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DIVERSITY ISSUE

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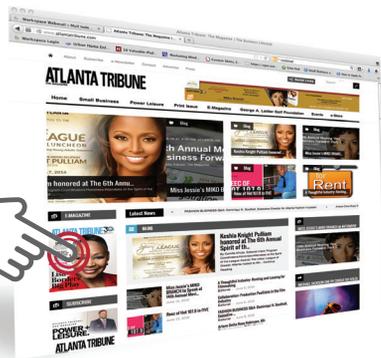
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**Frances Williams** has spent over five years cultivating relationships with some of the world's most recognized beauty brands. Yet, it has been the one-on-one interaction with clients that helped to reignite her dedication to makeup artistry. Whether working during the highly anticipated

Mercedes Benz Fashion Week or *ESSENCE* Music Festival, she merges the personable warmth she brings to clients with the efficiency, focus, and skill of a well-developed brand representative. This combination offers her the ability to create the perfect blend of beauty and story-telling through makeup artistry. She currently serves as the business manager for Yves Saint Laurent, and is based in Atlanta.

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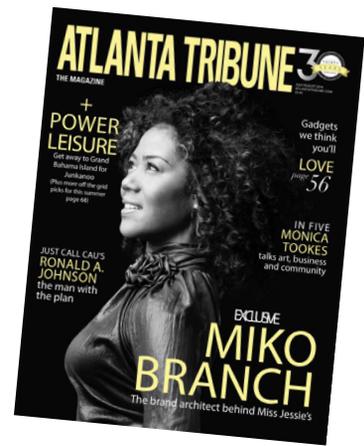
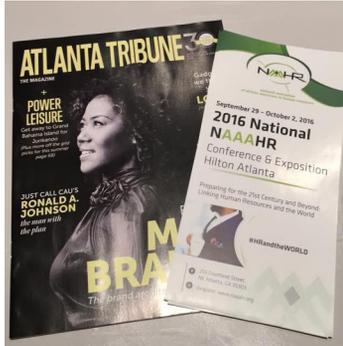
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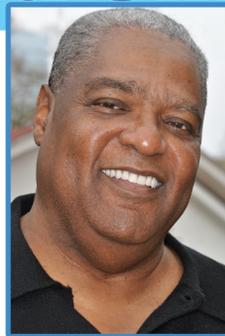
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## THE EDITOR'S VIEW

Just before our family reunion in May, I called my aunt in Ohio to ask a few questions about her growing up in Alabama during the civil rights movement. I was essentially charged with chronicling a snapshot of her experience with traversing life in the south for the youngest members of our family who are increasingly removed from the realities of racial strife when segregation and the inability to vote were the norm.

Aunt Betty recalled the Montgomery Bus Boycott with a resolve that made clear for me that even in her youth, she understood what was at stake. I asked her, "did you dread having to walk everywhere?" Her response, a resounding "No! We just did it."

The Montgomery Bus Boycott, in which African Americans refused to ride city buses in Montgomery, Ala., to protest segregated seating, took place from December 5, 1955, to December 20, 1956, and is regarded as the first large-scale demonstration against segregation in the United States. On December 1, 1955, Rosa Parks had refused to yield her seat to a white man on a Montgomery bus. She was arrested and fined.

My aunt was 12 or 13 when she moved from Montgomery, Ala., to Sandusky, Ohio, and now has grandchildren between the ages of 11 and 15. For them, along with the other kids under 18 in our family, I'm sure hers and other stories from that era are virtually unimaginable ... which is why we tell them.

The same is true of our diversity coverage every September. We have worked through analysis of ethnic diversity among senior leadership in Atlanta's large corporations, diversity training and speak, employee affinity groups, the dismantling of diversity (initiatives), the significance and effect of electing the first African American to hold the nation's highest office, the value of black lives and so much more. This year, as we find ourselves still submersed in a volatile climate of racial divide politically and socially, we are compelled to take a closer look at the power of the black dollar.

In July, the push to #BankBlack and #MoveYourMoney to black-owned financial institutions nationally garnered a major response in Atlanta. In just five days, 8,000 people submitted applications to join Citizens Trust Bank, according to company officials, in response to rapper Killer Mike's challenge during an interview for the black community to tackle the problem of racial injustice with their dollars. He had also hosted an event earlier in the year encouraging Black people to open accounts at CTB. And while the bank acknowledges the boost it received from the entertainer, president and CEO Cynthia N. Day reveals that it was perfect timing as the historically black-owned bank was already exploring innovative and strategic ways to attract a younger customer base. I sat down with her this month to learn more about CTB's Next Generation Advisory Board, while Kamille D. Whittaker tackles the overall impact of black spend in "Black Consumer Impact and Buying Power: Its Merits and Myths" (pg. 24).

And one thing is true from 1955 until today – the power to affect change is within our reach. **AT**



**Katrice L. Mines**  
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## WHAT I'M LOVING

Nubian Heritage's new Patchouli & Buriti collection is my go-to scent right now. The intensely moisturizing body lotion is perfect with whatever perfume I choose for the day or lovely enough to stand on its own. The sweet and spicy scented deodorant, a surprising break from the norm.



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I'm always carrying a notebook of some sort and when I came across **Kate Spade's line of ultra-chic journals** in the bookstore recently, I was instantly obsessed.  
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## THE SUBSTITUTION THEORY: Travel and Inclusion



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Yo! The Air B&B we're staying at is so nice, the neighbors thought we were robbing the place & called the cops! 😂

9:44 AM - 9 Oct 2015

🔄 2,902 ❤️ 2,425

**T**he story of Noirbnb began on October 9, 2015, at 9:44 a.m. in Decatur, Ga., to be exact. Stefan Grant, Ronnia Cherry, and a cohort of their friends were in town for an A3C Music Festival event and decided to rent an Airbnb for the weekend.

While preparing for their show in the rental, two police officers arrived with guns drawn — responding to calls from neighbors who assumed a robbery was in progress. After a brief conversation, and confirmation of rental, the police realized there was no robbery taking place, and were amiable enough to take a selfie with Stefan.

This selfie caught the attention of their accommodations provider, Airbnb. After meeting with Airbnb at their San Francisco headquarters in November, pitching the Noirbnb concept, and speaking for months about how they could better serve the black community, they surmised the company had no intention of focusing their energy on properly servicing black travelers.

After Harvard University's study on discrimination with Airbnb which found that Airbnb hosts are 16 percent less likely to book users with "distinctively African-American names," and the eventual rise of the hashtag #AirbnbWhileBlack, Grant, 27 and Cherry, 30, realized they had to do something. On June 3rd, 2016, they launched Noirbnb — a safe and welcoming lodging platform for the African diaspora and people of color to connect with each other on a global level that shares spaces, experiences and cultures.

Launched almost simultaneously and with a similar impetus was Inclusive — the brainchild of veteran start-up founder Rohan Gilkes and Zakiyyah Myers. An Airbnb host denied Gilkes' request for a stay in Idaho, but then agreed to rent the space to his white associate for the same time frame soon after. Gilkes' story immediately went viral and launched the beginning of what eventually became Inclusive. And discouraging discrimination is the cornerstone of the enterprise. Specifically, Inclusive does not permit hosts to relist their property during dates they have previously told users are unavailable. If a host denies a request for a date range, then it will not be available for that date range for anyone.

The temporary rental lodging start-ups for marginalized communities come at a time when the black travel market/ industry — buoyed by international travel clans such as Travel Noire and Nomadness Tribe — is reaching multi-billion-dollar levels. **AT**

# FROM CHIEF TO CONSULTANT



**A**fter 46 years at Bank of America as the chief diversity executive and Georgia State president for Bank of America, Geri Thomas recently retired from her leadership role and formed GPT Consulting to continue her influence. Her positive impact on the bank's diversity strategy and inclusion policies continue to thrive at the bank and amongst its global employee base. She served as the chief strategist and leader for diversity and inclusion globally and served on the bank's senior leader Global Diversity & Inclusion Council.

As Georgia State president, Thomas was responsible for driving business integration opportunities across the state to grow market share and deliver the full power of Bank of America to individuals, companies and institutional investors. She also oversaw the company's corporate social responsibility strategy in Georgia, including philanthropic grants, community development lending and investing, and volunteerism activities. Thomas joined Bank of America in consumer banking support. Progressing through a number of human resources leadership roles, she became global diversity and inclusion executive in 2002, and Georgia State president in 2009.

These days as the principal of GPT Consulting, Thomas partners with leading organizations to provide strategic vision and thought leadership on global human resource, corporate diversity and inclusion and staffing business decisions. The company advises clients on the identification, development and implementation of strategies that advance diversity and inclusion at all levels, fostering an environment of innovation and inclusive leadership. The firm provides insights on the identification of programs and practices that provide a recognized advantage in the marketplace in the recruitment and retention of talented historically underrepresented groups.

### **What would you consider is still the most common blind spot in our present-day thinking about diversity?**

The most common blind spot in our thinking today is around the assumption that because people look different, diversity exists. I believe the diversity of thought and of the differences in backgrounds and experiences are the most valuable components of diversity.

### **How is engaging diversity and inclusion from a consultant standpoint differ from being in-house? What are some of the limitations of both?**

In-house, I had the ability and the authority to provide my point of view and actually develop strategy and influence outcomes. As a consultant you operate strictly from your ability to influence ... that to me is the greatest difference in the roles.

***Fisher v. University of Texas went in the way of affirming affirmative action practices at public universities in June of this year; Hillary Clinton is the first woman presidential nominee of a major political party, heir apparent to President Barack Obama, a black man ... How will these things impact the evolution of the racial diversity and inclusion conversations in the workplace? How closely are a company's diversity and inclusion policies tied to what's going on in the broader socio-political landscape?***

The Fisher decision impacted the compliance/regulatory component of representation which continues to be critical in equal employment opportunity and I think in providing a baseline. Diversity and inclusion on the other hand go behind that baseline and address the ability to bring your whole self to work and be valued based on their ability to contribute. The conversations that need to occur represent the opportunity that continues to exist as these conversations typically have not occurred in the workplace.

***What, have you found/observed, is the most accurate and meaningful way of qualitatively measuring a company's true commitment to diversity?***

The metrics that are most meaningful and accurate in measuring the company's commitment are the representation of different attributes at all levels and in all areas of the firm. Additionally the company should have accountability in the performance metrics of all leaders, including targets and impacts for outcomes as in all other areas of performance. It's also important to measure the view of the employees as well.

***Do you see the role of the "Diversity Practitioner" as ever becoming obsolete?***

Absolutely; when there are no longer gaps in terms of representation and engagement, the role of a separate practitioner role should not be needed. The role should be integrated into the responsibility of all leaders. **AT**



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# A VISIONARY APPROACH TO SPECIAL EDUCATION

According to census data, Georgia currently ranks 38th among states for public school spending — outlaying per student \$1,807 less than the national average. As a result, Governor Nathan Deal is compiling a budget proposal for 2017 to represent a \$415.9 million increase over the current budget. The budget will cover expenses including teacher payroll, bus transportation, school-provided lunch, and to assist youth with learning disadvantages.

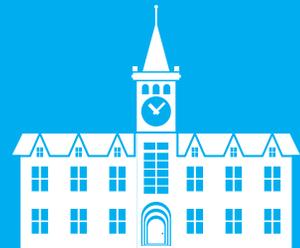
There are roughly 7 million students with disabilities in the U.S. Public School System, 51 percent of whom have specific learning disabilities that prevent them from excelling in reading and math. Typically used for textbooks, the budget may be better used to implement interactive technology to improve educational support. With the growing number of K-12 students in special education programs, educators are finding that textbooks and worksheets are frequently ineffective. The use of assistive technology, computer software, communication devices and tablets is becoming a more prevalent and promising method of instruction.

