

Stand Up!

A Message to the Black Man

A Message of Hope and a Call to Action!

Workbook



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DEDICATION

I dedicate this book and workbook to my mother, Marthella H. Benson.
Your love, encouragement, and level of accountability have made me
the man I am today. For that, your teachings shall continue to guide my
thoughts in my daily journey. Because of you, I am!

ACKNOWLEDGMENT

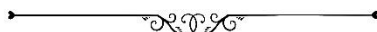
I would like to thank God for giving me the insight, spirit, drive, and knowledge to write this book. God has been mighty good to me. I first wrestled with writing this book, but it kept coming back in my spirit, so I saw it as a calling to move on this endeavor. I came up with the title *Stand Up, a Message to the Black Man*, as a clarion call for the Black man to get focused, forge ahead in life, and live the life God intended for him (you) to live. I know it is hard to face some of the decisions you made in the past, but I do know through God, having faith, and focusing on your journey, you can achieve anything.

Writing this book involved a great deal of self-reflection, conversation, research, survey, and interviews with several people. I would like to thank all the men and women who participated in the surveys. They contributed significantly to shaping a perspective of why we interact in our relationships and how we view society. I also would like to thank the gentlemen who allowed me to interview them. From the deepest of my heart, I want to thank Gary Thompson, Maurice Aker, Kevin Haggard, Sr., Ramon Thomas, Danny Johnson, Chris Goodwin, Kevin Brown, William Hudson, Robert Graves, Jr., Carl Lomax, Donnie Adkins, and Donatus Weobong. These men come from various backgrounds, were raised in different eras, and grew up under various circumstances that shaped who they are today. The interviews highlight how each man managed to carve out his path to be successful. While this book speaks to black men, several women contributed, and I would like to thank Susan, Ann, Pam, and Stephanie! I am most thankful for my editor, Yvonne Jackson; my associate editor, Chris Goodwin; and my creative designer, Audra Gray.

I give a great deal of gratitude to my mother, Marthella H. Benson, who not only gave me life, but the nurturement and push for me to be the best man I can be. Mom's moral fabric was wrapped around the teachings of

God. She raised me according to HIS WORD and dared me always to do right. She never gave up on me, even when I felt like giving up on myself. She pushed me, and for that I am forever grateful and assured that she lives on. I love you, Mom!

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INTRODUCTION

Thanks for picking up my book and workbook, *Stand Up! A Message to the Black Man*. Writing this book was very special to me because I am speaking to the heart and soul of all Black men. To assist you in your journey, I created this workbook to better direct your thoughts and strategies in moving forward in life. As I see it, journalizing your thoughts help you to retain what direction and goals you are seeking. This workbook is a connection to the book, and I hope you have read it. Below is a summary of each chapter.

Chapter One covers Black America's journey in the United States. This chapter considers the rationale of why we were brought to the U.S. and how it has affected us politically, socially, and economically.

Chapter Two asks the question, 'Who am I?' This chapter discusses my upbringing and present-day life. It opens the door of my life and tells how my experiences guided my thoughts and made me who I am today. So it explores one of the fundamental questions we must ask ourselves; that is, "Who am I?" While it might sound simplistic, the question requires you to do a great deal of reflection. It should cause you to look at your truth in terms of your moral character, self-worth, and what drives you.

Chapter Three explores planting your seed in life. It discusses the meaning of a purpose-driven life. Knowing your purpose in life opens your mind and awareness to your own blueprint and roadmap. Some people

recognize their real purpose at an early age. In contrast, others go throughout life not knowing because they let the media, relationships, and lack of confidence blind them to their purpose. That restricts them from being and operating in their true calling. This chapter will present solutions to overcome your obstacles, and will create a path for you to travel.

Chapter Four discusses distractions in life. While we cannot control what family we were born into, the circumstances we experience as children can play a role in our outlook on life as adults. Distractions will carry over into the way you think and act, and further may confound your standard of living and way of life. It can rob you of your true purpose. This chapter will explain the different ways your true purpose could be robbed, such as through abuse, living a lazy lifestyle, lacking a spiritual foundation, and hanging with the wrong people.

Chapter Five is about manifesting your purpose. To manifest your purpose, I explain how to develop a PLOT. A PLOT, as an acronym, denotes Purpose, Limitation, Opportunities, and Traps. The PLOT focuses in on your purpose, highlights your limitations, gives you the ability to see your opportunities, and discusses how to see and avoid traps.

Chapter Six is about exploring the various walks of life of Black men via interviews. It highlights how they experienced different circumstances and how they mapped out their path to live and be successful. Those interviewed come from different eras and different economic conditions; some were raised in single-parent homes, some two-parent homes, some military homes, and one grew up in Africa.

Chapter Seven is about being the master of your fate and the captain of your soul. Being the master of your fate requires owning the path you seek to travel, and being the captain of your soul requires having the wherewithal to make decisions that are in alignment with your moral compass. It discusses operating within faith and focus and recognizing when you are unstable. It also discusses cleaning up what you messed up

and redirecting your thinking. The chapter concludes by giving tips on learning how to make money independently and investing in yourself and family.

