

MARCH 2021

# CREATING

YOUR SEAT AT THE

*Table*

HOW TO BUILD  
GENERATIONAL  
**WEALTH**

WOMEN  
WHO ARE  
MAKING  
**HISTORY**

KEYS TO  
YOUR  
FINANCIAL  
**FREEDOM**

*Nykolé*  
**WYATT**

THE ART OF BUILDING WEALTH  
THROUGH REAL ESTATE

*a magazine for the growing entrepreneurs*

# CREATING YOUR SEAT AT THE *table*

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**Dr. Ashley Little**  
*Editor-In-Chief*



# CREATING YOUR SEAT AT THE *Table*

## A LETTER FROM OUR EDITOR-IN-CHIEF

Welcome!! to Creating Your Seat At The Table Magazine I am super excited to bring another amazing platform to you. This magazine will provide content geared toward spreading awareness and helping change the narrative. This issue will feature sections such as Black Wall Street, Women Who Are Making History, Authors On The Rise, Entrepreneur Spotlight, and much more. This online and in-print magazine was created with the Entrepreneur/Authorpreneur/Mompreneur/Celebrity/Influencer in mind.

It is important for us to build our own tables and create room for others at the table. It is important for us to use our voices and share our stories to help someone else along the way. A successful leader reaches back and help others which is the definition of true success. This magazine will feature experts throughout the world nationally and internationally who are doing great things and are making great change in their respective industries. It's time to **CREATE YOUR SEAT AT THE TABLE!!**

We can ALL WIN!!!

### Dr. Ashley Little

*CEO/Editor-In-Chief*

Creating Your Seat at The Table Magazine

## A LETTER FROM OUR ASSISTANT EDITOR-IN-CHIEF

Dearly Beloved Reading Audience,

I'm so excited to be a part of the Creating Your Seat at The Table editorial family. Ashley has put together what I would dare to define as a "masterpiece" of a magazine. From the writers, to the featured articles, even down to the sponsors, EVERYTHING was meticulously orchestrated to bring you the BEST for your eyes to behold! The goal is to always provide you with life changing content that will cause you to level up and take ACTION in each area of your life! No more living mediocre!

Please be on the look out for how you can partner with the Creating Your Seat at The Table movement and become a published author, start a profitable business, get amazing inspiring products, or get coached by Master Coach Dr. Ashley Little herself.

We are living in the best of times and worse of times. However, I do believe we are in a time that our ancestors would be proud of us. It's true, "If we fight, we WILL win!"

Be encouraged! Stay FOCUSED! The best is YET to come!

See You at The Top,

### Dr. Jessica L. Mosley

*Assistant Editor-In-Chief*

Creating Your Seat at The Table Magazine



**Dr. Jessica L. Mosley**  
*Assistant Editor-In-Chief*



Meet  
**DR. ASHLEY LITTLE**  
 CHIEF EDITOR

**Dr. Ashley Little** is The CEO/Founder of Ashley Little Enterprises, LLC which encompasses her Media, Consulting Work, Writing, Ghost Writing, Book Publishing, Book Coaching, Project Management, Magazine, Public Relations & Marketing, and Empowerment Speaking. In addition, she is an Award-Winning Serial Entrepreneur, TV/Radio Host, International Speaker, Keynote Speaker, Media Maven, Journalist, Writer, Host, Philanthropist, Business Coach, Investor, Advisor for She Wins Society and 12X Best Selling Author. As seen on Black Enterprise, Sheen Magazine (Print and Online), Voyage ATL, Fox Soul TV, NBC, Fox, CBS, BlackNews.Com, Vocal, Medium, Hustle and Soul, BlackBusiness.com and many more.

She is a proud member of Delta Sigma Theta Sorority Incorporated, and a member of Alpha Phi Omega. She is very involved in her community, organizations and non-profits. Currently, she is the Co-Founder of Sweetheart Scholars Non-profit Organization 501 (C-3) along with three other powerful women. This scholarship is given out annually to African American Females from her hometown of Wadesboro, North Carolina who are attending college to help with their expenses. Dr. Little believes it takes a village to raise a child and to never forget where you come from. Dr. Little is a strong believer in giving back to her community. She believes our young ladies need vision, direction, and strong mentorship. She is the CEO/Founder/Visionary of The HBCU Experience Movement, LLC the first Black-owned company to launch books written and published by prominent alumni throughout the world who attended Historically Black Colleges & Universities. As authors, they share a powerful collection of stories on how their unique college experience has molded them into the people they are today. Our company's goal is to change the narrative by sharing Black stories and investing financially back into our HBCUs to increase young alumni giving and enrollment. Dr. Little is also the Editor and Chief of Creating Your Seat At The Table International Magazine and Writing and Publishing Coach for the WILDE Winner's Circle.

She is the Founder and Owner of T.A.L.K Radio & TV Network, LLC. Airs in over 167 countries, streamed LIVE on Facebook, YouTube, Twitter and Periscope. Broadcasting and Media Production Company. This live entertainment platform is for new or existing radio shows, television shows, or other electronic media outlets, to air content from a centralized source. All news, information or music shared on this platform are solely the responsibility of the station/radio owner. She is also the Owner and Creator of Creative Broadcasting Radio Station the station of "unlimited possibilities" and Podcast, Radio/TV Host. She is also one of the hosts of the new TV Show Daytime Drama National Syndicated Television Show which will be aired on Comcast Channel 19 and ATT Channel 99 in 19 Middle Tennessee Counties. It will also air on The United Broadcasting Network, The Damascus Roads Broadcasting Network, and Roku. She is CEO/Founder/Visionary Author of The HBCU Experience Movement LLC and CEO/Founder of Little Publishing LLC.

Dr. Little is a 12X Best Selling Author of "Dear Fear, Volume 2 18 Powerful Lessons Of Living Your Best Life Outside Of Fear", "The Gyrfriend Code Volume 1", "I Survived", "Girl Get Up, and Win",

"Glambitious Guide to Being An Entrepreneur", The Price of Greatness, The Making Of A Successful Business Woman, and "Hello Queen". She is a Co-Host for The Tamie Collins Markee Radio Show, Award-Winning Entrepreneur, Reflection Contributor for the book "NC Girls Living In A Maryland World, Sales/Marketing/Contributing Writer/Event Correspondent for SwagHer Magazine, Contributing Writer for MizCEO Magazine, Contributing Editor for Shels Magazine, ContributingWriter/National Sales Executive for Courageous Woman Magazine, Contributing Writer for Upwords International Magazine (India), Contributing Writer/Global Partner for Powerhouse Global International Magazine(London), Host of "Creating Your Seat At The Table", Host of "Authors On The Rise", Co-Host Glambitious Podcast, Partner/Visionary Author of The Gyrfriend Code The Sorority Edition along with The Gyrfriend Collective, LLC and CEO/Visionary Author of The HBCU Experience The North Carolina A&T State University Edition. She has been on many different Podcasts, TV Shows, Magazines, and Radio Shows. Lastly, she has received awards such as "Author Of The Month", The Executive Citation of Anne Arundel County, Maryland Award which was awarded by the County Executive Stuart L. Pittman, Top 28 Influential Business Pioneers for K.I.S.H Magazine Spring 2019 Edition. She has been featured in SwagHer Magazine, Power20 Magazine Glambitious, Sheen Magazine, All About Inspire Magazine, Formidable Magazine, BRAG Magazine, Sheen Magazine, Front Cover of MizCEO Magazine November 2019, Front Cover for UpWords Magazine October 2019 Edition, Courageous Woman Magazine, Courageous Woman Special Speakers Edition November 2019, Influence Magazine, Featured/Interviewed On a National Syndicated Television Show HBCU 101 on Aspire TV, Dynasty of Dreamers K.I.S.H Magazine Spring 2019 Edition, Dynasty of Dreamers K.I.S.H Magazine September 2019 Edition, Front Cover of Courageous Magazine December 2019, Front Cover of Doz International Magazine January 2020, Top 28 Influential Business Pioneers for K.I.S.H Magazine, Power20 Magazine Glambitious January 2020, Power20 Magazine Glambitious February 2020, Featured in Powerhouse Global International London Magazine March 2020 edition, Featured in National Boss Magazine October 2020 Edition, Featured in Sheen Magazine February 2020 as one of "The Top 20 Women To Be On The Lookout For In 2020, BlackNews.com, BlackBusiness.com, Front Cover She Speaks Magazine August 2020, Front Cover National Boss Magazine November 2020, BlackNewsScoop.com, Awarded National Women's Empowerment Ministry "Young, Gifted, & Black Award" February 2020 which honors and celebrate women in business such as Senior Level Executives, Entrepreneurs and CEO's below age 40 for their creativity and business development. Featured in National Women Empowerment Magazine 2020, Featured in Black Enterprise 2020, Featured on Fox, NBC, CBS 2020, Featured/Interviewed on National Syndicated Television The Black Report on Fox Soul TV, Front Cover for National Boss Magazine 2020, Speaker at The Black College Expo 2020, Speaker for Creative CEO's summit January 2021, International Speaker for Living Your Dream Life Summit 2021, Speaker for Elite Business Women Powershift Conference 2021, Keynote Speaker/Host/Panelist for The Bella, The Brand & Her Bag Wealth Summit 2021, Speaker for The Unstoppable You Summit January 2021, Speaker for Marketing Mastery Summit for Glambitious 2021, Speaker for Crown Yourself Conference January 2021, Featured in Sheen Print Magazine 2021, Speaker at Door Dash Virtual Black History Month Celebration, Speaker for Day Of Aggie Generations with North Carolina A&T State University, 2021 Woman of Black Excellence Honoree, Guest/Speaker on podcast The Happy Hour Show, Speaker for the Phoenix Jack & Jill HBCU Author Showcase, Guest/Speaker on The JMosley Show, Contributing Author for "Prayers For The Entrepreneurial Woman Book", Speaker for Creative Con, Recognized as one of Today's Black History Makers, Speaker at From Paper to Profits conference, Press Conference/Press for "Don't Waste Your Petty" Movie as well to name a few.

Dr. Little received her undergraduate degree in English from North Carolina A&T State University. Next, she received her Master's Degree in Industrial Organizational Psychology. She has received her Doctorate in Humanitarian and Leadership as well. Dr. Little is a mover and shaker and she continuously pushes herself to be better than she was yesterday. She gives GOD all the credit for everything that has happened in her life. She has strong faith and determination to be great. She believes her only competition is herself. Her favorite scripture is Philippians 4:13 "I can do all things through Christ who strengthens me".

# Contributing WRITERS



*Airielle Vincent*



*Angel Riley*



*Bailey Reese Moore*



*Dr. Cozette White*



*Dr. Leslie Hodge*



*Dr. Tiffany Taft*



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*Srebrenica Lejla*



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*Nancy Dozier*



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*Nykole Wyatt*



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*Dr. Jasel Martin*



*Frances Ann Bailey*

# CREATING YOUR SEAT AT THE *table*

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## CREATING YOUR SEAT AT THE TABLE

March 2021

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THE WOW FACTOR  
**NYKOLE WYATT**

Written By: Dr. Ashley Little

*Nykole Wyatt empowering people with generational wealth through buying and selling of real estate.* With her luxury real estate firm, Kole's Keys Real Estate, Nykole creates avenues for anyone wishing to obtain property, create legacy, or sell real estate at maximum profit. Nykole and her team offer services with the "WOW Factor" through honesty, integrity, and client-centered attention. Her new show "Ask An Agent", she answers questions many people may have before investing in their real estate journey providing insight to your property needs.

**Who is Nykole Wyatt?**

Nykole Wyatt is first and foremost a God-fearing woman. She is a daughter, a sister, a niece, an auntie, an author, an entrepreneur, speaker, teacher and legacy builder. Yasss, she is a phenomenal woman!

**Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?**

Being a business owner simple means autonomy to me. It means sacrifice. It means pride in something that someone else cannot take away unless I give it to them. As an entrepreneur my mindset is “if it is to be it is up to me”. I worked hard for years building someone’s else’s business and dreams. Now it’s time to that for myself.

**Who has been your greatest influence in business and why?**

There have been so many women and men that I have learned about business from over the years, whether it was directly or indirectly. People like Lisa Nicole Cloud, Steve and Pasha Carter, Dr. Shekina Farr Moore, Dr. Eric “ET” Thomas, Quiana Dixon, Jamal S. Mention, Kevin Gray and the late George Williams just to name a few. Collectively these individuals have shown me what to do in business and what not to do in business and I am still learning from them and so many more individuals; too many individuals to continue to name. So, for me it is hard to say that one had the “greatest” influence. I’m constantly inspired for growth, development and improvement through everyday events, heck through everyday life. John Frederick Demartini once said, “Wisdom is looking back at your life and realizing that every single event, person, place and idea was part of the perfected experience you needed to build your dream. Not one was a mistake.” I’m out here building my dream, by serving and helping others achieve their real estate dreams.

**Nykole, you are the CEO/Founder of Kole’s Keys Real Estate please tell readers more about your company and your services?**

Kole’s Keys Real Estate is your key to all things real estate. We are a luxury full service real estate firm here to serve you. We assist anyone that has a desire to own real estate achieve that goal and we assist anyone looking to sell real estate, to do so while maximizing their profits.

*We do this by:*

1. Maintaining a work life freedom that keeps clients at the forefront of what we do.
2. Providing a real estate experience that exceeds the “wow factor”

3. Maintaining honesty & transparency throughout all transactions, while ensuring client satisfaction.

4. Upholding local, state and national laws while remaining ethical

5. Continuing our personal and professional growth for continued excellence

Our core values are honesty, integrity, commitment, diversity, client-centered focus, respect and laughter. Here at Kole’s Keys Real Estate, we are firm believers in God and we live by the words “do unto others as you would have them do unto you,” and with those words at the forefront of every move we make, it allows us to effectively serve our clients’ wants and needs so that they feel like they are the only one that matters. We are honest, great communicators, active listeners, superb negotiators, endlessly patience, clear, concise, knowledgeable, solution-oriented individuals, self-motivated and laced with persistent and consistent passion to help others.

**Please tell readers about your new show “Ask An Agent”, and how they can be a guest and support?**

Oh, my goodness...Yes, I have started a new show called “Ask An Agent”. It gives people the opportunity to ask questions about real estate without feeling like that have to be obligated to work with me or anyone else. We discuss and answer questions on topics on home ownership, real estate sales, being a licensed real estate agent and pretty much all things real estate. I want to be the go to person for knowledge when it comes to real estate. I’m not professing to know it all which is why, you will see mortgage lenders, mortgage underwriters, people in the financial services industry, influencers, therapists, insurance agents, network marketers, news reports, radio personalities, authors, entrepreneurs and even other real estate agents appear on the show. I may even do a couple shows with past clients and investors. The key is to ensure people are being educated about “all things real estate”. Real Estate is not just about buying a home. It’s about sustaining that home, upgrading, downgrading, community development, legacy building and so much more.

To be a featured guest just contact me at the contact info listed at the end of this article. We will talk and if it’s a good fit, you’ll get added. Now, the calendar is filing up quickly so reach out to me soon.

**Please share with readers why “ownership” is so important and why it is the key to generational wealth?**

In April of 1968 the Fair Housing Act was signed into law which outlawed housing discrimination based on race, color, religion, and national origin. Even so if you research



the rate of home ownership of African American's is still despairingly lower than our Caucasian counter parts. In fact, according to Forbes "73.1% of white American owned homes as of second quarter of 2019, a record low of 40.6% of Black American had achieved homeownership and 46.6% of Hispanic Americans.

Ownership is so important because I believe it leads to generational wealth. According to the dictionary, the definition of wealth is "an abundance of valuable possessions or money." What home is not valuable? That's rhetorical question by the way.

My point is, since a home is a valuable possession, it leads to wealth building of which upon one's death, that wealth is transferred, to the next generation, thus owning a home is the beginning of generational wealth.

Now, I put it simply, when in actual reality it is not that simple. Generational wealth begins with having the right mindset. Many individuals are not homeowners simply because they do not believe that that can be a home owner. They believe their unfortunate circumstance is one that will remain unfortunate and thus they never take the steps needed to become a homeowner to begin to build that generational wealth. If I can change the mindset of individuals, one person at a time, to get them into homes...I will.

**Nykole, what are some strategies you would like to share with readers who are looking to grow in the real estate industry?**

From an owner and an investor standpoint, do your research. HGTV is just that...TV. Ask questions. Save your money. Remember real estate has its ups and downs just like the stock market. You have to be prepared to ride the wave. You have to be prepared to buy and hold everything won't be a buy and flip. You have to be prepared to know that you won't know everything, because real estate is ever changing.

If the growth you seek in real estate is on the agency side, know that when it comes to clients and customers, some will, some won't, so what, next! Your money is not your money until it is in your account. There are many things in real estate transactions that will be out of your control. Don't let what is out of your control consume you. Don't let it drown you. Always, always, always seek professional help if you feel like you are drowning. The helping hand of a professional could very well save your life...or at least your mind. Last, but not least treat people the way you want to be treated. It will take you so much further in not only real estate, in life too.

**Please tell readers how they can follow and support you on all social media platforms?**

Facebook and IG is @KolesKeys  
Twitter and Youtube: @KolesKeysLLC  
Linkedin: Nykole Wyatt  
Website: [www.KolesKeys.com](http://www.KolesKeys.com)

## ABOUT NYKOLE WYATT

Nykole is the Broker in Charge of Kole's Keys Real Estate.

Nykole received her bachelor's degree in 2000 and her Master of Public Administration degree in 2003, both from North Carolina Central University in Durham, NC. Over the years, she held various positions in the public relations arena. As a public relations professional, customer care, and service rank at the top of the list when it comes to what is important. Her passion for serving and helping others bring joy to her life.

In 2011 she joined a firm as a part-time office assistant. A couple of years later, it happened. She attended a conference and heard Robert Kiyosawki speak. While Kiyosawki was on stage, he spoke about the 4 wealth quadrants and how real estate was one of them.

Nykole then made the decision to get her real estate license, come from behind the desk, and begin walking in her passion. Fast forward she quickly moved from being the part-time office assistant to a top-producing agent with a company, making moves and excelling beyond belief.

With God at the forefront of everything Nykole does, she listened when God said it was time to move. Backed with the knowledge and training acquired over the last eight years, Nykole stepped out on faith in the midst of the Covid-19 pandemic and started her own company and now has a growing team of her own.

Each year Nykole strives to do better, and be better, while constantly seeking growth and enlightenment. Along the way, she has garnered a few accolades. Some of her proudest are becoming a published author, receiving the 40 Under 40 Award in 2018 from her Alma Mater, being published in Top Agent Magazine as a "Rising Star" in 2018, being featured in Feature Agent Magazine in Spring of 2019, making America's Top 100 Agents in May of 2020, and being named Formidable Women's Magazine's "Power 20" in August 2020!





# BUSINESS corner

## RAISING THE BAR in 2021! The Power of Expectations.

BY: EVEROLD REID

**Start changing some of the words you use. Change “wish” into “purpose”, change “someday” into “today”. That is what intentional is about. - Everold Reid**

With 2021 proceeding through the first quarter, some New Year’s resolutions are often forgotten by now.

Some may have fallen into the rut once again of earning just enough to pay the bills, except this time around it may have been more out of your control than ever before.

Covid-19 has forced a shift in our focus and priorities for the last year. However, with displaying such resilience to this point there’s still time to commit to raising the bar in 2021!

To achieve this, pick your *number one strategy* to achieve the success you envisioned at the beginning of the year and focus on it. That strategy no doubt may be vastly different than a year ago before the pandemic, but regardless you need one!

For me, my number one strategy is to be intentional! According to John Maxwell, intentional living is choosing a life that matters. Too many people accept their lives, instead of leading their lives. They conform instead of act. They live passively instead of intentionally.

You do not have to change everything in your life but there are some things you should be deliberate about. Make the switch from having good intentions to intentional living.

In episode 33 of my podcast, “The Reid Method Insider I shared how I made some deliberate intentional changes to up my game. <https://bit.ly/3eBqXbr>

In this episode, I discussed:

- Six strategies to elevate your potential and accomplishments to new heights.
- How to set, monitor and execute your goals.
- How to break down your larger goals smaller defining a strategy around them.
- Why it’s important to be accountable and intentional.
- Importance of accountability partnership.

I urge you to take note literally of your goals before the pandemic started and draw out an intentional pathway to exceeding those goals today.

If there is one thing that we should learn from the last year, its just as we have to been intentional to wear a mask to protect yourself and others, we have to be intentional about our aspirations and the things that truly mater to us and our families.

#BeIntentional #BeThoughtful #AddValue #BeSafe  
[www.linkedin.com/in/everoldreid](http://www.linkedin.com/in/everoldreid)  
[www.thereidmethod.com](http://www.thereidmethod.com)

## CUSTOMER SATISFACTION IN 2021

BY: SABRINA THOMAS

Customer feedback and satisfaction have always been important factors that determine the success of a business. They remain the epitome of importance in the year 2021. There are several reasons behind it.

First of all, due to the pandemic that engulfed the whole world in the year 2020, a whole lot of new businesses came in the market. As a result, competition in the market increased enormously. The more the competition in the market, the more necessary it is to provide customized and quality products and services to the customer. Furthermore, with the budgets shrinking due to the pandemic, it is highly advisable to retain loyal customers. In this way, the business will be able to earn a brand ambassador which is cost effective for the business.

One of the most vital aspects of customer satisfaction in 2021 is being mindful of the fact that customer expectations are increasing exponentially. In this scenario, businesses and entrepreneurs should look into digital solutions to obtain and analyze customer feedback. Furthermore, use of proactive approach for getting customer satisfaction is the most valued skill in 2021. Conclusively, keeping up with the advancements in customer satisfaction is crucial for any business to strive in the ever competing market.