One program being utilized in the classroom is Photo Vocabulary, software that specializes in strengthening communication skills and the fluency of students with disabilities at all grade levels. Retaining oratory skills is the most common challenge for students, however Photo Vocabulary creates an innovative learning space, allowing students to select from the option of fresh produce or prepared foods. After making the selection, they are guided through simple activities that instruct and provide practice. Students are able to view and identify the photo of each food item and hear the pronunciation of each word.

The next level prompts students to identify the correct food from a group of photos. Every level concludes with a fun assessment activity that enables students to practice, and also provides instructors with insight on the students' progression. Generally funded through school, Photo Vocabulary is available on CD, and is accessible on Mac and Windows devices.

Also introduced to the educational market is the Read 180, the most thoroughly researched reading intervention program in the world. Specifically designed for students with reading disabilities, the system is beneficial for individual choice-driven learning, small group learning where students receive targeted instruction unique to their personal development, and larger group learning in which the teacher facilitates reading strategies, vocabulary, writing, and academic discussion. Developed for grades 4-12, Read 180 creates an individual learning experience for each student including student applications engineered to engage students and motivate them with their own their adaptive learning. The six varied levels of instruction accelerate reading proficiency for the economically disadvantaged, English language learners, and students with disabilities.

While some may believe students with disabilities incapable of using the same technology as their counterparts, students with learning disabilities are often driven more to computers and gadgets, and are often successful with engaging technology. Often more advanced and engaging than typical lesson plans, assistive technology can be helpful to teachers in personalizing their individual abilities. **AT**



## Facts, Not Fiction

1. Many colleges and universities offer support for students with disabilities.
2. In many states, there is an overrepresentation of Hispanics and Blacks identified as having learning disabilities.
3. Most schools K-12 segregate students with learning disabilities.
4. Sixty-six percent of students diagnosed with learning disabilities are boys. 
5. One in five Americans identified with a learning disability will walk away from their education, according to the National Center for Learning Disabilities.



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# TROY KING, ESQ.

## Developing His Own Niche Above the Law

by Brian D. Poe, Esq.

**S**an Francisco native Troy King is the owner of Troy King Realty and founder of his own law firm which serves as general counsel to his real estate company. He is a graduate of the University of California-Berkeley and The Ohio State University School of Law. King, who served as president of The Atlanta Chapter of National INROADS Alumni Association for more than two years and has won its Alumnus of the Year award, is a real estate broker and now a full-service legal practitioner specializing in real estate, criminal defense and general litigation. Among other hobbies, King enjoys traveling the country and hearing top symphonic orchestras perform Beethoven's 3rd, 5th, 7th and 9th symphonies.

### AT: What influenced you to become a lawyer?

Troy King: In 2006, I was sitting across the table from a closing attorney who was conducting one of my real estate firm's closings. As a practical business consideration, I began envisioning myself as a real estate attorney, cutting out the middleman, and closing my firm's transactions. In addition, my goals of developing real estate, and expanding my residential real estate brokerage to include a commercial real estate division, are both legal intensive endeavors. These factors gave impetus to my decision to become an attorney.

### AT: Tell us how you developed legal specialties within your practice.

T.K: Initially, I wanted to be a lawyer and pursue my passion for real estate. While this has not changed, my perspective has since broadened enormously. In law school, I realized that my position as an attorney would provide me with a platform and skill set enabling me to effect change. Thurgood Marshall became my role model, as he was morally grounded, civic minded and involved in the community. As I entered the legal profession looking for ways to serve my community, I encountered individuals with a variety of civil litigation issues and criminal matters. To meet this demand, my firm provides general civil litigation and criminal defense services. In essence, I didn't choose my practice areas; based on the needs of my community, my practice areas chose me.

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### AT: What are the more challenging issues of your law practice?

In our criminal justice system, a major issue is over charging. Couple this with a prosecutor's natural desire to win, the result has been criminal injustice, especially among African Americans. I defended an individual in a rural Georgia county who, I believe, was not only overcharged, but should not have been charged at all. Through meticulous research and investigation, knowing the facts better than the prosecutor, and mounting an aggressive motions practice, we were able to prevail.

### AT: What are your long-term goals as a lawyer, and as a business professional?

T.K: As a lawyer, I want to effect change on an institutional level. Using Ferguson as a model, one long-term goal is to build a team of lawyers and partner with civil rights organizations to investigate counties for patterns of racial disparities in arrests, criminal charges and prosecutions. Where racial disparities exist, we would make recommendations for change and involve the U.S. Justice Department when necessary. As a real estate professional, one long-term goal is to develop real estate. I am particularly interested in building affordable housing, and commercial dwellings to spark economic development in underserved communities.

### AT: Do you want to weigh in on President Obama's effort to seat U.S. Supreme Court Justice nominee Merrick Garland?

T.K: When the U.S. Supreme Court, by a 5-4 vote, invalidated a key provision of the Voting Rights Act of 1965, I had a visceral reaction considering the struggles of my ancestors to make such gains. This, combined with the philosophical divide over affirmative action, highlights the critical importance of President Obama's appointment. Unfortunately, the President is facing unprecedented obstruction from the Senate. With the end of Obama's term approaching, I hope the Senate will perform its constitutional duty and hold an up or down vote on Judge Garland's appointment. **AT**



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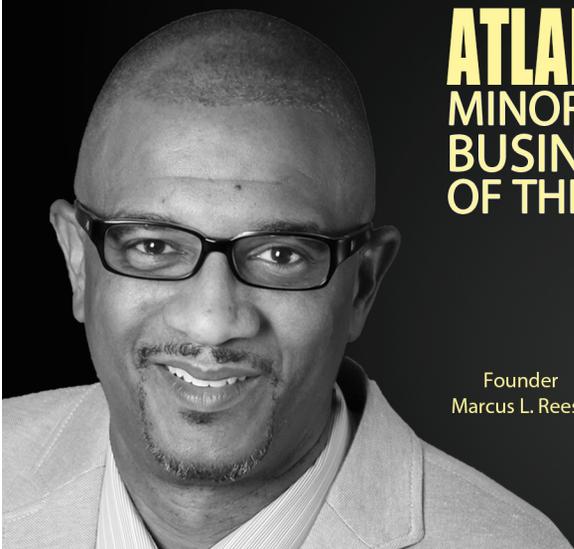
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# SELLING YOUR BUSINESS

There are many reasons to sell a business. Maybe you're in ill health or ready to retire, and now that the business is profitable, you're ready to cash in. Whatever the reason, selling a small to medium-sized business is a complex venture and many business owners are not aware of the tax consequences.

If you're thinking about selling your business, the first step is to consult a competent tax professional. You will need to make sure your financials are in order, obtain an accurate business valuation to determine how much your business is worth, what the listing price might be, and develop a tax planning strategy to minimize capital gains and other taxes in order to maximize your profits from the sale.

## Accurate Financial Statements

The importance of preparing your business financials before listing your business for sale cannot be overstated. Whether you use a business broker or word of mouth, rest assured that potential buyers will scrutinize every aspect of your business. Not being able to quickly produce financial statements, current and prior years' balance sheets, profit and loss statements, tax returns, equipment lists, product inventories, property appraisals, and lease agreements may lead to loss of the sale.

## Business Valuation

Many business owners have no idea what their business is worth; some may underestimate whereas others overestimate -- sometimes significantly. Obtaining a third party business valuation allows business owners to set a price that is realistic for potential buyers, while achieving maximum value.

## Tax Consequences of Selling

As a business owner you probably think of your business as a single entity sold as a lump sum. The IRS however, views a business as a collection of assets. Profit from the sale of these assets (i.e. your business) may be subject to short and long-term capital gains tax, depreciation recapture of Section 1245 and Section 1250 real property, and federal and state income taxes.

For IRS purposes each asset sold must be classified as capital assets, depreciable property used in the business, real property used in the business, goodwill, or property held for sale to customers, such as inventory or stock in trade.

Assets are considered tangible (real estate, machinery, and inventory) or intangible (goodwill or trade name).

The gain (or loss) on each asset sold is figured separately. For instance, the sale of capital assets results in capital gain or loss whereas the sale of inventory results in ordinary income or loss, with each taxed accordingly.

## Depreciable property

Section 1231 gains and losses are the taxable gains and losses from Section 1231 transactions such as sales or exchanges of real property or depreciable personal property held longer than one year. Their treatment as ordinary or capital depends on whether you have a net gain or a net loss from all your Section 1231 transactions.

When you dispose of depreciable property (Section 1245 property or



Section 1250 property) at a gain, you may have to recognize all or part of the gain as ordinary income under the depreciation recapture rules. Any remaining gain is a Section 1231 gain.

## Business structure

Your business structure (i.e. business entity) also affects the way your business is taxed when it is sold. Sole proprietorships, partnerships, and LLCs are considered "pass-through" entities and each asset is sold separately. As such there is more flexibility when structuring a sale to benefit both the buyer and seller in terms of tax consequences.

C-corporations and S-corporations have different entity structures and sale of assets and stock are subject to more complex regulations. For example, when assets of a C-corporation are sold, the seller is taxed twice. The corporation pays tax on any gains realized when the assets are sold, and shareholders pay capital gains tax when the corporation is dissolved. However, when a C-corporation sells stock the seller only pays capital gains tax on the profit from the sale, which is generally at the long-term capital gains tax rate. S-corporations are taxed similarly to partnerships in that there is no double taxation when assets are sold. Income (or loss) flows through shareholders, who report it on their individual tax returns. **AT**



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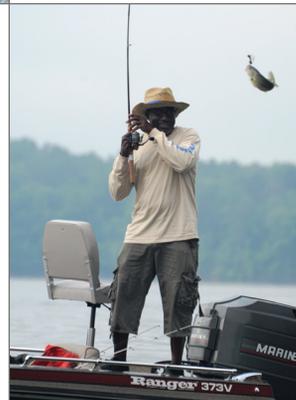


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## Calming The Racial and Ethnic Divide In America's Workplaces



It is without question that racial and ethnic tensions and the divide between citizens and law enforcement have dominated the airwaves over the past several weeks. Demographers and other social scientists point to these recent events as a pivotal turning point in the American culture.

Simultaneously, the country is also growing more diverse. One other observation is certain, this “divided America” shares one place in common on a daily basis — the American workplace. With tensions and division running high, can the American workplace maintain its productivity in such a potentially toxic environment? Additionally, what can management do to bridge the divide amongst its workers and create an environment where everyone feels a sense of inclusion?

Many managers and some business owners trust that because of their workplace policies, their environment is free from the divisive tensions of life in America. In essence, these managers naively believe that their employees check their passions at the door when they arrive at work. This confidence is also driven by their efforts to have an inclusive culture. When individual employees are questioned however, symptoms of the larger schism in our society are readily present and available. These workers feel that the racial and ethnic divide facing America is also present in their workplace.

When left without an outlet to express these concerns around racial and ethnic tension in the workplace, increases in rudeness and incivility become common workplace experiences. A recent survey of workers showed that 98 percent reported experiencing some form of incivility at

work. One other negative outlet for feelings of racial and ethnic tension in the workplace is the increase in micro-aggressions.

In response to increased racial and ethnic tension in the workplace, companies might consider establishing outlets for their employees and management to discuss difficult topics. For example, a company might convene a town hall meeting or conduct quarterly diversity training for employees, where difficult issues like race are discussed in the open, perhaps through the use of a facilitator.

Some companies have also established Employee Resource/Affinity Groups for direct connection between employees from underrepresented groups. These types of groups also establish an outlet for open discussion. Finally, companies facing increased racial and ethnic tension in the workplace might consider establishing a diversity and inclusion council within the company.

While many ethnic and racial tensions impact the workplace as they do the larger society, by working together, management, employment counsel and human resources professionals can create a diverse and inclusive culture in the American workplace. Diversity is not an imposition, but an advantage. Studies also establish a link between corporate diversity and increased profit, corporate productivity and employee morale.

In addition, companies should establish free and open access to human resources personnel to investigate and respond to any claims of workplace-based discrimination. Policies prohibiting discrimination, harassment and workplace violence should also be reviewed.