Chapter Eight discusses relationships and why they matter. Relationships are critical, and in this chapter I will cover the different types and conventions for each. Anything that we do in life requires some form of a relationship to expand or grow. For example, opportunities presented to my children were from relationships I established and created years ago. The same is true for one-on-one relationships between a man and woman, or couples. To reap strong returns involves collaboration. In addition, relationships must be honest and straight-forward. You cannot go into any relationship with an agenda that is not truthful and symbiotic in scope; instead, you must go into it thinking how you could add value to the other party.

Chapter Nine discusses creating an economic foundation for you and your community. It underscores the need to invest in stock, real estate, other assets, and business. This is one of the more important chapters because it gives different avenues for creating different streams of income and strategies for establishing an economic foundation. Chapter Ten covers wealth-creating strategies.

If you want to maximize your hopes and dreams, you must understand the political process and how it can benefit or hinder you in accomplishing your goals. Understanding the political system and how it operates will put the pieces together in understanding society and how it functions.

Chapter Eleven discusses why it is essential to participate in the political system. To change what is happening in our community, we must become lawmakers and advocates at the local, state, and national levels to change the political landscape. And for that reason alone, Black men must become ingrained in this system. Chapter Twelve asks the question, where do we go from here, and Chapter Thirteen concludes by giving you tips; no matter what you are faced with, you keep going in life no matter what!

Given what is happening in society with the continuation of police brutality, racism, lies told as truth, and lousy policy implementation, many Black Americans are continuing the fight against a system that has planted and harvested systemic discrimination. Many are asking, “Where do we go from here?” Whatever we do as a society, Black men need to stand up and take the lead, not because of egotism or masculinity, but because it is time for Black men to carve out an extra slice of prominence and independence in this society.

As men, we all have different abilities, needs, and wants. Despite our differences, the media tends to lump together and reduce all Black Men into a living, breathing negative stereotype. While we cannot control what people think of us, we can control how we respond to society by creating our own story. Now is the time for Black men to have a shared vision and shared goals that are the cornerstone to the development of ourselves, families, and communities. I pray that this book is a seed that will be planted and that those who read it will learn about their purpose by using some of the tools discussed herein. I know we can achieve this goal because each of us can **Stand Up! And this is my message!**

CHAPTER 1 SUMMARY

Black America's Journey in the United States

Being Enslaved to Grow America

Black Americans in the United States have been dragged along a path that degraded, dehumanized, murdered, and undermined their liberty as human beings. They endured hundreds of years of slavery, one of the most inhumane atrocities ever established in the United States and the world. The first Africans arrived in the United States in 1619 as enslaved persons. Landing in Point Comfort, Virginia, Africans were stripped of their human rights and enslaved, tortured, and raped for more than 200 years.

Slavery was purely an economic endeavor to grow America, and in 1793 the invention of the cotton gin solidified the importance of slavery to the South's economy. By the mid-19th century, America's westward expansion, along with a growing anti-slavery movement in the North, provoked a national debate over slavery that helped precipitate the American Civil War (1861 - 1865). Although the Union's victory freed more than four million enslaved persons, the legacy of slavery influenced American history from the chaotic years of Reconstruction (1865 - 1877) to the reemergence of the civil rights movement in the 1950s (Ferris State University, 2020).

War on Drugs, Privatization of Prisons, and Targeting of Black Men

In June 1971, President Nixon declared a “war on drugs.” He dramatically increased the size and presence of federal drug-control agencies and pushed through measures such as mandatory sentencing and no-knock warrants. A top Nixon aide, John Ehrlichman, later admitted: “You understand what I’m saying? We knew we could not make it illegal to be either against the war or black, but by getting the public to associate the hippies with marijuana and blacks with heroin. And then criminalizing both heavily, we could disrupt those communities. We could arrest their leaders, raid their homes, break up their meetings, and vilify them night after night on the evening news. Did we know we were lying about the drugs? Of course, we did (LoBianco, 2016).”

Although President Bill Clinton advocated for treatment instead of incarceration during his 1992 presidential campaign, after his first few months in the White House he reverted to the drug war strategies of his Republican predecessors by continuing to escalate the drug war. Notoriously, Clinton rejected a United States Sentencing Commission recommendation to eliminate the disparity between crack and powder cocaine sentences. Bill Clinton signed laws that pushed for tougher prison sentences and stripped prison inmates of much of their legal-defense rights.

The era of President George W. Bush also witnessed the rapid escalation of the militarization of domestic drug law enforcement. By the end of Bush's term, there were about 40,000 paramilitary-style SWAT raids on Americans every year – mostly for nonviolent drug-law offenses, often misdemeanors. While federal reform mostly stalled under Bush, state-level reforms finally began to slow the growth of the drug war (A Brief History of the Drug War, 2020).

