responsible Nutrition, sits on the advisory board of the Fragrance Creators Association, and serves on the board of directors of the Direct Selling Association. A sought-after speaker on industry stages including the World Collagen Conference and NutriCosmetics Summit, Ishaq has also appeared on Fox, CBS, ABC and NPR as a go-to expert. Her work has earned recognition and awards from organizations such as SupplySide West, New Hope and DSA, and she was selected as a finalist for the NutraIngredients-USA NutraChampion Award. Ishaq earned her BA from the University of California, Berkeley and an MBA with a dual concentration in finance and marketing from Rice University. She is the recipient of Rice University's Alumni Industry Excellence Award in Entrepreneurship.





Jill JohnsonCo-founder and CEO of the Institute for Entrepreneurial Leadership

ill is the co-founder and CEO of the Institute for Entrepreneurial Leadership (IFEL), based in Newark, NJ. IFEL, founded in 2002, is an independent, nonprofit organization that supports economic development through entrepreneurship. As a 30 year champion for black businesses, Jill is a pioneering voice for inclusive entrepreneurial ecosystems and is creating a new paradigm for the access to capital conversation. She is the driving force behind a new initiative, the Making of Black Angels, to drive diversity and inclusion within the investor ecosystem.

Jill is a member of the Women's Forum of New York and serves on the Innovation, Science, Entrepreneurship Task Force of the U.S. Semiquincentennial Commission, the Excelsior Growth Fund Advisory Board, and the NJ Restart & Recovery Advisory Council Main Street Committee.

Jill has a B.A. in economics from Harvard and is married with four amazing sons.

About IFEL

The Institute for Entrepreneurial Leadership (IFEL), founded in 2002, is an independent, not-for-profit organization that supports economic development through entrepreneurship. We are experts in creating and implementing small business programming in support of larger economic development objectives. Our mission is to eradicate the systemic barriers that prevent access to the knowledge, networks, and capital required for entrepreneurial success and wealth creation.



Kimber MaderazzoProfessor at the Graziadio School of Business at Pepperdine University

imber Maderazzo is a seasoned executive with experience ranging from leading entrepreneurial companies to heading up a division at Nestle. She has been at the helm of pivotal initiatives, innovative growth strategies, and radical change within the Beauty, Cosmetics, and Health industry for more than 25 years. In her most recent role, she led the integration of the world's largest acne-fighting brand, Proactiv, into a joint venture with Nestlé Switzerland. She is a Professor at the Graziadio School of Business at Pepperdine University. Kimber has been a member of C200 since 2011 and currently serves as Chairman of the Board. Kimber also serves on the WBC Advisory Council.



Mia MendsChief Administrative Officer, Sodexo
North America.

ia is accountable for driving critical strategic initiatives in support of Sodexo's growth goals. Ms. Mends also leads SodexoMAGIC, a joint venture between Sodexo and Magic Johnson Enterprises. In this capacity, she is responsible for ensuring the successful evolution of the joint venture and the tight collaboration between Sodexo and Magic Johnson Enterprises as the Sodexo liaison to the SodexoMAGIC board of directors. Ms. Mends is a member of the North America Regional Leadership Committee for Sodexo, the global leader in Quality of Life services. Prior to her current position, Ms. Mends was CEO of Sodexo's Benefits & Rewards Services division from 2015 until 2019.

She has founded her own non-profit, Seven Sisters to Sisters, and serves on the nonprofit boards of Girls Inc., the EMERGE Fellows program and Catalyst. She sits on the Business Leadership Council at Wellesley College and served on the Global Alumni Board of Harvard Business School for 6 years. Ms. Mends is member of Young Presidents Organization and the Executive Leadership Council. She is a Corporate Director for Limeade, a publicly listed software company that elevates the employee experience and helps build great places to work.

Ms. Mends was recognized in BLACK ENTERPRISE'S 2019 Most Powerful Women in Corporate America feature.



Liz Musch (ex-CEO of global professional/marketing services organizations)

iz is the epitome of a multicultural global citizen & business leader of the world, having lived on 3 continents and worked extensively across 6. With Dutch-Indonesian origins, she immigrated to the US as a child, for both her formative years and the outset of her career. Liz then moved to France where Paris has been her home for more

than 30 years. She has both American and French citizenship and now splits her time between Paris and southern California.

Liz has had a successful career with multicountry, regional and global responsibilities of professional and marketing services organizations, initially in advertising, and then branding, innovation, research and data analytics. She had CEO roles most recently at Kantar/WPP and Ipsos. She has advised top companies on optimizing growth and stakeholder value across markets, channels, geographies and business conditions. She has a taste for transformation, people and technology, and she has participated in multiple successful M&A transactions & integrations.

Liz now has an active portfolio career on both sides of the pond: corporate board work, and continued and intensive support of an environmental non-profit and animal welfare organization. And she serves as a strategic advisor to some international businesses.

Her proudest achievement is her son, Max, who is a young architect in Paris.



Linda SchachtExecutive Coach, Leadership
Consultant, and Speaker

inda Peek Schacht has advised government, business and nonprofit leaders on communication and strategy for over forty years. A veteran of the Carter White House press office, she held the top communication positions for USA Today, the Majority

Leader of the U.S. Senate, the Senate Democratic Policy Committee, and a national presidential campaign. Linda is former board-elected vice president for global communications and public affairs strategy for The Coca-Cola Company where she created programs to help launch the modern corporate social responsibility movement and represented the company at the World Economic Forum. After twelve years at Coca-Cola, she focused on leadership and communication as a senior fellow at Harvard's Kennedy School of Government and led the organizational and political communication department at Emerson College.

From 2010-2015 Linda founded and led the Andrews Institute for Civic Leadership at Lipscomb University, where she launched academic and community programs reflecting her lifelong focus on leaders committed to collaboration for the common good. As a long-time board member of the International Women's Media Foundation and Athena International, Linda has worked to advance women's leadership around the globe. She is a founder of the high school leadership academy Music City Girls Lead and Leadership Tennessee, designed for established leaders to collaborate to meet the state's opportunities and challenges. She serves as executive coach and speaker in the State of Tennessee's award-winning leadership development initiatives. She is a member of the International Women's Forum. and recipient in Nashville of the NBJ Women of Influence Trailblazer award, the Athena Award, and the YWCA's Academy of Women of Achievement. The widow of artist and writer Mike Schacht, Linda splits her time between Nashville and Atlanta, where she manages his art legacy.





Deirdre Quinn Co-Founder and CEO of Lafayette 148 New York

born entrepreneur, Deirdre Quinn is the Co-Founder and CEO of Lafayette 148 New York, a New York-based global lifestyle brand led by women for women. In 1996, she joined forces with two other fashion veterans and visionaries, Shun Yen Siu and Ida Siu, to create Lafayette 148, which they named after the address in SoHo where it was founded. Uncompromising quality, luxurious materials, flawless construction and a modern, New York sensibility are hallmarks of the Lafayette 148, which was built on its founders' belief that women deserve beautiful clothing created for women's needs. Their wardrobes. Their rich and fluid lives. With its own workshop and production facility, Lafayette 148 New York is a rarity in the fashion industry—a truly verticallyintegrated brand.