Human resources professionals should be aware that the racial and ethnic tensions of the broader society also definitely impact the workplace and should be vigilant to deal with the expression of this tension. Immediate steps must be taken to investigate claims and prevent problems before they manifest themselves. Taken collectively, these measures should help to reduce any racial or ethnic tension in the workplace and create an inclusive environment for all. **AT**



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# BLACK CONSUMER IMPACT & BUYING POWER

## *Its Merits & Myths*

By Kamille D. Whittaker



*Did you see them?*

The images of the Afro-Brazilians in the poverty-stricken favelas looking on as the pomp and circumstance of the 2016 Olympic Opening Ceremonies in Rio de Janeiro took place below — so close in proximity but literally socio-economic worlds apart? How many Africans from the Americas and abroad medaled — with corporate brands literally emblazoned on every inch of clothing and gear possible? And how about Simone Manuel's tears after being the

first black American woman to win a gold medal in an individual swimming competition and the subsequent historicizing of her tears later — that among even more current iterations, Dorothy Dandridge once caused a whole pool to be drained on the account of her toe and American Jim Crow residue? The paradoxes persist even as many blacks eschew integrating “into a burning house” for the chance to live freely and, of course, magically. As early as 1942, a full 12 years before the nation's states would be tasked with officially desegregating “with all deliberate speed,” publisher John H. Johnson would make known his intimate familiarity with blacks being ready and willing consumers, yet being shut out from brand representation and outreach, when he set out to prove that African Americans were worth paying attention to as consumers — and black America's institutions a destination for advertising dollars and investment. “We couldn't try on hats in department stores in Baltimore, and we couldn't try on shoes and dresses in Atlanta,” Johnson said. “It was a world where the primary need, almost as demanding as oxygen, was recognition and respect.” In 1952, he wrote in *Advertising Age* that the black consumer market, \$15 billion strong, was “ripe and ready.”

And just like that, African Americans and their spending habits and consumer impact were up for scrutiny by major brands — cautiously.

A June 1989 *Los Angeles Times* article on black consumer spending forecasted a significant hit to bottom lines if major brands didn't recognize the spending behaviors of “colored markets” — then, easily cresting the \$320 billion mark.

Roughly 30 years later, Nielsen reports and subsequent analysis of niche market segments take on a similar tone.

“We're going to see a change in the face of America, as multicultural communities and populations grow more. Companies who aren't addressing that issue now are going to find themselves a bit out of sorts when the minority become the majority,” says Cheryl Pearson-McNeil, coauthor of the 2016 report and Nielsen's senior vice president for strategic community alliances and consumer engagement; also an African American. “Marketers have

got to keep pace in understanding what's important to diverse communities.”

So-called minority groups in the United States will command unprecedented economic clout this year and well into the future, according to the annual Multicultural Economy report from the Selig Center for Economic Growth at the Terry College of Business. The report provides a comprehensive statistical overview of the buying power (or the amount of income left after taxes, not including savings or borrowed money) of African Americans, Asians, Native Americans and Hispanics from 1990-2020. In addition, African-American consumers will add \$1.2 trillion to the market, Native Americans will contribute \$96 billion, and Asian consumers will supply \$713 billion. Further, University of Chicago Booth School of Business faculty in July 2008 revealed that blacks spend more — 28 percent more — on luxury items (clothes, cars, jewelry) than their white counterparts even though they often have fewer means. On average, blacks will outspend whites by \$1,900.

“As minority groups' buying power continues to outpace the growth of the white market, these groups should see more tailored treatment from advertisers, producers and media outlets,” said Jeff Humphreys, author of the report and director of the Selig Center.

Major brands have already connected with top bloggers and online media influencers for advertising on their posts, and Pearson-McNeil says developing those kinds of online relationships with consumers early is key, particularly because of their “unprecedented impact” across a number of areas, especially television, music, social media and on social issues.

Demographic trends combined with the influence of social media have combined to engage an increasingly educated, affluent, and tech-savvy black consumer base. As a result, says Pearson-McNeil, it's a key time for companies to “build and sustain deeper, more meaningful connections” with black consumers.

“What social media does is it actually levels the playing field. It gives African Americans more voice in sharing how they react to brands and products and services,” she says. “Taking as much advantage as you can of reaching people where it is convenient for them to engage and interact with your brand is a really smart business move.”

Smart for major brands, undoubtedly, also worth a closer look. Alongside this uptick in black consumer spending and earnest articulations of its long-term significance, there has been a

glaring inverse relationship between increased black consumer spending and black power and generational wealth.

*The Wall Street Journal* recently reported that it would take 228 years for black families to amass the same amount of wealth as white families if current policies, and structural and institutional inequalities and consumer/consumption behavioral emphasis remain in place, according to new analysis from the Corporation for Enterprise Development and Institute for Policy Studies.

And there is zero mention of black buying power or consumer impact as a means to this end, a point that Dr. Jared Ball, assistant professor of mass communications at Morgan State University has been making with his ongoing research and commentary that deconstructs the notion of black buying power. His primary contention: the framing.

“Buying power,” he asserts, “is a marketing phrase meant to define the ability of a demographic to spend its money with corporations. It is not an indicator of income, wealth or access to assets such as land, stock, rental property, etc. nor does it have anything to do with traditional struggles over control over one’s (or a community’s) land, labor, politics or culture, all of which are real indicators of economic power and all of which point to an absolute *lack* of real power in Black America.”

The market profiles gather and synthesize the most recent findings from dozens of sources in order to help marketers communicate more effectively with important consumer segments, he continues. “So these numbers are floated not for their accuracy regarding black people’s economic standing but for their ability to tell which corporations should more aggressively target their marketing towards African America to get what little money actually is held there. In other words, it is a guide for turning black *income* into white corporate *wealth*. The problem, my primary point of concern, is when this point is lost and people tout these numbers as an opportunity for liberation and progress.”

Ball asks: “If the average black household has a median net worth of less than \$6,000 and there has been a 30-plus year decline in workers’ real wages overall the response to which was increased credit to maintain absurd spending

levels then where is the ‘power?’ If most income is spent on the basic necessities of survival (food, clothing, shelter) then how is it ‘disposable?’”

In fact, as UGA’s Terry School of Business Selig Center states, “buying power” refers only to “disposable income,” or “the total personal income available for spending on goods and services after taxes.” *The LA Times* article touted the fact that since African Americans were more likely to rent, versus being homeowners, then they also more disposable income to spend — and thus a better target for conspicuous consumption.

Later, in 2006, the African American Black Market Profile flagged the homeownership gap as an *opportunity*. “A substantial gap in homeownership rates ... suggests a possible opportunity for market expansion in the years ahead” — marketing-speak that was a precursor for legislative policies and corporate marketing shifts to target African Americans that would come to a head in 2008, resulting in predatory lending, sub-prime scandals, mortgage and home foreclosure and what United for a Fair Economy reported as “the greatest loss of wealth for people of color in U.S. history; upwards of \$200 billion.”

So, there was a reason why the 8,000 new accounts and nearly \$1 million in deposits into Citizens Trust Bank — offered up as a direct solution to respond to the systemic threat of state violence — was a watershed occurrence in this modern moment. It signaled a shifting of the gaze and collective action inward to support institutions which could then reinvest in to the communities by being a reliable resource for capital for small business ownership, mortgage lending and community activism where seekers would otherwise be denied. Imagine channeling monetary investments towards fortifying black institutions, businesses and innovation? Consider the implications for focusing on the next level beyond mere deposits and consumership to shareholdership and institution building?

“Power” is not derived from consumption,” reminds Ball. “Instead, power as was once famously said, is derived from controlling the “means of production.”

And even Johnson himself said when eventually investing in Supreme Life, the same company that helped bankroll what would become his publishing empire — “I never invest in something I can’t control.” **AT**

*“Buying power’  
is a marketing  
phrase meant to  
define the ability  
of a demographic  
to spend its money  
with corporations.”*



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The Atlanta Hawks'

# NZINGA SHAW and MELISSA PROCTOR

talk using their powers for good.

By Jacqueline Holness  
and Leah D. Stone  
Photography by Alex Jones  
Makeup by Frances Williams





# INSIDE PASS



By Jacqueline Holness

**W**hen Miami magnet arts high school student Melissa Proctor, then McGhie, began designing envelopes and mailing them to the Miami Heat staff, she had no inkling that her creative and strategic approach would be the qualities eventually leading to her being the chief marketing officer for the Atlanta Hawks Basketball Club and Philips Arena today.

“I started watching Miami Heat basketball games with my cousin who was a huge fan, and I decided I wanted to be the first female coach in the NBA although I never played basketball,” says Proctor with a laugh. “And the irony is because I never played basketball, I started writing letters to Miami Heat’s equipment manager saying I’d love to work for your organization and I would design all of the envelopes and I would mail these letters because there wasn’t e-mail.”

Proctor’s initiative resulted in her becoming the team’s first ball girl and eventually an Atlanta Hawks ball girl, her first job for the team while she also worked as a Turner Broadcasting intern. Now, Proctor, who has a master’s degree in design studies/branding from Central Saint Martins College of Art and Design at The London Institute, employs creativity and strategy to market the Atlanta Hawks brand. She began working with the franchise in a business capacity in 2014, as vice president of brand strategy before landing her current position this year. A PR crisis erupting from an e-mail from then majority owner Bruce Levenson in which he stated that white fans may be put off by black fans was one of the challenges Proctor faced when she started.

“There was a lot of passion for the NBA in the city of Atlanta, but for the Hawks specifically, there wasn’t as much fandom for the team,” Proctor says. “So what that crisis did was kind of brought the team’s name to the forefront and gave us relevance. From there, we’ve really worked hard as a leadership team to figure out how to convert that relevance and rebuild trust with the city of Atlanta.”

Proctor and her team also redefined their target audience of “next generation Atlantans” including Millennials, multicultural populations and the business community which informs their brand strategy. New uniforms and logos, events such as Swipe Right Night in partnership with Tinder and incorporating the music of hip hop organist Sir Foster at games are part of that targeted approach. “Our brand promise is to entertain and unite the city of Atlanta through basketball. Everything we do is trying to reach that goal. ‘True to Atlanta’ is our tagline but internally that is our brand promise.”

Recruiting top talent Dwight Howard and partnering with Emory Healthcare in the construction of a 90,000-square-foot sports medicine center and team training facility also demonstrate the Atlanta Hawks’ renewal. “I think [Dwight] embodies our tagline more than anything else because he is from Atlanta, and the complex will be a recruitment asset for our organization. It’s like a new beginning.” **AT**

# BEYOND THE COURT



## *One on One with Nzinga Shaw*

By Leah D. Stone



**F**or a woman who says she never uses an alarm clock, Nzinga Shaw always seems to be right on time. From her self-described serendipitous break into the human resources field, to her recent appointment as the first chief diversity and inclusion officer in the NBA and for the Atlanta Hawks and Philips Arena, Shaw has hit the mark time and again.

Hailing from Freeport, N.Y., Shaw earned degrees from Spelman College and the University of Pennsylvania before studying abroad at Oxford University in the United Kingdom. While there, she had a life-altering interaction that would unknowingly play into her future.

"I was having a conversation with two locals regarding race, a white male and black female, and I told the man that she and I are black and you're white," Shaw remembers. "The woman replied, 'I don't understand. I'm British, he's British and you're American.' It was an eye opening moment."

That moment began to shape Shaw's perspective on what true diversity meant outside of the racially tinged perspective often encountered in the United States. She carried this viewpoint alongside her career path which took her from the halls of ESSENCE Magazine, to work in major league sports including the NFL, to the senior vice president of Human Resources and Diversity at Edelman, a leading global communications firm.

While at Edelman, Shaw began to notice there was a deficit in the business model because of a lack of diversity and inclusion, specifically in client-facing roles.