The Obama administration really has, slowly but surely, worked to reshape how America fights its war on drugs — to treat drugs more as a public health issue than a punitive criminal justice undertaking. Early in 2016, President Barack Obama began pardoning and otherwise shortening the prison sentences of hundreds of federal inmates. In November of 2016, Obama said he would like to treat marijuana “as a public-health issue, the same way we do with cigarettes or alcohol.” Obama signed a bill that spent \$1 billion over two years to combat the growing opioid painkiller and heroin epidemic — all through public health, not criminal justice, programs (Lopez, 2017).

The Trump administration threatened to take us backward toward a 1980s-style drug war. President Donald Trump started building a wall to keep drugs out of the country and called for harsher sentences for drug law violations and the death penalty for people who sell drugs. He also resurrected the disproven, “Just Say No” message aimed at youth (Alliance, 2020).

From Slavery to Prisons: How Current Policies Impacted Black Men

Slavery has impacted Black Americans economically, psychologically, and emotionally. Many authorities estimate the cost of slavery at more than \$70 trillion. Slavery was the direct contributor to making the United States an economic power. Even though slavery ended in 1865, some argue it still exists systematically through policies and through loopholes, such as the exception clause of the 13th Amendment. The 13th Amendment, ratified in 1865, says: “Neither slavery nor involuntary servitude, except as a punishment for the crime of which the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction.” Scholars, activists, and prisoners have linked that exception clause to the rise of a prison system that incarcerates

Black people more than five times the rate of white people, and profits off their unpaid or underpaid labor (Little, 2018). This loophole, coupled with policies legislated in the War on Drugs, opened the floodgates for minorities, notably Black men, to receive more severe penalties for lesser crimes than other races that committed the same act. Black Americans have always received stiffer punishment for crimes they committed. Black Americans have consistently been the recipients of trumped up and rigged acts of punishment. For instance, during the Jim Crow era, Black Americans were often lynched for offenses rigged through the courts.

Chapter 1 Questions

- The first Africans arrived in the United States in 1619 as enslaved persons (Please check box).
 - ☐ True
 - ☐ False
- Do you feel you have been directly affected by past practices and policies (Please check box)?
 - ☐ Yes
 - ☐ No
 - ☐ Not Sure
- If you answered yes, what have you done to work around it?

- Do you feel the impact of slavery and racism have prevented you from being successful (Please check box)?

- ☐ Yes
- ☐ No
- ☐ Not sure

- If answered yes to question 4, please explain how slavery and racism have prevented you from being successful



- Do you feel both political parties were responsible for the policies implemented to incarcerate black men at a higher rate than others?

- ☐ Yes
- ☐ No
- ☐ Not sure

- What are some ways to lower the incarceration rate of Black Men?



- While there is racism in America, what are ways you can rise above it and be successful?

- What strategies have you put in place to be successful?

- What strategies have you put in place to correct your failures?

CHAPTER 2 SUMMARY

Who Am I?

Our upbringing, friendships, relationships, achievements and failures help to shape who we are. What weighs heavily on us is the parental guidance we receive and what we experience while growing up. The neighborhood I grew up in was in West Louisville and was relatively peaceful. As I see it, my parents provided a good living for me because I had a shelter over my head, food on the table, and clothes to wear. They took a sincere interest in me. Being involved with church and having a spiritual life was ingrained by my parents into my everyday life. My mother, the nurturer of the family, made sure we read Scripture and prayed throughout my upbringing.

My Beginning in Football

At the age of 12, I did not know much about or fully understand the game of football. All I knew was that people tackled each other while the offense tried to score a touchdown. Seeing all the hitting and tackling excited me, so I went out for the neighborhood football team, the R.E. Jones Saints. Even though I was excited, I was hesitant starting out in football because hitting and tackling was a new experience for me.

Early on in life, I learned if there was something that I wanted, I could obtain it, but I had to work for it.

My energy and excitement for football did not always carry over into the classroom. While in the 7th grade, I received a D in my science class, and after my father reviewed my grades, he calmly said that I wasn't playing football the next year. Because of how he said it, I did not take him seriously and thought he would forget. When football season began, I needed a parent's signature to play. I approached him and he asked me, "You don't remember me saying you're not playing football?" That was the end of the discussion. Knowing he was a man of his word, I made the honor roll that entire 8th-grade year. Because of that experience, I would tell my friends that my father put me on Proposition 48 (college players sitting out a year because of not meeting the minimum requirements to play) before it ever was instituted.

My College Days

I decided to attend Eastern Kentucky University (E.K.U.). I was excited to go there because it was a new beginning for me. Being away from home would provide me a certain level of freedom. I had letters from some schools that expressed interest and wanted me to play football, but my sights were not entirely set on playing football. There was so much that schools could offer a college student. Before attending college, I had my sights set on becoming a member of Alpha Phi Alpha Fraternity, Inc. My interest in becoming an Alpha Man began when I would stay with my cousin Larry at Western Kentucky University, during my high school spring break. During that time, I would hang around him and his fraternity brothers, and they would always boast how great their fraternity was and the great prominent members, such as Martin Luther King, Jr., Andrew Young, Jesse Owens, Thurgood Marshall, Maynard Jackson, and the list goes on and on. That really caught my attention. My way of thinking at that time made me question what attracted great men like them to this organization, as I saw a consistent pattern of leadership. I concluded it

was something about Alpha Phi Alpha's teachings and spirit, and because of that, I wanted to be part of it.