MULTI-MILLIONAIRE FINANCE MOGUL  
**DR. COZETTE WHITE**

Written By: Dr. Ashley Little

*Dr. Cozette M. White, Managing Partner for My Financial Home Enterprises, LLC, is a millionaire financial entrepreneur who has discovered how to grow and maintain a profitable business. As a tax and accounting strategist, Dr. White didn't come from an entrepreneurial background but learned lessons through her many wins and losses. In this interview, Dr. White discussed how she positioned herself to transition from welfare to winning by unlocking the code to her 6-figure tax business as well as providing tips to help create and maintain a legacy of wealth.*

### Who is Dr. Cozette White?

I am a Tax & Accounting Strategist providing financial advice to help others leverage, grow and scale their personal and business finances. You can catch me, weekly, on FOX40 television sharing Money Matter Tips.

In addition, I'm a certified tax instructor - I teach the fundamentals of income taxes curriculum to tax professionals. I've always dreamed of becoming an author when in grade school – today, I'm a 6x bestselling author.

### Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?

Going into business for yourself was an experience unlike anything I encountered working my 9-5 office job and especially now that most professionals in my industry, tax and accounting, are working virtually - I thoroughly enjoy my time, freedom and flexibility!

I have the freedom to pursue my vision; I have unlimited opportunities to make something from nothing. There are no rules and no limitations. I'm able to create and set unlimited boundaries. Whereby working in a corporate setting, I would be confined to corporate politics, rules and procedures. I would be restricted to creating a lifestyle of abundance.

Every day is different, every day is exciting, every day brings a new problem to solve and of course, my income is reflected in the success of the business — the harder I work, the smarter I work, the more rewarding entrepreneurship becomes.

### Who has been your greatest influence in business and why?

My prior hairstylist and hair loss advocate, Ky Smith was my biggest influencer and supporter. Every time I'd sit in her chair to get me hair styled, she'd often remind and encourage me to live my dreams to the fullest. I was at a point where I struggled with working my 9-5 and leveraging my business for growth. I had the desire to be a full-time entrepreneur, but I was afraid to leave my JOB due to finances. I was a single mom, owned investment property and thought I needed the benefit and perks corporate America offers 'employees. Once I realized there was unlimited opportunities as an entrepreneur, I designed a plan for success and retired from corporate America!

### Dr. Cozette, you are The Founder and CEO of My Financial Home Enterprises please tell readers more about your company and your services?

My Financial Home Enterprises is a certified woman-owned small business financial firm. Our central office is located in California, however we successfully maintain a growing client base across international boundaries, by consistently fulfilling our promises for a great customer experience.

Our firm offers a broad range of services in financial, operational, strategic, and executive leadership for individuals and organizations seeking to be successful. Our diverse client portfolio consists of various Fortune 500 organizations where we've be able to effectively add-value and impactfully deliver.

### Please share with readers strategies about how to increase their bottom line?

When CEO's strategize ways to increase profits, their energy is usually focused on how they can attract more customers to generate additional sales. However, working smarter — not harder — is the key to boosting the bottom line.

Many CEOs that were not trained with an accounting/finance background struggle to understand profitability. They think that if sales are great, then the business is great. But when sales increase, inventory and overhead increases. Productivity also decreases – due to exhaustion or overwork. Collections lapse because there isn't a "pressure" to collect. And unfortunately, that is when companies suffer the most. Sales start to decline, but they don't change their habits.

It's important to know everything below sales on your income statement is critical to your company's success and how you should be maximizing your bottom line – net income – at any stage of your company's life cycle. Remember...in order to improve your net earnings, you'll need to control costs, increase productivity, overhead, and collections.

### Please share with readers some advice to help them during this tax season?

This is a season unlike no other. The Internal Revenue Service announced that they have put in a task force to audit more business returns this tax season. So, make sure you maintain receipts for all items in your return. Review the return in detail before signing, and inquire with your professional how you can maximize your tax dollar.

In addition, make sure to ask your professional about all the refundable credits available to business owners this tax season.





**Dr. Cozette, what are some strategies you would like to share with readers who are looking to grow in the tax industry?**

If you are looking to start and grow a highly profitable virtual firm, I encourage you to grab a copy of my guide – 14 Tips to Start & Grow a Highly Profitable Virtual Tax Firm. The guide that is beneficial for all entrepreneurs planning to operate as either a sole-tax practitioner.

I highly encourage readers to enroll in a tax course that will prepare you for preparing and examine income tax returns. The ideal time to the course is during the month of May/June. This will allow you ample time familiarize

yourself with the various tax codes. We offer year-round courses that are accredited and approved by the IRS and CTEC.

To learn more text – TAXCOURSE to 805-506-4334.

**Please tell readers how they can follow and support you on all social media platforms?**

Join me on Clubhouse every Tuesday at 2pm PST and Thursdays at 4pm PST.

Follow Me - LinkedIn | Instagram | Facebook | YouTube TODAY!



**DR. COZETTE  
M. WHITE**

Dr. Cozette M. White is an acclaimed 6x bestselling authors, nationally recognized tax and accounting strategist, international speaker and philanthropist.

She is the Founder and CEO of My Financial Home Enterprises, a certified woman-owned CPA Firm providing comprehensive tax, accounting and business management services. The firm assist CEO's and Executives of multi-dollar organizations build successful empires. Our primary goal is to help organizations maximize profits, manage cashflow, implement strategies for reducing their tax liability and create saving initiatives for retirement. build successful companies and realize their dream of running their own mini-empires.

Dr. White is a resident Money Matter's Tax Expert for FOX Television. Her excellent media credentials, professionalism, and outgoing personality has allowed her to provide expert advice on tax issues for CBS This Morning, NBC, ABC and FOX television stations. She's a recurring voice to millions making regular appearances in various national media outlets. In 2017, Dr. White was awarded the Lifetime Achievement Award by President Barack Obama.



## DESTINED FOR *Greatness*

BY : GRACIA RICH COLLINS

*Groundbreaking Life Coach, Angel Riley believes we are the Masters of our fate. With innovative practices, she deals directly with “where we are now” to get us to ‘where we need to be’. Destined for Greatness, Angel’s coaching and development program educates her clients on the four pulses of destiny: faith, love, finance and career. She leads her clients to a greater understanding of how to achieve their life goals. Angel believes creating your best life comes from the willingness to do the work. She is determined to see her clients succeed and create the beautiful lives of their dreams.*

## Who is Angel Riley?

I am a multidimensional life coach with a deep understanding of both culture and cure. Motivated by innovation and strategic resolve, I partner with clients by creating both successful and practical routes to fulfilling their destiny.

## Please tell us what being a business owner means to you and why you became an entrepreneur in the first place.

Being a business owner means living life on my own terms. I am able to consistently show up as the best version of myself. I have the ability to not only be creative, but the flexibility to instantly pivot. It's all about having the fortitude and confidence to walk in my purpose.

I became an entrepreneur because there was always an unexplainable void in my life. It started with me becoming a Zumba instructor. That evolved into me launching a direct sales business, which really allowed me to get a true taste of entrepreneurship. So, when I decided to walk away from my six-figure job after a reorganization, it was natural for me to launch a business. Even though I have since returned to corporate America, I continue to grow my business. Look at it this way, my corporate job is my business investor.

## Who has been your greatest influence in business and why?

Sheryl Sandberg has a quote that I constantly repeat - Done is better than perfect. One of the biggest battles you may fight as a business owner is fear. The tricky part is fear shows up as a wolf in sheep's clothing. In other words, we may convince ourselves we cannot go to the next level because we need the perfect product, ideal course outline, huge network, or a certain amount of money. DO IT ANYWAY!

This quote keeps me balanced and focused. I'm in business for two reasons: (1) to serve God and (2) to serve others. Spending time and resources striving for perfection prevent me from achieving the purpose of my business. Done is better than perfect.

## What are some strategies you would like to give to readers who are looking to grow in the life coaching industry?

According to LinkedIn, life coaching was a \$15 billion industry in 2019. At that time, the industry was projected to see an average of 6.7% annual growth. That means by 2022, the life coaching industry market value would reach \$20 billion. These very impressive statistics are pre-COVID.

Life coaches are sought after now more than ever!

## I recommend five steps to grow your business.

- Identify your coaching niche: Become the expert in that area. Obtain a certification, if you feel it necessary.



- Set up your business: Define your mission and vision. Plan your service and product offerings including the prices. Do not sell yourself short.
- Build an online presence: Set up a website or landing page linked to an appointment booking system. Be visible on social media. Don't be shy about writing articles and blog posts.
- Automate: Use a good CRM system to manage your email list. Learn how to use sale funnels.
- Go for the opportunities: Speak at the conferences. Do the podcast interview or launch your own podcast. Accept feature opportunities. Send the media pitch.

## Angel, you are the founder of Destined for Greatness. Tell us more about your company.

Destined for Greatness is a multi-faceted coaching and development program existing to create innovative strategies that promote growth and excellence in the lives of all we serve. We are committed to helping our clients deepen their relationship with the four pulses of their destiny: faith, love, finance, and career.

We believe our clients are the heartbeat of their destiny, and they are mutually "Destined for Greatness."

## What are some strategies you would like to share with women who are struggling with balance in their life?

This is a bit of a trick question. Some may argue struggling to find balance is a form of self-sabotage. We procrastinate. We over extend ourselves by always saying "yes." We put all of our attention and energy into our family, friends, work, and so on.

Understand you cannot pour from an empty cup. What is the root cause of you not making yourself a priority? If necessary, seek the help of a mental health professional.

Make yourself a priority! Be intentional about finding time to silence the noise. Take the weekly bubble bath. Schedule the bi-weekly hair and nail appointment. Treat yourself to dinner. Listen to an inspirational podcast. This relaxation time is the outlet for you to re-energize.

Learn that “NO” is a complete sentence. An explanation does not need to accompany “no.” Well, perhaps you can smile while saying “no.”

The key is establishing healthy boundaries. Everyone has the same 24 hours in the day. Show others your time is just as valuable as theirs.

**Please tell readers how they can follow and support you on all social media platforms.**

Facebook, Instagram, and Twitter @coachangelriley  
www.linkedin.com/company/coachangelriley

### ABOUT ANGEL RILEY

*“You are the heartbeat of your destiny.” - Angel Riley*

The fulfillment of one’s destiny isn’t always found on linear paths. No one knows that fact more than Political Affairs Executive, Angel Riley. Recognized in 2014 as a distinguished member of WGR (Women in Government Relations), Angel Riley is not your typical life coach.

Though having successfully collaborated on lucrative financial projects, attaining a six-figure salary, numerous awards, and managing political affairs campaigns, Angel was met with an internal reality check. She assessed that in the same way a corporation’s priorities necessitated a reorganization; as did her life! Having felt ‘boxed in’ by the constant demands of life in corporate America, Angel turned towards her faith for relief; more importantly, answers.

A moment of sincere meditation would reveal God’s plan. Angel heard the voice of God tell her to position herself to receive. A command that catapulted her out of the strenuous monotony of corporate work and into the heartbeat of her destiny.

Angel Riley is the founder of ‘Destined for Greatness’, a multi-faceted life coaching program that champions clients to value themselves and to acknowledge that they are too the heartbeat of their destiny.

Destined for Greatness encourages people to organize their paths by aligning their personal aspiration with the four pulses of life: faith, love, finance, and career. Through innovation and accountability, Angel customizes a



development plan that offers her clients various products, coaching, and therapeutic resolve to become successful at executing their life goals.

A product of her own brand, Angel is sure that Destined for Greatness will help many to resolve their relationships with the most important person in their lives - themselves.

Angel Riley holds a BA in International Studies from West Virginia Wesleyan College, an MPA with a concentration in Government Management from Southeastern University, and is a Certified Life Coach with one of the most renowned speakers in the nation, Tony Gaskins. Determined to fashion herself amongst the best in life coaching, Angel also completed a coaching course with Skill Success Academy.

Though she is exceedingly grateful for the opportunity to have acquired the education best apt to both consult and administer an impressive partnership with clients, Angel is most proud of her willingness to pioneer in the journey of following her own path to destiny. A path that she believes will ultimately help many others to complete their own.

Angel Riley is confident that her life-coaching program will play a lead role in engineering the personal success and self-value that is quintessential for this generation. With a heart for others, a willingness to provide excellence in service, Angel is ready to show the world that they are Destined for Greatness.



## Purposed Living: Meet Life Coach Frances Ann Bailey

BY: GRACIA COLLINS RICH

*Award-Wining Certified Coach and Christian Counselor, Frances Ann Bailey encourages her clients to thrive through Godly wisdom and leadership, finding their Purpose Zeal. As the CEO/Founder of Frances Bailey Enterprises, LLC, Frances gets to the heart of the matter with services and products that help women heal while overcoming. In her Amazon Bestseller, Blessed Not Broken, she teaches women how to push through obstacles and renew their mind and purpose. As a woman of intense love and leadership, she is also the founder of Red Door Empowerment Non-profit Organization that tackles the hardships faced individually and in the community.*

### Who is Frances Ann Bailey?

Born and raised on Eastern Shore of Virginia, I am a Jesus lover, Amazon Best Selling Author, Podcast Host, International Speaker, wife, mother, philanthropist, and an Award-Winning Certified Coach and Certified Christian Counselor. I currently furthering my education with a Master of Public Administration. I am a certified Life Coach & Certified Christian Counselor and the President/Founder of a Nonprofit organization. I wanted to strengthen my leadership skills to better serve my community, so I went and earned her certifications in foundations of leadership, advanced leadership, and executive leadership.

I am always looking to encourage, push, and empower the next individual by testimonies, wisdom, and influence. Outside of my entrepreneurship hold a full-time position as a fraud investigator for the Accomack County Department of Social Services where I help the government and the state agency deter welfare fraud in the local community.

### Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?

Being a business owner means I'm here to be a solution to something. I am someone's answer. This is one of the reasons I became an entrepreneur. I stopped looking for answer and became the answer for others. What I mean is. I stopped turning individuals away and directing them elsewhere when I had the very blueprint for that particular person to help them reach their desired destination. I realized God wanted a return on the gifts that he placed inside of me so I couldn't have any more

excuses. I began to use what he gave me and became an entrepreneur.

### Who has been your greatest influence in business and why?

My greatest influence in business is the Bishop TD Jakes. He is such an inspiration to me by how he reaches the masses of individuals and seek to empower others. Watching how his ministry/business has grows with the hand of God directing it empowers me to continue to go for all God has and to also keep him first.

### What are some strategies you would like to give to readers who are looking to grow in the life coaching industry?

Some strategies that I would give others for growing their coaching business is to coach from transparency. You are coaching individuals because you relate to where they are and are trying to help them so remain authentic to your own process while helping them. It not only helps to grow your business but gives your clients a better sense of credibility. Furthermore, invest in yourself. Invest in a coach for the area that you yourself are trying to grow it, whether its branding, writing a book to grow your client list or community group. Its ok to have a coach. As a leader, you should always remain a student.

### Frances, what are some strategies you would give to readers who are looking for a mindset transformation?

We believe who we are by whatever is in our heart. Ask yourself and be honest with yourself about what's in your heart, whether it may be bitterness, anger, resentment,

etc. The heart and the mind work interchangeably so I would tell others to start by changing the heart so that it flows positive attributes to the mind. Then all of the positive that is in the mind will manifest within your life. Your mindset (heart) is your power. Take your heart back.

Having some affirmations are another way to help shift your mindset. Your words have power and one way to unlock the power is by speaking things that are not as though they are! Speak it, until you see it. It works!

Another strategy is to change your surroundings and what you are emotionally digesting. Are you surrounding yourself around positive individuals and taking in at things that empower your physical and spiritual mind? If not, that should be your next step. When you can't seem to speak life to yourself, it is always important to be around other who can help deposit mind shifting words into you to help keep you positive. You need people who won't feed your pity party.

**Frances, you are the CEO/Founder of Frances Bailey Enterprises, LLC please tell us more about your global brand and services?**

Frances Bailey Enterprises, LLC offers Godly wisdom principles in coaching, public speaking, services and products such as books to help women recover from life's setbacks and learn strategies to overcome life obstacles/barriers in their life and their businesses order to have and keep their Purpose Zeal. I am a certified Life Coach specializing in empowerment and life recovery and Christian Counselor certified and servicing the areas of marriage, friendship, couples, blended families, and leadership counseling. I coach, speak and lead from a place of transparency. I help to provide spiritual support and guidance based on a Christian perspective to others to strengthen their relationship with Christ and other personal relationships as a Certified Christian Counselor. Frances Bailey Enterprises, LLC was listed as global business for Brainz 500 magazine as 1 out 500 businesses recognized for their entrepreneurial success, achievement, and dedication to help others. Frances expertise, advice, and wisdom has taken its reach to global heights even further as I am an executive contributor to the Brainz Magazine that is based in Stockholm Sweden. In the magazine I provide expert advice to women who are recovering from life setbacks such as divorce, alcoholism, and more and are looking to find purpose in the brokenness. Frances Bailey Enterprises also has a private community called Purpose Zeal Encouragement where she holds sessions called Purpose Zeal Pusher to help those in the community with training sessions and empowerment sessions to keep going to reach their own calling. Furthering the global feature of my brand, have been featured on WESR Shore Daily News radio station, the Eastern Shore Post newspaper, Voyage ATL Magazine, the international Walden University Alumni Magazine and Today's Purpose Woman magazine. She has had exclusive interviews and featured on FOX 34, CBS 16, and NBC 21. She was also featured on FOX 34 as "Top Entrepreneurs You Should Know." Furthering her media exposure, she was featured and interviewed on WSKY-SKY4 network TV on "The Jacoby Show" and also in

Making Headlines News electronic media outlet with journalist reporter Andre Johnson.

**Frances, you are President and Founder of Red Door Empowerment Non-Profit Organization please tell readers more about your non-profit and how they can donate and support?**

My nonprofit mission is s to educate, empower, and equip individuals to walk out of things holding them hostage and walk in deliverance to reach their destiny through community outreach, workshops, support groups and more!! After overcoming abuse, self-medicating empty places, defeating depression, walking through divorce and many more of life challenges, Our founder, Frances Ann Bailey decided to give back through her life changing experiences to women and men who are once like herself or women and men going through similar events. My nonprofit is very intentional about the things that we are doing. Our support groups are help virtually in the areas of addictions, mental state, and relationships. The support groups offer support and education for those who may be struggling in one of those areas. We also offer a Women's Educational sponsorship called "Yes You Will Finish" to help a woman who may be a financial crisis in college. This sponsorship came about after I once lost financial support for college because I chose to leave an abusive marriage. I had to drop out and I don't want this happening to another woman. I know we may cannot reach them all, but I believe in sowing into their financial education to say, "Yes You Will Finish." We also reach out to our community to those who are in need. We currently have a "Mothers with Children Closet" to help parents with children needs during times of desperate need and school needs. We also have a "Women's Freedom Closet" where we help women with any





particular clothing that are in need. We are thinking to expand the closet to assist men as well in the community. While showing the love of Christ, it has grown into a recognized global/international organization.

Those who wish to donate to our nonprofit to help us to continue to outlive our mission can donate by here on our website [reddoorempower.org/donate](https://reddoorempower.org/donate). We are also on Givelify with the name Red Door Empowerment. Those who donate also have the opportunity to be highlighted as a sponsor if donating monthly and also have the opportunity to be spotlighted on our national website here at <https://reddoorempower.org/sponsor-highlight>. Mailing in donations are also welcome.

#### **Please tell readers how they can follow and support you on all social media platforms?**

Readers can follow and support me on all social media platforms by these links or social media handles.

Personal Facebook page: Frances Ann Bailey  
[www.facebook.com/frances.collins.7](https://www.facebook.com/frances.collins.7)  
[www.twitter.com/FranAnnBailey](https://www.twitter.com/FranAnnBailey)  
[www.instagram.com/FranAnnBailey](https://www.instagram.com/FranAnnBailey)  
 Frances Bailey Enterprises page:  
[www.facebook.com/PurposeZeal/](https://www.facebook.com/PurposeZeal/)  
 Author page;  
[www.facebook.com/FranAnnBailey/](https://www.facebook.com/FranAnnBailey/)  
 LinkedIn:  
[linkedin.com/in/franannbailey](https://linkedin.com/in/franannbailey)  
 Clubhouse: @FranAnnBailey  
 Website: [www.francesannbailey.com](https://www.francesannbailey.com)

#### **ABOUT FRANCES ANN BAILEY**

Born and raised on Eastern Shore of Virginia, Frances is a God lover, Amazon Best Selling Author wife, mother, philanthropist, and an award-winning certified coach

and certified Christian Counselor. After answering the call, she obtained her certifications in life, empowerment and life recovery coaching. After obtaining those certifications, sometime later God called Frances to another level in him and then she went and received her certification as a Christian Counselor. As a way to strengthen her leadership skills, she then went and earned her certifications in foundations of leadership, advanced leadership, and executive leadership.

Frances the CEO of Frances Bailey Enterprises, LLC where she provides Godly wisdom principles in coaching, public speaking, services and products to help women recover from life's setbacks, reach their goals and learn strategies to overcome life obstacles/barriers in their life and their businesses order to have and keep their Purpose Zeal. She also helps to provide spiritual support and guidance based on a Christian prospective to others to strengthen their relationship with Christ and other personal relationships through her Christian Counseling. She just recently launched her podcast called Purpose is Greater.

She is also the Founder and President of the nonprofit organization Red Door Empowerment which serves is to educate, empower, and equip individuals to walk out of things holding them hostage and walk in deliverance to reach their destiny through community outreach, workshops, support groups and more!! Frances has a Bachelor of Science in Criminal Justice with a specialization in CJ management and administration and she is now furthering her education with a Master's in Public Administration. Frances serves in the governing body on the Board of Directors for the Eastern Shore Center for Independent Living. Having a personal relationship with Christ is one of Frances priorities.

She is a church member of Anointed Word of Deliverance COGIC. Frances is also a member of National Society of Leadership and Success, Phi Theta Kappa Honor Society, and ACHI Woman Supporting Woman Association Inc. She has been awarded the "Iconic Woman" award and has been a Virginia nominee for the National ACHI Magazine "Woman on the rise" and "Community Leader of the Year" awards.