"The client base was requesting multicultural expertise and based on their feedback, I put together a proposal that was approved by the executive committee to start a D&I function for the firm."

When the Atlanta Hawks contracted Edelman to assist in their very public 2014 racial controversy, Shaw's involvement led to her next professional opportunity.

"While on the account, I was able to offer up a solution that provided long-term expertise and help position the organization as a leader for the NBA in the diversity and inclusion space," Shaw says.

Previous experience from the NFL Diversity Council helped shape Shaw's mindset to hit the ground running and carve out success in this groundbreaking role. One of her first missions was to change the perception this work was exclusively internally focused and reintroduce the Hawks organization to the local community.

"I recognized very quickly that diversity and inclusion was an external facing role and we had community constituents that really cared about the brand," Shaw surmises. "When you're able to connect a diverse group of demographics and find common ground to unite them it becomes dynamic."

In Shaw's 18 months in the position she has managed to implement a variety of programs that will continue to shape the way the broader NBA thinks about diversity. In fact, a number of NBA teams are currently scoping similar roles, and the NBA league office has hired Oris Stuart to serve in this capacity with oversight of the NBA, WNBA, and D Leagues.

Next up for Shaw may be her most exciting role yet as she is expecting her first baby in October. **AT**

## **MORE THAN A GAME: The Atlanta Hawks Diversity Impact**

To overcome diversity challenges, Nzinga Shaw wanted to go beyond just increasing "the numbers" within the Hawks organization.

"When assessing a comprehensive diversity and inclusion strategy, diversity is only 30 percent of the equation and goes far beyond visual diversity," Shaw says. "Inclusion is 70 percent and influences the viability for these efforts to remain sustainable." Shaw defines inclusion as how you create a culture utilizing differences to create high-performing teams.

This philosophy led to the creation of the Diversity and Inclusion Council comprised of members internal and external to the Hawks organization with the vision of advancing diversity and inclusion by transforming their workplace and community. The council is helping to make an impact across Atlanta and Shaw continues to promote helping all groups feel included in the Hawks culture including the African-American, Hispanic and LGBT communities.

"In 2015 we were the only Atlanta professional sports team that marched in the annual PRIDE parade, and nearly 40 percent of our executive committee are minorities. We must be a reflection of the world's population in everything we do."

Partnering with the Fulton County chapter of My Brother's Keeper, Shaw has advanced initiatives that help create positive programming for at-risk youth. Additionally, she created MOSAIC: Race and Gender in Sports, a half-day symposium aimed at shaping inclusive conversation featuring notable speakers NBA All-Star and Hawks Board of Directors vice chair Grant Hill, former corporate consultant to the MLB Janet Hill, author/activist Kevin Powell and EVP NFL operations, Troy Vincent.

Ultimately though, Shaw doesn't want to be defined by these accomplishments, rather by organic work that is sustainable and will continue to thrive over time.

"It's not enough to change the demographics; you must leverage everyone's strengths and make people feel included for long-term success." **AT**



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# The Virtual Reality of Racism

Individuals and groups alike have fashioned social media into a powerful tool of protest; one that is increasingly fine-tuned as societal unrest builds. Organized movements are not only defining how to best use various sites to propel their messages, some have actually been birthed on platforms like Twitter, Facebook and Tumblr. Who knew a pound sign turned “hashtag” could become so valuable for sharing and exchanging information and ideas, as well as building communities and networks?

Five years post- #TroyDavis — a precedent-setting uprising in protest of his conviction and execution for the August 19, 1989, murder of a police officer in Georgia on September 21, 2011, amid widespread doubts about his guilt and international outrage, the movement and change it's trying to affect has become more broadly defined. The drive to save black lives has progressed from merely naming names to a banner theme. Enter: #BlackLivesMatter, the brainchild of Alicia Garza, Opal Tometi and Patrisse Cullors, that campaigns against violence and systemic racism toward black people; Black Twitter — a cultural identity on the social network focused on issues of interest to the black community, particularly in the United States; and “White People Said What” by way of Tumblr.

Likely less familiar in the cyber crusade against racial discrimination in 2016 but senior to its metatagged counterparts, White People Said What is a few-years-old microblog on the social networking website that has attracted an eclectic and highly engaged following.

Its Tumblr bio is clear and concise. “WE ARE NOT WWW.GOOGLE.COM. This is a safe space for ONLY PoC to talk about our everyday experiences with racism, from blatant offenses to micro-aggressions. White ppl, don't message or submit to us.”

WPSW is unapologetically blunt about what is expected in relation to its feed and interactions there. Offensive? Maybe. But, then again what inspired its inception is, well ... offensive to its administrators and the community they've built around helping people of color express their frustration about privilege and discrimination against ethnic minorities. And so the conversations that ensue, very often teachable moments, are not for the faint of heart. They are always challenging and sometimes irreverent. They are pointed and intentional, moving at times beyond the insulation of Tumblr to people's day-to-day activities.

The feed caught our attention in tandem with another account — Get Racists Fired, which outs suspected bigots on the Internet and then campaigns to have them fired from their jobs by calling attention to offensive Facebook posts, tweets, comments and images online, and urging

followers to write and phone the individual's employer.

If you've not encountered this type of activism, a former PR executive for the Internet giant InterActive Corp. — Justine Sacco's turmoil following a racist tweet gone viral frankly epitomizes its force. Just before boarding a half-day flight to South Africa, Sacco jokingly posted, “Going to Africa. Hope I don't get AIDS. Just kidding. I'm white!” Believing that the quip would only reach her meager 170 followers, she was completely aghast — when back on the ground — to find that her words were trending No. 1 worldwide and causing fury online. There were calls for Sacco's firing and disassociation so intense that her employer felt the need to make a concessionary statement, tweeting: “This is an outrageous, offensive comment. Employee in question currently unreachable on an intl flight.”

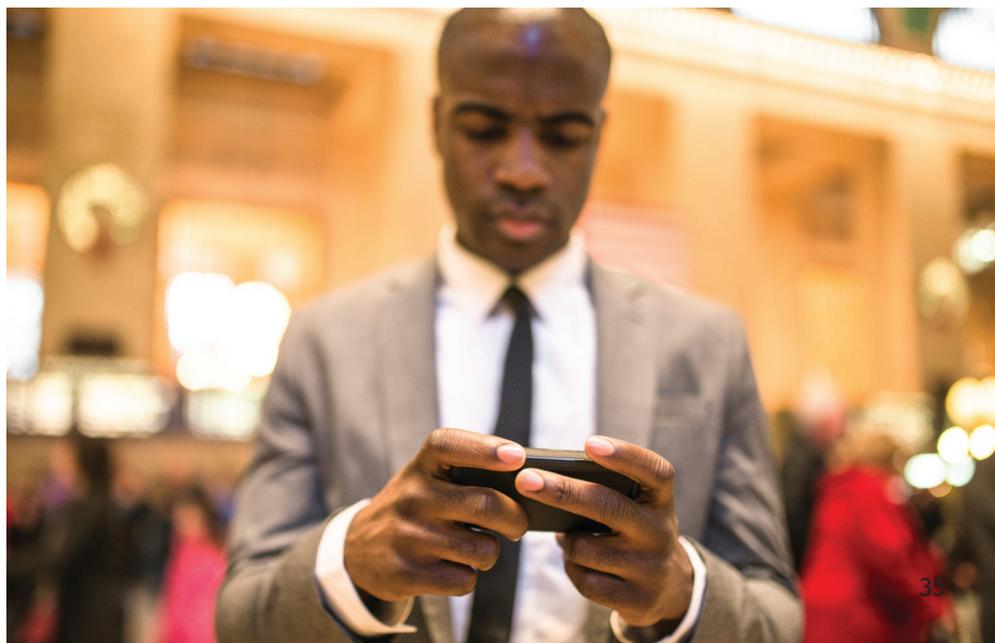
By the time Sacco was back in real-time with the rest of the Twitterverse, her tweet had reached tens of thousands and she was under an inescapable spotlight. A twitter user had even gone to the airport in Cape Town to capture her reaction to the eruption upon arrival — answering the hashtag “#HasJustineLandedYet.” There's a photo to prove it.

Sacco was fired from IAC and forced into seclusion for some time. But, what's more striking than the sensation of how those 76 characters changed her life forever is how increasingly commonplace posts like hers have become. And what's more ... that virtual activists of social justice are busier than ever. **AT**

— *Katrice L. Mines*

*We'd love to hear your thoughts on virtual activism.*

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# SUPPLIER DIVERSITY 101



## Get Credentialed and Certified

The likelihood of your company landing contracts without your business being credentialed and certified through supplier diversity governing bodies is slim to none.

## Partner Procurement

Look for opportunities to partner or subcontract with a company's incumbent supply chain. Get to know all the areas that a business contracts with and has a need for suppliers — not just your focus area.

## Corporate Roadmapping

Know a company's strategic direction and make sure you're in alignment. Companies are looking for long-term and sustainable solutions — not just short-term, quick fixes. Look for guidance on not only what opportunities are available today, but what is available down the road. What is a new line of business for the company where there isn't currently any business or new geographic or demographic market that a company can target. Read the trades and be aware of mergers and acquisitions and how the transitions can affect which suppliers will be grandfathered in or not.

## Custom Made

Tailor your value proposition to each corporation — down to the industry jargon, knowledge of trends and preferred mediums of communication and fulfillment.

## Establish a Continuous Improvement Plan

Conduct internal audits annually to verify if current activities and results align with your company policy, plans and expectations, as well as regulation changes. Be certain to conduct surveys with key internal stakeholders to see if your company's current program is meeting or even exceeding their expectations.

## Learn What They Need From You

Since companies do have a number of relationships to maintain, it can be helpful to learn what they need from you.

Some suppliers will need specific documentation. Ensuring that suppliers have the proper documents, delivered in a preferred channel, can speed up order processing and save money.

## Ethical Sourcing

As larger brands make headlines in recent years for social compliance violations in their supply chain, countries have taken steps to outlaw goods made with exploitative labor. Many companies don't want to be associated with suppliers that are being staffed with workers who are treated unfairly or working in unsafe conditions. To preempt any potential bad blood down the road, get your business audited for social compliance. **AT**

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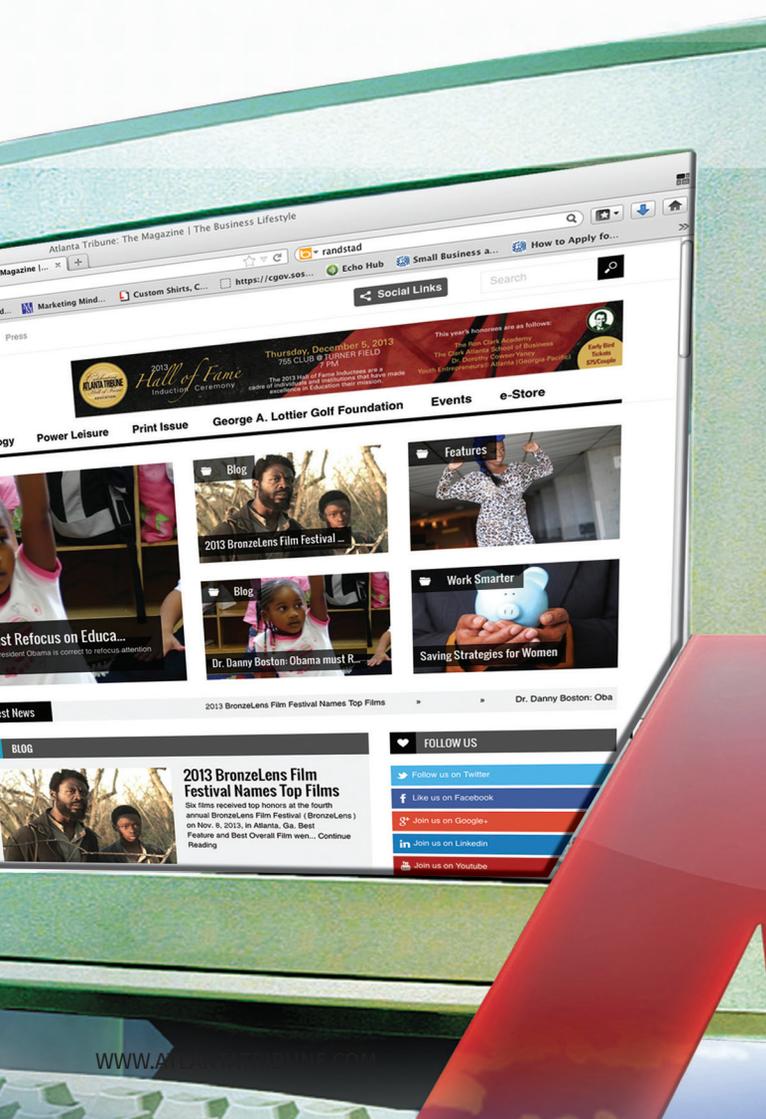
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## IN WASHINGTON HEIGHTS

Perhaps no American neighborhood captures the spirit of the phrase “melting pot” more than New York’s Washington Heights. With a proud history of immigrant communities, the Heights have seen migrants, wanderers, and refugees from all parts of the globe. This history and the neighborhood’s distinct flavor have embedded the Heights deep within the American cultural landscape. Now, for the first time, Washington Heights is becoming embedded in downtown Atlanta too. Theatrical Outfit, in a co-production with Lawrenceville’s Aurora Theatre, will be presenting Lin-Manuel Miranda’s Tony Award-winning musical *In the Heights* at the Rialto Center for the Arts September 8-18, bringing all the multicultural sounds and scenes of Washington Heights with it.