One of the keys to excelling in college, as I explained to my own children, is knowing when to study and not to study.

My Time in the United States Marine Corps

In January 1989, I went to Paris Island, South Carolina, for United States Marine Corps basic training. I had always heard bootcamp tales, and this was before social media like YouTube, so I could only rely on the stories. I arrived at Paris Island around 2:45 a.m. Upon arrival, a drill instructor got on the bus and hollered for everyone to shut up!! He shouted, "You are now in my Marine Corps!" The singing of Marine Corps songs from the recruits quickly turned to a shocking reality that life was about to change. Some of the people on the bus even started to whimper.

There is a give and take in every aspect of life. For the military, it can instill discipline, direction, and opportunities in your life. By the same token, you have to ask yourself are you willing to fight for, and possibly die, for your country?

My boot camp experience was challenging and rewarding for me at the same time. It pushed me to the limits of my mental and physical capacities, and I passed all tests. I completed my final physical fitness test as 1st Class, scoring 294 out of 300 points, and I graduated from boot camp in April 1989 and returned to E.K.U. in August 1989.

The Persian Gulf War

In November 1990, I was activated for the Gulf War, arriving in Saudi Arabia in December 1990.

War is hell! Being in battle will test your man or womanhood, sanity, and faith in God!

Leading up to liberating Kuwait, I recall there being at least 30 or more days of constant bombing from our aerial forces. We were on the front line and could feel the effects of the bombs. Often, we would see the bombers flying toward their targets. Then shortly thereafter, we would hear the noise and feel the vibrations from the air strikes. Many times, we would shout out, “Get some!” signifying the aerial forces were taking care of business. When the time came to move in to liberate Kuwait, everyone was ready to go because of the long wait. We did not know what to expect in this war because Iraq had a large Army, and the possibility of being a casualty of war was real. The night before we moved in, we were allowed to make final calls home. Many did, but I decided not to because I depended on my faith to make it through the war. I held on to Hebrews 11:1, the Scripture regarding faith, where it is hoped for but not seen.

My “Sit-Down” Moment

Sometimes life’s circumstances will force you to sit down to ask yourself, “What am I doing, who am I, and where am I going?” Your “sit-down” moments could be controllable or uncontrollable. It could be going to war, losing a job, getting a divorce, having an extramarital affair that resulted in a child, or having problems with your children. As you journey through life, you will have several sit-down moments. Establishing who you are encompasses being faithful to God and leaning on Him to be the best man you can be to yourself and for your family.

Your Self-Discovery

When asking you to answer *Who am I?*, I invite you to look into you. Doing so could create more self-awareness about who you are as a man and what you stand for in life. It is very tempting to try to see yourself as someone you admire. We all get caught up when we see people in the media or sports world, and we want to be like them. Michael Jordan was so great that they came out with commercials saying, “I want to be like Mike!” The reality is, we cannot be living as someone else because we all have our unique personalities, gifts, and talents. Depending on your position in life, it could be challenging to discover who you are and your purpose. Regardless of where you are in life and what is happening, you can always get back on the right track and live life to its fullest. It’s all about if you want to do it.

We all are born with a special purpose and it is up to us to recognize and utilize it!

Regardless of where you are in life and your age, I want you to ask God to open your mind and heart to reveal the real picture of you as a man when asking, Who Am I? It might be easy for some and difficult for others. You need to look at your authentic self and not your profession, educational credentials, or status as attachments of your character. You need to seek your core character, actions, and abilities. Some of us are born knowing who we are and where we are going. Others go through life seeking answers, or even letting others dictate how they should live. To assist you in navigating through this process, I want you to answer the following questions.

Chapter 2 Questions

- Deep down inside, I believe I can achieve anything I set my mind to achieving.
 - ☐ Agree
 - ☐ Disagree
 - ☐ Not Sure
- Do you know who you are and what you will stand up for?
 - ☐ Yes
 - ☐ No
 - ☐ Not Sure
- **What am I good at doing?** Reflect on what you are good at, for example, do you sing well? Are you good at speaking, writing, or building up others?



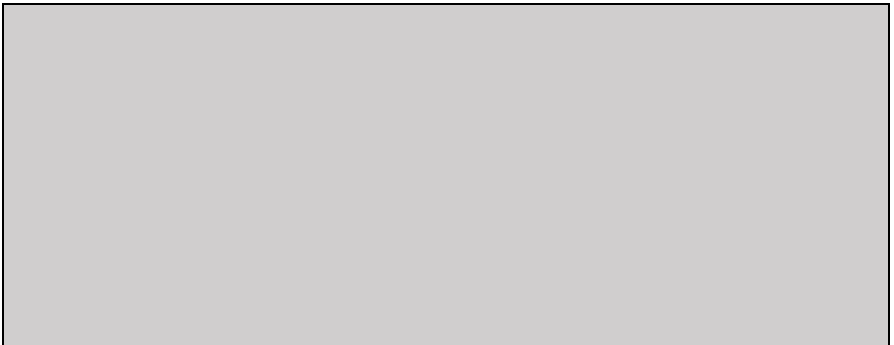
- **What would I fight for and what do I believe in?** Are you, for example, seeking reparations, justice for all men, for your family, etc.?