Frances' expertise, testimonies, and wisdom has taken her before great individuals. She been featured on WESR Shore Daily News radio station, the Eastern Shore Post newspaper, Voyage ATL Magazine, the international Walden University Alumni Magazine, Today's Purpose Woman magazine FOX 34, CBS 16, and NBC 21. Furthering her media exposure, she was featured and interviewed on WSKY-SKY4 network TV on "The Jacobby Show" and also in Making Headlines News electronic media outlet with journalist reporter Andre Johnson. Frances has also been interviewed on several podcasts platforms such as apple Podcast called Power & Grace Leaders with Chavon Anette and so much more.

Frances Bailey Enterprises, LLC and Red Door Empowerment has also been listed as an International/Global business on the Brainz 500 Global list that is based in Stockton, Sweden and she is an executive contributor to their magazine.

## TRAVEL & DESTINATIONS *corner*



### Creating HERstoric Memories w/ Friends: 2021 Girls Trips & Tips

BY: DR. PAMELA GURLEY

If you were a frequent traveler before COVID, I can imagine you are feeling some kind of way at the interruption of being able to travel the world (or nationally) like you used to. Yes, I get it, “airplane life” is a real thing and you know what else is...girl’s trips. There is nothing great than getting together with your girls, letting your hair down, and having a good time. It is just now it seems to be a little tricky.

While it may seem nearly difficult to travel with your girls during COVID, there are ways to have the ultimate girls trips during what feels like uncertain times and still be safe. Here are a few tips when planning and traveling for girls trips that will create many HERstoric memories with your gal pals:

- Choose locations that offer secluded opportunities. These locations can be private beach houses, log cabin, wineries, bed and breakfasts, or homes with pools.
- When dining out, choose places that require reservations or private dining. These places often have seating times to ensure they do not have an overabundance of patrons. You can also call and ask what their COVID policies are in advance (even if there is outside seating).
- Travel and choose to stay in sometimes instead of going out while on vacation or choose activities that are private. Have sip and paints, wine

tastings, spa days, cooking lessons, or you can rent a boat, reserve an escape room adventure, or do hiking trails.

There are so many ways to create HERstoric memories safely with friends in a manner that will make everyone comfortable. Remember, this is temporary; however, the memories you create are forever.

## LOVE AND RELATIONSHIPS *corner*



### What does it really mean to be equally yoked?

BY: FRANCES ANN BAILEY

At times may you hear others tell those who are dating or becoming friends to be equally yoked and that it saves a lot of lost time and disappointments. Most of time if we are honest, we hear this statement coming from a lot of faith-based individuals and “equally yoked” to them most of time only means having the same religion and serving the same God. While this is a crucial part of being equally yoked, it is not the only part. In relationships, whether its friendships or dating is important to ensure there is a balance within. One person in the relationship shouldn’t be the only one doing all the giving, respecting, communicating, and etc. When this happens, the relationship has now faced a chance of becoming draining which then leads to toxic doors being opened. Then it’s the toxic behaviors exhibited by individuals in the relationship that causes it to die. So, in any relationship of dating or friendship ensure that you are equally yoked not only in faith but in your moral and ethical standards as well.

## FAITH & INSPIRATION *corner*



### The Hidden Ones

BY: NANCY JOY DOZIER  
Life Coach | Speaker | Author | Personal Pastor

There's an obsession around the idea of "overnight success". Pop Culture loves being astounded by the gifts, talents, knowledge, and impact of individuals who've somehow garnered attention, and have seemingly come out of nowhere. We love feeling like we're collectively placing a stamp of approval on an idea, a business, or even an individual.

But the journey of faith is so contrary to this concept of sudden success. Because being effective is about producing lasting fruit, the path to success is very seldom an overnight scenario. It's often marked by seasons of obscurity where God's refining our character, while hiding us. Public success is always birthed and incubated privately, and pursued by consistent individuals who work longer, harder, and with more excellence than most, refusing to let the dream die.

By the time someone is labeled an overnight success, it's the literal culmination of countless nights. Nights spent crying, working, building, praying, failing, starting over, believing, pushing, surrendering to being processed and hidden, being prepared to be great without needing applause, platforms, or lights. Because having been hidden is often what raises the value of treasure, let's remember to never minimize someone's faith journey by labeling them an overnight success. Rather let's celebrate the path that made, formed and prepared them.

## MENTAL HEALTH *corner*



### Are You Emotionally Intelligent?

BY: HOPE GILCHRIST, LCPC  
Relational & Empowerment Coach

Are you emotionally intelligent?

Emotional intelligence is becoming more important to have than academic IQ. Emotional intelligence is the ability to be aware, understand and manage your own emotions along with those around you while academic intelligence measures a person's academic ability and overall intelligence. Why is this concept of emotional IQ so important and such a big deal? Emotional intelligence helps us with managing our feelings and relationships in all aspects of our lives. Having the ability to be self-aware, socially aware, manage self and relationships allows you to be more productive, empathetic and in control of your work, home and personal life. Our inability to manage our emotions and awareness causes failed relationships, inability to handle pressures in the work environment, high anxiety, explosive responses and feeling out of control in various aspects of life. High emotional IQ has shown a positive increase in mental wellness, physical health and effective leadership. Have you taken an emotional IQ test? Does being emotionally grounded matter to you? Would you like to be a better leader in your profession? If so challenge yourself to get connected with your emotional self in order to be your best emotional self.



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## MILLIONAIRE SPOTLIGHT

# Dr. Geneva Williams

Written By: Dr. Ashley Little

Dr. Geneva Williams empowers through encouraging women over 50 to shoot for the stars. This vibrant Multi-Millionaire wants her clients to remember what we do within “the dash” is what’s important. What have we made of our lives? What is our legacy? As an impact leadership expert, Dr. Williams helps women create an action plan to walk in both purpose and power. Instilled with the belief of responsibility to community, Dr. Williams has used her life to make an impact and provide opportunities for other women to shine.



### Who is Dr. Geneva Williams?

My life journey began in a community of caring adults who in every way possible supported me. Raised in a small town on the Jersey Shore, my sister and I grew up thinking that all of the adults in the community must have gotten together with our parents to discuss our lives, as well as all of our friends’ lives, because no matter what situation I was in, every adult had constant questions about my comings and goings and gave endless advice to ensure my successful future. The community let me know their love and great expectations for my life.

I didn’t know it then, but I was experiencing a community consensus about life values and how adults

should care for children and our communities.

My parents were civil rights activists who taught me a reciprocity factor at a very young age: you receive much, you have a right and responsibility to give back much. My folks expected me to achieve, using my influence to create opportunities for others and influence positive community change.

Because of my upbringing, I’ve been a successful leader my whole adult life: rising through the ranks in my career, being a loving mother and wife, raising millions of dollars for community initiatives. I also know the ups and downs of life... being a mother... starting a new career... being a wife...retiring... starting a business...

finding love and romance... becoming a widow... burying my parents... aging and dating in my golden years.

Today I'm living a vibrant life that allows me to imagine endless possibilities as I keep living and loving and making a difference.

**Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?**

I am a late life entrepreneur. In my 60s I decided to leave a successful career as a nonprofit leader and executive, running foundations, raising millions for community initiatives... and step into the entrepreneurial world. I wanted my own platform to teach, inspire, and bring all the wisdom, practical advice, and lessons learned through my long-lived experiences.

Within 2 months of hanging up my shingle, my husband was diagnosed with cancer, my mom got sick, and my dad too. Then began a journey of caring for and then burying my parents and losing my husband of 40 years to cancer all within a few months.

I stumbled every day, lost in a gloomy, dark fog of personal grief... fear... and intense uncertainty about my new business career. Finally, I begin to crawl, get up, walking my way back, falling...and failing over and over, but learning all the time, and knowing God hadn't finished with me yet.

Today my business is good and I am helping hundreds learn how to be vibrant and successful. I'm a podcaster, author of two bestselling books, and named as one of Michigan's 10 Top businesswomen.

**As a multi-millionaire, there are strategies you have used to achieve wealth. Which do you feel are the most important?**

I think one important thing to do as you're looking for ways to enhance your business success is to remember why you got into your business. Know your why. Someone once said

that a person who knows how to do something will always have a job, but the person who knows why will be a boss forever.

Understanding your why can help with the tough times and make it easier to get through roadblocks. Knowing your why also helps you understand your purpose in life and give meaning to that horizontal line you see on the cover of obituaries between the day a person was born and the day they died. That dash. What happens in the dash — that time of living, is where we discover our why, our motivation, and we can achieve our best business success.

Once you understand your why, you owe it to yourself to set achievable, personal goals, use your God given talents (and everyone has a unique gift), and go for it. Work hard, be intentional, break through barriers, and make uncertainty your ally. Move forward with confidence and make your dash meaningful and full of personal, professional, and community impact.

**Who has been your greatest influence in business and why?**

My dad, Ermon K. Jones, and my husband, Otha. Both were ordinary men who did extraordinary things for their family and community. My dad fought for housing equality and social justice to make things better for the community. He endured hate speech, death threats, vandalism to our home, and yet withstood years of legal courtroom battles to win a landmark case for fair housing by the New Jersey Supreme Court. The "overcoming barriers" lessons learned from him help me push through the everyday challenges that are part of an entrepreneur's daily life.

Otha's undeniable ability to sell almost anything, along with his firm belief in quality customer service, led to his extraordinary success as an entrepreneur and visionary. He built from the ground up, a successful insurance agency business lasting for over 30 years. His rules about "customer first" and "live life to the fullest, bringing joy and hope" keep me focused and true to what really matters in business and in life.

**What are three different strategies you would like to share with business owners to increase their bottom line?**

Have a plan and some goals. I know these days it's kind of tough to do forward thinking and planning, but we can't abandon having a game plan even if it changes often.

I'm talking about a plan that outlines your vision, your goals and some action steps that you need to take to achieve your dreams. Research shows that your plan has the best chance of success when written down.

Success is personal because it's directly connected to your personal goals, your life vision, your hopes for yourself and family; all those things that affect you and your life. If you achieve your goals, you're happy, and you've found success. So get your game plan on!

Be on the hunt for resources and capital for your business. Look for non-traditional resources, like non-profits or foundations established to help certain groups, i.e., young entrepreneurs, African American business women, etc. Government grants are good for this too; just make sure all your "ducks are in a row" because you'll have lots of paperwork when you receive government funding. Have a great accountant and a superb lawyer who are accessible to you whenever you need them.

Find ways to embrace uncertainty, fail quick, and change fast. Not to diminish the horror of the pandemic but it seems as though when you're in business most days there's a problem to solve, barriers to overcome. When you're an entrepreneur, it seems that challenges are ever present.

What I've come to learn is that it isn't as much about the challenges... because living comes with challenges; rather it's about how you face those challenges, what tools and resources you have to overcome obstacles, and how you handle the failures that are part of the living life experience. Look with fondness on every



challenge, obstacle, and fear, because each one is a life lesson.

**Dr. Geneva, you are the CEO/ Founder of Dr. Geneva Speaks, LLC. Please tell us more about your company and the services you offer?**

Dr. Geneva Speaks is a leadership and personal development company. We're dedicated to helping individuals, especially women over 50, create high value, personal action plans to empower themselves for a better world and a vibrant life full of meaning, passion, impact, fun, and joy.

I've been turning lemons into lemonade for years using my methodology for solving problems in my career and personal life. Building on the lessons learned as an Executive, CEO, School Superintendent, certified life coach, and successful businesswoman, I help people get skilled in winning strategies to achieve their dreams of a successful career and personal life.

My signature talks on personal development give women advice from someone over 50 who's been there, done that, and is living an amazing life. My blogs and books on

leadership, living a vibrant life, and being an influencer, help individuals feel good while receiving step-by-step, wise, authentic instruction on living their best, most vibrant life. I developed The Vibrant Life Blueprint online course and my Facebook group, EXtraordinary Women Influencers, as a step-by-step guide to the tools and resources for personal action plans for success. Inspiring women over 50 to take action and make an impact helps them get to the point where they no longer sit around day after day spending the second half of their life trying to figure out how to keep looking good, feeling good, loving good, and doing good.

**Please share with readers your tips for growing both your money and business?**

Be a player in the digital world. A robust, online presence is a necessity today...everything from your website to social media platforms to e-commerce. Hire someone to help you if you don't know what to do because a digital presence should be a priority.

YOU are your brand, so practice self-care. Be balanced and healthy,

and make yourself a priority, show up with confidence, vibrancy, and empowerment in the way you dress, and in the conversations you hold. Inspire others and be in your purpose. Learn how to say "no".

Give back to others. Philanthropy can help grow your business as you meet and support other organizations and institutions in your community. You'll increase your network and be viewed as a business owner who cares about the neighborhoods and communities in which they do business. There are also positive tax implications, and giving back always helps you and others feel better.

Become an expert in your field. Write a book, attend and speak at conferences, blog, and do other activities that position you as a knowledgeable leader in your industry. Learn from other influencers in your field and follow and connect with them on social media. Build up a "know, like, and trust" reputation that entices people to want to do business with you.

**Please tell readers how they can follow and support you on all social media platforms?**

They can follow and support me on social media at:

Facebook:  
[www.facebook.com/drgenevaspeaks](http://www.facebook.com/drgenevaspeaks)

Instagram:  
[www.instagram.com/drgenevaspeaks/](http://www.instagram.com/drgenevaspeaks/)

Twitter:  
[twitter.com/drgenevaspeaks?lang=en](https://twitter.com/drgenevaspeaks?lang=en)

LinkedIn:  
[www.linkedin.com/public-profile/in/drgenevaspeaks](http://www.linkedin.com/public-profile/in/drgenevaspeaks)

Visit my Website: [drgenevaspeaks.com](http://drgenevaspeaks.com)  
 and please join my Facebook Group -

EXtraordinary Women Influencers:  
[www.facebook.com/groups/1030749157108044/](http://www.facebook.com/groups/1030749157108044/)

### ABOUT DR. GENEVA WILLIAMS

Award-winning executive Geneva Jones Williams (Dr. Geneva) is a speaker, author, and a leadership strategist for business executives, entrepreneurs and nonprofit leaders. She is the founder and CEO of Dr. Geneva Speaks, LLC whose mission is to educate and inspire leaders for greater impact. Dr. Geneva also serves as Director for the Live6 Alliance, a nonprofit planning and development organization to enhance Detroit's quality of life and economic opportunity.

Dr. Geneva led the United Way, founded an innovative multi-sector national partnership model, launched a new leadership development initiative for girls, and developed models of community engagement and strategic planning for nonprofits. She raised millions for community change initiatives and served as an education leader. Dr. Geneva recently was appointed to the Women's Commission by Michigan's governor, and chairs its Visible Authentic Leadership Committee.

Dr. Geneva hosts the Ignite2Impact Podcast on Apple Podcasts and

iHeart Radio featuring influencers who are making a difference in business, nonprofits, government and the arts. Her blogs inspire and educate women on aging vibrantly, everyday leadership, and philanthropy. Dr. Geneva consults with nonprofits like Detroit Future City and The Kresge Foundation. Crain's Detroit Business cites her as one of Detroit's most influential women, she is a Michigan Chronicle Woman of Excellence, and was named the National Association of Business Women Owners (NAWBO) Top 10 Michigan Business Woman.

For a significant portion of her career, Dr. Geneva was a guiding force for the United Way in the Detroit area. She was the first female president and chief executive officer of United Community Services of Metropolitan Detroit, a \$15 million United Way, where she developed and led a three-year strategic plan, resulting in staff retraining and organizational reengineering to meet future challenges.

Dr. Geneva also led the merger between two United Ways where she became the first female Executive Vice President and COO, overseeing \$42 million annually in agency allocations. She developed the strategic planning process that transformed the agency's fund distribution system, resulting in new outcome based measurement systems for over 120 regional health and human services agencies. While at United Way, Geneva attended Harvard Business School, and taught at the United Way of America's Academy of Volunteerism.

Dr. Geneva was tapped by foundations and city officials to launch City Connect Detroit, an innovative national model to create and leverage public-private partnerships for increased funding for community needs. Dr. Geneva led the successful strategic planning process implementation, and secured over \$100 million for youth employment, education reform, access to fresh food, community development, and urban health.

A frequent guest lecturer and panelist at regional, national and international conferences, Dr. Geneva has served as chair of the Western Michigan University Trustee board, a member of the First Independence National Bank board, chair of several public school management companies, and vice president of the Detroit NAACP. She has been the recipient of many awards for her work, including the Bank of America's Local Hero Award, Ford Motor Company's Heritage Award, the Michigan Business & Professional Association's Women and Leadership in the Workplace Award, and the National Association for Community Leadership's Distinguished Leadership Award.

Through her company, Dr. Geneva Speaks, she consults, coaches, speaks locally and nationally on strategic planning, collaboration, leadership and personal development, work-life balance, and philanthropy. Dr. Geneva won the prestigious title of Ms. Black Fit and Fine, a beauty pageant encouraging healthy lifestyles for women over 50. She's an alumna of Morgan State University where she serves on Morgan's Foundation board. Dr. Geneva is an alumna of the Greater Wayne County Chapter of the Links, Incorporated, and she earned a doctorate in education leadership from Wayne State University. She received her master's degree with a concentration in Community Organization and Social Planning from the Bryn Mawr School of Social Work and Research.

Recently, Dr. Geneva was honored as a Golden Soror of Alpha Kappa Alpha Sorority. She authored *Living Life Over 50*, and her new book, *Justice on the Jersey Shore*, about her father's transformational leadership while fighting social injustice during the Civil Rights Movement, launched as an Amazon best seller. To learn more, visit [drgenevaspeaks.com](http://drgenevaspeaks.com).



# MILLIONAIRE SPOTLIGHT

## Sarita Pittman

Written By: Dr. Ashley Little

Known to many as “The Lady Wealth Builder” Multi-millionaire Sarita Pittman believes everyone contains the capacity to become a top earner. Through her company, Atiras International Coaching Academy, she provides the tools and resources to allow clients to tap into that potential. After nearly two decades in the health and beauty industry, Sarita used the strategies taught to her from high profile earners and brilliant leadership to catapult her into the 1% in her 20’s. As Founder of Atiras International Coaching Academy, the #1 leading resource for life coaches, trainers, and leaders in the world, she creates solutions for top business leaders and develops curriculums to take six-figure clients into next level success.



### Who is Sarita Pittman?

Sarita Pittman is a believer, wife, mother, daughter, sister and friend. She is a person that sees the best in every situation and believes in winning with what she has. She is a person that can do hard things. Her passions are wellness and wealth.

### Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?

Being a business owner means a lot to me. It allows me to establish generational wealth, create my own personal economy, give back, and open doors for others. I grew up around entrepreneurship. My grandma was a woman that made a dollar out of fifteen cents a thousand times over. My mom was an entrepreneur until her recent retirement. It's just in my DNA.

### As a multi-millionaire, there are strategies you have used to achieve wealth. Which do you feel are the most important?

The strategy of perseverance. I have made many mistakes, but I am determined to get it right, pursue excellence, and remain true to my core values.

### Who has been your greatest influence in business and why?

My husband for sure. I see him be responsible for thousands of lives and millions of dollars, yet he remains humble and causes everyone around him to believe there is better on the way. He's a smart and hard worker. His leadership inspires me.

### What are three different strategies you would like to share with business owners to increase their bottom line?

Trim the fat. Run on lean budget. If you can use an intern vs a paid employee, try it.

Build a business model that can grow and change with you. You don't want to have to keep starting over when your life takes a twist. Instead, remain flexible in your strategy and firm when it comes to your goals.

Feed your faith daily. Life happens. Trials come. If your faith tank is empty when they arrive, you'll crumble under pressure. On the other hand, if your tank is full you'll be able to endure and win your race.

Sarita Pittman, you are coined as "The Lady Wealth Builder" and Founder of Atras International Coaching Academy. Please tell us more about your company and the services you offer.

Atras International Coaching Academy is the world's number one leading resource for life coaches, trainers, and leaders. I provide turnkey training solutions and resources for time starved high level leaders, coaches, and trainers. I develop curriculums. I coach six figure earners to their seven figure zone without burning out. The six figure zone is like a hamster wheel for many. They are making moves, but they just don't seem to be getting there. I provide holistic healthcare and nutritional coaching as a Holistic Healthcare Practitioner.

### Please share with readers your tips for growing both your money and business?

- Pay for what you need. Don't try to be cheap and get over.
- Barter when possible.
- Give when you can.
- Invest in marketing.
- Build strong relationships with people that are strong where you're weak.
- Audit your business every ninety days.
- Fix what's broken.
- Be real with yourself.
- Ask for help.
- Make space for God and what matters most.
- Make sure your salary is included in your budget.

### Please tell readers how they can follow and support you on all social media platforms?

Connect with me at [Saritapittman.com](http://Saritapittman.com) and you see all of my social media handles there. I'd love to connect beyond this feature.

### ABOUT SARITA PITTMAN

Sarita Pittman holds many certifications, degrees, and licensures. They include; Certified Trichologist, Board Certified Master Coach, Holistic Healthcare Practitioner, and will soon include PhD in Natural Medicine and Nutritional Sciences. She is a proud graduate from the prestigious Cornell University.

To understand the professional genius of Sarita Pittman is to become well acquainted with a thought leader whose acceptance of God's pivots drives her advocacy for others. Earning a place amongst the top earners in the United States as an executive business coach, personal development coach, curriculum developer, soft skill trainer, platform artist, professional enthusiast and trailblazer in the health and beauty industries, became a reality for Sarita through equal parts tenacity and adversity, shaping her into a woman equipped to handle the journey toward success with grace and grit.



It is her unapologetic authenticity and pride in failing forward which makes Sarita an incomparable champion of like-minded thought leaders, high achievers, and visionaries. Coined as the Lady Wealth Builder and as founder of Atiras International Coaching Academy, Sarita has graduated and educated professional coaches and thought leaders all over the world, including over five continents through her ICF accredited programs. She has led these diverse individuals on unparalleled paths toward success through her own “no fluff” strategy which dismantles excuses and uplifts innate strength and knowledge existing at one’s own disposal.