Deirdre is a strong believer in giving back and enriching the world through education. Among her many charitable endeavors, she serves on the board of the School of Dreams, an elementary school funded by Lafayette 148 New York that provides a subsidized private education to the children of Shantou. She has been the recipient of numerous honors and awards, including the Fashion Group International Corporate Leadership Award, the Ernst and Young Entrepreneur of the Year Award, and The Elly Awards, all of which recognized her leadership of Lafayette 148, mentorship and contributions to the global community.



Sharon W. Reynolds President and CEO DevMar Products

haron W. Reynolds, President/ CEO, launched DevMar Products with an idea to distribute environmentally-conscience, pathogen remediation products.

Sharon is the founder of DevMar Global Healthcare Solutions, a distributor of human donor milk for at-risk infants in the NICU, Bryla J Couture Clothiers, designer-inspired fashion for a purpose for the fashion conscience woman, and DevMar Manufacturing, a facility providing quality control oversight for its specialty products.

A serial entrepreneur, Sharon was named the Top 20 in 2020 for Enterprising Women, 2019 WBE Star by the Women's Business Enterprise National Council (WBENC), and the 2019 Enterprising Woman of the Year award by Enterprising Magazine. She recently received the 100 Black Men/Women President's Organization Women of Color Achievement Award and was honored with the Power Moves Award as Best Entrepreneur of the Year in 2018. Sharon received honors for the 2018 Nashville Business 100 Leading Women and was awarded the MBE magazine's WBEs Who Rock award and a 2019 cover photo biographical story.

Sharon was named to the Women Business Collaborative Board of Directors and co-chair of the WBC Advisory Council.

Sharon was selected to serve on the Enterprising Women Magazine's Advisory Council, Second Harvest Food Bank Board and Women Business Enterprise-South Board of Directors.



Dr. Sheila RobinsonFounder and Publisher of Diversity
Woman Media

r. Sheila Robinson is the Founder and Publisher of Diversity Woman Media, a leading diversity, equity and inclusion multi-platform that consist of national publications, conferences and leadership workshops.

She holds a Chief Learning Officer, Doctor of Education from the Wharton School of Business and University of Pennsylvania.

She is the author of two books, "Lead by Example: An Insiders Look At How To Successfully Lead in Corporate America and Entrepreneurship," which has an accompanying workbook; and "Your Toolkit for Success: Leadership Perspectives on Advancing Women to the C-Suite," which highlights her doctoral research.

She also is a contributor to several other books:

- "How To Talk About Race, Religion, Politics and Other Polarizing Topics,
 - "Relationship Matters,"
 - "Black Fatigue"
 - "Management A Focus on Leaders,"

In 2009 she was honored with the MEAC Image Award as a positive role model for young women. Other honors include 2011 Minority Businessperson of the Year, 2012 Top 100 Leaders, 2016 Rosa Parks Diversity Leadership Award, 2017 National Association of Female Executives Entrepreneur of the Year Award, in 2018 Global Leadership Hall of Fame Award and in 2020 Diversity Leadership Award.

She has been featured on the cover of Publishing Executive Magazine's list of 50 Top Women in Magazine Publishing for the significant contribution she has made in her industry.



Joyce Salzberg Founder & President Sunny Days Early Childhood Development Services

recognized leader and innovator in early intervention, Ms. Salzberg has over 40 years of experience in the fields of healthcare and developmental disabilities, and she is the longest-serving member of New Jersey's State Interagency Coordinating Council (SICC).

Prior to co-founding Sunny Days, she held a variety of positions in the field of developmental disabilities, including

Associate Executive Director of United Cerebral Palsy of New Jersey, in which she oversaw its early intervention programs. Ms.

Salzberg has been an SICC member since 1998 and has chaired several subcommittees. In addition, she has served on numerous charitable boards, oversight committees and industry advocacy groups.

She holds a BA and MSW from Temple University, where she has been honored as a Distinguished Alumnus and was inducted into the Gallery of Success in 2011. Ms. Salzberg was also inducted into Temple University's League for Entrepreneurial Women in 2013.

\$1M Alumna Gift - a portion within Gladfelter Hall will be named "The Joyce K. Salzberg Center for Professional Development." The center currently exists, but part of the hall (currently under construction) will be named for her later this year.



Patricia Glaser Shea President and CEO Givful

atricia Glaser Shea is a widely recognized leader in corporate, non-profit, and women's advocacy

As President/CEO of Givful, Shea is launching a technology start-up that raises money and engages volunteers for nonprofit organizations. Givful's platform provides employers and their associates with the ability to create and support a culture of giving and drive community impact through the use of technology.

Shea changed the conversation around domestic violence and founded MEND, an initiative that recognizes the responsibility of men in reducing gender violence. She worked with legislators to strengthen domestic violence laws in Tennessee. She launched Girls Inc. and re-opened Dress for Success - Nashville.

In 2010, Shea founded the Nashville Chapter of Women Presidents' Organization (WPO), an international organization of women business owners.

Shea holds a business degree from the University of Dayton and is a graduate of Leadership Nashville and Leadership Tennessee. She is a founding director of Studio Bank and BrainTrust; and a

member of International Women's Forum – Tennessee Chapter.

Shea has been named one of the Most Admired CEOs by the Nashville Business Journal and was recognized in 2017 as a Women of Influence/Trailblazer. She has twice been named a finalist for Tennessean of the Year. Her awards include the 2017 Human Relations Award and the 2017 ATHENA Leadership Award.



Andrea J. Simon, Ph.D. Founder and CEO Simon Associates Management Consultants

ndrea J. Simon, Ph.D. ("Andi") is an international leader in the growing field of corporate anthropology, an Axiom bronze Best Business Book of 2017 winning author of On the Brink: A fresh lens to take your business to new heights, and the founder and CEO of Simon **Associates Management Consultants** (SAMC). Andi's forthcoming book is entitled Rethink: Smashing the Myths of Women in Business. Scheduled for release in January 2021, it shows how women today are challenging the expected norms of business and crashing through with extraordinary creative business, legal and professional solutions.

Dr. Simon's talks on Change Matters and Blue Ocean Strategy have been featured in over 500 engagements. She is widely covered in Inc.com, Business Week, Good Morning America, and Modern Healthcare and has been a blogger for Forbes and Fierce Healthcare.

With more than 125,000 monthly listeners, her podcast, On the Brink with Andi Simon, is ranked among the top 200 business podcasts and the rated among the top 20 for futurists.

Andi and her husband Andrew Simon (another Andy) launched the Simon Initiative for Entrepreneurship at Washington University in 2018.

Her clients come from across the globe and span industries as she helps them come "off the brink," and learn how to soar again.