- **Do I trust myself?** Are you disciplined to do the right thing in relationships, on the job, and in life?

- ☐ Yes
- ☐ No
- ☐ Not Sure

- **What do I value in life?** Are material possessions, education, or character what you value?



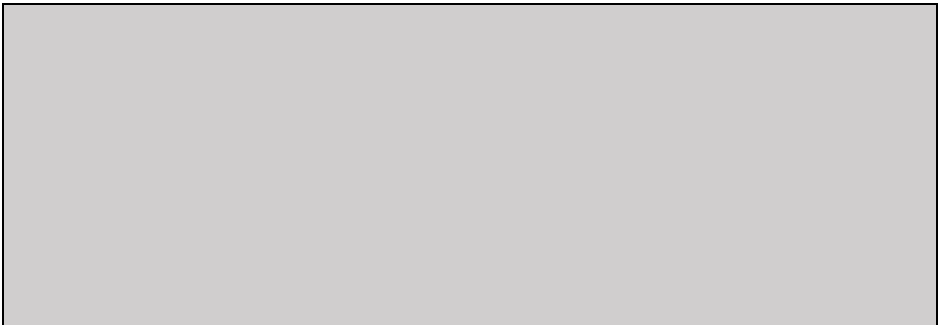
- **How do I treat myself when I fail?** Do you take failure as a learning experience and turn to others to work through that failure or do you just quit?



- **What company do I keep?** Do you hang around like-minded people or people who have your back?



- **What people have I helped in the last week?** Do you get involved in helping others?



- **What goals have I accomplished in the past two years?** Do you have goals and have you worked on achieving them?



CHAPTER 3 SUMMARY

Planting Your Seeds of Life

Building onto My Life's Journey

People are raised in various families and circumstances and we have different perspectives because of our socialization. Our socialization helps to shape how we communicate, interact, and respond to multiple situations. We are sometimes what we hear and see. That goes for what is happening in our homes and neighborhood. The socialization early on begins the building process of who we are, what we are, and how we think. Growing up in West Louisville, I saw my father and mother going to work. My Mom decided to work after I was born, and she worked part-time as a jeweler. My dad began his career as a custodian at Kosair Hospital in the late 1950s. He later became a brace shop technician. After working there for years, and with encouragement from my mother, Dad went to college and obtained his business degree. He was later promoted to Director of Orthotics and Prosthetics. After various mergers and acquisitions, my father retired from Norton's Hospital in 1997. When asked what he enjoyed most about his role, he said it was helping people, and he was doing just that.

Open Your Eyes to Recognize Your Blessings and Who You Are

The journey of life can sometimes be an endless maze for one striving to make it. Sometimes you blame yourself for what's happening, which might not be the case. I am not saying that you should not hold yourself accountable. I am saying you should look at where you are, such as the environment, and determine how those forces interact and impact you. The truth of the matter is, you could be a talented individual, but your talent might not manifest because you are operating in a lion's den.

A lion's den could be in your home, the people you hang around, or what is in your mind. Be mindful in recognizing when you are in it.

How you end up in the lion's den might be circumstantial and part of your journey in life. To be mindful that you are working in the lion's den requires you to know where you are, and it tests who you are. If you fail to see and gain a better understanding of where you are, you could experience continuous setbacks throughout life. When that happens, you internalize setbacks and build more dissatisfaction, you lose hope, and you become depressed, or even worse.

Finding Your Purpose Within

God put you here for a purpose, and we all were born for a particular purpose, with unique gifts and abilities. When exploring who you are and your purpose, you must look at your values and what drives you. Having values is about having a set of standards in life, and what is driving you determines what energizes you in life. Some of us were born to change society, such as Martin Luther King, Jr. and Mahatma Gandhi. Others are

born to be preachers, educators, doctors, engineers, or physicists. Even while we work within a given profession, our purpose might be to operate within that purpose's confines. For example, my purpose is to educate, empower, and to uplift society; and this mission covers various areas in my profession.

Why Knowing Your Purpose Matters

Asking one about their purpose could be challenging because people typically do not ask about or explore their purpose; instead, it is acted out naturally. For example, we can all see that LaMar Jackson is a special National Football League (NFL) football player because of his athletic talent, and there is no need to question if excelling in football is part of his purpose. We can all see that he is great. It is not hard to see a person like LaMar Jackson's purpose, but how do you know your purpose? The tricky part of understanding our purpose is we tend to think it should be a world-changing journey that changes millions of lives, and if that is not what happens, it is not our real purpose. We believe it should be on the level of what LaMar Jackson is doing in the NFL. That is not always the case because your mission could certainly be for a different purpose, circumstance, people, and community.