A triple threat in education, empowerment and resilience, Sarita established early in life the necessity to empower herself and command her worth. In every aspect of career and life, she brings forth tunnel vision to ensure others recognize their own power and never waver from their deserved recognition. Keen to the traditional methods of reaching audiences, Sarita chooses daily to reach back to the community first, followed by the world through organic and genuine connection. She speaks to the pulse of people who find difficulty in giving themselves permission to fulfill their lives on their own terms. In her daily work, Sarita challenges the status quo of success to

inspire her clients to profit from their divine purpose, embrace their voice and understand firmly that one does not have to compromise to rise.

Since discovering her own genius and what she calls her “Unicorn Horn” as a thriving entrepreneur at the age of only 18, Sarita sharpened her business acumen to reach beyond society’s limitations, making it her incessant mission to unearth the genius power within the lives of people across background, culture and circumstance. She is a persevering, loyal and trustworthy guide in identifying opportunities for greatness regardless of launching point. As a faith-forward leader, she transcends her coaching expertise to awaken that genius within God following women to ensure their execution of goals so they may garner guilt-free success through her program, Beyond the Pew. Manifesting her every dream, it is Sarita’s belief that God calls for an army and she is a loyal servant in helping others establish their rightful place. Sarita is a coach for winners at every level, a visionary giving way to untapped territory and a dedicated changemaker who will forever lend her influential zenith to ignite fire within others and open eyes to personal evolution.

**20  
21**

**NEWS AND MEDIA OUTLET**

# **BEEN WORTHY**

**THE INTERSECTION OF**

- **FEMINISM**
- **SELF-WORTH**
- **AUTHENTICITY**
- **ENTERTAINMENT**

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**FOR WOMEN OF COLOR  
BY WOMEN OF COLOR**

**WWW.BEENWORTHY.COM**

*been worthy*

A silhouette of a woman is shown from the back, standing in a room with vertical light stripes. The woman is wearing a dark top and a light-colored skirt. The background is a warm, red-tinted color with vertical light stripes. The text 'WOMEN WHO ARE MAKING HISTORY' is overlaid on the right side of the image in white, bold, uppercase letters, with each word on a separate red horizontal bar.

WOMEN  
WHO ARE  
MAKING  
HISTORY

A close-up portrait of Christy Rutherford, a woman with long, dark, wavy hair, smiling warmly. She is wearing a dark top with a shimmering, sequined collar and large hoop earrings. The background is a plain, light-colored wall.

## CHRISTY RUTHERFORD

By: Sharon Jarrett

*“Before people are willing to invest in you, you must be willing to invest in yourself.”* Certified Executive Life Coach, Christy Rutherford’s aim is to lead women into the future of entrepreneurship and financial freedom. She provides them with resources to navigate workplace politics while creating the self-awareness and confidence to ASK for the compensation they truly deserve. Under the tutelage of master coaches, such as Bennie Randall, Jr. and Marquel Russell, Christy has skyrocketed as a Leadership Development Trainer and has assisted her clients in receiving more than 1.7 million dollars in of income during the last half of 2020. She has a heart for helping women find their worth and the education and training to back it up. Christy will have no problem with reaching her goal of getting 10,000 women raises and promotions by 2025.

**Who is Christy Rutherford?**

I am a general hustler and unicorn rider. I've achieved A LOT in my lifetime, but as with any visionary, I never feel like I'm done. My gift is awakening women to their higher calling and to get them out of their own way so they can live the life that they desire. We're told that we can't expect to have it all and that's a LIE. We can, but women need to get clear on what ALL means to them NOW. Many women are operating on old data, so they are chasing their definition of success from fifteen years ago. You need to keep a fresh vision.

I went to a conference eight years ago entitled, "Mission to Millions." They talked about how most people think they have to make less money to work in their passion. This is not true. I was broken, battered, and bruised. My light had been dimmed, and I felt like I was drowning on dry land. People lauded my accomplishments not knowing I was slowly dying...literally. "Mission to Millions" helped me find my purpose. Afterwards, I wrote the Gandhi quote on a vision board, "Be the change you want to see in the world." BUT then I changed it to, "Be the change I want to see in the world." BE THE CHANGE. Ah! That's the key. Not hope for the change. BE THE CHANGE. I became world peace, joy, and happiness. While I'm certainly grateful for my lifestyle, it's the transformation of my clients that make me scream and dance to Beyoncé. "Ye shall know them by their fruits." My joy of success is not about the money...but we're coming to that, too.

**Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?**

I love owning my life, saying what I want, doing what I want, living where I want, and only associating with whom I want. BUT let's be clear. This came with immense sacrifice and a lot of invested money, blood, sweat, and tears into the success that people see today.

You have to be a special kind of crazy to be an entrepreneur. It is HARD. I tell women, "Don't you quit your good job for entrepreneurship, and don't believe the instant Instagram millionaires or people that tell you that you can replace your six-figure income in a year. They are LYING."

I became an entrepreneur out of necessity and desperation, which is the way you don't want it to happen. I left my career in 2012, crazier than two left shoes and ran away like Tina Turner ran from Ike in that white suit. I was psychologically unemployable.

But that mental strain also made me a terrible entrepreneur because it takes 100% brain capacity to launch a successful business, and I only had 5% to give. I failed A LOT. Had my money taken A LOT. I didn't know what I was doing, and I was too crazy to do it right.

My advice is to use your salary to get yourself right, launch your business while you're working a job, and then work your-

self out of a job. Unless you want to lose your lifestyle and all your money like me. Don't be like me.

**Who has been your greatest influence in business and why?**

My business coaches. It's hard to choose one as they all do specific things. I had eight last year. After blowing all of my money doing all the wrong things and paying all the wrong people, I didn't have a dime to my name. I was a hot mess entrepreneur. A HOT MESS! I couldn't sell my services so I couldn't afford a coach. It was a vicious cycle. Then in late 2017, I gave up my apartment so I could afford my \$10,000 coach. I couldn't afford him AND my rent, so I traveled the whole year of 2018. I could afford random plane tickets but not my rent.

IT WAS HARD. But here we are today... about \$200,000 invested in coaching and events. Anything you see me do today, there was an expert I've invested in to show me how. The dream is free. The hustle is going to cost you. But it's worth it if you don't quit.

A few of my coaches are Bennie Randall (wealth and business coach- [www.bennierandall.com](http://www.bennierandall.com)), Marquel Russell (marketing, business development- [www.workwithMarquel.com](http://www.workwithMarquel.com)), Bershaw Shaw (corporate keynotes-[www.bershan.com](http://www.bershan.com)), Larry Martin (astrological coach-I know, but he's AMAZING-[www.larrymartin.biz](http://www.larrymartin.biz)), Althea Gray (spiritual healer - [www.altheagrays.com](http://www.altheagrays.com))

**What are three different strategies you would like to share with small business owners to increase their bottom line?**

- a. Get a coach but be careful who you listen to. Many people got their certifications out of a Cracker Jack box. I prefer demonstrated RESULTS over a certification any day. A few of my coaches don't have high school diplomas but are multi-millionaires.
- b. Have a lean business. Don't spend your money to look like you have money or buy frivolous things like trademarks, business cards, excessive marketing systems, expensive websites, or logos until you're sure you're in business. A coach can help you decide where to spend your money wisely.
- c. Charge your value, but if you haven't paid someone else what you're charging, the gap will make you feel like a fraud and you'll lose the sale in the gap of your confidence. Bershaw Shaw said, "No one will invest in you what you have not invested in yourself." I've invested \$25,000 in several coaches, so I don't have a problem charging that for certain services I offer. I say it with a straight face and I don't give discounts. When I had a \$500 program, I had to beg people to go through it for free so I could get testimonials. But when you're too cheap, people don't believe in the results. It's hard, but that's why I invest in experts to get me out of my way.



**Christy, since June 2020, you have assisted your clients with earning \$1.7 million in promotions, raises, and bonuses. Wow!! Please tell readers how you did it.**

I don't necessarily teach women how to get raises. I teach them how to overcome self-limiting beliefs and why they don't think they deserve to be paid more. I've talked to a lot of women who self-sabotage and then blame others for why they aren't moving forward. Black women earn \$.61 compared to every \$1 that white men earn, but we aren't asking for raises or promotions. We are WAITING TO BE ASKED and end up dying on the vine in organizations because we never ASK.

Women are getting all these degrees while the unqualified men are building RELATIONSHIPS.

Women are at home drinking wine alone and the unqualified men are at happy hours with their boss drinking beer and scotch.

How are black women the most educated group per capita and the least paid?? THAT MATH IS NOT ADDING UP. Eight of my clients doubled their income since June 2020 and the \$1.7 million in raises just so happen to be all black women.

If you're worth \$400k and you're only making \$200k, it's not because you're being shorted by your organization. You just haven't learned your true value in the market and then how to close the gap. The gender pay gap exists because women don't ASK. Many of my women don't leave their current jobs, they learn how to ASK and it is given.

I also took three negotiations classes at Harvard Business School so when it comes to asking and negotiating, they have my insight to leverage. We are not playing over here! Either you're getting paid, learning how to get paid or blaming others for why you aren't getting paid.

**What is some self-care advice you would give to executive women who are climbing the corporate ladder?**

- Have a mentor, sponsor, and a coach, and know their differences. Be willing to invest in yourself and don't wait for your company to pay to support your growth.
- Build STRATEGIC relationships. Senior leadership positions are 90% politics and 10% work. Either you're playing the game of leadership or you're being played.

**Please tell readers how they can follow and support you on all social media platforms?**

You can get my free case study - "How to Pivot In Your Career and Recession-Proof Your Income Without Getting Another Degree" at [ChangeNowWithChristy.com](http://ChangeNowWithChristy.com)  
You can connect with me on LinkedIn - <https://www.linkedin.com/in/christyrutherford>

[com/in/christyrutherford](https://www.linkedin.com/in/christyrutherford)

Or find me on Instagram - @Christy.Rutherford

### ABOUT CHRISTY RUTHERFORD

With over 20 years of leadership experience, Christy assists executive women with getting promoted through office politics and self-care.

Since June 2020, she's assisted her clients with earning \$1.7 million in promotions, raises, and bonuses.

A Harvard Business School Alumna, Christy is also a certified Executive Leadership Coach from Georgetown University and has been featured in Forbes three times.

An author, Christy published five #1 best-selling books on Amazon in eight months.

Christy is the 13th African American woman to achieve the rank of Commander (Lieutenant Colonel equivalent) in the U.S. Coast Guard's 225+ year history where her demographic was .1%.

Christy's academic portfolio also includes an MBA, and a pastry chef diploma.

Among her many professional accomplishments, her national recognition includes Harvard Business School's 2018 Launching New Ventures Pitch Contest Grand Master Champion, Cambridge Who's Who Amongst Executives and Professionals, Career Communications STEM Technology All-Star and the Edward R. Williams Award for Excellence In Diversity.





## JUDGE LEONIA LLOYD

By: Dr. Ashley Little

*With a love of justice and people, Judge Leonia Lloyd brought to the bench not only legal prowess, but an unmatched sense of compassion for her Defendants. Judge Lloyd feels it is the right of every human being to be heard in order for true justice to be served. Through her memoir, *Your Honor, Your Honor: A Journey Through Grief to Restorative Justice*, Judge Lloyd teaches us about family, love, grief and justice by honoring the life of her twin sister, Judge Leona Lloyd. Judge Lloyd is a shining example of what the American Justice System should be.*

**Who is Judge Leonia Lloyd?**

I am a positive thinker and a mover and shaker that was put on this earth to help motivate people to take the steps necessary to improve and change their lives. I have had a very productive and interesting life because I have worn many hats, so I have been many things to many people. I have been: A daughter, a twin sister, a cousin, a niece, a grandmother, a friend, a lover, a wife, a stepmother, a clerical worker, a girl scout, a student, a department store cashier, a girlfriend, a daughter-in-law, a sister-in-law, a neighbor, a caretaker, a teacher, a secretary, a judicial assistant, a law clerk, a lawyer, a Judge, an author, a speaker, a classmate, a patient, a traveler, a real estate salesperson. Some of these varied roles and identities in different areas of my life, largely state the truth of who I am today.

As early as I can remember, as a young girl, I always enjoyed helping others. Be it as a student, a girl scout, a high school teacher, lawyer, or judge, I found joy assisting people who wanted to elevate and/or transform themselves. I enjoyed the freedom I had as a judge to preside over specialty courts that allowed me to be creative and innovative. I implemented programs that helped people discover the necessary strength they possessed to change and become the people they were meant to be. The changes made by many Defendants would affect their immediate families. However, many who felt the effect of the changes would reach a lot further than their immediate families. As stated by a supervising prosecutor for the City of Detroit Law Department: "You were the one who shaped the lives of so many through Drug Court. Your impact will be felt for many generations to come for many families". I have continued to spread the words of positivity through my book, "Your Honor, Your Honor", and will continue to uplift the hidden possibilities in people through my speaking engagements.

**What motivated you to write your memoir?**

It was a project that my sister and I had planned to write together, prior to her death. We were determined to let people know that even though life is hard it teaches you with its difficult lessons. These life lessons will nourish you and the flowers of your life will blossom with miraculous growth and health. However, our readers were to never quit trying to accomplish their goals because the path they were on became hard and more difficult. We felt the best way to illustrate this point was to use ourselves as examples in our book and let our readers see the problems, we had to face that would make a person want to give up, but the word QUIT was not in our vocabulary. I made a promise to my sister after she had passed that I would continue with the original plan we had to write the book. Even though the writing was emotionally very hard on me, I was determined to keep that promise.

Over a period of nineteen years, I would try to write this book and tears would flow down my cheeks. I would have to temporarily stop but I knew I would continue. However, every time I started to write and make some head way, the waves of tears would bring me to a halt. However, in 2017, with the help of my entertainment lawyer, Reggie Turner, I began

to write. I was determined that I wouldn't stop until it was published. My dream and promise came true August 2020. If Leona and I had written it years before, I wouldn't have presided over Drug court. I felt God knew the right time for me to write it. But I never quit. A promise kept.

**Who has been your greatest influence in business and why?**

The person who was my greatest influence in the business of law would be Justice Thurgood Marshall. Thurgood was born in 1908 and as a young man he grew up in segregation. He graduated from Lincoln University with honors but when he applied to the University of Maryland Law School, he was denied entry because he was an African American. So, Thurgood went to Howard University Law School and graduated magna cum laude. After graduation he went into private practice, but soon after that he became the Chief Counsel for the NAACP. He challenged and tore apart the separate but equal doctrine that was established in the Plessy vs. Ferguson case in 1896, by revisiting it in the Brown vs The Board of Education case in 1954. That case resulted in ending segregation in schools in the United States. Justice Marshall a was a civil rights leader whose life was dedicated to fighting segregation that led to unfair treatment. He never gave up that fight, even when his life was placed in danger and he had to move place to place in the middle of the night for his own safety. He argued 32 civil rights cases in the United States Supreme Court and won 29 of them. In 1961 he was appointed a US Court of Appeals Judge for the Second Circuit. He served until 1967 and none of his opinions were ever overruled by the US Supreme Court. June 13, 1967, President Lyndon B. Johnson, nominated him to serve on the Supreme Court of the United States. August 30, 1967 the Senate confirmed Thurgood Marshall as the first African American to serve as a Supreme Court Justice. As one of his clerks stated, "This was a man who never stopped having empathy for common folks or people who were disadvantaged. He had dedicated his life for using the law to help folks regardless of color".

Today many of us have different professions and businesses that we would not have been allowed to have but for the work and tireless fighting of this man. He challenged our legal system to create a more perfect union and change our world forever.

**Why did you want to be a judge when you already had a successful career as a lawyer?**

Even though my career as a lawyer was great, I still felt the need to help more people and I felt that as a Judge I could do that. I knew that I would be a different kind of Judge that cared about the people that came before me. Don't get me wrong, there were a lot of judges on my bench that were caring judges and treated the Defendants respectfully. However, that was not what I saw when I was a practicing attorney. I knew that it was a position of power that could be used, in such a manner and within the code of ethics, to help people help themselves and stop the cycle of recidivism.

The choice I made was a correct one. During my twenty- four



years on the bench I had the opportunity to touch the lives of thousands of people. I was able to preside over the Drug Treatment Court for fourteen years and graduate over a thousand persons from that program. I was fortunate to have a court administration that supported my efforts and allowed me to create and implement the second Veteran's Treatment Court in Michigan. That program focused on helping veterans that were dealing with service-related problems of addiction and PTSD.

**You state in your memoir that “the most important thing to the Defendant is being heard.” As your career progressed, did it become difficult to maintain this level of fairness and not become jaded?**

Making sure a Defendant was heard was extremely important to me. Did letting Defendants speak result in more time being spent in the courtroom and cause the days to be longer? The answer is absolutely, but that was what I was there for. My belief is, “Treat a person the way you would wish to be treated”. Which clearly means to me let a Defendant speak, even if he has already pled guilty. Sometimes, a Defendant just wants to explain their actions or wants the court to know they are not a bad person. Sometimes, a Defendant is just looking for clarification or an understanding ear from the Judge who is going to sentence them.

Over the many years of presiding on the bench, it was never difficult for me to maintain that level of fairness or become jaded because every person who came in front of me was a new person to me, even if their circumstances may on the surface sound like a hundred similar cases. I discovered by being patient and respectful to the Defendant, they would open up and reveal what happened. By listening I would see that Defendant, as well as, their case. I could see similarities as well as the differences in cases that have identical laws broken. Defendants reminded me all the time that they appreciated being allowed to the opportunity to speak. Very often defense lawyers in a rush may try to cut the Defendant off from talking. My response to those actions was to silence the attorney and allow the Defendant to **talk. Has some of my staff** complained that I let Defendants talk too long, yes. But I reminded them if it were them up there and you wanted to explain to the judge why you did a particular act, but the judge didn't let you talk because he/she weren't interested in why you did what you did, how would you feel?

Once a Defendant called my courtroom and in speaking with the clerk, he complained, “the judge wouldn't let me talk”. My clerk responded, “Sir, I know you aren't being truthful because that is all my judge does is let people talk and talk. Now tell me the truth and don't waste my time”. He apologized and said I did let him talk, but he just didn't like the decision of the court. She explained there is an appeal process.

A Defendant letting out their feelings, thoughts and many times tears and then hearing their gratitude for allowing them to speak and me listening meant the world to them. They felt they had a voice that was being heard and that was all the gratitude I needed. That feeling never gets old.

**Despite racism and prejudice, both you and your sister persevered to have very successful careers in law. What would be your advice to other young men and women of color who are interested in pursuing a career in law?**

For young men and women of color who are interested in pursuing a career in law I recommend the following pointers of preparation:

Highschool and college students:

Develop great study habits

- Discipline yourself to focus and complete homework assignments (Develop focused study habits)
- Take English composition classes
- Take classes that deal with logic and reasoning
- Take speech classes

Law school students:

- Prepare for long study days and nights for the duration of law school
- Take excellent notes from classroom instruction, because they often appear on law school exams
- Get in a good study group. That can keep you accountable.
- If you join a Black Law Student Group, try to get assigned to a mentor who can give you advice regarding your classes as well as, the teacher teaching them. They can assist you in meeting the T.A. (teacher's assistant) for each class as well as help you obtain a class outline to assist you in studying the style of your teacher.

*Remember the purpose of why you decided to go to law school when the going gets rough, and then hang in there and remember “You can make it”.*

**Please tell readers how they can follow and support you on all social media platforms?**

To my readers you can follow me on the following social media platforms:

My website: [www.judgeleonia.com](http://www.judgeleonia.com). It contains all my links to the following media platforms: Facebook, Instagram, Twitter and my book site on Amazon.

Additional information can be found on my website regarding my author page on Amazon.





## DR. JASEL MARTIN

By: Dr. Ashley Little

*Dr. Jasel Martin has always been on a search to find ways to annihilate health issues she had seen throughout her family and community. This led her to extensive research in many areas of healthcare and preventive medicine. She is an adjunct professor at George Washington University in Washington, DC and a Clinical Quality Program Administrator for Anthem. Dr. Martin uses her years of study to provide information to help us develop best health care practices. Her Bestseller, *The Keto-Ish Cookbook Vol. 1: Plant Based Soul Food*, she shows us ways to create vegetable-based dishes without sacrificing flavor, helping you on your journey to your best health ever.*

**Who is Dr. Jasel Martin?**

That's a great question. So obviously I could tell you things that you could reach about me from a simple google search. I am a Doctor of Public Health & preventive medicine; I am a professor; I am a health care executive; I run a successful health and wellness coaching practice. But there is so much more to me.

I love spending time with my baby, hiking and being outdoors, water sports, reading, traveling, interior design and architecture, gardening and exploring different cultures. I am also a product of so many things our society portrays as "wrong". I am a single mother. I am and was born a Black woman. I was born into a less than desirable neighborhood. I come from a family with lots of love but who didn't have much economically. I have failed so many times. I am divorced. I have struggled with mental illness. I am an imperfect human being.

I am also the outcome of so many things that is right. I grew up in a home with two parents who loved me. I have a beautiful baby-girl who I would give my life for. I have friends who have been there in the good and bad times. I have a God who is undefeated and wrote my destiny before I was even thought of. I have a team of supporters who help me grow and continue to push me out of my comfort zone.

I am a daughter, a friend, a mother, a lover, and most importantly, I want to help heal the world of misinformation.

**Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?**

I became an entrepreneur on accident. After years of making posts and videos on health information, people started asking me about "products" and how they can support my business. I started the business initially for that reason.