Monica Smiley Award-winning Journalist, editor and publisher of Enterprising Women

onica Smiley is the editor and publisher of Enterprising Women, a national and now global magazine she and her team launched in May 2000 to provide a strong voice for women entrepreneurs reaching more than a million women entrepreneurs around the globe. She is also the President and Founder of the Enterprising Women Foundation and leads its Young Enterprising Women Mentorship Forum Program hosting events for high school girls across the U.S. and Canada to educate, inspire and mentor the next generation of women entrepreneurs.

The magazine has hosted the annual Enterprising Women of the Year Awards for the past 18 years and has recognized more than 1,000 outstanding women entrepreneurs from across the U.S. and around the world for running financially strong companies, providing leadership in their communities, and giving back to mentor and support other women and girls.

Monica serves on the Board of Directors for the Institute for Economic Empowerment of Women (IEEW) and has been a mentor in the PEACE THROUGH BUSINESS program for the past 12 years working with Afghan and Rwandan women business owners. She has traveled to Rwanda twice in support of this program. She chairs the Entrepreneurship and Access to Capital Initiative for the Women Business Collaborative, a coalition of the top women's business organizations in the United States.



Stacey Stewart CEO & President of March of Dimes

tacey is a globally-recognized leader and one of a few African-American women who have served as CEO of three national or global organizations. As a preeminent organizational and corporate leader, she has led large-scale, complex organizations in diverse sectors such as housing and mortgage finance, healthcare and community development.

Stacey D. Stewart joined March of Dimes as its fifth President and CEO on January 1, 2017. In this role, Stewart heads the organization leading the fight for the health of all moms and babies. She is responsible for all aspects of the organization's strategy, vision and operations. Stewart came to March of Dimes from United Way Worldwide, where she served as U.S. President, leading national efforts in education, revenue growth, health and brand recognition.

A business veteran with an extensive background in finance, Stewart has also held a number of senior roles at Fannie Mae, Merrill Lynch, and Pryor, McClendon, Counts & Co. Stewart has a master's of business administration in finance from the University of Michigan and a bachelor of arts in economics from Georgetown University. She also holds honorary degrees from Trinity University, Morgan State University, Texas Southern University, Lincoln University and Alabama A&M University. She currently serves on several boards nationally and in the Washington, D.C. metropolitan area.



Viola Maxwell-ThompsonPresident and CEO of IT Senior
Management Forum

s. Thompson is President and CEO of IT Senior Management Forum (ITSMF), a national organization committed to the continuous professional development of black senior-level technology executives. She is a nationally recognized thought-leader in business transformation, diversity, equity and inclusion best practices, and leadership development. Ms. Thompson has drawn on her vast experience in program management and career training to transform ITSMF into a professional development organization that successfully prepares black technology leaders for the executive suite.

Prior to joining ITSMF, Ms.
Thompson was a partner with Ernst & Young LLC, where she specialized in organizational development and technology implementation. For 17 years, she led diverse teams that blended strategic problem solving with state-of-the-art technology solutions to enhance operations for Fortune 500 companies in the manufacturing, financial services and consumer products industries. Her expertise in sales and customermanagement, combined with her technical proficiency, contributed to her

success directing some of Ernst & Young's largest implementation projects.

Ms. Thompson has been quoted in numerous leading industry and consumer publications and books—CIO.com, the Chicago Tribune, Black Enterprise Magazine, The Connector's Advantage, and Diversity Careers Magazine. She received the PinkTech award for her leadership in the technology industry, was a finalist for the Women in IT USA award, received the Harlem Fine Arts – Salute to African-Americans in Technology award, and was a finalist in the Leadership Character Awards.

Ms. Thompson received her B.A. from Lake Forest College in Illinois. She holds a certification in Project Management, serves on three boards, and is a published author.



Kay Unger Fashion designer

ay Unger is a fashion designer, entrepreneur and philanthropist based in New York. For more than forty years, her flattering, feminine looks have made her one of America's most popular designers for first ladies, anchorwomen, business women, partygoers and bridal parties.

After graduating from Parsons School of Design, Kay founded her own dress firm, Kay Unger – the first of several successful global fashion concerns she both founded and managed, including The Gillian Group, A.J. Bari, and Kay Unger New

York. In 2012, she formed Kay Unger Design as a means of focusing her boundless energy on unique design projects that benefit from her creative and leadership skills. Kay serves as Trustee of The New School and Chair Emerita of

Parsons School of Design, her alma mater. She has been a member of the Parsons School of Design Board of Governors since 2006 where Kay enthusiastically served as Chairman from 2013 to 2020.

In 2010, Kay founded her own foundation, The Kay Unger Family Foundation. KUFF primarily provides scholarships and educational opportunities for underserved children talented in the arts. Kay is also Co-Chair of Fashion for the Front Lines, a New York City based task force that was created in response to COVID-19 with the singular goal to secure personal protective equipment (PPE) for frontline medical workers.



Gwen K. YoungChief Operating Officer
Women Business Collaborative.

wen K. Young is the Chief
Operating Officer of the
Women Business Collaborative.
She is also a Visiting Scholar at
the Elliot School of International Affairs,
George Washington University and
former Director of the Global Women's
Leadership Initiative and Women in
Public Service Project at the Wilson
Center. She is an Advisor to Concordia
and President of BalanceUp Leadership.

Ms. Young has worked across the globe to promote equal opportunity, and peace and justice. She has developed strategy, programming and advocacy in the areas of humanitarian policy, international affairs and international development. This includes developing public private partnerships focused on public health, agriculture, gender equality, and access to finance. Further, Ms. Young has advocated for and published on the role girls and women play in political, social and economic development and designed exploitation and SGBV guidelines. As an attorney, Ms. Young has worked as a professional advocate for women and human rights in corporate law settings, with the ICTY and the Kroc Institute for Peace and Justice at the University of San Diego.

Her career has encompassed a comprehensive array of international organizations including the Bill & Melinda Gates Foundation, Medecins Sans Frontieres, International Rescue Committee, and the Harvard Institute for International Development.

An alumna of Smith College, Harvard's Kennedy School of Government and the University of California Davis, Martin Luther King Jr School of Law, Ms. Young has pursued a career of international public service in humanitarian relief, international development, and human rights.



Johanna Zeilestra CEO Gender Fair

ohanna is an established business strategist and an accomplished leader for both start-ups and global corporations. Over the past two decades, she has worked at PricewaterhouseCoopers and JPMorgan Chase, and with over a dozen client corporations, including Delta Airlines, Sony Pictures Entertainment, Philips,

Lucent, Disney, Bank of America, and Occidental Petroleum. Her career has led her to work in Canada, China, Indonesia, France, and The Netherlands. She acts as a coach to senior executives on boards and top teams and has a passion for supporting and advancing women leaders.