Recognizing your purpose sometimes occurs immediately. At other times, it occurs later in life. This discovery also could be manifested through positive or negative occurrences or a tragedy. That is the enigma of life because we sometimes learn about different aspects of ourselves at different times. That is called experience.

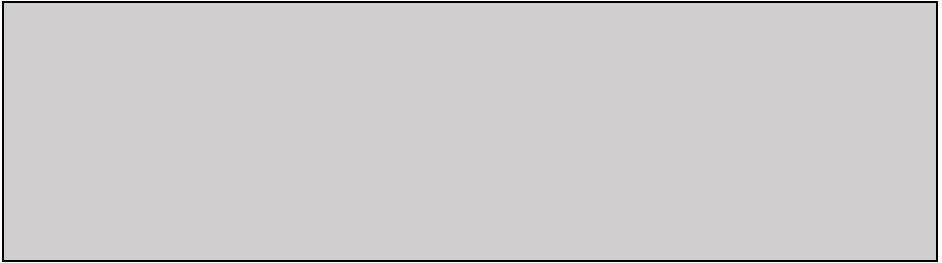
Your purpose is not always meant to change the masses, but it is still grand in its context. For example, you might be a case manager who works with a man who is on drugs. Through your intervention and care, you were able to have him turn his life completely around; he got stable employment, married, and raised a family. His children followed suit and raised

children who are career-focused and able to make society changing contributions. Now, if this person stayed on drugs, his life more than likely would have gone in a different direction. If he got married, there more than likely would be more discord in the relationship, thus making a productive future unlikely for him, his wife, or children. That case manager did not necessarily change millions of lives, but his impact is monumental because he changed the course of a person headed down a destructive path, or even worse, ending his life. Your calling as a case manager would be a pebble hitting the water and seeing the circle grow larger and larger. Your counseling is impactful, and it grows and grows.

We all have a particular purpose, and our journey in life either ignites a self-discovery at an early age or a later age. It can be manifested *through* our upbringing, just as it can be taken away *because of* it. The enigma of discovering your purpose can occur in a nurturing or abusive environment. However, I believe that those who grow up in a nurturing environment have a better chance of discovering their purpose because of the affirmation, learning, structure, and accountability provided in such an environment. While the cards might appear to be stacked against one who grows up in unfortunate circumstances, it does not mean they will not discover their purpose.

Chapter 3 Questions

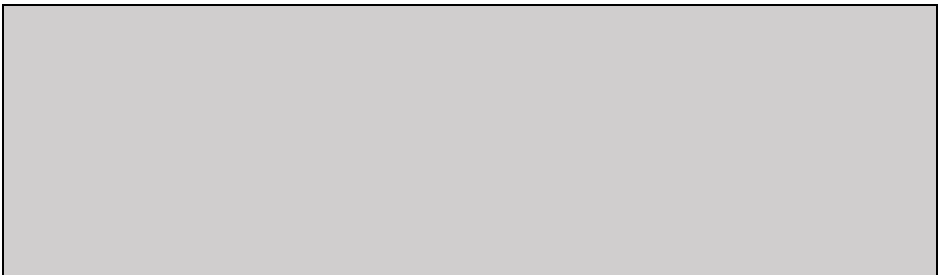
- How would you describe your life's journey? For example, did you have a lot of family support, or did you have to do things on your own?



- Do you know your purpose (Please check on box)?

- ☐ Yes
- ☐ No
- ☐ Not sure

- If you know your purpose, how are you best utilizing it?



- If you do know your purpose, what steps are you taking to pursue it?



CHAPTER 4 SUMMARY

Distractions in Your Fulfilling Your Purpose

The journey through life will bring some rewards, challenges, and failures that build on who you are. The reactions to these could be of two extremes. Rewards sometimes give you a high and make you forgetful of the past, while the challenges and failures could deal a devastating blow to your entire well-being. Sometimes when you are at a low point in your life, you have no other choice but to look from within and ask, “How did I contribute to this happening?” That moment for me occurred when I went through separation and divorce. This situation was different from my first “sit-down” moment when I was in the Persian Gulf. I was not prepared for separation and divorce, mainly because of my idealistic view of marriage. It was a naive way of looking at how the dynamics of relationships operated because, frequently, we are guilty of comparing relationships, whether it be friends’ relationships or what we see on television. One thing that I learned and ardently believe is every relationship is different.

It was always easy to blame others for why my years of marriage did not work, but I had to face the truths and realities of myself in order to be authentic to myself. This involved: 1) Looking at myself and analyzing how I contributed to the success or failure of the relationship 2) Learning to accept my contribution to the decline of our relationship. I saw how the other party contributed to the relationship and how it made me feel as a man. Through self-reflection, I became aware I was not being myself, nor living within my true, authentic purpose. Moving forward, there were some rules that I decided I was going to live by to live within my purpose:

- Always selflessly make room for my life.
- Thrive to be healthy and live a life of peace.
- Stick to my values, be spiritual, financially prudent, truthful, and purpose driven.
- Keep my eyes open always, and if a person shows me something, believe them.
- Always treat people the way I want to be treated.