After a while, I feel as if God literally started pouring all of this information and content into me. So now, I am able to produce evidence-based content for people easily and effectively. Now, I have been so intentional about building my business because I realize that this "accident" was actually the fulfillment of so many prayers I've had. As a single mother, my primary prayer was how to provide and create a legacy for my daughter and my family. I do not want my child to ever experience so many of the hardships I have encountered in my life if I can help it. Sure, hardship helps develop our character, however, I'd rather share my hardships and mistakes with her as objective lessons and set the stage for her to step into her purpose without ever incurring debt, job loss, or

career uncertainty.

I am thankful that my business has taken off the way that it has as well because I have been facing corporate burnout for several years. After years of being a professor, I realize that my brain doesn't always produce its best work when I'm working a 9-5 position. Sometimes I am inspired to get up and work at 4 or 5 am and then want to rest for a while. I've learned that about myself. I also like being active most of the day. As I get older, I enjoy physical activity more than planned exercise. I do still get my daily exercise in, but that looks much different than it did in my 20s. Being an entrepreneur allows me to do that. It allows me to just be me and gives me the time back to do things I enjoy and be with the people I love.

**Who has been your greatest influence in business and why?**

My parents chose to break so many generational cycles by making sacrifices of their own just so my sister and I could have a chance to succeed. They have always been my number 1 advocates from the beginning.

When I was in kindergarten, the principal wanted to hold me back simply because my birthday is later in the year. My mother chose otherwise and placed me in a school where she knew I would succeed. I ended up graduating from high school at the age of 16.

When I was finishing my doctorate, my father became very sick and I knew he was going to die. Before he lost his speech, the last words he told me was "You've come too far, finish your degree. I believe in you". I will never forget those words.

So much of what I do now in my business is obviously because I care, but also, I am continuing the legacy that my parents started. This legacy did not start with me, and it will not end with me. I am simply following my God-given instructions to live my life and sow into the lives of others as I am supposed to. I am so thankful to have been given this opportunity.

**Dr. Jasel, please tell readers how you are changing the narrative in the health and wellness space?**

So much health information on the internet is subjective and is being narrated by individuals or organizations that may or may not be truly qualified to give health information. One of my passions is to dispel health myths and misconceptions to ultimately "make health easy", which is the tagline of my practice.

In addition to making health easy and palatable, I also focus on making health culturally relevant. I think it's important for people of all walks of life and cultures to

see strong representation from individuals who look, act and believe as they do.

Often times it's difficult for the individuals who need the most help to mobilize out of the positions they are in because they don't have anyone who truly understands where they are in life; I do. And that is why I encourage those who have a voice and the knowledge to really step up and support the community. It's going to take all of us working together in order for us to really change and eventually eliminate health disparities in America and across the globe.

This is the part that I play to help change that narrative.

**Dr. Jasel, please tell readers about your new Best-Selling Book “The Keto-Ish Cookbook Vol. 1: Plant Based Soul Food” and how they can support and purchase?**

This book, and my course called “Plant-Focused” was inspired by my clients who have continuously asked me how to incorporate more plants into their diets while eating food that is culturally relevant to who they are and what they like to eat.

I have begun releasing a line of cookbooks called “The Keto-ish Cookbook” which will accompany my book “Intermittent-Keto: The fastest Way to Lose Weight” which releases in summer 2021. “Volume 1: Plant-based soul food” recently hit the Amazon Best-sellers list and “Volume 2: Thai” will be released in April 2021.

Combining intermittent fasting and a high-protein diet that has appropriately balanced macronutrients is a great way to lose and maintain weight. This book is the first in a series of cookbooks that are focused on making food fun while also providing numerous culinary options varying by diet type, food preferences, and protein requirements.

As you know, Intermittent fasting (IF) is an umbrella term for several meal-timing schedules that involves cycling between voluntary fasting and feasting windows over a specific time. It's all about restricting food intake to certain hours of the day. Intermittent fasting improves your blood sugar and it is great for weight loss. However, it's vital you eat nutrient-rich foods during your feasting window for sustainable weight loss and maintenance. Protein is an important component of an intermittent fasting diet. Protein builds muscle maintains muscle mass and increases metabolism. Healthy fats are essential to keep you feeling full and regulate your blood sugar.

Besides reducing cravings during your fasting window, eating enough protein helps in preserving your muscles as they lose fat and protecting your immune system. It is



essential to give your body with quality sources of macro- and macronutrients during your feasting. This means you need to look for quality protein & fat sources- from legumes, vegetables, fruit, nuts and grains. These cookbooks will in-turn provide you with balanced, healthy and delicious meals that will benefit you and your family.

The Keto-Ish Cookbook Vol. 1: Plant Based Soul Food can be purchased on Amazon and Barnes & Noble.

**What is some self-care strategies you would give to readers to help them live a more healthy and fulfilled life?**

The goal is to start. Healthy habits are not created overnight. The thing is if we set the intention to learn about healthy habits and continue to make sure to adapt health increasing habits we learn, over time, to create a healthy lifestyle. Living a healthy lifestyle that's balanced also addresses the mental and social aspects of our wellbeing.

When we practice intentionality towards complete wellness that addresses all 8 areas of wellness we are subconsciously working our way towards living a fulfilled life. Things start to happen that we didn't expect. We start to feel happy and experience genuine joy and garner a strong sense of purpose. We can move authentically through life and feel balanced everyday. That is what I want for everyone and that is the philosophy that I will continue to live and promote through my practice and community efforts.

**Please tell readers how they can follow and support you on all social media platforms?**

Sure, you can visit my website and learn more about my products and services on <https://www.drjaselmartin.com>. I have a host of free downloads there for you to enjoy.

You can also find me as @drjazzyfit on Instagram, Facebook, Twitter, and Pinterest and @drjaselmartin on LinkedIn.



### ABOUT DR. JASEL D. MARTIN

Dr. Jasel D. Martin, aka DrJazzyFit, is an award-winning Doctor of public health and preventive medicine, a nutritionist, exercise physiologist, professor, researcher, and certified nutrition coach. She helps millions of people accomplish their health and wellness goals by empowering and enhancing their knowledge of individual nutrition, fitness, and physical activity. Through the years she has fervently worked with esteemed organizations such as the Centers for Disease Control and Prevention (CDC), The U.S Department of Health and Human Services (HHS), Emory University Clinic, The University of Maryland, Precision Nutrition, Black Wall Street, The George Washington University and so many more!

Dr. Martin's passion is to find key solutions to help minimize health disparities in our nation today. She strives to use her voice to directly influence health policy and protocols by being committed to the engagement and mobilization of healthcare leaders in ample sectors to further enhance and expand programs that address the social determinants of health. She has diligently worked in public health for over fifteen years and believes that implementing the methods of structured early childhood education and parental support programs that strengthen, financially educate and empower deprived families can be supportive in helping them to adopt a healthy lifestyle and seizing their continued adherence hence decreasing health dissimilarity

Dr. Martin is a proud native of Dallas, TX, and is a first-generation college graduate. Her creativity and interest in public health stemmed from witnessing poverty and chronic illnesses within her own personal upbringing. Through life, observing societal and cultural interpretations of health and disease has dramatically shaped her position on human behavior and her professional trajectory and research interests. She believes that to create a culture of health and eliminate health disparities, we must first address how these societal and cultural interpretations of health intersect with the distribution of income, education, and resources.

Dr. Jasel Martin is a committed community & clinical quality professional who has a strong dedication towards improving patient care through health practices, project management, education, and equity. She currently serves as the Program Manager for Quality Management at AmeriHealth Caritas DC

and is a part-time faculty in Health Policy and Administration at The George Washington University. She is also the executive director of Dr. Jasel Martin Enterprises, VIV Wellness, and The Heal the Public Collective.

Dr. Martin has a diverse background in academia, clinical hospital administration, the federal & state governments, and entrepreneurship. She holds multiple advanced degrees, including a Doctor of Public Health with a focus on health education/preventive medicine and nutrition, Master of Exercise Science also with a nutrition concentration, as well as a Master of Business Administration in Healthcare Administration.

Her training and experience have equipped her to address causes and outcomes of diseases and conditions using Person/patient-centered Outcomes Research (PCOR), Community Based Participatory Research (CBPR), Comparative Effectiveness Research (CER), Exercise Physiology, Health Equity, and Patient Engagement to develop robust research and community initiatives. She is an innovative problem solver with a passion for implementing & translating evidence-based research into practice.

In 2018, the U.S. Department of Health & Human Services (HHS) recognized her as an obesity expert, and today Dr. Martin puts her highly trained efforts in helping busy people get into the most optimal shape of their lives by helping them to prioritize their health and wellness that will significantly reduce stress and becoming stronger, leaner and healthier leading to an overall enhanced well-being. Awards:

- 2020 COVID-19, 2020 Special Recognition Award - AmeriHealth Caritas DC
- 2016 Post-doctoral Fellowship Award (\$20,000), Dr. Antoinette (Toni) Yancey and Darlene Edgley Fellowship for Health Promotion, Physical Fitness and Community Health Education
- 2016 The Joe Manns Black Wall Street Award, Baltimore area Black Wall Street for "Me and Pops" Program
- 2015 Graduate & Professional Student Government Travel Grant, Loma Linda University
- 2015 Selma Andrews Scholarship Fund, Loma Linda University
- 2005 Baylor College of Dentistry, Summer Pre-Dental Enrichment Program (SPEP) – Best Attitude Award,



## DR. PAMELA GURLEY

By: Gracia Collins Rich

*Dr. Pamela Gurley knows who she is and is living her life UNAPOLOGETICALLY! This multi-talented, highly renowned media guru has allowed her love of travel and experience to shape and guide her worldview. Her book, I Am Not A Stereotype: I Am H.E.R., she is changing the narrative of the way women are seen and empowering them to become who they are inside. As the CEO and Founder of Clark and Hill Enterprise, LLC, she offers entrepreneurs a plethora of business services including business plans and masterclasses. A retired US Army Veteran, Creator and Host of Herspiration Happy Hour Podcast. Dr. Gurley offers a unique perspective on women, how we are perceived and our overall effect on the world.*

**Who is Dr. Pamela Gurley?**

Oh, my, this is always so easy and yet so hard for me to answer because I never know which way to answer this. {laughing} In a nutshell, I am a visionary, educator, and compassionate human being that loves to be present beyond the work I do. Family and friendships are very important to me so I live my life in gratitude and in valuing the time that I can have for others and for myself. Knowing I can do more than simply “exist” in the lives of others is an investment that makes all of the work I do much more rewarding.

From a professional standpoint, I am a business owner, author, podcast host, media writer/journalist, speaker, and graduate school professor. And while I used to think all of these things were very different, essentially they are all interconnected. I am huge advocate for making a difference in, for, and about people, their brands, and/or their businesses.

**Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?**

Being a business owner is why I became an entrepreneur. There is a sense of contribution to the community and other business owners that come with being both. I will also say it is not for the faint of heart. It takes a lot of discipline, dedication, hard work, and sacrifice that matches the reward with being an entrepreneur.

After 14 years with the Federal Government, many doors of opportunities were opening for me for both of my businesses. And knowing one of my businesses had just turned three years old, I had to make the decision if leaving would be in my best interest. Naturally, becoming a business owner means eventually stepping out into full-time entrepreneurship (after all, who launches a sustainable business to always work for someone else full-time). So, I resigned, and it was the best decision for me since more doors opened after making that decision. It is truly rewarding and gratifying knowing I am responsible for my success.

**Who has been your greatest influence in business and why?**

Indirectly, my greatest influence in business has been watching the evolution of Tyler Perry. He is THE best example of “when they don’t give you a seat at the table, build you a whole damn house.” What I mean by saying that is that so often we want that seat at the table so badly that we minimize our potential instead of maximizing our gifts. Additionally, the word no empowered him, instead of defeating him. This taught me a lot in how I needed to view business. I owe it to myself to be where I am purposed, not where I am willing to settle. This is how I look at my business, my purpose, my opportunities, and my network. It is all-inclusive when it comes to maximizing my talents and gifts. It is not if “you build it, they will come”. It is “if you build it, you will have.” And I plan to build and have for as long as the good Lord allows!

**What are three different strategies you would like to share with small business owners to increase their bottom line?**

I don’t know if it would say it is strategies as much as it is risks that effect whether someone can increase their bottom line. I mean, certainly, strategies help; however, I believe for businesses to see increases, it takes risk-taking actions. As a business owner and business planning strategist, I would share with small business owners to make these three risks:

1. You have to “pay to play” (meaning the only way to see an increase is to risk making the right investment choices for your business or your brand). I have worked with a lot of small businesses that are not willing truly invest until they have paid thousands of dollars on shortcuts. It is unrealistic to believe that cheap will result in sustainability.
2. You have to risk saying no to money sometimes. I am a firm believer in “all money is not good money.” And what I mean by this, small businesses will regularly decrease their rates for a temporary monetary gain (i.e., constantly discount their product or services rather than charge for the actual cost). When they do this consistently, small businesses actually lose money, not gain it (if you look at the amount of the loss over time).
3. Last, I would say to risk failing. What I mean by this, is doing what is hard and seems impossible. Yes, it may be more work, but that is being in business anyways. Think of how these big business thrives because they take risk all the time. A lot of small businesses are afraid of to step out of their comfort zone and playing it safe can affect your bottom line.

**Dr. Gurley, you are breaking glass ceilings in the media industry please tell readers more about your successes in the industry?**

This question makes me chuckle when I think the of the trajectory of my media experience. I would say that I am breaking the class ceiling in the media industry by being an anomaly (a unicorn, of sorts). A year ago, I was a small business owner/author and federal employee getting exposure for my book, brand, and platform with my own media. I had an opportunity presented to me to do red carpet for the 35th Annual Stellar Awards in March 2020 and of course I said yes. Who wouldn’t? {laughing}

When COVID hit, that red carpet opportunity sort of went away, but not really. When they decided to move it to a virtual platform several months later (August 2020), I was sent an email to see if I was still interested. Again, I ensured I responded timely and was able to do both the virtual Zoom press junket for the event; as well as a have personal call with Koryn Hawthorne shortly after that. Since that point (and only 7 months into being a media writer and journalist,) I have had many press junket opportunities that have afforded me the ability to interview several media personalities (i.e., Rickey Smiley, Koryn Hawthorne, Sheryl Lee Ralph, John P. Kee,



and more) and do press for many television premiere movies (Wendy Williams, Salt-N-Pepa, Death Saved My Life, and more).

Honestly, since I had never really been “in media” I would not have thought this was an anomaly. But I have had many journalist friends let me know that what I have accomplished in so little time is rare in this field. I am now also sought after for written media stories or interviews on my visual media platforms. So, my successes in the media industry I would attribute to being God’s plan for my purpose because it certainly was not in my view a year ago.

**Dr. Gurley, you are The CEO of Clark and Hill Enterprises, LLC please tell readers more about your company and services?**

My company is a business planning, business writing, and business service providing company. Essentially, my company provides writing services from business plans and proposals, SEO blogs, media branding articles to contracts, website content, resumes, and more. You want it, we write it. I am expanding my company to offer business Master Classes and notary services by the end of the summer.

**Dr. Gurley, you are the Founder and Host of Herspiration Happy Hour Podcast. Please tell readers more about your podcast and how they can be a guest and support?**

My podcast is called Herspiration Happy Hour. It is a cocktails and conversation podcast where inspiring women can discuss success, business, culture, entrepreneurship, motherhood, self-care, and balancing life. The purpose is to have a virtual “happy hour” setting for the host and guest (if there are any). There are two other female co-host that lend a balance in perspectives and story sharing. The show is also a platform for featured guests to share their life experiences, thoughts, perspectives, and opinions to inspire others.

The show currently airs live the first and third Wednesdays of each month on Facebook Live and then placed on our YouTube channel and also available on nearly all podcast platforms (Apple, Pandora, Amazon, iHeart, and more). If people want to be a guest on the podcast, they can send an email to [herspirationhappyhour@gmail.com](mailto:herspirationhappyhour@gmail.com).

**What is the State of The Black Woman?**

This is such a loaded questions because I have so many feelings about this. While electing the first Black and Asian Vice President has certainly shattered a part of the glass ceiling, the perception of the Black woman has not been shattered much at all. The narrative has not changed so significantly. We are still stereotyped, lack equitable pay, and still have an absence of equitable healthcare.

The social, educational, and economic advances Black women have made have been stellar; yet undervalued and

underrepresented in politics and in media. Do I ever think there will be a shift? Most certainly and I want to be a part of that activism. Which is why I started a group in the ClubHouse app called Bl@ck Girl Activist; as well as wrote a book to be published soon called Bl@ck Girl Activist. I believe we [Black women] have a responsibility to one another to change the narrative about us by changing the narrative between us.

**Where do you see black women in media in the next five years?**

I believe the opportunities in media for black women will increase tremendously. In a lot of ways, it already has. Many Black women are creating digital spaces to highlight diverse entertainment and inspirational stories, while specifically highlighting black success. It is only a matter of time before more black women move into other diverse media spaces or create multi-million dollar spaces for others to move into. I am a true testament that anything is possible, and I encourage women to not be afraid to open doors they may feel unqualified to enter. Our female ancestors did some amazing things they were not qualified to do and did so with far less resources that we have now.

**Please tell readers how they can follow and support you on all social media platforms?**

People can connect with me on:

IG, FB, Twitter, and YouTube: @iamdrpgurley

IG and FB: @clarkandhillenterprise and Twitter: @clarkandhillent

IG, FB, and YouTube: @herspirationhappyhour and Twitter: @herspirationhh

[www.iamdrpgurley.com](http://www.iamdrpgurley.com)

[www.clarkandhillenterprise.com](http://www.clarkandhillenterprise.com)





## RAQUEL GRAHAM

By: Sharon Jarrett

*Roq Innovation Founder/CEO Raquel Graham made “the simple life” her business. Her products developed to be both trendy and efficient, Raquel brings technological design along with functionality to the table. As a long time feature on HSN (Home Shopping Network) with years of experience under her belt, she has shown through creativity, successful marketing, development and hard work you can turn your vision into profit.*

**Who is Raquel Graham?**

I am originally from Brooklyn NY. I attended Wesleyan University and after graduation, I was an analyst at JP Morgan. When I moved to Chicago, I became the Marketing Director for Ebony Magazine. I am a mother of 2 children – ages 18 and 13. I have been an avid tinkerer my entire life and enjoyed creating products as long as I can remember.

Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?

I became an entrepreneur after my second child was born. I wanted to spend more time with my children. Six years ago, during the polar vortex, they refused to wear scarves. I went online to find an alternative online and could find nothing. I created my first product, NEKZ, and my company was born. I have enjoyed having my children watch me grow my company successfully. It has afforded me the freedom to enjoy them more fully.

**Raquel, you're the CEO/Founder of Roq Innovation please tell readers more about your company?**

Roq Innovation is a product development company.

All of the products that I create are inspired by my life. Simply put, if I need a product and I cannot find it on the market – I make it myself. My first product, NEKZ, is a scarf alternative that I created for my kids because I could not find a similar product. My second launch was Headlightz, which is a hat with a rechargeable removeable LED light. Headlightz has a line of six products under the brand. We will be launching two new products this year. Our product launches were interrupted by the pandemic, so we are hoping to move forward with the launch this year.

**What are three different strategies you would like to share with small business owners to increase their bottom line?**

The strategies for increasing revenue are:

- Start very lean and learn the business so that you make informed decisions when hiring staff.
- Spend strategically keeping ROI in mind. No frills until the money supports the decision.
- Network to get advice from successful business owners. This advice is often priceless and can save years and money in this journey.





**Raquel, you are one of the few black women to have a recurring appearance on the Home Shopping Network. How did you do it?**

I was fortunate because they found my product, reached out for samples and the rest is history. I have been on the network for five years. The only way to remain on the network is if your sales are successful and fortunately my products have done very well. It takes a lot of work - it is not as easy as it looks but I love it!

**What are some strategies you would give to Entrepreneurs who are looking to launch their products on national platforms?**

My #1 piece of advice is that all business owners must understand the backend of their business so that when they launch nationally – they are ready. Scaling is tricky and it can happen quickly. Understand drop shipping and COGS. Become very familiar with the company numbers and pay attention to them often. Finally, mistakes will happen but if you stay close to the business, you can spot them and correct them quickly.

**Please tell readers how they can follow and support you on all social media platforms?**

- 1) Website is [www.roq-innovation.com](http://www.roq-innovation.com)
- 2) Instagram @raquelsgraham and @roqinnovation
- 3) FB – raquelgraham and roqinnovation

## **ABOUT RAQUEL GRAHAM**

It all started when the Polar Vortex struck in the Midwest a few years ago! Raquel Graham's son and daughter were

over wearing scarves and refused to keep them on. Enter a little Mother's Wit!

"I was no inventor but grabbed some material, scissors, glue and a few other supplies and went to work," said Graham.

Little did Graham know that what started as a DIY home project would turn into a NEKS, which has been featured in Forbes, Good Morning America, the Home Shopping Network, Oprah's favorite things and set to be on The View this coming Wednesday.

Based in Chicago, Graham's company Roq-Innovation is based in Chicago and has expanded to offer a lineup of creative protective wear including Headlightz Headband, HeadLightz beanies, Handlightz and Face Maskz. All of her products are high-quality, fashionable and functional.

"With the rapid spread pandemic, I had to make some adjustments and my product offerings, and this has proven to be a great decision," said Graham. "My products are custom-made, offer great protection from the elements and they're trendy."

Graham is one of few Black women to have a recurring appearance on the Home Shopping Network.

She is eager to share her story with other entrepreneurs who are looking to launch their products on national platforms.

"I'm in Chicago, but my products are worldwide," said Graham. "I feel it is my duty to share my experiences and advice as other business owners navigate a crowded market."