Johanna currently runs Gender Fair, a platform that uses data analytics to determine an organization's progress towards diversity and inclusion. Prior to this, Johanna co-founded GiveBack, an innovative platform that makes it easy for companies to build authentic and impactful cause marketing, workplace giving and other social responsibility initiatives. GiveBack was launched on the Oprah Winfrey Show during her final season in 2011.

Johanna is originally from the Netherlands and educated in Canada where she earned an undergraduate degree in Sociology and a Masters degree in Business Administration. She resides in Westchester, NY, where she runs the Women Entrepreneurs Network and serves on several boards, including the CEO Forum.

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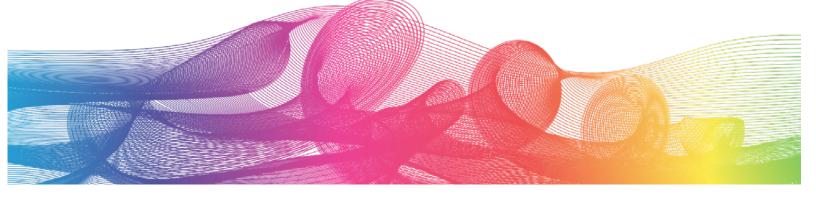
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Distance Learning, COVID-19 Pose Challenges to Educators, Administrators and Parents

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

n Southeast Los Angeles's most under-resourced and predominately diverse neighborhoods of Compton, Lynwood, and Bellflower, David Anderson has served as an educator in the expanding learning and youth development space for more than 15 years.

The General Manager of Think Together's Southeast Los Angeles region, Anderson leads a team of role models helping students through enrichment curriculum in the area.

Anderson has passionately advocated for the education equity needed in the public school system, noting that it's a requirement to have successful college and post-education careers.

This year, Anderson and his team have served more than 17,000 students in both a distance learning and in-person support capacity, with students of color comprising nearly 84 percent.

Anderson told Black Press USA that students, parents, teachers, and administrators of color all face various levels of challenges during the coronavirus pandemic.

"The biggest challenge with many of the students of color we serve is engagement. Students are faced with inefficient resources, little excitement to learn, and are born without being surrounded by role models and motivations which lead a child to dream, work hard and be successful," Anderson noted.

"The biggest challenge with many of the students of color we serve is engagement.

Students are faced with inefficient resources, little excitement to learn, and are born without being surrounded by role models and motivations which lead a child to dream, work hard and be successful,"

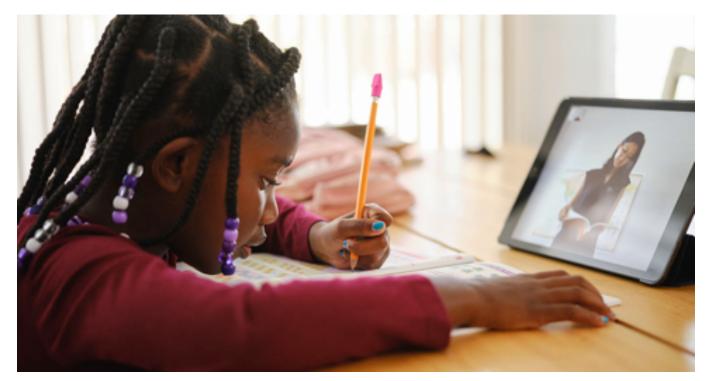
He said the students his team serves are primarily students of color, born without choices and not enlightened to dream.

"Parents of the students of color are often challenged to provide for their children without the resources and support they need for themselves," Anderson relayed.

"These parents have a lack of resources, a lack of time for mental and physical health, and limited time for communication and social-emotional support of their children. That yields an unhealthy and fatigued environment that takes the energy and will to continue to work hard and make it with only hope alone. It is next to impossible for a parent to progress and be their child's support and motivation while exhausted and without the belief that continuing to work even harder can improve the lives of themselves and their family."

Schools provide students with a haven for learning.

At the same time, teachers and administrators work together to find innovative ways in-person and virtually to make learning fun and help students support students' academic trajectory and provide enrichment opportunities that students of color are not exposed to and



At the same time, teachers and administrators work together to find innovative ways in-person and virtually to make learning fun and help students support students' academic trajectory and provide enrichment opportunities that students of color are not exposed to and cannot afford. (Photo: istockphoto / NNPA)

cannot afford, Anderson offered further.

"Our students are not paying \$3,000 to \$15,000 to learn teamwork and confidence building through activities such as E-sports, coding, sailing, and photography. Nor are these students of color able to afford a sports trainer for the student to develop mastery in a sport to be competitive at a young age truly," Anderson said.

"Without school, these students are not often exposed to financial literacy nor the growing unlimited STEM and tech careers that a child may choose to pursue if their parents or family worked in these industries," he added.

Anderson continued:

"It is at school where students of color learn civic engagement, leadership, entrepreneurship, and how to create generational change. Through adversity, teachers and administrators of color especially have the mantle of leadership to build a system of support for current students to rise, have successful careers and lives, and those students as adults may lay a framework for the next generation of students to be born into a life with choices.

"The next generation of students are to be born exposed to role models at home, enlightened to subjects and careers they may become passionate about, have goals, the will, and belief in themselves to work hard and make their dreams a reality."

The educator also noted that students of color and educators still face another barrier: balance.

"Regardless of your work and school environment, everyone is facing challenges. If you are fortunate to have a job still, you may be working and teaching from home. If you are a parent, or caregiver, working from

home is accompanied by the challenge of balancing home and work responsibilities," Anderson stated.

He concluded:

"There are heroes in this work deemed essential. These essential persons have the responsibility of being extra cautious because whether or not they have dependents, their health supports others' well-being. Beyond balancing home, work, and responsibilities are the balance and performing at high levels versus simply

accomplishing tasks.

"Folks currently have the will; however, they often do not have the time nor the energy to be the daily highest performer and greatest achiever had they not had to balance.

"For sustainability, mental and physical health, it is vital to balance achieving at the highest level with ensuring impact and success and simply being our best in a given moment. Your best is enough."



Business News

COVID-19 Worsens Debt Collector Harassment

By Charlene Crowell, Senior Fellow with the Center for Responsible Lending

New CFPB Rule Leaves Room for State Actions

s the final days of the 2020 election season drew to a close, major media across the nation focused on polls and prospects for the presidential candidates. At the same time, scant news coverage reported on a development affecting 68 million consumers: debt collection regulation.

On October 30, the Consumer Financial Protection Bureau (CFPB) released its 653-page regulatory revision for enforcement of the Fair Debt Collection Practices Act (FDCPA), originally enacted in 1977. Since that time, the debt collection industry has grown into a multi-billion industry with over 8,000 firms throughout the country.

For Black America, debt collection was troublesome even before the COVID-19 pandemic. One investigation revealed that in three major cities – Chicago, Newark, and St. Louis – the rate of judgments for debt collection lawsuits was twice as high in mostly Black neighborhoods than in mostly white areas. Nearly a year ago, Urban Institute research found that debt collection disproportionately affects 42% of communities of color. By contrast, the national average of all consumers was lower in double-digits at 31%, and a wider racial gap among whites at 26%.