“No matter your faith, politics, age or race; how much or how little you have in the bank; who you love; what you are glad for or what you are suffering, I believe it is impossible to sit in the audience of *In the Heights*, with our life-force of a cast, and not leave the theater without being full of hope,” says Tom Key, Artistic Director of Theatrical Outfit. “This is our promise to you. This is how we begin our Season of Hope.”

This production is a creative collaboration between two theatrical institutions — downtown’s Theatrical Outfit and Lawrenceville’s Aurora Theatre — and takes the stage in the landmark Rialto Center for the Arts.

The first Broadway creation of Lin-Manuel Miranda (author and star of the game-changing musical *Hamilton*), *In the Heights* is set among of the colorful backdrop of shops, salons, and bodegas of the neighborhood’s effervescent Latino community. Miranda grew up “in the Heights,” and his work remains strongly flavored by the neighborhood’s international

sounds and styles. His breakthrough musical is less a story *about* multiculturalism and more a story that simply *is* multicultural, showcasing the lives of people who live and thrive in this historic community.

For more than a hundred years, Washington Heights has been the first stop and second home to many immigrants and multicultural communities. As far back as the 1900s, it was home to a major population of Irish immigrants. During World War I, immigrants from Hungary and Poland had settled in next door. In the 1920s, there was such an influx of Greek immigrants that the area was referred to as the “Astoria of Manhattan.”

Before and during World War II, many Jews fled to America to settle in Washington Heights, an area which would be called “Frankfurt-on-the-Hudson.” More than 20,000 German refugees made Washington Heights their home during the 1930s and 1940s. This neighborhood was home to more German Jews than any other American community, even setting the stage for the creation of the pivotal Jewish publication *Aufbau*.

Decades passed, people moved, but Washington Heights remained a hub of New York’s international culture. By 1960, only 16% of Washington Heights’s population were German Jews; the rest were Soviet immigrants. Over these last few decades, the neighborhood’s tapestry has been just as multicultural as ever, now home to families from Puerto Rico, the Dominican Republic, and other Latin American countries. In the 1980’s the neighborhood’s African American population moved in, leading to the make-up of the Washington Heights in Miranda’s blockbuster musical.

For over a century Washington Heights has been a quintessential setting for the American dream story. Lin-Manuel Miranda’s Tony- and Grammy-winning musical has as much diversity in its score as the Heights does in its community. Drawing from freestyle rap, salsa, spoken word, and traditional Broadway ballads, *In the Heights* captures the energy of a bustling neighborhood of characters stacked on top of characters and styles stacked on top of styles.

The pivotal *Hamilton* creator isn’t the only famous child of the Heights — not by far. Other

notable residents include Harry Belafonte, Lawrence Fishburne, Lou Gehrig, Alan Greenspan, Henry Kissinger, Stan Lee, and Alex Rodriguez, to name a few.

The story of Washington Heights, like many neighborhoods, is a story of tragedy, triumph, and hope. The community was one of the most affected by the crack epidemic, and economic times in the Heights have often been hard. You’d barely notice watching *In the Heights*, though. Miranda’s characters are so alive and full of joy that the audience becomes immersed in their romances, jokes, and friendships. The denizens sing from fire escapes, dance on their stoops, and rap behind corner store counters. Their lives aren’t constricted by misery, but instead made triumphant by their love of home.

Theatrical Outfit and Aurora Theatre’s production of *Heights* holds true to the neighborhood’s diversity and original intent of Lin-Manuel’s script. In a recent article on the importance of racially accurate casting, American Theatre Magazine turned here as an example of what’s right: “Atlanta obviously has something going on: Aurora Theatre is currently staging *In the Heights* in a coproduction with Theatrical Outfit that is, from most reports, cast ethnically appropriately. Perhaps some Atlanta actors could travel to Chicago, if theatres there can’t find enough Latinos?”

Perhaps it’s no surprise that Washington Heights and Atlanta seem to be such a good pairing. A neighborhood characterized by international style and song resonates in Atlanta, a city with an expansive multicultural history. And the location of its staging downtown highlights the importance of what it means to be in an urban world.

*In the Heights* runs from September 8<sup>th</sup> to the 18<sup>th</sup> at The Rialto Center for the Arts. Join Theatrical Outfit on September 15<sup>th</sup> for a party between shows from 5:30 to 7:30 featuring food trucks from Buena Gente Cuban Bakery and Tex’s Tacos. For tickets and information about *In the Heights*, go to [www.theatricaloutfit.org](http://www.theatricaloutfit.org), call (678)-528-1500, or visit Theatrical Outfit on foot at 84 Luckie Street NW, Atlanta, Georgia 30303. Mention “USNAVITRIBUNE” or use online for special pricing. Follow Theatrical Outfit on Facebook, Twitter, and Instagram.

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Photos: Christopher Bartelski



Photos: Christopher Bartelski



Citizens Trust Bank Cynthia N. Day, President and CEO, and the Inaugural Next Generation Advisory Board

# THE BIG PAYBACK

By Katrice L. Mines

Citizens Trust Bank has a great deal to celebrate in its 95th year. As a gift of sorts for its nearly century-long existence as an institution in the black community, the community gave back to the bank with nearly \$1 million in deposits — in just five days. The major influx of account applicants mid-July was in response to rapper Killer Mike’s challenge to black consumers to move their money to black-owned financial institutions; 8,000 answered the call with CTB in Atlanta.

The rapper and other black influencers took to social media with the hashtagged phrases “bank black” and “move your money” as a push back against the deluge of high-profile police killings of African Americans. And CTB’s seasoned bankers were prepared for the immediate foot traffic; in fact, the bank was already in the midst of its own campaign for a long-term infusion of business from a younger demographic of bank customers.

Arkeedah McCormick was one such customer. “I was inspired by Killer Mike’s most recent interview with Hot 107.9,” she says. “It made me reevaluate where I was spending my money and most importantly where I was investing my money.” McCormick, an Atlanta-based blogger, immediately felt a shift in her consciousness when she visited CTB.

“My heart smiled as I was sitting in the lobby for over two hours waiting to open my account. It was a pleasant and calm atmosphere while everyone came together for the same purpose. Since posting on social media that I opened an account, a lot of my followers shared that they will be doing the same. I know for a fact that my mother will be opening an account at the same branch I did.”

It was serendipitous. A month earlier, the introduction of CTB’s Next Generation Advisory Board — a council of young executives who will serve in a collaborative capacity to explore innovative and strategic ways to offer financial solutions to a changing and diverse demographic — had been announced.

The NGAB is comprised of 13 young Atlanta business leaders who have an interest in enhancing access to financial services to build wealth and financial success for the current generation and generations to come. In partnership with our advisory board, the bank intends to expand its reach and deepen its impact through alliances.



Cynthia Day

(Continued on page 68)

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# The First and Fastest ‘No’ I’ve Ever Gotten

By Isaiah Thompson,  
*Founder of Tap App Deals*

A few months after I developed the prototype for my app, I felt ready to begin recruiting customers. So I put together a short list of potential clients in Atlanta that I would’ve liked to offer the app. At the time, I was still working at my day job and waiting until after quitting time would’ve been too late. The next morning, I woke up, watched my morning motivational videos, said my affirmations, and prepared to sell. When lunchtime came, I was ready. I took a deep breath, said to myself: “You got this,” and called the first number.

It went something like this:

Restaurant: So and So Restaurant, this is Alex speaking, how can I help you?

Me: Hi, my name is Isaiah Thompson, I have a mobile app that creates coupons for Bla...

Restaurant: Not interested. Thanks. \*click\*

And just like that, it was over. I was a little stunned, but I consider it 30 of the most valuable seconds in my entrepreneurial career. What I learned in that brief interaction will stick with me forever.

Earlier that year, I read all the sales books I could get my hands on, from Brian Tracy’s to Zig Ziglar’s. A couple of lessons that each book taught was that “it’s a numbers game” and that “every no gets you closer to a yes.” So, when the first call ended badly, I knew there was something positive to take from it. I was closer to a yes, but there was much more than that. In that 30-second call, I realized I needed fewer, more meaningful words. Also I needed to do a better job of catching my customers when it was convenient

for them — convenient enough where they could easily get the message and easily make a decision. You have to do the work for them. Use less words, use more impactful words, and make it so that they don’t have to do the work.

So, the next time I called, I lead with the fact that I was proposing a digital coupon that would increase traffic to their business with zero cost up front for the owner. And I got instant responses. It was in a matter of minutes. That is the whole purpose of the coupons themselves. After doing all the research for why people buy things and the psychology of the sale, there are so many barriers to getting a customer to the point of sale. When you factor in cost-saving digital coupons, they lower the barriers and they help guide customers through a sales process, from browsers to shoppers to buyers; again, reducing some of the work on the business owner and upfront costs that would typically be earmarked for marketing and promotion expenses.

Customers often say, “I love to ‘shop black,’ but I only have x amount of dollars and Walmart has it cheaper.” We get it. That’s what got me here to this point and inspired me to launch the company. I know they want to be more about our community. They love to shop black, but realistically, it is not convenient, or not as convenient as they would like. But black economics and communities, as conceptualized by visionaries from Marcus Garvey and W.E.B DuBois to Malcolm X, were built on some sort of form of trade. We’ve always developed some sort of way to keep dollars coming in and going out. Whatever we do, to move forward, it has to start economically. Somebody has to keep the lights on. There’s no way we can do anything without getting into the habit of exchanging money and ideas within our community. This is something that we can do together. **AT**

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# DEBRA CARSON



**D**ebra Carson grew up in an urban area in Chicago, Ill., attending The Boys and Girls Club literally until she was old enough to serve as a mentor in her own right. It was that beginning and what continued throughout her life with a steady flow of people extending themselves to her that seeded her passion for giving back to youth. “[People] went above and beyond any reasonable expectation to help me make connections or wise choices,” she says. And because of that Carson, the executive director of GivingPoint, has wholly devoted herself to inspiring, encouraging, and guiding youth from all socioeconomic backgrounds.