## STACEY MALONE

By: Dr. Ashley Little

*Stacey Malone is creating OUR world in the film industry. This leader in the industry strives to project more visuals of the black experience in film. Inspired by media from a child, Stacey has written, directed, produced and starred in several projects including being awarded “Best Director of a Web Series” at the 2019 Las Vegas Black Film Festival for her Web Series “Now What.” Stacey’s latest projects include the Clubhouse presentation of THE WIZCH, a brilliant reimagining of The Wiz on March 12-13, 2021 respectively and her upcoming documentary on the Hip Hop scene of Cleveland due to be released in 2022. Opportunities are making themselves known as mainstream media realizes we have a story to tell, stories that need to be heard. Stacey Malone is the perfect person to bring those stories to life.*

**Who is Stacey Malone?**

I am a storyteller, an actor, a producer and a director. I am a go getter who is willing to jump off the diving board at new opportunities and ventures. I strive to bring entertainment to the masses. I have been making films since I was 7 years old with my dad and his camcorder. I love to have the ability to transport people away from the everyday lives to the worlds that I create. I am a mother who wants to show my son that you can go after your dreams and never let anyone, or anything stand in your way. I am a daughter who wants to make her parents proud with the talents they helped to flourish as a child. I am a woman who wants to give other women the tool and opportunities to fulfill these dreams. I am a Black woman who wants to see more images of myself and the people I grew up around. I am a CREATIVE!

**Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?**

It means being in control of your destiny either way. It means not being afraid to fail because you know that you will learn a valued lesson for the future that will only propel you further. I became a business owner because I am a very TYPE A personality and like things done a certain way. I also liked the security of not having my future in someone else's hand.

**Who has been your greatest influence in business and why?**

I have two people I like to call my film parents! Robert Townsend and Nancy Meyers. Robert Townsend was a game changer for black cinema in the 80s. The Five Heartbeats changed my life forever. Knowing that this man wrote, directed and was lead actor showed me that someone could do it all and do it like a legend. I feel that my style of storytelling has been influenced a lot by Nancy Meyers. The way can mix comedy and drama so effortlessly to create a great relatable fun story. They both have made films that stand through the test of time and that is what I inspire to do.

**Stacey, you are breaking glass ceilings in the film industry please tell readers more about your successes in the industry?**

I am a multi-award Screenwriter-Actor-Producer-Director. Some of my latest accomplishments are winning "Best Director Web Series" at the Las Vegas Black Film Festival in 2019 where I was also nominated for "Best Actress" as well as my Co Star and my Male lead Won "Best Actor" for my Web Series "Now What" (currently on my YouTube channel ) This series also won "Audience Choice" for the festival at the Greater Cleveland Urban Film Festival in 2019 and had an

amazing run in the festival circuit showing in New York City ( Black Web Fest) and Los Angeles (Indie Night at the Chinese Theater ). I also won Best Actress award for my role as Jane in "First Strike" in 2019.

**Stacey, you are currently working with Kool House Media on a documentary about Cleveland's Hip Hop due out 2022. Please tell readers more about this amazing documentary.**

Yes, I'm really excited about it. It has been a labor of love. I was brought on to this project as director while it was already in production. This documentary looks at the evolution of Cleveland Hip Hop and its impact on the industry. We have interviews with McChill, DjCochise, McBrainz, Dj Johnny O, and the Legendary Chuck D from Public Enemy. We are still in production and look forward to speaking with more legends of the land.

**Stacey, you have taken on the role of Team 2 Director of THE WIZCH on clubhouse on March 13, 2021. Please tell readers more about your amazing role.**

Yes, I am so lucky to have been asked to be the Team 2 Director for The WIZCH. Clubhouse is this new innovative audio app that has switched on a light for a dark theatre scene. With the success of The Lion King many other productions took off, so Talia Moore and Sherita Carthon grabbed hold of The Wiz and decided to follow those yellow bricks to me and asked me to come on the team as a director for the 2nd showing. It has been a very different and exciting experience. Working with actors that you are not in the same room with is challenging (which I enjoy). It has opened up more in my mind as a director. The whole cast from all across this nation are so phenomenal and talented. I hope everyone will come on to clubhouse on March 12 & 13th 2021 for a 4pm & 7pm show both days. Come see this NEW innovative take on a Classic.

**Where do you see women in film, media and television in the next five years?**

I see us being a real force in Hollywood. There are so many organizations and initiatives for women now that we have NO CHOICE but to take advantage and move the industry forward. As long a women stay united there are no bounds to what we can achieve.

**Please tell readers how they can follow and support you on all social media platforms?**

Facebook: Stacey Malone

IG: Staceymalonefilm

TikTok: StaceyMalonefilm

Clubhouse: Stacey Malone





**ABOUT STACEY MALONE**

Born and raised in the Greater Cleveland area, Stacey is an Award-Winning Actress, Producer, Director and Screenwriter. She studied acting at Wright State University in Dayton Ohio where she starred in the controversial play “Between Sisters”. While in college she had a role in the 2004 Sundance Film Festival Selection “Joy Road” (formally MVP).

After graduation she had many roles at the famed Karamu House in such plays as “A House with No Walls”, “The Bow-Wow Club” and “ Fabulation, or the Re-Education of Undine” while also performing in Karamu’s Hall Of Fame Celebration. She took her turn behind the curtain as Assistant Stage Manager for Karamu’s production of “The Great White Hope”.

Turning her attention to film, she wrote her first script “ A Spit Second” which she won an award for at the 2013 Indie Gathering Film Festival. She then created, wrote, produced and directed her first Web Series “The Greek Chronicles” currently streaming on You Tube. She had a supporting role in HWIC’s Web Series “Heights Girl” as Antoinette !

Stacey made her stage directorial debut in October 2015 with the stage play “Starve the Devil” by Michael Oatman.

In 2016 Stacey started working on production for her second series from her production Company 12-21 Entertainment Group Ltd. It is a Web Series “Now What” that Stacey wrote, produced , co-directed and served as lead actress. Now What has been selected in the “Indie Night Film Festival” (Los Angeles Feb 2018) SM-DST Spotlight Short Film Showcase (DecaturGA April 2018) Black web fest ( April 2019) Las Vegas Black Film Festival ( Las Vegas April 2019) (WINNER Best Director and

Best Male Actor) and Greater Cleveland Urban Film Festival ( WINNER Festival Audience Choice)

In the summer 2017 she direct a visual musical short called “5 Days” it was well received at film festivals “Indie Night Film Festival (Los Angeles Feb 2018) and “ Film Miami Fest” (Miami’ August 2018)

The summer of 2018 she made her feature film lead debut filming the independent romantic comedy “I’m Having an Affair with My Wife “ as one of the lead characters “LaShonda”

In 2018 all her hard work paid off when she won the OEA ( Ohio Entertainment Awards) for Best Actress 2018.

In 2018 Stacey, along with some prominent women in Film and Television started a chapter of Women in Film and Television out of Ohio. She serves as President of the organization which strives to promote education and advancement for women in Film, Television and other Media.

Stacey is currently working with Kool House Media on a documentary about Cleveland’s Impact on Hip Hop due out 2022. She has also taken on the role of Team 2 Director of THE WIZCH on clubhouse on March 13th 2021

YouTube: 12-21 Entertainment



A close-up portrait of Veronica Charnell, a Black woman with voluminous, dark, curly hair accented with red highlights. She is wearing a blue lace top and large, ornate gold hoop earrings. She is looking slightly to the right of the camera with a soft smile. The background is a solid, deep blue.

## VERONICA CHARNELL

*By: Gracia Collins Rich*

*Designing a life of passion and purpose, Veronica Charnell sets a standard for generations to come. Radio personality, podcast host, and Founder/CEO of Veronica Charnell Enterprises, LLC, Veronica is here to transform the narrative of black women through music and media. Through her offerings of the Luxe Lifestyle Podcast and The Lady Boss Radio Show she brings listeners the hottest information in business, entertainment and lifestyle elements. Veronica sees Black women as The Future, breaking glass ceilings, busting down doors and revealing the multiple layers of talent that lie within us all.*

### Who is Veronica Charnell?

Veronica Charnell is the CEO of Monae Management, an Entertainment Management firm who believes in building Iconic Brands. I am Executive producer and Host of Lady Boss Radio Show that airs on Soar Radio, and Cultivating the Luxe Lifestyle Podcast. I love to talk about Lifestyle, Entertainment, and Business. I am a Contributor for Vocal Media, and for two Publications on Medium. I created Veronica Charnell Productions which oversee creating the Lady Boss Radio Show & The podcast show. Above all I love God, family, and enjoying life. I am all about collaborating with people who gives off positive vibes.

### Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?

Being a business owner means Discipline, Freedom, and Work all the time. But it does not feel like you are working all the time when you are operating in your gifts, and your passion. Period. The idea of being the boss the leader of the ship is amazing to me, because nobody can move me out of my position or determine how much money I can make but me and God. This is one of the reasons why I became an entrepreneur. My background consist of working for several major financial institutions better known as Corporate America for over 10 years. Corporate America can be stressful for African Americans trying to reach the top. It can take several years before that can happen, or if it happened at all. Then you have to watch out for other African Americans trying to throw you under the bus at the same time. I believe entrepreneurs should have these character traits: Accountability, Knowledgeable, and Creditable.

### Who has been your greatest influence in business and why?

Well I have two people I admire. Daymond John, one of the Founders of FuBu and he stars on Shark Tank. There are tons of reasons why I like him, but the number one reason is I love to see a Black man sitting as a major investor along with the other Sharks. The other one is Charis Jones of Sassy Jones Boutique. I have been watching Charis before she or business made a million dollars. I was watching her on Periscope livestream showcasing her products in her bedroom, and to see the growth since then is just amazing.

### What are three different strategies you would like to share with small business owners to increase their bottom line?

Well I think small business owners need to keep themselves up to date on what is trending and shifting in the world, because it impacts consumer buying behaviors. Overall to increase their bottom line they have to be willing to do something's for free at times, and see it has an investment to getting paid in the future. Small business owners need to shift their mindset towards being more creative, innovative, and flexible when it comes to developing new products or services. For example I have a new R&B Artist who is preparing to release her EP, but she is providing a twist. She recently recorded a remix to one Jaheim songs, and due to Covid-19 she is doing a pre-recorded live performance to premiere on her YouTube Channel. She has put time and money in this production with the expectation she is going to get major attention from this. Everyone already know Jaheim song, but she put her own spin to this version. This is a sneak peak of who she is to the world.

Veronica, you are breaking glass ceilings in the media industry please tell readers more about your successes in the industry?

Black Women as a whole are breaking glass ceilings. We have raised the bar, and we are showing other cultures we are just a much educated and talented as you are. Black women are relentless to the point we can only go up even higher from here.

### Veronica, you are The CEO/Founder of Veronica Charnell Enterprises, LLC the parent company of Veronica Charnell Productions. Please tell readers more about your company and services?

My business is set up like an umbrella. Veronica Charnell Enterprises, LLC houses Veronica Charnell Productions which produces content for my podcast, the Lady Boss Radio Show, and Music Therapy Sessions. Monae Management also falls under the LLC. I created different divisions that operate under the LLC.

Veronica, you are Executive Producer of The Lady Boss Show and The Lady Boss Radio Show on a Two Time Stellar Award Winning Station. Please tell readers more about your show and how they can support.





The Lady Boss Show started off just featuring women who are boss babes. Now it has expanded to feature men and women. The mission for the Lady Boss Show is to have intriguing conversations with an influential men and women who will empower you to level up in order to be successful. Our discussions range from a variety of topics, such as Lifestyle, Entertainment, and Business. The radio show features Trendy Stories in the News, Entertainment News, and Inspirational moments. You can support the show in Soar Radio Friday's at 2 PM CST/ 3pm EST. Also you can listen on Cultivating the Luxe Lifestyle Podcast.

#### **What is the State of The Black Woman?**

Black Women as a whole are breaking glass ceilings. We have raised the bar, and we are showing other cultures we are just a much educated and talented as you are. Black women are relentless to the point we can only go up even higher from here.

#### **Where do you see black women in media in the next five years?**

I see black women becoming more trendsetters in the next five years. Black women will reshape the Black narrative and become more story tellers. We have to remember it was Black Women who created the Black Lives Matter Movement. We are not just a part of the culture we are the culture, black women are the ones who give birth to the culture. Black Women will become more leaders such as Directors, Executive Producers, and I am going to add Emmy Award Winning Journalists as well as Music Executives.

#### **Please tell readers how they can follow and support you on all social media platforms.**

Everyone can follow me at Monae Management on Instagram and Facebook. My personal page is @iam\_ladyveronica and @ladybossshow.

# MARQUEL RUSSELL

By: Lindsey  
Vertner



*Marquel Russell is a man with a plan; and his plan is assisting clients with using their talents and expertise and turning it into an extra million dollars in revenue. As the Founder of Client Attraction University, Marquel takes coaches, consultants, entrepreneurs and their businesses to the next level by attracting what their companies need through a customized automated system. Marquel knows first-hand what it means to start with nothing but a dream, and he channels his rise to the top to help his clients succeed and their businesses excel.*

## Who is Marquel Russell?

In short, without reading the fancy bio, I'm just a brother with a big vision that dropped out of high school in 10th grade, started selling drugs and now fast forward a few years have helped our clients make over \$100 Million in their business

**Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?**

Being a business owner is about helping people solve big problems. I became an entrepreneur initially because I loved the idea making unlimited income and people not telling me what to do. Now it's about having a massive impact on the world.

**Marquel, you are the founder of the infamous "Client Attraction University" and the creator of your leads on-demand signature marketing system. Please tell readers more about your company and how they can join?**

We help coaches, consultants and service based

businesses attract clients on auto-pilot and scale their business to 7-Figures while working 50% less. This would be the first step to getting more details: <http://PaidAdPlaybook.com>

**What are three wealth-building strategies you would like to share with business owners to increase their bottom line?**

- Get clear on who your dream client is.
- Create a premium priced offer that helps your dream client get results.
- As you make money, have a system in place to grow and protect your money.

**Marquel, please share with readers the importance of launching successful ad campaigns in order to take their business to the next level?**

You really don't have a business if you don't know how to have an automated system to consistently and predictably get new leads and clients in the door daily.

**Marquel, you are the author of “The Millionaire Expert” please tell us more about this resource?**

It's a book that we sell for \$100 and it breaks down exactly how to turn your knowledge and expertise into a Million Dollar Empire.

**Marquel, your sharp-shooting approach to lead generation has helped coaches and consultants pull in more than \$100 million in client success stories, billions of ad impressions, millions of high quality leads and 10's of thousands of clients. Please tell us more about your sharp-shooting approach?**

*It boils down to three things:*

*S.pcialize.* Deciding exactly the problem you specialize in solving and who you solve that problem for and focus solely on that audience.

*F.unnelize.* Have an automated process to turn complete strangers into clients.

*M.onetize.* Having an offer where people show up pre-sold to buy and it cost \$3,000 - \$10,000+.  
Why is Re-Building Black Wall Street so important?

Because black people collaborating and practicing group economics is the answer to the majority of the issues our culture faces.

**Please tell readers how they can follow and support you on all social media platforms?**

Grab our free gift at PaidAdPlaybook.com and connect with me on Instagram @MarquelRussell and send me a direct message and let me know you saw me in this article and I have a special gift for you.



# FLOYD MARSHALL JR.

By: Dr. Ashley  
Little



*Floyd Marshall Jr., film entrepreneur and content creator, brings visibility and acknowledgement to the members of the indie film set with the Independent Film Association of Philadelphia and their IFAP Film Festival and Awards. Floyd uses his expertise in the business of film and imparts up and coming filmmakers with how to not only monetize their cinematic creations, but maintain their profits and catapult their films into the spotlight.*

## Who is Floyd Marshall, Jr.?

I'm just a guy who believes in the power of doing things for yourself and making your mark in the world while helping people as much as you possibly can.

## Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?

Being a business owner for me is about having the freedom to do what I'm very passionate about. I became an entrepreneur because I got tired of waiting for someone to tell me when I could act, and later on when and where I could create content. So I said I'm going to do it myself.

Floyd, you are the founder of the "Independent Film Association of Philadelphia" Please tell readers more about your company and how they can support?

The Independent Film Association is a non-profit organization that helps new filmmakers navigate the business of film. We teach them strategies to be business people alongside being content creators.

## What are three wealth-building strategies you would like to share with business owners to increase their bottom line?

- Create Ancillary income.
- Create a viable marketing plan for your business
- Don't be afraid of failure

**Floyd, please share with readers the importance of mentorship and building relationships in the film industry in order to take their business to the next level?**

Relationships are the most important aspect of this and any business. It's vital, it shouldn't be approached from a mindset of trying to get something from someone. It's all about being of service. Mentoring people is so very important, and frankly you don't have to necessarily know someone to be a mentor. Just be a person who puts out great information and truthful information that people can use.

**Floyd, you are the creator of "The Film Collective" please tell us more about this resource?**

The Film Collective is a short film showcase I created to show content that might not normally get selected at a film festival. The nice thing about the Film Collective is the filmmakers we get to interact with.

**Floyd, you are the CEO/Founder of the IFAP Awards & Film Festival. Please tell us more about the awards and film festival?**

The IFAP awards is our major film festival, we show content from every corner of the globe which is very exciting for us. When I created the festival I patterned it after the Oscars with different categories for Best Film, Best Actor/Actress etc. The festival has approximately fifteen categories and we're always looking to add to that to highlight indie filmmakers.

**Why is Re-Building Black Wall Street so important?**

Rebuilding Black Wall Street is extremely important. Building black wealth and seeing how it's generated can be a blueprint for building more wealth for us. Seeing people that look like you and sound like you running successful enterprises is very important.

**Please tell readers how they can follow and support you on all social media platforms?**

You can follow IFAP on Instagram at theifapawards and FloydMarshallJr. We're also on Facebook, The Independent Film Association of Philadelphia. Our podcast A Conversation with Floyd Marshall can be found on Apple Podcasts, Spotify, Anchor and more.





## Bridging The Gap Between Wealth Creation & Destruction

BY: DR. COZETTE M. WHITE

Wealth is simply the accumulation of money, and it can only be created by the amount of money that is received and never spent. If you want to build wealth, then anytime you receive money don't spend all of it. Sure it is a very simple concept, but it is very difficult to continually achieve. Luckily there are readily available allies to help you - find some compelling reasons to start saving, build it into a habit, watch the results of your efforts build, and set some financial milestones to reward yourself.

Setting aside a percentage of any money that you receive is the best method to follow through and build the habit of saving money. There are a few misers among us who find saving easy to do, but most people want to spend far more than is earned; let alone have the discipline of spending less than what they earn. So it starts as an uphill mental and emotional battle that gets easier by following through with the habit, and seeing the results of your effort. Spending less than what you earn every week, every month, every year, is the only way to amass money.

How much money should you set aside to build up savings? It should be a percentage so that you automatically move it into a separate savings account anytime you receive income, without exception. It is my experience that the range of 3% to 10% is the most successful starting percentage for people who continue saving over long periods of time. Saving only 3% is so small that it is nearly painless to even the lowest income earners (this is actually where I began years ago). Selecting a percentage under 3% accumulates to such a tiny amount of savings that I haven't heard of anyone sticking with it. And starting out by setting aside over 10% is too painful for even high income earners to withstand, because they are so accustomed to spending on every whim. As you repeatedly save a set percentage rate, it will become more habitual, automatic and expected.

Then you'll be ready to increase your percentage rate. And the higher the savings rate, your growing pile of money will create more motivation to continue to save

In the fragile first years of saving money, it can take only a single wrong financial move to wipe out everything that you've saved so far. And the most common wrong move doesn't look like it when it is occurring. This draining move can also start insidiously small and build a different habit, the wealth-destruction habit. You know the problem: pay your credit card balance in its entirety, every month, without exception. As an example, if you haven't saved money for a vacation before you depart, and then charge it all to your credit card, there is a giant probability that you won't pay it off for a very long time. The credit card companies know this and they are extracting interest dollars from you instead of earning interest yourself. You've shifted to the dark side of wealth destruction where it is more common for your credit card balance to grow than shrink.

Let's get back to building your wealth. Once you start setting aside the savings percentage that you've decided and opened a dedicated savings account, you need to closely review your account statements for motivation. Reviewing the progress that you've made so far you'll see how you are moving toward financial goals can be self-reinforcing. And another motivator is rewarding yourself by spending some money on yourself when you've reached certain milestones. For example, you could start with a goal of accruing \$500, and reward yourself with something meaningful; and then each time you double your amount of savings you get another reward. My advice is to at least begin with a savings percentage, even as small as my 3%, and allow this simple concept be of great financial benefit to you.

My Financial Home Enterprises is a woman-owned global financial consultancy firm providing comprehensive accounting, tax and financial management services for businesses and individuals. We have been serving clients for over 27 years and we are here to help you with your outsourcing needs. Visit us online at [www.myfinancialhome.com](http://www.myfinancialhome.com).

**About Dr. Cozette M. White...**she is an acclaimed 6x bestselling authors, nationally recognized advisory accountant and tax expert, international speaker and philanthropist. White has been coined the "Financial Physician" as a result of her unparalleled ability to diagnose and boost the financial health of organizations and families.

Follow Dr. White - LinkedIn | Instagram | Facebook | YouTube TODAY!

## Saving Tips

BY: NYKOLE WYATT

Recently, I went live on Facebook with one of my preferred mortgage lenders. These lives are to answer questions regarding buying or selling real estate and becoming a real estate agent. These lives are a series called “Ask an Agent”. In the recent live, someone asked “what’s a good amount to save when planning to purchase a home.” Of course, I wanted to scream “as much as possible”, however that may not have gone over well with the audience. Instead I answered by advising that I do not work with clients that do not have at least \$3,000 saved for up front expenses and that does not include down payment and closing costs. The amount is much higher when you factor in those costs. The upfront fees are for inspections, earnest money and in some states, due diligence fee. Keep in mind the higher the price point, the more “up front” money one would need to save. With that in mind, here’s four tips to help you save.

1. Develop a budget
2. Avoid impulse buying
3. Track your spending
4. Have a separate savings account

Look at savings as a short-term sacrifice for a long-term gain. You’ve got this!

Are you constantly craving sugary or salty foods, and finding that 1200 calorie meal plans are just leaving you starving and forever scavenging the cupboard for something? Of course, you are because when most women are trying to change their diet and eat healthy, you are NOT eating enough nutrients, which leaves your tummy screaming for more!