The largest portion of debt for communities of color are medical services and student loans. Given the decades of discriminatory policies and practices that perpetuated the nation's racial wealth gap, these disparities extend to a lack of access to health care as well as a greater dependence on debt to finance

higher education. For-profit colleges and institutions are among the latest and most visible financial predators.

In addition, the CFPB's own 2017 survey found that 44% of borrowers of color reported having been contacted about a debt, compared to 29% of white respondents. Even when accounting for differences in income, communities of color are disproportionately sued by debt collectors. In fact, 45% of borrowers living in communities of color faced litigation, while only 27% of similarly situated consumers in white areas were sued.

"By reforming their exemption laws, states will not only protect families from destitution but will promote economic recovery by enabling families to spend their money in state and local communities," said Carolyn Carter, NCLC deputy director and author of the report.

CFPB's revised rule will allow debt collectors to contact affected consumers up to seven times within seven days – or – within seven consecutive days of a prior telephone conversation about

a debt. It is important to note that this allowed communication is for each debt owed. Multiple numbers and types of debt collection can legally multiply the number of allowed contacts and result in harassment for already struggling borrowers.

Secondly, debt collectors who opt to contact consumers by electronic media, must also offer consumers a "reasonable and simple method" to opt out of these communications that include social media, emails and text messages.

Commenting on the new rule, CFPB's Director, Kathleen Kraninger, said, "Our rule applies these protections to modern technologies. ...And our rule will allow consumers, if they prefer, to limit the ability of debt collectors to communicate with them through these newer communications methods."

But for the 233 consumer, civil rights and legal advocates who filed public comments on the proposed rule, the announcement sent mixed messages for what it proposed as well as what it delayed.

"The devil is in the details, and we will have to scour this complicated rule to make sure that it does not open up new fronts for debt collectors' pervasive and abusive treatment of consumers," said Christine Hines, legislative director at National Association of Consumer Advocates. "Through the guise of modernization, the debt collection rule could open the gate for collectors to aggravate vulnerable consumers with even more harassment and a flood of electronic communications."

Although the October 30 announcement does address the emerging modes of

communications, it also delayed action on three specific areas of concern in debt collection.

Guidelines on "zombie" debt, the term used to describe debts that outlived statutory limitations for collection, are expected to be announced this December. Similarly, debt collectors' practices of leaving messages with third parties or on postcards was not addressed, nor was negative information on consumers' credit reports.

"As we face a dire and worsening economic crisis, we will be keeping a close eye on the 'zombie debt' rule, coming in December, which could leave consumers more vulnerable to deception and harassment," said Linda Jun, senior policy counsel at Americans for Financial Reform Education Fund. "Collectors should not be allowed to bring expired debt back to life by luring people into making a small payment that revives a debt that would otherwise be past the timeline for a lawsuit."

Although consumers have a right to expect more and better financial regulation at the federal level, many advocates are calling for states to do their fair share on protecting consumer rights.

A new survey from the National Consumer Law Center (NCLC) analyzed how the 50 states, District of Columbia, Puerto Rico, and the Virgin Islands currently protect wages, bank account assets, and personal property from seizure by debt collectors.

Entitled. No Fresh Start 2020: Will States Let Debt Collectors Push Families into Poverty in the Wake of a Pandemic?, warns that once the pandemic recedes, families struggling to get back on their feet are likely to face a wave of debt collector lawsuits for medical bills, back rent, credit card debt, the balance due on repossessed cars, and even utility bills. It recommends that states "protect a living wage for working debtors - a wage that can meet basic needs and maintain a safe, decent standard of living within the community". The report also recommends that states allow debtors to keep "a reasonable amount of money" to enable debtors to pay daily living costs such as rent, utilities, day care, and transportation.

This gap in state regulation became evident when federal stimulus checks were deposited in families' bank accounts and then garnished by debt collectors. Further, and according to NCLC,



not one state currently meets five basic standards of debt regulation:

- Preventing debt collectors from seizing so much of the debtor's wages that the debtor is pushed below a living wage,
- Allowing the debtor to keep a used car of at least average value;
- Preserving the family's home—at least a median-value home;
- Preserving a basic amount in a bank account so that the debtor has minimal funds to pay such essential costs as rent, utilities, and commuting expenses,
- Preventing seizure and sale of the debtor's necessary household goods.

NCLC identified the worst states that allow debt collectors to seize nearly everything a debtor owns, even the minimal items necessary for the debtor to continue working and providing for a family. States receiving an F grade included: Georgia, Kentucky, Michigan, and New Jersey. States rated with a low D grade include: Alabama, Arkansas, Indiana, Maryland, Missouri, and Pennsylvania.

"By reforming their exemption laws, states will not only protect families from destitution but will promote economic recovery by enabling families to spend their money in state and local communities," said Carolyn Carter, NCLC deputy director and author of the report.

Recalling its earlier research on the family wealth lost as a result of the Great Recession, the Center for Responsible Lending (CRL), holds that the effects of families of color losing \$1 trillion of wealth, still hinders these same families a decade later. Until or unless regulators recognize that race and income are

inextricably linked, harmful rules will only perpetuate the nation's wealth gap.

"We applaud the CFPB for dropping the safe harbor that would have widened the door for collectors to use state courts to sue consumers on wrong or incomplete information," said Center for Responsible Lending policy counsel Kiran Sidhu. "But, the CFPB's final rule does not do enough to protect communities of color, especially during COVID-19, who are still struggling to recover from the Great Recession because of discriminatory exclusion from the financial mainstream and predatory inclusion into high-cost loan products."

Sidhu also emphasized how the right kind of policy reform was important to stop debt collection law firms and attorneys from filing thousands of collection lawsuits each year that harass consumers on debts that may not even be owed.

To phrase it another way – It's hard to build family wealth when you're burdened with heavy debts and harassed by abusive debt collection practices. No amount of collector harassment will result in payments when no funds are available to pay past due bills. Further, any policy that denies indebted consumers the ability to preserve essential services like housing or utilities is unsustainable. The financial disparities that Black America strives to endure would significantly diminish if an inclusive financial marketplace became a reality. The crux of many burdensome debts is the lack of affordable and accessible financial services.

It is time to stop seizing our hardearned monies.

Education News

Wells Fargo gives \$1 million in scholarships to bridge financial gaps faced by students amidst COVID-19 By Newspaper Publishers Association

Initiative comes as pandemic continues to hamper students' ability to pursue their educational paths



Photo: iStockphoto / NNPA

tudents dedicated to making a positive difference in the world offer the greatest hope for the future, but for many their plans are threatened due to the unexpected financial gap posed by COVID-19 – sometimes prohibiting them from continuing and completing college. Wells Fargo wants to help close that gap by launching the Wells Fargo Student Impact Scholarship. This new initiative will provide 200 students with \$5,000 each – funds that could

help them cover various costs for their instruction and potentially make the difference in being able to continue their education. Wells Fargo's commitment will go beyond financial assistance to include an optional mentorship opportunity to provide ongoing guidance for these students.