GivingPoint is a youth initiative designed to inspire a new generation of social philanthropists who want to connect and serve others in a technology-driven world — providing the resources to help them succeed. Carson manages operations and increases collaborative community partnerships and works one-on-one with students to draw out their maximum abilities as young professionals and entrepreneurs. Prior to GivingPoint, she was the executive director of the Chicago Summer Business Institute, a non-profit youth organization that provides paid internships to high school students within the finance, legal and government entities.

The National Louis University alumna and lover of line dance has more than 25 years of experience working with children and youth as an advocate, educator and cause-driven leader — serving as a member of various organizations and boards such as Image Builders Outreach where she volunteered as a teacher and mentor for teen girls at a Youth Correctional Facility.

## **AT/ What is top-of-mind in terms of an accomplishment that has constantly assured you that you are on the right path in your career?**

The random acknowledgements, updates and stories from students and parents about how I have impacted their lives ensure me that I am on the right path. From parents, I hear stories about how they’ve seen their kids change over their 10 months in the GivingPoint Institute. They talk about the shy kid who wouldn’t say anything, but is now taking leadership roles in his or her school and community.

My former youth still call me when they need a little motherly advice or have big news to share — like making partner at an investment bank or getting invited to the White House Correspondents dinner for the first time. They always attribute their adult accomplishments to their experiences in the youth programs where we met.

## **AT/ If you weren’t working in the non-profit sector with youth, what other field would you be in?**

I am passionate about workforce and economic development. I’d likely be in the public sector working with low and moderate income families, ensuring the parents and their children have the same opportunities everyone else gets.

My “day job” is working with youth, but I have also volunteered with adult women, particularly those who are rejoining society after a period of incarceration. We have to provide the tools and soft skills they need to thrive in the world they’re rejoining.

## **AT/ What community cause (outside of the work you do) is closest to your heart and why?**

The cause closest to my heart is teen pregnancy. Two of my greatest passions are early childhood education and providing social support to adolescent parents. It’s often difficult for teen parents to balance life as an adolescent while assuming the role of an adult. My desire is to provide tools, resources and opportunities to help them rewrite their own narratives and provide the best life for parent and child.

## **AT/ What bit of advice do you find yourself offering to youth most often?**

The consistent advice I offer to youth is to always stay true to themselves and never give up on their dreams. They can do and be anything their heart desires, as long as they work hard and always surround themselves with positive people, especially when heading off to college.

## **AT/ When was your last leap of faith? What did you do?**

Two years ago, my husband and I decided it was time to relocate. We were part-time empty nesters and ready for new horizons. We literally went to the teacher store, bought a children’s map, and by process of elimination started crossing out the places we didn’t want to live.

Atlanta was one of the five places we kept. We traveled to each of them, did family vacations, and Atlanta was the place that just felt right — like it was already our home.

Moving meant I had to start over both professionally and socially. But it has worked out great. I treasure the work I get to do with youth at GivingPoint and we’re building a new circle of friends. We love it here. **AT**

# MOBILE WALLETS ARE KEY TO CREATING CUSTOMER LOYALTY

Last year mobile wallet technology – like Apple Wallet and Google Wallet — was just beginning to hit the mainstream smartphone user’s radar screen. But now it’s becoming something they use on a regular basis.

Urban Airship, providers of a cloud-based mobile marketing platform, recently surveyed 2,000 consumers on how their attitudes and usage of mobile wallet technology have changed. The findings point to a rapid shift in mobile consumer behavior, including:

- More than half of those surveyed (54 percent) had already used a mobile wallet pass in one form or another.
- 69 percent said they are more likely to use customer loyalty cards if they are stored on their phone.
- Mobile Wallets is in the top four ways consumers want to be informed on sales.

Judy Chan, product manager at Urban Airship, shared a few key findings of the survey that show just how important engaging customers via mobile wallets is becoming.

## Most People Are Using Mobile Wallets

54 percent of respondents said that they’ve actually used mobile wallet. Thirty percent of respondents said they actually use it in the past week. And from looking at the accelerate exposure people are having to mobile wallets, it’s obvious these numbers will continue to grow.

Mobile wallet adoption is being driven by items such as loyalty cards, coupons, boarding passes and more very innovative use cases like sweepstakes and breaking news releases. Mobile payment apps are already natively on the phone. People are beginning to use it more. So you’ve got this central hub of information that people are now being able to access and brands are all participating in the central hub.

## Mobile Wallets are Driving Customer Loyalty

If there’s a digital version of the loyalty card customers are 69 percent more likely to actually use that loyalty card. What this means then is you’ve got a really great way of interacting with the customer on their phone, people will use it. And

the survey found that eighty-two percent of millennials are more likely to use a loyalty card on their mobile devices. So I think that coupled with what loyalty cards can lead to on the payment side really gives this entire ecosystem a lot of momentum.

And there’s very strong evidence that mobile wallets are driving higher loyalty sign ups. The survey found that 73 percent of respondents will join a loyalty program if those loyalty points are automatically updated, all through the mobile wallet. So, if you’re trying to cross that threshold in terms of loyalty acquisition the mobile wallet is a great way to do that.

## Meeting Customer Expectations for Modern Engagement

Three-quarters of respondents are looking for updates on mobile wallets. They want it. As an example if you’ve got a coupon — where it’ll automatically update to the next coupon. So again going back to the concept of how the mobile wallet gets on to your phone, from there you can really talk about the engagement rate and then the lifetime engagement of that mobile wallet pass. Because for the most part the pass will stay on the phone unless they choose to delete it. But up to 80 to 90 percent of passes are never deleted.

Getting and keeping people’s attention long enough to make them long-term customers is getting more difficult to do. But integrating a mobile wallet technology into your engagement strategy gives you a greater opportunity to make it happen. **AT**

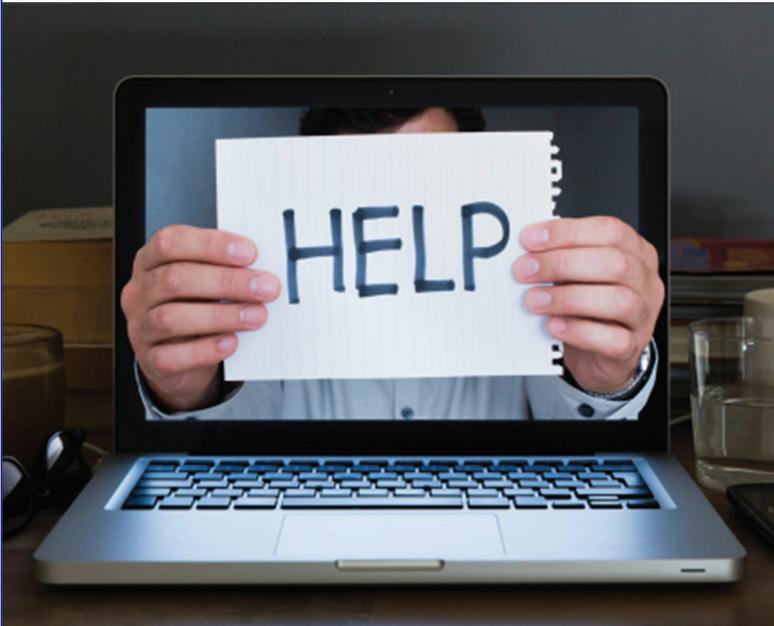


### About the Author:

Brent Leary is a partner of CRM Essentials. He is co-author of "Barack 2.0: Social Media Lessons for Small Business." You can follow him on Twitter at [twitter.com/brentleary](https://twitter.com/brentleary)



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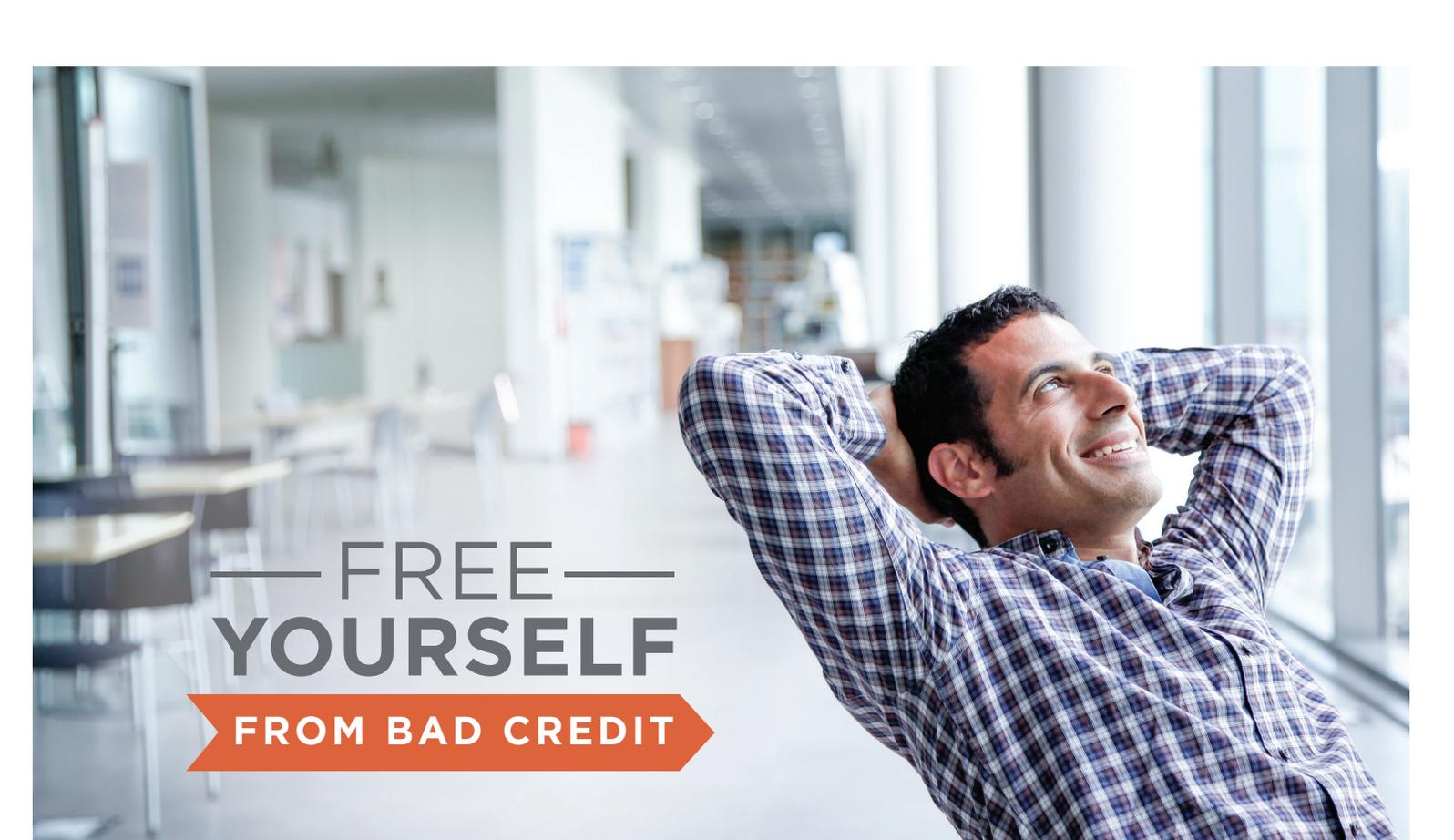
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# Leisure power

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# BEYOND SPLENDOR

By Katrice L. Mines



**B**efore I arrived at Dorado Beach, a Ritz-Carlton Reserve, I'd decided that I couldn't leave without having its Island Cobb Salad. A friend had asked me, as I was planning my trip, what I most look forward to when I travel and I admitted it was the culinary escape. Without even realizing that was top of mind for me, I'd already browsed the resort's fare between its five options for dining.

A serene sanctuary tucked away on the Puerto Rico Caribbean coast, Dorado Beach is one of those dwellings where your mood adjusts as soon as the sound of the ocean welcomes you on property. Nothing about what you'll experience has been left to chance.