After working with thousands of clients, feeling hungry while losing weight is one of the number one reasons chicks say they can’t stick to a plan, and we have developed the solution that helps our clients reach their fat loss goals while feeling FULL & craving free.

The secret is what we call it the “Volume Method”, and it works like a charm, since size definitely matters when it comes to portions! By following this method of eating, you can have larger, satisfying plates of food, while reaching your goals at the same time.

What is the “Volume Method?”

It is all about the BULK, baby! By filling half your plate with two cups of “high volume” foods, you can eat a large portion and be full until your next meal without packing on the unneeded calories. You also signal your brain to turn off those cravings because you have enough nutrition & substance in your belly. In addition to that, your blood sugar will be balanced and your energy improved, which will make sticking to your fat loss plan effortless.

What are high volume foods?

The key is low glycemic veggies. These are your “watery” veggies that are LOW in carbs and calories, but HIGH in nutrients, vitamins, minerals, and most important, fiber! Make sure to choose 2 cups of any of the “Volume Method” veggies at each meal. We use this method in my 12 week challenge meal plan, and my clients are satisfied, energetic, craving-free, and getting results! If you want to learn more, please visit my website, [www.drjaselmartin.com](http://www.drjaselmartin.com)

*Jasel D. Martin, DrPH, MS, MBA, CHES  
Executive Director & Founder, Heal The Public, VIV  
Wellness and Dr. Jasel Martin Ent.  
Health Equity Scholar/Professor, The George Washington  
University  
Physical Activity Epidemiologist & Nutritionist  
Best Selling Author*

FITNESS

corner



## Fat Loss Secrets

WITH DR. JASEL MARTIN  
(DRJAZZYFIT)

The Secret to Crushing Food Cravings & Feeling Full While Losing Weight

# future millennial MILLIONAIRE

## BRAD BUTLER II

By: Gracia Rich Collins

Motivational Speaker, Author, and Retention Specialist. Brad Butler II, teaches students that they can be anything they want. One of his keynote speeches is, “Who Told You, You Can’t” is a testament of empowerment to today’s youth. As a person who was labeled as a child, Brad understands what it takes to overcome when no one is expecting you to. In his book, Pain Passion Purpose, Brad teaches young people how to use the pain in their lives to find their ultimate purpose. He is an advocate for education and increasing the graduation rates for students and athletes.



### Who is Brad Butler II?

I'm a faith driven man, a husband a motivator but above all that I'm proof that change is possible. If you were to ask any of the people who grew up around me, they probably would not have predicted that I would be a motivational speaker an author and an educational consultant. I honestly just want to do my part to make this world better than the way I found it. by that I don't mean that everyone in the world is a bad person or that the world is a bad place what I mean is that there aren't nearly enough people in this world that are working within their gift and living in purpose. so I asked myself what would the world look like if everybody were to be living in purpose and using their gifts? that's why I focus so heavily on the youth because if I'm able to inspire them to find out what their gift is and live the rest of their life using it the world we live in would drastically change for the better.

### Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?

Being a business owner is one of the greatest opportunities that this world has to offer. you have the ability to control your destiny and control your legacy. my legacy means everything to me that's why I'm working so hard to create change from my family and the generations that will come after me.

Being a business owner was the only way that I saw that I would be able to have the impact on the youth that I dreamt of. I wanted to be able to tell my story my way and provide the information and resources that I know the youth would need to be successful.

### Please tell readers about your business what product or service you provide and who your target audience is?

I help educators and coaches increase the graduation rate for students and athletes with IEP's. I do that by incorporating components of SEL, research-based strategies, and real-life experiences. I applied this information to keynote presentations, workshops, and professional development. I also have a book Pain Passion Purpose; apparel and I train speakers on how to tell their story.

### What are three wealth building strategies you would like to share with millennials who are aspiring to take their businesses to the next level and increase their bottom line?

- Know your numbers.
- Know your target market.
- Make sure that you're grounded by faith. Doesn't have to be the same faith as mine, but you need to be grounded by some type of faith.

### Please tell readers how they can follow and support you on all social media platforms?

You can find me at @bradbutlerii on all social media platforms and for booking for events go to [www.bradbutler2.com](http://www.bradbutler2.com)

### ABOUT BRAD BUTLER II

Brad Butler II is the CEO and founder of Brad Butler II & Associates, LLC. Brad is an athlete turned student success and retention specialist. A multi award winning motivational speaker, author, and educational consultant. He helps educators and coaches increase the graduation rate for students and athletes, using research-based strategies, components of SEL and life experiences. His purpose in life is to motivate, inspire, and empower people all around the world to live their dreams and put forth their best effort in everything they do. Brad, known to his friends as B-Rad, holds a bachelor's degree in business management from Kean University despite being placed in special education classes as a child for 10 years. He has spent the last 5 years traveling from school to school presenting for students, athletes, educators and staff across the nation. Providing in person or virtual presentations, professional development workshops, and coaching mentees on public speaking. Brad's goal is to help others become the best versions of themselves and encourage everyone to take full advantage of their opportunities. living by his motto 'Make your next day your best day'



# future millennial MILLIONAIRE

## JUSTIN BLAKE

By: Dr. Ashley Little

Justin Blake knows what it takes to elevate your small business. As the Principal and CEO of OEDM (Operational Excellence & Design Management) Group, Justin and his firm provide improvement proficiency in all functional areas such as IT, Operations, Cyber Security and Statistical Performance Management. It is his goal to educate millennials on how to strategize and execute the best plans for their businesses while increasing their bottom line.



### Who is Justin Blake?

Born in Sögel, Germany into a military family, I am now led to believe that my destiny was set in motion to display the type of attitude and motivation to execute a plan. As an adolescent, moving from one military installation to the next, I witnessed the daunting task of how my family planned, coordinated, and executed the movement of packing household goods marked by the precise rooms. This process seemed to be a waste of time but taught me the lesson of being organized to ensure time was not wasted for the next delivery. Those factors exhibited the kind of motivation to aspire me to be the best I can be no matter the environment or situation. A key factor that I could never forget is to always be prepared and ready to go for when my family had to move from one military installation to the next. That experience helped me to be dedicated to go after what I wanted; motivated me to keep moving and determined to never give up. That helped shape who I am today.

My career began while working as an intern with various organizations in the field of Business Process Reengineering at a major telecommunication firm, Embarq, to a Communication Weapons System Quality Assurance Engineer with the United States Army Department of Defense (DOD). This is where ideas, opportunities and partnerships that helped shape and form my marketable skills to start my journey. The journey that one day, becoming an entrepreneur would be the ultimate aspiration, ambition and goal achieved.

I was once told by a family member, "Review failure primary and success secondary". What I took from this is as long as I am willing to work hard, commit to new ideas and take necessary risks, ideas will become reality if first I do not succeed. Never to let any obstacle, whether it is an overlooked job position, confined working environment or lack of leadership opportunity. Keeping an open mind to seek inspiration and professional guidance from family, friends and associates was a pivotal moment that guided me to where I am today, the founder of the Operational Excellence & Design Management Group (OEDM Group) that launched in Washington, D.C. in 2018.

### Please tell us what being a business owner means to you and why you became an entrepreneur in the first place?

The fact that being your own boss is surely a great and brave decision for anyone to step out on their own. I believe, not everybody is capable of that, nor every person is willing to fight with the competition. After developing self-discipline and self-assurance, doing my best to start my creation with high aspiration and a thorough, smart plan was no better time than now. Working in an organization, one has certain responsibilities which are limited to a few aspects and growth. The final word and important leadership and management decisions are made by the leadership. However, being an entrepreneur makes one the employer and the employee at the same time.

After graduating and working in various professional organizations, tackling professional aspirations and personal goals lead to some overwhelming emotions. Initiating with the development of the OEDM Group, my thought process was unsure of which direction to go and the bare constant burden of thinking that my youth

did not offer the confidence to take on complex federal contracts.

As the negative thoughts evolve and challenge the process, my intuition would quickly kick in to slow down my thought process, assure me to trust the plan and complete tasks one step at a time. This would lead to earning "quick-wins" versus focusing on the "end objective" with a more definitive outcome. The constant "quick-wins" proved and provided the necessary momentum and positive reinforcement to accomplish anything with a thorough plan, trusted abilities, take on actions in "bite-sizes" and most importantly stay close to trusted friends and family for moral support.

Understanding and knowing the highs and lows of taking risks to becoming successful, such as finances, competition, supply & demand, and the path to execute is an ongoing challenge that is never taken lightly or forgotten to assess.

### Please tell readers about your business what product or service you provide and who your target audience is?

As the Principal and CEO of OEDM Group, we are a leading small business management consulting firm with deep experience with the federal government. We provide process improvement expertise across an array of operational functions such as Operations, IT, Cyber Security and Statistical Performance Management. More recently, we are embarking on Cyber Security Maturity Model Certification (CMMC) accreditation efforts, a cyber security maturity mandate issued by the DoD, for our organization as well as offer CMMC assessment services for other defense vendors in the Defense Industrial Base (DIB).

How we differ from that of our competitors is our ability to work with change-oriented and progressive leaders in small and large organizations with unique mission and vision statements. Our mission is to help organizations in their pursuit to make better decisions, then convert those decisions into actions and deliver sustainable success to the operations.

We develop the right processes based on data to ensure that your entire company is running as efficiently as possible, so you will be able to effectively adapt to change. We guide organizations through a series of questions to identify, sequence and implement the changes and actions that will put your business on a trajectory toward sustained value creation. We ensure that your organization will begin to be managed by insight through a series of step-by-step processes. Our deep and rich experience in both the private and public sector will provide clients a broad horizon on cutting edge solutions to meet the ever-changing needs of organizations conducting business in the current economic climate.

### Target markets:

- Assist startups in understanding and establishing necessary infrastructure, processes, and procedures required at ground zero. Such as a business plan, business model, regulations, operating procedures, and performance management.
- From my own experiences, support small businesses in maintaining day-to-day operations to realize maximum performance outcomes.



- Trusted advisors to Federal, State, Local Governments with an understanding of mandated policies to aid leaders in the decision-making process for operations.
- Support midsize private service corporations in reducing the cost of doing business via technology to increase profitability.

**What are three wealth building strategies you would like to share with millennials who are aspiring to take their businesses to the next level and increase their bottom line?**

In the past year, the thought of wealth building strategies has become a vital consideration to future securities. Whether it is mutual stocks, crypto currency, real estate, logistic partnerships, or something else, there are so many ways to invest today.

If one wants to build long-term wealth, it is important to review and select an investment strategy that supports one's goal. In my experience, I have read literature that reference people who lose focus and choose investments filled with exciting stories that overemphasize a quick win and overlook the performance metrics that investors rely on professionally.

I am led to believe the three critical success factors to consider when selecting a wealth-building strategy that is best for me are time, capability, and capital.

To implement any investment strategy, you need to commit some time. These are the sacrifices away from family, friends, and social activities while working long days and nights. Consider the time you have available to execute an investment strategy and how much time will be needed to manage the investments.

Capability refers to the knowledge and skills acquired that can be utilized through partnerships and mentorships. It would be into your best interest to entertain investment opportunities that are related to your business. Consider the amount of time one must learn a specific skill that is outside of your comfort zone.

Capital is a premier factor in business creation and development. One must realize that their investment strategy will require capital to get started. Profitable wealth-building strategies demand a focus on capital preservation and appreciation over a short and long investment horizon. If any investment opportunity fits your success criteria, ensure you apply a systematic approach to managing the investment to ensure you realize the projected return on investment.

**Please tell readers how they can follow and support you on all social media platforms?**

Direct: [justin.blake@oedmgroup.com](mailto:justin.blake@oedmgroup.com) for questions and business opportunities  
 LinkedIn: [www.linkedin.com/in/blakejustin](http://www.linkedin.com/in/blakejustin)  
 Instagram: @justindevblake  
 Instagram: @oedmgroup  
 Website: [www.oedmgroup.com](http://www.oedmgroup.com)

**ABOUT JUSTIN BLAKE**

**Justin Blake** is founder of the Operational Excellence & Design Management Group (OEDM Group) that launched in Washington, District of Columbia in 2018. It is a process reengineering firm that aids federal government agencies and commercial organizations in optimizing enterprise processes to increase revenue, improve customer service, reduce costs, maintain higher employee retention, and produce faster processing times. Current, potential, and future clients include the Department of Defense, Department of Transportation, General Services Administration and Veteran's Affairs.

Justin's firm recently embarked on Cyber Security Maturity Model Certification (CMMC) accreditation efforts; a cyber security maturity mandate issued by the Department of Defense. OEDM Group will offer CMMC assessment services for vendors in the Defense Industrial Base (DIB) in Spring 2021.

Justin's work ethics have been unparalleled, recognized for creating strategic roadmaps to support organizations in their pursuit to achieve best-in-class capability. Specializing in applying his expertise and market knowledge, Justin's keen assessment implements a driven value to exceed his client's investment desire and goals towards successful outcomes.

Prior to the creation and full-time devotion to OEDM Group, Justin served as a strategic advisor for service-disabled veteran-owned small businesses within the defense industry. He also advised and collaborated with a small team of consultants on strategic analysis for current and future business infrastructures. In addition to being a subject matter expert in process reengineering, Justin creates automated solutions to relieve administrative hurdles for day-to-day operations for small businesses.

Justin received his Bachelors in Manufacturing Systems & Technology from North Carolina Agricultural & Technical State University graduating with summa cum laude honors. Affiliated organizations included member of the Alpha Phi Alpha Fraternity Incorporated and actively volunteers for social community engagements such as Big Brothers Big Sisters of America, United Way, March of Dimes and District of Columbia Public School Board.



## ENTREPRENEUR SPOTLIGHT



# LAKISHA MOSLEY

By: Kirby Wilson

**Lakisha Mosley in an INNOVATOR!**  
Where the COVID-19 pandemic has brought many events to a halt, Lakisha creates stunning, refreshing and fun virtual events with her company, The LM Experience. The LM Experience offers your products and brands exposure and growth through their exclusively created virtual experience. Lakisha specializes in engaging your audience and making your branding event not only a success, but memorable for years to come creating an avenue of wonderful revenue returns.

**Please tell readers about your amazing company The LM Experience?**

The LM Experience is a virtual event execution and planning firm that digitally specializes in showcasing companies, brands, products and services, creating virtual experiences that grow their visibility and profitability. We have been producing events for over the past eight years and have pivoted to the virtual event space seamlessly to help our clients stay relevant in the digital world. COVID-19 has changed the events industry tremendously, but our clients no longer have to be robbed of their engagement and relevance with consumers. We have met the challenge and help our clients navigate the digital virtual event space in a way that makes a positive impact on their audience and their bottom lines.

**Please tell readers what being a business owner means to you and why you became an entrepreneur in the first place?**

Being a business owner means that I have the privilege to serve my clients in excellence. I started my event company after planning my five-year wedding renewal ceremony. I had so much fun planning and meeting people that when I was laid off from my job a few months later, I just decided to start my own business. Soon enough, I found that my skills and vision were best fitted for entrepreneurship. My company originally was started as a full-service event planning company in which my team not only executed events but administrated the planning of the events as well. Eight years later, we have now pivoted and expanded to executing engaging virtual and virtual hybrid events, serving clients nationally and internationally.



**What has been the most effective marketing initiatives or programs you have used to promote your business?**

We have found that collaboration with other businesses who are uplifting and making an impact with their followers and audience have helped us to gain exposure and expand our client base. As far as engagement, we at The LM Experience are all about the follow-up to maintain that connection with those added to our network. We keep producing events and tools for events through our company that our needed and requested by our followers, keeping us visible, relevant and necessary for growth and continued momentum in the virtual events space.

**What makes The LM Experience unique?**

Let's face it. With the pandemic limiting our ability on a national and international scale to host in-person events, many companies struggle to produce quality events on a virtual platform and are failing to engage their supporters. As a virtual audience, I think many of us, after working from home, teaching our children from home and having meeting after meeting from our computers, we are all zoomed out. We want something new, innovative; we want digital events that are going to stand out, and still be FUN. The LM Experience offers engaging options to our clients really transforming digital events into memorable experiences that translate as profits to our clients.

**Please tell readers more about your Women's Event this month and how readers can support and attend?**

Later this month we are hosting HERStory: Women Who Lead 2021. scheduled for March 19th and 20th, 2021 The 19th (5:30 pm - 8 pm CST) is a networking fun night with invigorating panel discussions and the 20th (9 am - 5:30 pm CST) will feature our various keynote speakers, ready to give invaluable information as to what it takes to thrive as a leader in 2021. We are also honoring great trailblazing women leaders who are making their mark on the world in their industry, while providing vital information to women across the world on what they need to be successful in their industry of choice. Be sure to follow us at [www.thelmexperience.com](http://www.thelmexperience.com) as well as on all of our social media platforms, so you can keep abreast of all the details.

**Please tell readers how they can follow and support you on all social media platforms?**

You can follow me at LaKisha Mosley

[sociatap.com/lakishamosley/](https://sociatap.com/lakishamosley/)

We can also connect at:

[www.facebook.com/thelmexperience](https://www.facebook.com/thelmexperience)

[www.twitter.com/lmexperience](https://www.twitter.com/lmexperience)

[www.instagram.com/thelmexperience](https://www.instagram.com/thelmexperience)

And our direct email address is:

[hi@thelmexperience.com](mailto:hi@thelmexperience.com)



## ENTREPRENEUR SPOTLIGHT



# SHAQUAIL MONTGOMERY

By: Srebrenica Lejla

**DMaya's C'rave Hair Care Founder**  
Shaquail Montgomery found her calling during one of the most stressful times in her life. After battling postpartum alopecia and looking for a way to save her hair, she created Dmaya's Therapeutic Crave (DTC), a natural hair care line based on the combination of science and nature that resulted in beautiful results. It is Shaquail's goal as an entrepreneur to assist people in revealing their true beauty as well as mentoring business owners as they embark in the beauty industry.

### **Please tell readers about your amazing company?**

My name is Shaquail and I am the founder of Dmaya's Therapeutic Crave. DTC was founded after I suffered with years of hair loss after the birth of my daughter. I was aware of postpartum alopecia but the hair loss went on for years after I gave birth. After years of dealing with the hair loss, I finally had a scalp biopsy done by my Dermatologist to determine what was going on. I was diagnosed with two forms of Alopecia (Hereditary and Traction) and after dealing with injections, I decided enough was enough. I took my knowledge as a licensed cosmetologist and started researching natural remedies and the dynamics of a human scalp to promote hair growth. After several formulas and testing, the results were amazing; it was then that DTC (Dmaya's Therapeutic Crave) was born, natural hair care products formulated with natural ingredients to help people from all walks of

life. What started in my kitchen with a bottle of serum to help me with my hair has grown into an entire natural hair care line of 10 products that I formulate, bottle and sell to both men, women and children.

### **Please tell readers what being a business owner means to you and why you became an entrepreneur in the first place?**

Being a business owner in the beauty industry has always been my dream. As a business owner, I am able to help others with their day to day beauty and hair challenges and open myself up to inspire and mentor others that would like to get into the beauty industry or just start their own successful business. I love what I was able to create with DTC, I love interacting with my customers and serving their needs, and I truly love helping family and friends with different business projects based on my personal experiences. I

became an entrepreneur because I have learned over the years that I am a BOSS! Not to sound arrogant, but I have learned that working for someone else is not for me. There are people in this world that love to work for others and there are people who are just not fit for that role, I'm the latter. I would rather invest my time, effort, resources, and talents into building my own empire, and a legacy for my daughter, this path does not feel like a job.

**What has been the most effective marketing initiatives or programs you have used to promote your business?**

The most effective marketing that I have used for my business has been social media platforms and trade show events. In the 21st century, social media platforms are the GO TO for promoting your brand and allowing others to see your talents. Social has definitely allowed my business to gain a lot more traction when it comes to awareness and sales. Trade show events are also another effective way that I market my business, while traveling to different states and cities, I am able to promote my business in new places and interact with my potential new C'rave family.

**What makes your company unique?**

C'rave was crafted out of necessity and love. Having two different forms of Alopecia seemed daunting at first, but I was able to create a solution for what seemed like an overwhelming challenge. I am proud to serve and support all of those who suffer from common hair issues like excessive dry scalp, a challenge that bigger name companies typically shy away from. Also, every one of my hand crafted bottled formula and product is personally inspected by me in every step of the way and doesn't include any harsh chemicals

**What is some advice you would give to readers who are aspiring entrepreneurs?**

The best advice that I can give to any aspiring entrepreneurs is to stay focused. There will be obstacles that will arise during your journey; do not allow any outside distractions disrupt your dream and always do your research to stay up to date in your area of business to stay as innovative as you can. Lastly, I would tell aspiring entrepreneurs to practice patience, stay true and transparent with your customers, and maintain exceptional customer service no matter the situation and to get out and network with other entrepreneurs in your field.