The program, which began accepting applications on Sept. 14, will be administered with long-standing partner APIA Scholars to students entering college and current college undergraduates for the Spring 2021 semester. The financial aid will be able to help cover costs of education like books, computers, materials to support distance learning, tuition, and housing.

A survey recent survey of leaders at various colleges and universities in July showed that 85 percent of colleges intended to maintain their tuition levels, with another twelve percent



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ABOUT OUR FOUNDATION

We believe we can end the cycle of poverty one family at a time by investing in educational and economic opportunity initiatives for individuals and families in need. Since 1994, TIS Foundation has provided critical support services and economic empowerment programs to families in crisis in the United States and various African nations.

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.



saying they would increase them, while another recent study showed that more than half (56%) of college students say they can no longer afford their tuition costs. These factors combined with the impacts of the pandemic to jobs overall creates a significant and unexpected financial gap for some students in continuing their educational journey.

"Despite the incredible disruptions the COVID-19 pandemic has created in their personal and academic lives, students remain some of the key drivers of change. Many are rising to the challenges we are all facing today, and they are working hard to make a difference in their communities," said John Rasmussen, leader of the Student Lending at Wells Fargo. "These students are making a positive impact, but are faced with a negative impact from COVID that could limit their options. We want to help them remain on their academic paths and continue cultivating their potential to benefit those around them."

Expanding Support

Through a collaboration with Wells Fargo's scholarship partners, awardees will also have the opportunity to be matched with mentors from Wells Fargo that will offer practical expertise and guidance as they navigate academic life and their post-graduation journey. These mentors will provide guidance to better position these students for their futures and continue

the positive impact they make in their communities and beyond.

"It has been our long-held belief that a post-secondary education can be a valuable tool in building longterm financial health, not just for individuals, but for their communities," said Mike Weinbach, head of Consumer Lending at Wells Fargo. "The value of this program stems not just from the funds being allocated, but from pairing students with Wells Fargo team based financial services company with \$1.97 trillion in assets. Wells Fargo's vision is to satisfy our customers' financial needs and help them succeed financially. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, investment and mortgage products and services, as well as consumer and commercial finance, through 7,300 locations, more than 13,000 ATMs, the internet (wellsfargo.com) and mobile banking,

"Despite the incredible disruptions the COVID-19 pandemic has created in their personal and academic lives, students remain some of the key drivers of change.

members and information that will help them long after they have utilized the direct financial support."

Scholarship applications will be accepted from Sept. 14 to Oct. 2. Those interested in learning more about eligibility can visit wellsfargo.com/impactscholarship. Learn more about how Wells Fargo is responding to COIVD-19.

About Wells Fargo Wells Fargo & Company (NYSE: WFC) is a diversified, communityand has offices in 31 countries and territories to support customers who conduct business in the global economy. With approximately 266,000 team members, Wells Fargo serves one in three households in the United States. Wells Fargo & Company was ranked No. 30 on Fortune's 2020 rankings of America's largest corporations. News, insights and perspectives from Wells Fargo are also available at Wells Fargo Stories.

Wealth gap costs over last two decades: \$2.7 trillion in Black income, \$16 trillion to U.S. economy

By Charlene Crowell, Senior Fellow with the Center for Responsible Lending

merica's persistent racial income and wealth gaps are the result of four intertwined factors: housing, education, business ownership and access to credit. Closing these gaps would facilitate intergenerational wealth creation for Black America and also expand the nation's economy by \$5 trillion over the next five years. These findings come from an extensive report newly-released by a major bank.

According to Closing the Racial Inequality Gaps: the Economic Costs of Black Inequality in the U.S., published by Citi Global Perspective and Solutions, centuries of bias and institutionalized segregation have generated grave societal and economic losses that reverberate throughout America. Had these gaps been addressed 20 years ago, the report finds that the nation could have:

- Generated an additional \$13 trillion in business revenue:
- Created 6.1 million jobs each year if Black entrepreneurs had access to fair and equitable lending;
- Enabled Black America to earn \$2.7 trillion more in income; and
 - Resulted in 770,000 more Black

homeowners and boosted the economy by \$218 billion.

Its foreword, written by Raymond J. McGuire, Citi's Vice Chairman and Chair of its Global Banking and Capital Markets addresses recent deaths from the pandemic and from police violence against communities of color.

"My two brothers and I were raised in Dayton, Ohio by our single mom and her parents, who had migrated from Georgia to escape the injustice and terror of Jim Crow. They worked tirelessly as janitors, social workers, and leaders at our local church to give us every opportunity."

"Yet even today, with all those credentials and as one of the leading executives on Wall Street," wrote McGuire, "I am still seen first as a sixfoot-four, two-hundred-pound Black man wherever I go - even in my own neighborhood. I could have been George Floyd. And my wife and I are constantly aware that our children could have their innocence snatched away from them at any given moment, simply for the perceived threat of their skin color."

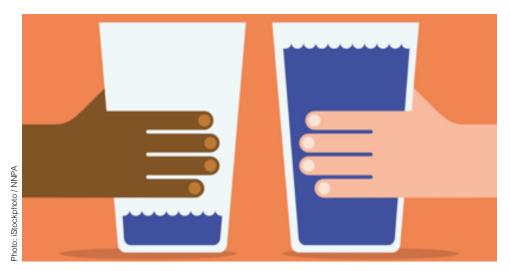
McGuire's forward weaves his personal journey with startling findings of the untold and unmet quest for financial justice that suppresses all of Black

America – including how the current public health and economic crisis make this quest much harder to achieve.

Last year, 2019, data cited by the report show Black families remained the most likely racial group to be denied a mortgage for home purchase or refinance. Denial rates for Black applicants seeking to refinance their mortgages to a lower interest rate were more than double that of Black applicants seeking to purchase a home. The rate of rejection on home purchase was slightly over 15% and rejections to refinance was 35%.

By comparison, denial rates for White mortgage applicants were respectively 5% and 15% for home purchase and refinance. The higher denial rate for Black families, according to the report, was due to: higher debt-to-income ratios, poor credit histories, and incomplete applications.

This finding mirrors an analysis of 2019 Home Mortgage Disclosure Act data by the Center for Responsible Lending (CRL) that found the share of home purchase loans made to Black and Latino borrowers remained below their population share. Although Blacks comprise 13.4% of the population, they represented 7% of loans. Similarly, Latinos are 18.3% of the total population but received 9.2% of loans.



Nationwide, 16 states have a greater than average percent of the total population, and include: Alabama, Arkansas, Florida, Delaware, Georgia, Illinois, Maryland, Mississippi, North Carolina, New Jersey, New York, South Carolina, Tennessee, and Virginia.