From the reception area, a wide-open airy corridor, you are immediately tranquilized by a concoction of what you see and hear. The stimulation of senses is key here. While waiting for my room, I idled for lunch in a very modern, chill Encanto Beach Club Bar and Grill where the sand, breeze and view taunt you just steps from the shoreline. The Island Cobb Salad, I was assured, was an excellent choice. Medleyed corn, egg, cheese, avocado and plantain chips aside skewered grilled lobster and mango dressing — essentially, perfection. In the background, a subtle hum of good music which would shift to an ambient thump for evening diners. I was with it.

I had settled in, prepared to spend a bit of the afternoon on a sofa between the pool and Grill when my “Embajador” or butler who would attend to my every need on-property arrived to escort me through the carved out jungle. As we walked along the curvy path to a vista overlooking the eastern side of the beach, I shed all consideration of time in the balmy breeze. In my room, I straightaway opened the sliding doors to extend the space outside in from the terrace and stretched out on the chaise. I’d seen people below but somehow it was quiet; the resort’s take on guest individuality was well-achieved.



Dorado Beach, with its private residences, spa sanctuary, and harmonious sense of place that flows uninterrupted into the natural surroundings, is where you go to overload on relaxation. An intimate retreat blending Laurance Rockefeller’s novel environmental design philosophies and modern, yet minimal décor, this resort blurs the boundaries between outside and in, creating an open-air enclave that embraces the natural splendor and diverse culture of an unspoiled corner of the world. From the dedicated butler appointed to create an experience tailored to your needs, to the lush indulgent spas, dining experiences and adventurous recreational prospects, the resort is clearly designed to allure the world’s most discerning travelers. It’s not often you’re treated to the option of an indoor or outdoor shower. The choice isn’t difficult.



### *Hands-On:*

Spa Botánico, its five-acre spa set within a fragrant pineapple garden, could almost singularly define the experience of being away here. Inspired by nature to impart a holistic sense of well-being, the refuge pairs local Puerto Rican ingredients with indigenous soothing traditions performed in the most unique of spa settings for a full sensory experience. Body scrubs are blended in the spa's kitchen, combining Coconut Oil, Shea Butter and healing ingredients indigenous to the island. This integration with the natural world is reflected in its fresh and unique offerings which take place entirely outdoors within a lush, private garden setting. For me, the Coffee and Clove Scrub – a revitalizing treatment using caffeine, sugar and the essential oils found in cloves to exfoliate, remove impurities and leave the skin feeling soft, refined and moisturized.

### *Beyond the usual:*

Though I wouldn't peg myself as adventurous, the lure to get out on the water of its swimmable beachfront is almost inescapable. And so I ventured out in a combo-kayak with a guide stopping to explain the geology of the surrounding mountains, the sea grass beds and marine life below. My first-time kayaking nerves were for nothing as the water was calm for quite a relaxing hour spent paddling out from the shore. If in fact you crave adventure, however, there are options like kitesurfing, paddle boarding, windsurfing and sailing.

In the early evening, when the air is soothing and the sun has set, you will note movement throughout the pathways where you've felt almost completely secluded in other moments. You see families and couples alike heading to dinner at Mi Casa by José Andrés for a menu of tapas and featured meals that focus on Puerto Rico farm-fresh ingredients, flavorful unions and a novel signature style; and you very well may meet them on your stroll back in for the night. And the next day, in this retreat where time stands still, it is your pleasure to do it all again. **AT**

# THE LOOKOUT

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# 2017 CADILLAC XT5

## Crossover King

By Brian Armstead



Fogo Island, Newfoundland, is an idyllic place, perched as far to the Northeast as you can go in North America. Study the history of the island, and you learn what grit and tenacity are all about. Drive around the island, and you'll see old, waterfront buildings that used to process what was the island's economic mainstay, cod. Today, crab and lobster provide livable incomes.

The history and economy of Fogo Island bears a resemblance to the history of one of America's once storied automakers — Cadillac.

During the 1930s, Cadillac built cars that were considered among the best in the world. Study the current history of Cadillac, and you'll see the same grit and tenacity we saw on Fogo Island during a media test drive, as the marque attempts to retake the luxury segment crown.

DeVille and Fleetwood are names from Caddy's past. ATS, CTS, XTS, Escalade, CT6, and XT5 are today's nameplates.

Look no further than the impressive 2017 XT5 Crossover if you want to drive in full luxury, traverse off-road with optional All-Wheel Drive and desire safe, reliable, hi-tech transportation.

When you compare the XT5 to the popular SRX it replaces, Cadillac wisely took the best of the SRX and made the rest even better.

Stylewise, the "Waterfall" treatment allows the headlamps and tail lamps to sensuously flow from fender into bumper, and combined with LED lighting, provides a dramatic look.

Inside, cut and sewn leather covers seats and parts of the dashboard, melding with metal trim and tastefully placed wood trim. If you compare old to new, you'll immediately notice the console mounted transmission shift lever is centrally placed in the SRX, but left of center in the XT5. The configuration works well should you want to manually row the new "Electronic Precision Shift" 8-speed automatic tranny. Below the center console, useful space has been carved out to store electronics or other goodies.

On the road, the XT5 delivers solid performance from a 3.6-liter V6. A "real-time" damping suspension monitors road and vehicle inputs, ensuring a smooth ride. And the XT5 has selectable driving modes: Touring Mode for everyday driving; Snow/AWD Mode for inclement weather; and Sport Mode for highway sprints.

Choose from several options and option packages to personalize your XT5. My favorite is the rear view mirror camera, which gives a "live" view of what's behind you. Very impressive.

XT5 prices start at \$38,995. **AT**



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# WEEKENDER

## BEAUTY ON PEACHTREE



There's nothing on Peachtree Street like it — which is precisely why Jon'Ric International staked out the location — specifically, the former Macy's building at 200 Peachtree Street — to address the “famine of beauty” and grooming options in the lower downtown corridor with the Jon'Ric Luxury Salon and Wellness Spa. Take full advantage of its one-stop shop formula for head to toe beauty, and leave prim, proper and ready for the weekend.



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# BLISSBEHAVIN' ALONG THE AMALFI COAST ITALY

By Regina Lynch-Hudson  
Photography by Courtland Bivens III



Cliffside, Amalfi Coast

As any well-trodden traveler can attest, no view rivals the visual climax of caressing the clouds of Italy's Amalfi Coast — one of the world's most famed drives. The legendary stretch of coastline in southern Italy marks an unmatched destination where the sparkling Mediterranean kisses the sky. Hair-raising turns on a narrow curvaceous road reveal jagged cliffs plummeting dramatically into the ink blue sea. Marveling at the dizzying panorama, I mounted steep rocks to pose atop dangerously high ledges.

Every towering vantage point of the Amalfi Coast unveils dazzling little villages springing from the bluffs; among its most frequented — Amalfi, Positano and Sorrento — each a gem unto itself. A sporadic spray of boutique hotels and quaint resorts sit daringly perched along the majestic coast. The zesty aroma of lemon orchards, olive groves, and spicy orchids spike the air — a fragrance that intoxicated me into thrill-seeking abandon.



The Amalfi Cathedral



Lemon vendors dot the Coast

**Cave Cuddling:** In a rowboat inside the Emerald Grotto (Grotta dello Smeraldo), my husband and I came across an underground cave glimmering with turquoise water. The partially sea-submerged Grotta, an obligatory pit stop, is reachable from Amalfi Drive (formally Strada Statale 163), the main artery of the Amalfi Coast. Guests access the Grotto by elevator, which transports you down into the cave, where you board boats for a surreal voyage.



Cave Cuddling, the Emerald Grotto

**Amalfi:** Settled into the mouth of a deep gorge, at the base of Monte Cerreto, the village of Amalfi is a settlement of barely 5,000 residents. A stroll in the seafront town opened doors to splendid old-world architecture. Amalfi's cathedral, its grand focal point, harbors the esteemed remains of St. Andrew, Jesus' first disciple. After a staggering 62 steps to the top of the Amalfi Cathedral, I stopped to admire the North African Moorish style façade, to meditate — and to rest.

**Panoramic Positano:** The most celebrated hillside hamlet along the entire Amalfi Coast is post-card perfect Positano. Like a dream that you don't want to wake up from, Positano is a marvelous maze of steep streets and steps leading to cafés, boutiques and villas that are literally carved into the voluptuous landscape. As the breathtaking 'heart of the Amalfi Coast', Positano boasts the region's unrivaled backdrop. An ideal headquarters whilst exploring the Coast is Positano's Reginella Hotel (<http://www.reginellahotel.it/en/>) — another drip in the bucket of fulfilling my Bucket List: visiting every hotel that sports a derivative of my name. An added enticement? Reginella Hotel is a few steps from the aquamarine beach.



**Sweet Sorrento:** Scouting for handmade music boxes — Sorrento's famous tradition — marked a melodious ending to a weeklong adventure, I wandered Sorrento's medieval township, a trail of shops selling Italian leather goods, lacework and embroidered linens.

**Lemonicious:** No one visits the Amalfi Coast without indulging in gastronomic delights that utilize the lemon as a starring ingredient. Mammoth-sized lemons are a mainstay feature at roadside fruit stands, taverns and restaurants. From the ever-popular limoncello, a lemon-liquor, to lemon risotto and other cuisine choices, lemony dishes are prevalent on menus. Our favorite Amalfi Coast eatery, the La Sponda at Le Sirenuse hotel ([www.sirenuse.it](http://www.sirenuse.it)) won us over with its prawns with lemon marmalade. **AT**



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*"With this being my last year as a scholarship recipient, I am going to take everything I've learned from Ms. Mary, as well as other recipients, and use it to push me through life and its' endeavors. Being a part of SWM has inculcated a sense of purpose that will embrace lifelong learning."* - **Brittany, Scholarship Recipient**





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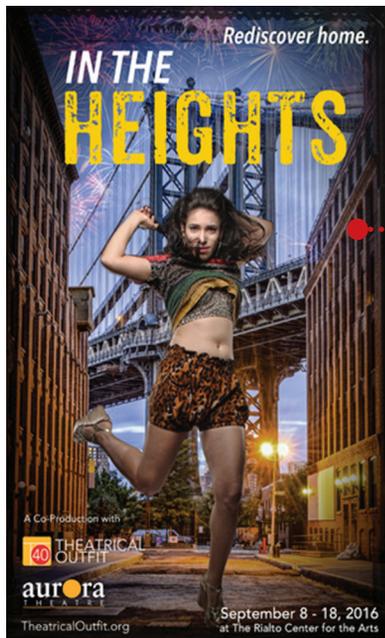
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# SheaMoisture's #BreakTheWalls Casts a Spotlight on the Beauty Aisle

by Katrice L. Mines

**R**ichelieu Dennis is coolly confident; so laid back that even when you're talking with him about one of his greatest passions in life, you feel as if you're hearing him recite a recipe for his favorite dish. It's a gift that is well reflected in the brands he's brought to the marketplace.

Born in Liberia, the Sundial Brands CEO came to the United States to attend Babson College. However, when he graduated in 1991, he was unable to return to his homeland because of civil war. Driven by his passion for entrepreneurship and sustained by a vision to fill unmet consumer needs, Dennis partnered with his best friend, Nyema Tubman, to pursue a bold concept: address skin and hair care issues traditionally ignored by mass market companies. Drawing from deep traditions born out of his family's roots in Africa and passed down to him from his grandmother, Dennis incorporated four generations of recipes, wisdom and cultural experiences into natural bath and body care products, co-founding Sundial – the parent company of SheaMoisture, Nubian Heritage and Madame C.J. Walker Beauty Culture with his mother – Mary Dennis – and Tubman.

**AT** recently caught up with Dennis to talk about his brand's success in the beauty market and SheaMoisture's #BreakTheWalls campaign – a transformative and revolutionary multimedia effort to highlight the divisive constructs of beauty and move towards the inclusive shopping experience that all women deserve. The first phase includes a 60-second short film, a 30-second spot, #BreakTheWalls digital and social assets and behind-the-scenes footage that highlight everyday women and beauty vloggers raising their voices to ask one simple question: "Why is our beauty not reflected in the beauty aisle?"