When I came to that awareness it was a new day for me. I was a new and improved man, because refining who I should be uplifted my spirit, redefined me. It placed me back on track of fulfilling my purpose.

Going through my experience helped me to take a hard look at myself, and I know that I am blessed I came out of it with a better understanding of myself, and a better attitude. Sometimes that is not always the case because of what we experience and how it affects us mentally and emotionally. Sadly, it could be the difference-maker for growth or destruction.

Potential Robbers of Your Purpose

I've argued there are generally more unsuccessful people than successful people in society. Some of it has to do with our mental capacity. Some of it our life circumstances, our self-esteem, and the blows we have been dealt in life. Through our circumstances many of us do not know, learn, or live out our purpose because how we were socialized carries over into our adult life. Sometimes it's because what we've experienced while growing up remains with us throughout life. What you experience can affect the person you are and rob you of your purpose.

We cannot change who our parents are, what occurs inside our home, and how we were raised. Being in an abusive home can be a strong hindrance

to recognizing our real purpose. It can be devastating to our mentality, outlook on life, and self-worth. Abuse is just one of the ways of robbing you from discovering and carrying out your true purpose. Other ways that could affect you are: lacking exposure, living a lazy life, having an indifferent mentality, lacking a spiritual foundation, hanging with the wrong people, and choosing the wrong mate.

Abuse

Abuse comes in many forms. It's physical, mental, emotional, and sexual. It could come from parents, siblings, or friends. We all respond differently to abuse and different challenges in life because of our psychological makeup.

Lack of Exposure

Being open to exposure is the ability to see the world, different opportunities, and people who are different from you. Some would equate exposure to the amount of money one possesses, but you can gain exposure in many ways regardless of your income level.

Living a Lazy Lifestyle

The practice of laziness can become habit-forming. Proverbs 19:15 states “Laziness casts one into a deep sleep, and an idle person will suffer hunger.” This parallels what my mother said to me, “When I was growing up, you either worked or you starved.” This habit-forming activity can rob you of gifts and opportunities that are in front of you. Laziness can be carried over from family to family since it breeds a spirit of complacency and dependency. I am not saying this to belittle anybody, and I believe we all have moments of “slumber” in our life. In either case, you have to

know when to take care of business that is work and you have to know when to relax. It is a dogma that I have instilled in my children.

Having an Indifferent Mentality

Some years ago, Allstate Insurance Company introduced a character called Mayhem. Mayhem is quite funny and very destructive because, as long as Mayhem hung around, what could go wrong did go wrong. For certain, though, we know Mayhem's mentality is destruction, not indifference. Our mentality can be just as destructive as Mayhem's. We all have a mentality. How we were raised, what we value, and how we see ourselves establishes our mentality. Some of us have a limited mentality, while others have an open mentality, both open to move on demand. However, persons with a closed or indifferent mentality see things only through the lens of their own reality, which is indifference. If you do not see beyond what you can physically see, and are indifferent, you completely compromise your potential. You could be fixated on an altered reality.

Lacking a Spiritual Foundation

Your spiritual foundation is what anchors you. Having a solid foundation will help secure you when storms come into your life. It gives you the ability to stand up and walk through storms with faith, guidance, and courage. Having storms is a natural. As I tell my friends, as we get older we all should have a story to tell about how we fought through various storms and came out victorious.

Hanging with the Wrong People

When I was growing up, my parents wanted to know who my friends were and who their parents were. I could not just get up and leave the house and stay out all night because I had to be in the house by the time the streetlights came on. As a child, I did not understand that, but now I know.

My parents weren't trying to place me on a pedestal or to shelter me; they just wanted to protect me and teach me about who to associate with.

Having the Wrong Mate/Partner in Your Life

Years ago, Tina Turner came out with the song, "What's Love Got to Do With It." The song was soulful with a lot of meaning because we all have experienced the joys and, sometimes, the failures of relationships. I believe for any relationship to be successful, there must be work-involved collaboration. Sometimes the work and cooperation might be tilted, in that one person might be doing 70 percent of the work and the other 30 percent. Regardless of who is carrying the greater or lesser load, what is important is that both understand their role in that relationship's grand scheme.

Chapter 4 Questions

- Do you have any distractions in your life that take you from your focus?
 - ☐ Yes
 - ☐ No
 - ☐ Not sure

- **Please list any distractions in your life?**

3. What is your strategy for getting rid of your distractions?



CHAPTER 5 SUMMARY

Manifesting Your Purpose

My PLOT: Purpose, Limitations, Opportunities, and Traps

A PLOT is a self-reflection map that lists your Purpose, Limitations, Opportunities, and Traps. It aims to focus your purpose by looking at factors that could affect your life. Implementing your PLOT requires you to evaluate your life's experiences to determine why and where you are today.