"Traditional banks in predominately Black neighborhoods, tend to require higher initial opening deposits, and higher minimum balances," according to the report. "This translates into Black accountholders needing to deposit a higher percentage of their paychecks into accounts to avoid fees or closure."

Further, with many Blacks segmented into lower-paying jobs and professions, the ability to save for a home is also diminished. Citi found that Black workers are overrepresented in occupations frequently paying less than \$25 per hour, and under-represented in careers usually paying wages of at least \$40 per hour.

Asserting that multiple initiatives will be required to reverse these and other long-standing trends, Citi's report authors call on government at all levels to share a part in progressive change.

For example, Citi's report calls for the Federal Reserve, the nation's central bank, to include reducing racial inequity as part of its mission. About the same time as the report's release, the Fed published its own 2019 Survey of Consumer Finances which showed that Black families, on average, have less than 15 percent of the wealth of White families. Again, all of these metrics occurred before the onset of the current deadly and economically devastating pandemic.

Nikitra Bailey, a CRL EVP, notes that the Fed has a key role to play in updating the Community Reinvestment Act, commonly known as CRA. The CRA is a civil rights law designed to address financial opportunity and the legacy of discriminatory lending practices like redlining. This law requires banks to meet the credit needs of the same communities in which they are chartered.

"The Federal Reserve should ensure that updated regulations account for the harsh realities of discrimination that still plague today's financial marketplace," noted Bailey recently. "CRA was designed to undo the injustices created by the horrific practice of redlining and to expand financial opportunity, equity, and help spur investments in underserved areas."

"Our nation's most recent reckoning with racial injustice has elevated the recognition and urgency to enact significant reforms to address structural racial barriers and provide opportunity to low-and-moderate income (LMI) families and people of color," Bailey continued. "CRA must be one of the major tools to provide these long overdue reforms."

In late September, the Board of Governors of the Federal Reserve took the first step toward reforming how the CRA regulates the banks it oversees.

Earlier in May, the Office of the Comptroller of the Currency finalized its version of a CRA, which civil rights advocates say will reduce already limited opportunities for LMI people. To date, the Federal Deposit Insurance Corporation (FDIC), the third regulator charged with implementing CRA, has not supported either proposed rule, or offered yet another version.

Hopefully the three federal regulators

will reach consensus on an updated CRA that is true the law's legislative intent.

This column recently shared an update on the future of federal support for more COVID-19 assistance. At press time, the House Majority version, known as the HEROES Act, remains in debate with White House advisers. Instead of moving this proposal forward, the Senate has chosen to place its attention and effort to push the new Supreme Court nomination to a floor vote in 2020. Readers may recall that when the late Justice Antonin Scalia passed in February of an election year - 2016 - President Obama's nomination was ignored, and never received a hearing. Instead the Senate waited over 400 days until President Trump took office and a different nominee was eventually confirmed.

Meanwhile, consumer advocates have proposed a range of policies to both address the current pandemic and economic crisis. Their shared goal is to correct policies that perpetuate today's racial wealth gap and include reforming housing finance, direct federal support for Black businesses, broad-based student debt cancellation, and strong regulation of financial services and products.

There are also important roles for corporate America to increase equity and opportunity. Equal pay and enhanced opportunities for professional development are crucial and must include financial institutions that have contributed to the nation's inequality gaps. Specifically, banks must invest in Black entrepreneurs, and do more to equitably bring more mortgage-ready Black homebuyers already identified by Freddie Mac into the marketplace. Increased mortgage lending would include 1.7 million millennials now left out, according to the Urban Institute, a DC-based, non-profit think tank.

The common thread of all these proposals is an essential and measurable commitment to eliminate racial income and wealth gaps. How well America embraces this challenge will determine whether our collective financial futures will be better than our history.

Charlene Crowell is a Senior Fellow with the Center for Responsible Lending. She can be reached at charlene.crowell@ responsiblelending.org.

Black Americans Are Being Vaccinated at Far Lower Rates

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

hen the U.S. Food and Drug Administration approved two new vaccines to combat the coronavirus, the initial concern was whether African Americans would accept vaccination.

The rollout of the medicine from Pfizer

and Moderna featured heavy promotion.

High-profile African Americans like
former President Barack Obama, National

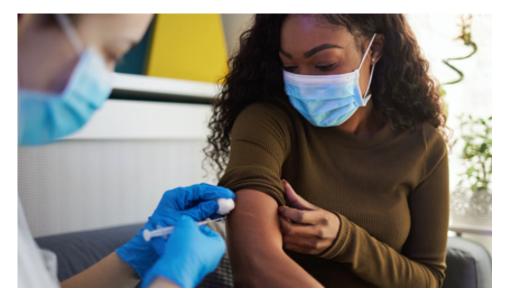
Newspaper Publishers Association (NNPA) Coronavirus Task Force Member Dr. Ebony Hilton, and the Rev. Jesse Jackson received their shots publicly.

An African American nurse in New York earned distinction as the first person in the country to receive a vaccination, and Meharry Medical College President Dr. James Hildreth, a Black man, sat on the FDA board that approved the vaccines.

Now, concern has shifted from whether African Americans will accept the vaccine.

Many now wonder whether doses would be available to the Black community.

A new Kaiser Family Foundation report has revealed that African Americans are getting vaccinated at much lower rates



than whites.

The report, released on Saturday, Jan.

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16, shows that in 16 U.S. states where the vaccine is available, white residents are being vaccinated by as much as three times higher than African Americans.

One example is Pennsylvania, where 1.2 percent of white residents had been vaccinated, compared with just 0.3 percent of African Americans in the Keystone State.

Kaiser Family Foundation researchers noted that vaccine distribution is supposed to align with healthcare and frontline workers' demographics, presumably making the vaccine equally available to all races.

Some have hinted the lack of vaccine access is rooted in racism – not an unwillingness of minorities to get vaccinated.



Dr. Taison Bell, of the University of Virginia, told NBC News that he was "horrified to discover that members of environmental services — the janitorial staff — did not have access to hospital email."

Hospital staff receives its vaccination information via email, Dr. Bell stated.

"That's what structural racism looks like," Dr. Georges Benjamin, executive director of the American Public Health Association, told NBC.

"Those groups were seen and not heard - nobody thought about it."

As of Jan. 16, the U.S. had surpassed more than 23.3 million total cases and 388,700 deaths due to the pandemic, the Kaiser Family Foundation reported.

According to a Centers for Disease Control and Prevention analysis, African Americans, Latinos, and Native Americans are dying from COVID-19 nearly three times the rate of white people.

"With the country's coronavirus pandemic continuing unabated as cases and deaths increase, and a more contagious variant of the virus spreads, there is a greater focus on vaccine distribution troubles," Kaiser Family Foundation President and CEO Drew Altman wrote.

The covid-19 vaccine distribution effort is in trouble, Altman demurred.

According to federal data, only about a third of the more than 25 million doses distributed nationwide have been given to people.