## How do you stay relevant in the marketplace?

As long as we're focused on what a woman needs throughout her life stages, I think we're fine. As women go through life, what her needs are when she's 19 and what they are at 25 are different. Her hair changes, her



body changes ... So she's constantly changing along with her life. And so where we focus, is how do we service her around all of her need states and where she is at a particular stage without judgement. I think that's sort of been a big competitive advantage for us. Two – I think there's also a credibility and authenticity issue with brands that wake up one day ... and, you know, five years ago they couldn't care less about their black customers and they put our crap, and now they're coming up with new brands or changing to go after what they see as a trend. And so I think because we've been so dedicated and committed, and focused – consumers aren't stupid. They understand what this is and I believe we've gotten a lot of support based on that. The third thing is we've really invested in growing our business. What we've done is said, in order to compete and grow we need to plow back everything that we can into growing and competing; everything from building teams to help us scale the business to partnering with retailers on programs that drive the business; and being very strategic with where we spend our resources. So, you put those three pieces together and I think that's what's continuing to lead us. We've always looked at ourselves as a platform from which our consumers have a voice and staying true to that consumer means that we're here to have the hard conversations about what needs to happen in order for her to move forward in her own beauty, and owning her own identity, and not allowing others to own that identity for her.

## What is your research base like? What is your process like for bringing a new product to the marketplace?

Just listening to her ... What is she doing? What does she want? What is she missing? Why does she want it? What are her challenges – both her physical hair challenges as well as her psychological challenges in how she's being perceived in the world? And taking that and incorporating all of it into our formulations, into our messaging, into our communications with our retail partners. It's really just focused on her.

## #BreakTheWalls seemed organically next ... How did it come about?

I consider myself a guy who runs a company, who cares about what they do. And if you care about what you do and you care about the people who do it then you have to speak the truth. And #BreakTheWalls was just about speaking the truth. We didn't say anything in #BreaktheWalls that black women haven't been saying for the past 40 years. Whether or not they recognize it ... because a lot of the feedback was "wow, I didn't even realize that. But, now that you say it, I get it. Or, "me and my girlfriends have been talking about this for years and we just figured yeah, that's the way that it is." So you have varying views of what women want, but overwhelming what they want is access to great product. They want it to be affordable and they want to have an incredible shopping experience. And what you find with the current shopping structure is not only is it limiting ... Because if you think about it, if you walk into a store – even if you have an

ethnic space – and all you can have access to is four feet of product, there's no way you're going to be able to find all the things you need in four feet. It's just not possible and its part of thinking that made it impossible for women with natural hair to find products three years ago. What it said was, we only have four feet and the majority of these women are relaxed so we're just going to sell relaxers and all the products to support relaxers. Now you have many women going from relaxed to natural, and you go into the store and can't find your relaxed product. So, the pendulum has swung. What about saying, let's put these products in the store based on the need state so that I can find product that speaks to me ... that's made for me, and I can vote with my dollar. So #BreakTheWalls is really about giving us

the freedom to not be confined by all of these other psychological or business infrastructures. But, saying, I deserve to have what I need in the store, and I need to not be told that my form of beauty is not beautiful.

**How do you keep your team inspired to keep being fresh and bringing relevant products to the market?**

We want people to work with us that care about this mission ... that care about taking care of women, and that really care about seeing these societal walls broken. So, when we're looking for people, we're looking for those who have a passion around that. We're interested in people who really care about the consumer that we're serving, that live the lifestyle of the people that we're serving

and who take a sense of pride in seeing the change that we're bringing. If you're doing that, it's very easy to keep the values alive and to keep people working towards those values. Culture is extraordinarily important to any business; you have to have a strong culture to go against these norms because it's not easy to do. Over time as people understand, then you start to really feel the pride in the change that you're bringing.

**What's next?**

Next for us is always continuing to do what we do and that means we're going to be disruptive. We're going to bring different things to the market that focus on the needs of the consumer but in a disruptive way. Next for us is always an evolution. **AT**

## CLARISSA MYRICK-HARRIS, PH.D., has been named provost and vice president for academic affairs at Savannah State University.



**M**yrick-Harris joined SSU from Morehouse College, where she served as associate provost for pedagogical and curricular initiatives and a tenured professor of African American Studies. She had previously been the dean of the division of humanities and social sciences — the first woman appointed as an academic dean at Morehouse College.

Prior, Myrick-Harris spent five years at the UNCF Institute for Capacity Building as the founding director of the Curriculum and Faculty Enhancement Program and during the latter two years as interim executive director of ICB.

"Dr. Myrick-Harris' exemplary record as a professor, scholar, historian and administrator will be an asset as she takes the helm of the academic units at Savannah State University," says Cheryl D. Dozier, Savannah State University president. "She is well prepared for the responsibilities of the office, and I am confident she will provide effective leadership for our faculty, staff and students."

Established in 1890, Savannah State University is the oldest public historically black college or university in Georgia and the oldest institution of higher learning in the city of Savannah.

Myrick-Harris earned a bachelor's degree in English from Morris Brown College, a master's degree in news editorial journalism from

The Ohio State University and a doctorate in American studies from Emory University. She has taught journalism, literature, history, news writing and African-American culture. While focused on liberal arts in her teaching, Myrick-Harris has been involved in community efforts to preserve history — serving as chair of the Georgia National Historic Register review board, curator for the APEX Museum, consultant for the National Park Service's Tuskegee Airmen oral history project, and co-curator of the 1906 Atlanta Race Riot exhibit for the Martin Luther King, Jr., National Historic Site. As well, she has successfully written numerous grants funded by such organizations as The Bill and Melinda Gates Foundation, The Ford Foundation, the MacArthur Foundation and others. She has also produced several articles and lectures.

"I am excited about enhancing the successful academic programs and developing innovative initiatives to ensure that our graduates continue to be fully prepared for the ever-evolving 21st century global workforce," Myrick-Harris says. **AT**



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## THE SHUCK STOPS AT STK WITH SEASONAL OYSTER CHOWDER

I grew up with the influence of mostly women, who could all hold their own in the kitchen. While we ate chicken, salmon, oxtails, potatoes, rice and more during my childhood, we rarely ventured outside our culinary comfort zone, and always stuck to ingredients we knew and were comfortable with.

When I went to culinary school in New England, I was exposed to all new foods, ingredients, and ways of cooking and eating. Of course, while I was there I fell in love with New England clam chowder! I would eat it wherever I went and if it was on the menu, I was ordering it. Period. It was comforting and filling. You can't go wrong with bacon, potatoes, and cream! I officially became a clam chowder fanatic.

This recipe, which is a seasonal special at STK Atlanta, is my spin on classic clam chowder and uses freshly shucked oysters instead of clams. The recipe can be used as a sauce to accompany fish or just eaten as a delicious soup before a meal. Enjoy this at home, or stop by and see us at STK.

### OYSTER CHOWDER

#### INGREDIENTS:

2 LB yukon potatoes (peeled, small dice)	2 cups clam juice
1 LB celery, small dice	2 qt heavy cream
1 LB yellow onion, diced	1 LB shucked oysters (chopped)
1 LB bacon, diced	1/4 LB butter, unsalted
1 BUNCH fresh thyme (picked, chopped)	1/4 LB all-purpose flour
	salt & pepper to taste

#### METHOD:

- Melt butter in medium sized pot. Add bacon and cook on low until slightly crisp and browned.
- Add onions, celery, and thyme. Cook until translucent and tender. Add flour and stir until the flour and butter mix and you have a clumpy mixture (a roux). Cook the roux for 1 minute or until lightly golden brown. Add the clam juice & potatoes and reduce the clam juice by half.
- Add heavy cream and let the chowder come to a boil. Lower heat and simmer 4-5 minutes until thick. Fold in oysters and season with salt & pepper. Garnish with a nice piece of bread.

#### VISIT STK ATLANTA:

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*Executive Chef Andrae Dinkens is heating up the kitchen at STK. Whether he's serving signature favorites or seasonal Southern-inspired dishes, he's become known for serving innovative and honest cuisine at STK's Midtown location that artfully blends the modern steakhouse and chic lounge into one.*

# Sole Searching

For serious golfers in need of a new pair of athletic sneakers – your search is finally over. Recently hitting the market, the **Adidas Tech Response 4.0 Golf shoes** provide golfers with comfort that complements their game. The shoe features lightweight and breathable performance materials for increased flexibility and comfort, which help to reduce fatigue and enhance energy for maximum performance. The key features include exclusive ThinTech low profile sole technology that brings the foot closer to the ground for improved stability, balance and power transfer. **Adidasgolf.com** lists each pair, ranging in color from white, metallic grey, and black, for **\$60**.



## THE BIG PAYBACK

*(Continued from page 41)*

"As we continue to move our bank forward in an ever-changing marketplace, we wanted to include a new, younger set of thought leaders to help us better serve our customers and communities in ways that are consistent with the 21st century banking customer," says CTB president of CEO Cynthia N. Day of the group that started to take shape in her mind two years ago.

"I felt like we could do a lot of things and put a lot of things in place, but we could miss it. So why not go and ask the people that are our future generation? This past year, we spent some time putting the infrastructure together as far as our thoughts and who it was we wanted to target, and what we wanted to accomplish and it was birthed."

The NGAB members represent local businesses, non-profit and educational organizations that strengthen the Atlanta community. Vonetta Y. Daniels, president and CEO of VYD and Associates, was attracted to joining because of her commitment to corporate citizenship and the unique opportunity it presented to support a historic, community-based, black-owned financial institution with an important legacy, she says.

"I have a background in financial services and management consulting. I worked in banking operations and IT for Wachovia, I was a consultant with PwC supporting FDIC on bank closures, and I was an executive at SunTrust in both IT and Corporate Finance. Having the opportunity to leverage that to impact the future of CTB feels like a calling."

And that, essentially, is the sentiment CTB senior executives aimed for in considering how to fortify the institution for next.

"We started these conversations by establishing the advisory board through what we're already doing in the community. The more awareness that we get, the greater the impact we can have. That's why I say the timing was perfect," Day says.

CTB has multiple account options that are well aligned with its competitors in the marketplace – from CTB Direct – a direct deposit-required solution for those who want to eliminate monthly fees and minimum balance requirements to the CTB Advantage NOW Checking Account which offers an account where you can earn competitive interest as well as enjoy the convenience of an array of other banking services. Already "in the mode and the mindset" to grow, Day says the social media upwelling couldn't have come at a more optimal time.

"When this came through, I think our team was mentally ready for this challenge and this time. It's expanded and stretched us as it would any company that goes through an immediate spurt like this. You can always think you're prepared but that's a good stretch to have. I'll say it's like an adolescent when they're going through a growth spurt, you've got a little pain but the end result is that they're growing."

And at the very bottom line, likely atop of most factors that have bolstered the bank's longevity, CTB is driven by the connection to its customers; always has been, always will be. According to its president, CTB continually monitors the services offered by both comparable community banks and those in the big bank market to make sure they remain competitive. "So if you look at a baseline account, and there's also other accounts, we do nothing differently than our biggest competitors. The deeper the wallet share ... the number of solutions that you allow us to provide, the more we can be able to waive fees."

She continues, "We are relationship people. A person has to weigh that cost benefit from a \$2 ATM fee if you're outside of the country or outside of the network versus being a community bank where we're committed to the community and committed to our customers. We desire a relationship with our customers."

Daniels is hopeful that the community's commitment to supporting its own will this time stick.

"My personal hope is that from this tragedy we as a human race have a renewed reminder of our responsibilities to educate and empower underserved communities, highlight the contributions of Black people and disadvantaged people to the American story, and specific to CTB – bring a renewed focus on the need for financial education, financial literacy and stability as necessary for current and future generations." **AT**



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