**Please tell readers how they can follow and support you on all social media platforms?**

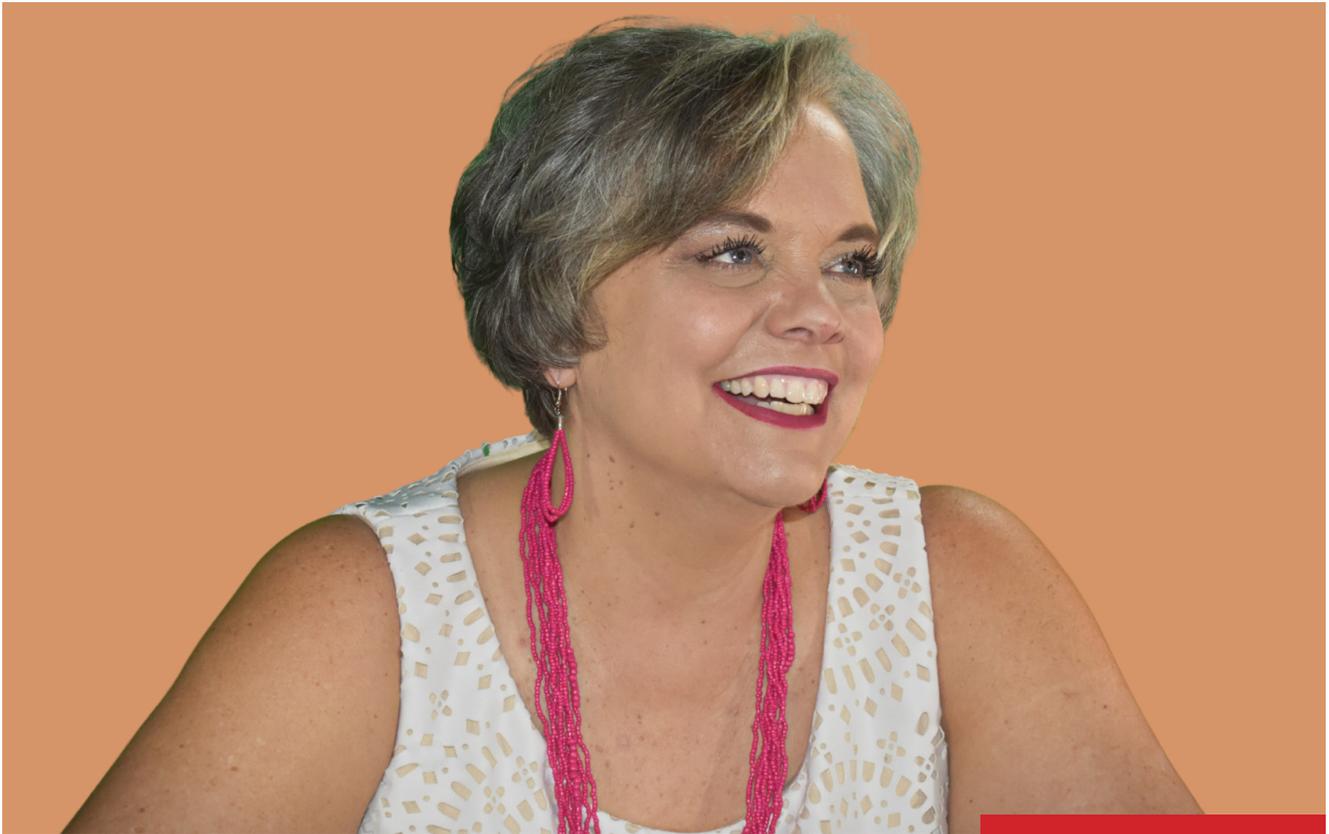
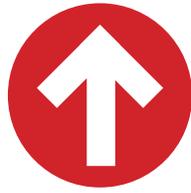
You can follow us at: Dmaya's Therapeutic C'rave on the following social media platforms:

IG: dmayas\_crave

FB: Dmaya's Therapeutic C'rave.



# AUTHORS ON THE RISE



By: Gracia Collins Rich

Bestselling author and Leader of the Stop Self-Bullying Movement, **Sherri Leopold** wants us to stop tearing ourselves down with negative self-talk. In her new book, “Self-Bullying What to Do When the Bully is You”, Sherri teaches us how to identify the words we say to ourselves that rob us from our purpose and how to defeat them. As a woman with a heart of service, Sherri showcases the lives of servant leaders with her show, Outside the Box with Sherri Leopold, airing on iSheTV this Spring. Sherri’s heart is devoted to the bigger picture, helping people achieve their greatest success and leading fulfilled lives.

### Who is Sherri Leopold?

Sherri Leopold is a wife, mom and grandma, who really loves serving others. She is the Leader of the Stop Self-Bullying movement, a bestselling author, and empowers others through speaking, mentoring, and her courses. She is a 200K VIP Leader on Le-vel and leads a large team. She is also the host of Outside the Box with Sherri Leopold, which will be airing on iSheTV in late Spring. In her show, she shines a light on servant leaders who are making a difference in the world and who are more interested in making an impact than income.



**Please tell our readers more about your new book “Self-Bullying What To Do When the Bully is You”?**

I teach what Self-Bullying sounds like, and how to identify it. Once you become aware of it, you can embark on the journey to lessening the frequency. No one is immune and no one ever eliminates it altogether. I teach you how to manage it by learning a technique I created called the SNAP. It's a technique that you can teach your inner circle or tribe to hold each other accountable. Ultimately, you become able to love who you are fully, exactly as you are with no qualifiers. You are ALWAYS an unrepeatabe miracle. You don't need to lose 10 pounds, get that promotion, or find the perfect mate. Falling in love with who you are exactly as you are, is how you will Stand UP and Stand OUT in your life!

**Please tell our readers what being a business owner means to you and why you became an entrepreneur?**

I became an entrepreneur for freedom. The freedom to work when I want, create my own paycheck, and choose who I work with and how. I completely love being my own boss. Independence is a driving force for me. Being a person who can make my own decisions allows me to serve people in a way that gives me joy. Being my own boss during the pandemic and knowing that I was able to continue to work flexibly was super important to my family. I am also able to be available for my granddaughter. Freedom, flexibility, and choices are the highlights of being an entrepreneur!

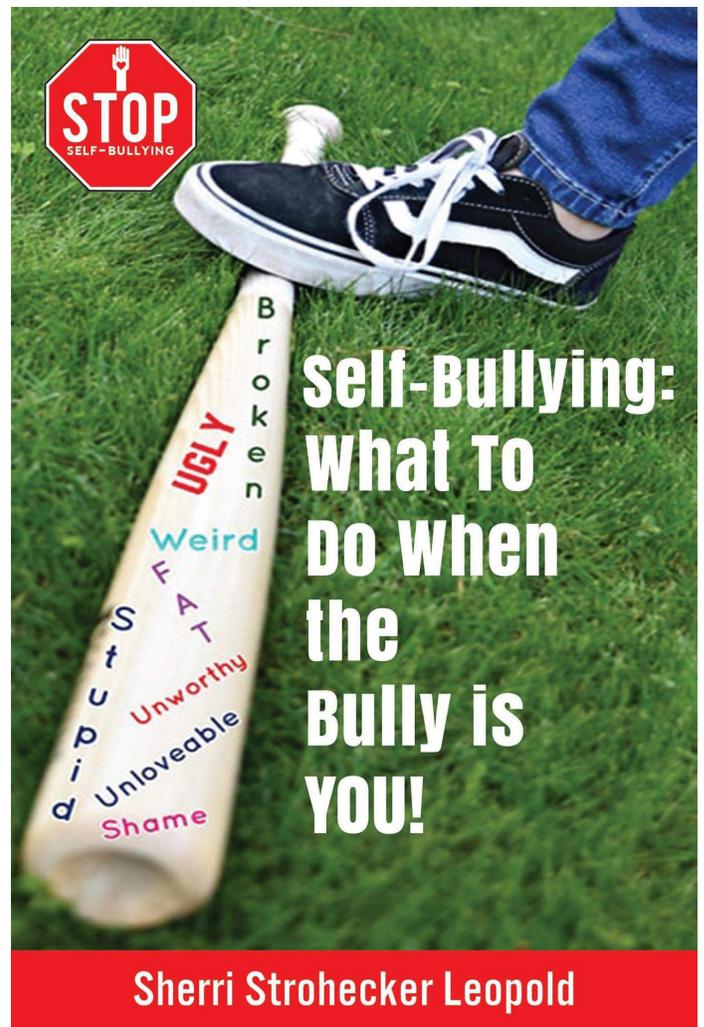
**What would you say is your greatest professional accomplishment to date?**

I think one of the greatest accomplishments I have had so far has been with the success in my Le-Vel business. Helping the leaders on my team grow has been incredibly fulfilling.

Being able to teach, mentor and coach them to success is truly joyful. Helping 64 people earn their autobonus, which helps pay for the second largest bill in most people's household, is indescribable! Being part of that impact on other people's families is so empowering. Network marketing often gets a bad rap, but the truth is, some of the very best relationships in my life have been developed as a result. I don't ever see myself retiring from helping people in this industry. I am so proud to be part of it.

**How can our readers follow and support you?**

sherrileopold.com  
 www.youtube.com/channel/UCc4TWwEZ1koYh-o2m  
 facebook.com/dreambigwithsherrileopold  
 www.linkedin.com/in/sherrileopold/  
 www.instagram.com/sherrileopold/  
 www.pinterest.com/sherrileopold/\_created/  
 www.amazon.com/author/sherrileopold





# AUTHORS ON THE RISE



When you don't see your lane, create it. Bestselling children's book author, **Anna Nyakana** took this to heart. As an immigrant to the United States, Anna found in her quest to learn the English language through reading what diversity was considerably lacking. She never wanted another child to feel that way and created the world of Niyah Zuri. Niyah Zuri is an exciting, young heroine who fights her own battles with encouragement, friendship and self-confidence. We get to follow Niyah's adventures with time travel with Niyah Zuri and *The Pharaoh's Throne* and meet historical figures as well. Anna has created a world where all young people feel included.

By: Kirby Wilson

### Who is Anna Nyakana?

Anna Nyakana is an Award-Winning and Bestselling children's book Author, Motivational Speaker, Social Justice Activist, Producer, and Entrepreneur. Anna was born in Berlin, Germany to a Ugandan father and German-Moldavian mother, her family immigrated to the U.S. in the early 90's settling in Stamford, CT. Through the experiences of her childhood, Anna discovered there was an overwhelming need for multicultural children's books that focus on representation and where heroines could slay the fiercest of dragons versus filling the typical princess in distress role.

With a focus on bringing diversity to the classroom, she has implemented the Niyah Zuri series into the curriculum of countless school districts and is working tirelessly to spread the Niyah Zuri message across the country. Anna has been featured on many media outlets to spread the Niyah Zuri message including SiriusXM, Entercom Radio, FOX Soul, PopFuzion TV, NBC CT, ABC WTNH, FOX 61, and News 12 Connecticut. During her interview on SiriusXM's "The Karen Hunter Show," Anna stressed the importance of diversity in the classroom and the purpose of the Niyah Zuri series, "It is critical children see a reflection of themselves in the books that they read. My mission is to inspire them, one adventure at a time."

### Please tell our readers more about your new book "Niyah Zuri & The Pharaoh's Throne"?

Niyah Zuri and The Pharaoh's Throne follows self-assured heroine Niyah Zuri as she and her best friends, Miguel and Hugo Gonzales, travel through time with the use of a mystical map. Readers are taken on an adventure with every turn of the page as the trio forge their friendship through exploration. The series begins its epic tale when Niyah and the Gonzales twins discover an enchanted map in their clubhouse & are accidentally teleported to the Triassic period. After evading carnivorous dinosaurs, the time jumping continues as they're sent back to Ancient Egypt in order to help a young Prince Tut overcome his fear of rule. The group race against time to complete their mission, returning to their time period in haste as the Pharaoh's sudden death has the royal guards suspicious of Tut's foreign visitors.

"Niyah Zuri and The Pharaoh's Throne" comes equipped with a full glossary that exposes children to a broad vocabulary that will both challenge and educate them! The adventure continues in "Niyah Zuri and The Mayan Eclipse" AVAILABLE MARCH 2021! PRE-ORDER YOUR COPY TODAY!

### Please tell our readers what being a business owner means to you and why you became an entrepreneur?

I immigrated to the US in the first grade from Berlin, Germany. My father is from Uganda and my mother is German Moldavian. In overcoming the language barrier I was in ESL classes that required me to constantly read books to practice the language. However, I was constantly discouraged because I could not find books with characters that looked like me on the cover. As if my own hue and culture was

not important enough to be represented. Moreover, I attended a low resource school that did not provide any sort of enrichment programming and fundamentally failed at the opportunity to motivate and empower the students. These are the seeds that blossomed into my own beautiful purpose and the creation of Niyah Zuri Books and Niyah Zuri studios. Being a business owner means I have created the pathway to changing the narrative. May we all live purposefully in our destinies and add to the positive progression of this world.

### What would you say is your greatest professional accomplishment to date?

I have the esteemed honor of receiving several prestigious awards and recognitions for my Niyah Zuri movement including Connecticut Magazine's 2021 "40 Under 40" List and February 2021 magazine cover, the "2020 100 Women of Color Award" and Valedictorian of the 2020 Class, and official proclamations and citations from both the LT Governor of Connecticut and the Connecticut House of Representatives.

### How can our readers follow and support you?

You can follow me on all social media platforms @ Niyah\_Zuri and visit my website [www.annanyakana.com](http://www.annanyakana.com) to order books, order official Niyah Zuri Apparel, download free resources for young readers, and catch up on my latest news including the upcoming cartoon series based on my books "Adventures with Niyah Zuri" currently being pitched to networks!



## HEALTH & WELLNESS

corner



### Do You Have To Or Do You Get To?

BY: LINDSEY VERTNER

There's a common statement that many of us share – a statement usually made with disdain followed by an explanation of why we aren't particularly happy about that statement. What is it? The infamous "I have to [insert some task here]"

"I have to take my mom to the store."

"I have to take my son to basketball practice"

Listen, Friend! I want to challenge you to shift your perspective on the "have to's" from a tone of resentment to a tone of gratitude because there are many people that WISH THEY COULD do what you have to do.

For example: Let's say taking your mom to the store is an exhausting task that takes all day. Insert your statement of "Ugh! I have to take my mom to the store. Why can't she ever ask my brother? I have so much to do..." As a result, you're going into the situation with a negative spirit (which will only increase as the day goes on and will subconsciously influence your interactions).

Meanwhile, there are people that have lost their mothers that WISH THEY COULD have an opportunity for their mother to annoy them one last time. Take note: someone ALWAYS has it worse than you and desires to be in your shoes. So, instead of saying, "I have to...", shift your mindset to "I get to...". Rejoice in the fact that your mother is alive. Rejoice that you not only get to have a child but also get to take him to basketball – while many struggle with infertility or disabled children.

It's all about an attitude of gratitude, my friend! When you're grateful for what you "get to" do instead of what you "have to" do, it puts an entirely different energy into the world and ultimately improves the level of joy you experience. Thank me later!

*Lindsey Vertner is an award-winning personal development coach & speaker. She teaches female entrepreneurs and ambitious leaders how to master their mindset and increase their self-care, self-worth, & self-discipline. Connect with her [www.LindseyVertner.com](http://www.LindseyVertner.com)*

### They're Married? Say What!

BY: ANGEL RILEY

Self-improvement and success are married. You may not achieve certain success levels if you are not consistently working on yourself. What is your self-image? Are you the master of excuses? Have you fallen into the comparison trap?

The ultimate goal is to keep self-improvement and success out of divorce court. Follow these tips to make sure these love birds live happily ever after.

- Stop thinking you are a failure. You're not!
- Concentrate on yourself. You own your lane.
- Help those who are down. You're a ray of sunshine.
- Know we have life lessons, not mistakes.
- Tackle things one at a time. Rome was not built in a day.
- Set meaningful and achievable goals. Aim to be a better version of you.
- Do the small things. They may be big to others.
- Self-improvement may be a solo journey. Everyone is not designed to go with you.
- Inner stability, personality development, and success are a result of self-improvement

### The Year of Self-Care (Inner Fitness)

BY: DR. TIFFANY TAFT

It is ever more important that we begin to listen to the clues that our bodies give and no longer push ourselves to the point of exhaustion. How many times have you said, just one more thing and I am going to shut it down? When was the last time you did something JUST FOR YOU? It is still early in the year, so start TODAY, and make you a priority. What are the things that you love most to do but have not made time to do in a very long time? What are some of the little ways your body and mind have told you it is time to slow down recharge, say no, or just move on? I am no different. I have not always been MINDFUL of ME. Here are a few ways that you too can make time for YOU:

1. Clue in – Listen to your body
2. Learn to say NO – Set Boundaries
3. Delegate, delegate, delegate – You don't have to do everything
4. Spend time doing things that you love – Spending time with family, a movie, a great meal, be happy.
5. Find your tribe – Your tribe is your Vibe. They will support you, encourage you, and keep you honest at the same time.
6. Get regular Massages – Receiving massages on a regular basis helps you decompress and reset.
7. Put yourself on the calendar – Are you first, last, or no spot at all? Update that calendar and make sure you are on it.

Be Well!

*Tiffany H. Taft, Ph.D., is an Integrative Health and Wellness Therapist focused on the science and well-being of the Mind, Body, and Spirit. You may contact her directly via email: [info@sacredsoulwellness.org](mailto:info@sacredsoulwellness.org) or via her website: <https://www.sacredsoulwellness.org>. You may also follow her on social media @sacredsoulwellness on Instagram and @drtiffanytaft1 on Facebook.*



## FASHION *corner*

### Mix & Mingle in Style!

BY: ELLE RENÉE

Slowly but surely restrictions for in person gatherings are being lifted, and the invitations to network and attend live events are starting to fill your inboxes. Wondering how to showcase your style and brand while being safe and practicing social distancing?

Here are 3 ways to Mix & Mingle in Style:

#### 1) Customized Face Mask

Wear a customized face mask with your logo or personal message. It will allow you to stay safe and represent and promote your company and style at the same time.

#### 2) Customized Fashionable T-Shirt

Have a t-shirt customized with your company logo or personal message. Want to complete the look? For men, add a blazer and slacks or dark denim jeans, along with a loafer, boot or a pair of clean white sneakers (gym shoes). For women add a blazer and/or a statement necklace, wide-legged slacks and a pointed toe shoe. Your message and style will be the talk of the room.

#### 3) Customized Phone Case

Have a phone case customized with your company logo or personal message. When it's time to add a new contact to your calendar or exchange contact information, and you pull out your phone, just know you'll be adding and sending information with style.

#### ABOUT THE AUTHOR

Elle Renée is personal stylist and image consultant. Founder of Hoosier Stylist & Image Consultant, Elle Renée helps women and men build wardrobes that reflect their confidence, ambition and style. Connect with Elle Renée @hoosierstylist on FB and IG.



## EDUCATION *corner*

### The C.D.C Releases New School Guidelines

BY: AIRIELLE J. VINCENT Ph.D

New guidelines are now available on how to safely reopen schools during the pandemic. The Centers for Disease Control and Prevention released guidance, in February, on whether and to what extent schools should reopen.

The document lays out essential elements of reopening that include universal masking, physical distancing and hygiene, and some testing. The guidelines also explain when schools should fully reopen for in-person learning or maintain a partial or fully remote learning schedule.

The federal government's new guidelines do not require teachers to be vaccinated first for reopening schools.

## KIDPRENEUR *corner*

BY: BAILEY REESE MOORE

The definition of an entrepreneur is a person who organizes and operates a business or businesses, taking on greater than normal financial risks in order to do so. What a title to have at such a young age!! You have accomplished and can accomplish anything you put your mind to. Just because your young doesn't mean you can't have your own business or businesses. It means you are determined, motivated and creative to take on big tasks and dreams. You are powerful and worthy of all great things! Nothing can stop you! Keep pushing and aiming high. Whether your business is small or big, it's YOUR business and you work for yourself. What an awesome accomplishment. Many people live their lives working for others. You are far ahead of the game. You are a business owner! Be proud of yourself and shine bright.



Meet Kidpreneurs

# Little Owners

By: Bailey Reese Moore

*Little Owners. LLC is a company dedicated to introducing African American children to leaders in the roles of entrepreneurship and finance through books. With their stories, children see images and occupations that are not widely introduced into their communities showing them that becoming business owners and/or financiers is indeed possible. Little Owners strive to educate, enrich and empower the lives of children everywhere.*

## Who is Little Owners?

African American parents buy my books when they want to EXPOSE their children to business and money at an early age! Our books HIGHLIGHT entrepreneurial careers that challenge kids to think outside the box so they understand becoming a real estate Investor or a franchise owner can be a REALITY and NOT just a theory!

## Please tell us what being a kidpreneur means to you and why you both became kidpreneurs in the first place?

Being a kidpreneur means that we get to use our creativity to earn our own money. We wanted to become kidpreneurs because we're inspired by our parents. They are always showing us and telling us the power of ownership and becoming your own boss.



## Why are you all so passionate about educating the next generation of entrepreneurs?

I believe the freedom of black people is tied to our economic success. History has shown that black people in this country thrived the most when black ownership was at its highest. If we can instill foundational financial principles in children at an early age this can prevent some of the financial pitfalls, we often see in our community such as poor credit, low pay, low skills, and crushing student loan debt. Equipped with the proper financial education this generation can have historical success.

## What makes Little Owners book series unique?

Our books are unique because they display black characters in successful entrepreneurial careers as CEOs and millionaires and billionaires.

## What are some strategies you would give to aspiring kidpreneurs about money and business?

One of the strategies we would offer is to start a business in an industry you're passionate about, this increases your chance for success. Additionally, I recommend aspiring kidpreneurs to write a business plan. It can be simple, but it gives you a road map to how you want to run and the capital you need to run your business. We have free business plans on our website.

## Please tell readers how they follow and support you on all social media platforms?

Our books are sold on our website:  
[www.littleowners.com](http://www.littleowners.com)  
FB: Little Owners  
IG: little\_owners



Born and raised in Chicago, a political-science graduate of SIUC. My real estate career began as a college student in 2005 at age 20. I have done both rentals and flipping, my portfolio consists of properties with a mix of multi-family, commercial and single family. In 2019 I was inspired to teach my children entrepreneurship and financial literacy. I have added the title author to my two sons Benjamin 10, and Franklin 7, they have co-written 3 books from our series. Our book series Little Owners, is committed to educating the next generation of entrepreneurs. Little Owners books series is committed to exposing and educating children children about money and business at a very early age. Our books take theory and turn them into a reality for kids. Little Owners fills the gap that is typically absent in traditional educational curriculum. Our books have been featured in Rolling Out, Chicago Fox 32 News, Sheen Magazine among many other publications.

MARCH 2021

# CREATING YOUR SEAT AT THE *Table*

Angel  
Riley

The Power of the  
*Four Pulses of Life:*  
Faith, Love,  
Finances, & Career

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