"Hundreds of different distribution programs are being organized across states and counties for frontline health workers, residents of long-term care facilities, the elderly and others that states are prioritizing in different sequences," Altman continued.

"The country needs a distribution strategy that our fragmented, multilayered healthcare system can

effectively implement. This will require more federal direction, a simpler priority structure, and a different role for the states."

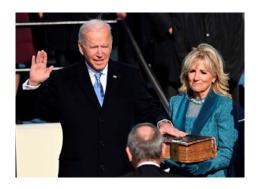
"The country needs a distribution strategy that our fragmented, multilayered healthcare system can effectively implement. This will require more federal direction, a simpler priority structure, and a different role for the states."

Political News



Edited by Kristen Butler and Alex Patrick Zenger News

oseph R. Biden Jr. took his oath of office Wednesday and became the 46th president of the United States on the West front of the U.S. Capitol building in Washington, bringing a close to the presidency of Donald J. Trump exactly two weeks after his supporters stormed the building to try to prevent a transfer of power.



Biden was sworn in by Chief Justice John G. Roberts Jr

Inauguration Of Joe Biden, Kamala Harris Perseveres Despite Pandemic, Threats Of Violence

In years past, inaugurations had been routine celebrations of democracy.

This year, though, the specter of the COVID-19 global pandemic and the Jan. 6 attack on the Capitol loomed large over festivities. Instead of a crush of spectators, the National Mall was instead filled with American flags placed in remembrance the nearly 400,000 lives lost in the U.S. to COVID-19. National Guard troops were also present to guard the ceremony from threats of more violence.

Still, Biden struck a positive tone after being sworn-in by Supreme Court Chief Justice John Roberts. He pledged to serve as a president for all, and called on those who did not vote for him to hear him out.

"This is America's day. This is



Kamala Harris is sworn in as Vice President of the United States as her husband Doug Emhoff looks on during the inauguration of U.S. President-elect Joe Biden.

(Alex Wong/Getty Images)



Flags decorate the "Field of Flags" at the National Mall near the U.S. Capitol ahead of the inauguration of U.S. President Joe Biden. (Photo by Stephanie Keith/Getty Images)

democracy's day. A day of history and hope, of renewal and resolve," Biden said. "Through a crucible for the ages, America has been tested anew, and America has risen to the challenge. Today we celebrate the triumph not of a candidate but of a cause, a cause of democracy."

The president also called for all Americans to unite and focus on areas of cooperation instead of division.

"We've learned again that democracy is precious, democracy is fragile and, at this hour my friends, democracy has prevailed," Biden said.

Trump had earlier left the White House Wednesday morning for the last time as president of the United States and stopped to address the press and supporters.

"I wish the new administration great luck and great success. I think they'll have great success. They have the foundation to do something really spectacular," Trump said before departing for his Mar-a-Lago residence in Florida. "So, just a goodbye. We love you. We will be back in some form."

All living former presidents were in attendance — with the exception of Jimmy Carter, who at 96 felt

COVID-19 presented a risk, and Trump, who declined to attend. Marking a deterioration of relations with Trump since the storming of the Capitol, former Vice President Michael R. Pence attended. Carter, meanwhile, offered public well wishes and spoke to Biden on the phone before the ceremony.

Biden was sworn in by Chief Justice John G. Roberts Jr. and Vice President Kamala D. Harris was sworn in by Justice Sonia M. Sotomayor, the first Hispanic and Latina member of the Court. Harris, for her part, became the first woman, as well as the first black and South Asian to serve as vice president.

"Americans have celebrated this moment during war, during depression, and now, during pandemic," said Sen. Roy D. Blunt (R-Mo.) who served as the inaugural committee chair. "Once again, all three branches of our government come together as the constitution and once again we renew our commitment to our determined democracy, forging a more perfect union."

Lady Gaga sang the National Anthem. Jenifer Lopez, dressed in all white — in homage to the women's suffrage activists, who wore white dresses during their battle for the right to vote a century ago — sang "America The Beautiful" before President Biden took the podium.

The president's speech was followed by a powerful poem from 22-year-old Amanda Gorman, the youngest inaugural poet in U.S. history, and a prayer from Rev. Silvester Beaman.

Inauguration Of Joe Biden, Kamala Harris Perseveres Despite Pandemic, Threats Of Violence appeared first on Zenger News.



Foreign Policy Reset Under Biden? By Bill Fletcher, Jr.

mong the subjects that have been the source of speculation regarding the incoming Biden/Harris administration is the matter of foreign policy. Trump went much further than previous presidents, including George W. Bush, in advancing a unilateralist approach towards the role of

the United States overseas. What should

we expect under Biden/Harris?

The first thing to be clear on is, ironically, the essence of Trump's foreign policy. Trump has been repeatedly called an isolationist, leading many people to believe that he wanted the USA to withdraw from the world. Nothing could have been further from the truth. What he wanted was for the USA to not be constrained by any international agreements such that it could do whatever it wanted, whenever it wanted. This, by the way, is the essence of "isolationism" in the USA.

Biden is cut from a different cloth. Much like Obama, he has been very consistent in supporting the expansion of global capitalism and particularly what came to be known as economic neoliberalism. But his approach prioritized a working relationship with other major capitalist powers, though with the operating assumption that the USA would serve as 'chairperson of the board' among the global powers. This approach certainly did not advance peace; in fact, various wars were either initiated or continued under this banner. But it was more predictable.

Biden ran for the Presidency under the banner of restoring sanity and respectability within the USA. While most of us are in favor of both, the Biden/ Harris tendency will be to see sanity and respectability as a return to past foreign policies. This will, more than



likely, include uncritical support of Israel (and, in this case, politely ignoring the Palestinians); continued contention with China and Russia; a possible restoration of US participation in the Iran nuclear accord; an insistence on US as the gate keeper of the Western Hemisphere; and more reliable international agreements. It may, also, involve a renewal of free trade agreements. In other words, a very mixed bag and, overall, not one that, on its own, will strengthen a tendency towards justice, even where there are positive elements.

There is much more, of course, but the long and the short of it is that a peaceful and just future cannot be found in the past. It cannot be found in more subtle and 'rational' attempts at US global dominance, nor with the US being part of the global oligarchy dominating the planet. A radical reshaping of US foreign policy must be undertaken not only for the future of the USA, but the future of the planet. We live in a world where the slightest mistake can set off regional conflicts, not to mention thermo-nuclear war.

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For these reasons, not only can we not afford to remain passive about matters of foreign policy. We must take an active approach in pressing the Biden/Harris for something dramatically different. We need, in a nutshell, a foreign policy that de-militarizes; that abandons spheres of influence; that repudiates free trade agreements that undermine the ability of countries in the global South to economically develop; and that emphasizes international cooperation in order to address the environmental catastrophe.

I realize that many of us think that discussions of foreign policy are a luxury. I think that is dead wrong: it is a necessity if humanity wishes to survive the 21st century.



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