We all have had numerous experiences, people in our lives, and challenges that influenced our thoughts and direction. These, whether positive or negative, have impacted our direction in fulfilling our purpose. Regardless of where we are today, I am a believer that we must fulfill our God-given purpose.

By conducting an inventory of the jobs we've had, skills we've learned, and our other life encounters, we expedite carrying out our purpose. By completing a PLOT, it will give you clarity of who you are, your limitations, your opportunities, and the roads you should not travel.

Self-Reflection

For your self-reflection to be most effective, you must be truthful with yourself regardless of how good or bad it may appear. Below are preliminary questions you should ask yourself for a clear perspective of who you are, what you stand for, and where you are going. After answering the questions, identify what drives your decisions. Is it money,

the need for acceptance, opportunity, etc.? If you are uncomfortable and unclear with any of your answers, please seek wise counsel to assist you.

Chapter 5 Questions

- Who am I? What do I believe in? What will I not tolerate?

- What impact do I have on others?

- Have I planned my life according to my purpose?
 - ☐ Yes
 - ☐ No
 - ☐ Not sure

- Have I been focused on reaching my goals?
 - ☐ Yes
 - ☐ No
 - ☐ Do Not Know

- How do I respond when I have setbacks? Do I take setbacks as an opportunity to regroup and learn, or do I quit?

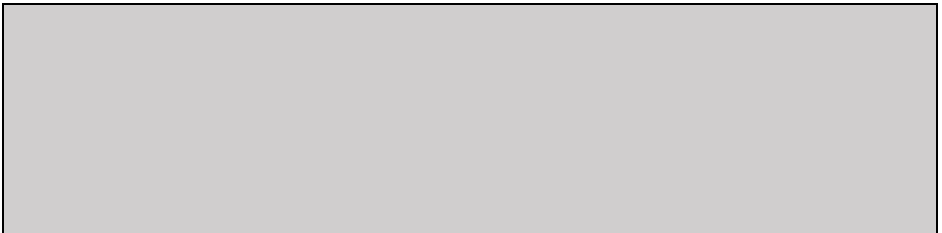


Creating Your PLOT

Your PLOT is to explore and bring out your passions, limitations, opportunities, and traps on your journey. Like the above questions, this process will require you to reflect and conduct an inventory of yourself. Below are examples of questions you should ask yourself:

Purpose

- What task(s) do you love to do?



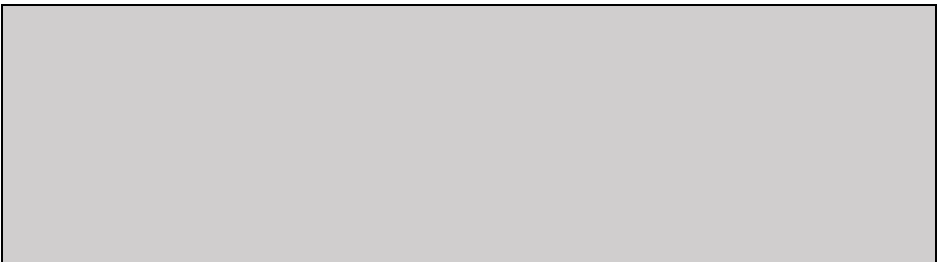
- What are your natural talents and skills?



- What is extremely easy for you to accomplish that other find difficult?



- What is your brand, and what do others say are your talents?



- What sets you apart from others?

Limitations

- What task(s) have you repeatedly tried that are challenging for you to accomplish?

- What skills do you lack that hinder achieving your goals?

- What fears do you have that preclude you from accomplishing your goals?

Opportunities

- What benefits would you receive from your career choice?

- What new technology can help you?

- What is the forecasted growth of the career/industry you are aspiring to enter?

- Who could mentor you, and what organizations could you join?

- What organizations are you a member of that could help you develop your skills and help you achieve your goals?

- Do you have a mentor?

- ☐ Yes
- ☐ No

Traps

- What are the challenges that could hinder you from accomplishing your goal(s)?



- Is your career job/industry stable, transforming, or becoming obsolete?

- ☐ Yes
- ☐ No
- ☐ Not sure

- Is the economy affecting you and keeping you from achieving your goal(s)?

- ☐ Yes
- ☐ No
- ☐ Not sure

- Are your fears your trap?
 - ☐ Yes
 - ☐ No
 - ☐ Not sure

- Are you living in a place that hinders your growth?
 - ☐ Yes
 - ☐ No
 - ☐ Not sure

By applying a PLOT to your life, it will give you more direction and focus. After gaining insight into your PLOT, develop an action plan to correct or carry out what you discovered.

Your Action Plan

Below is a Life Plan Matrix for your completion. Six areas itemize a series of categories and questions:

- Defining your purpose
- Obtaining educational training
- Furthering your career and/or starting a business
- Developing your brand and establishing relationships
- Managing your finances and creating wealth through assets, investments, and business
- Having a health plan

There are action items in each category that ask for your statement on your plan within each category. It also asks how you will achieve it. Under the *Defining Your Purpose* action item, it asks what is your purpose. Write out what your purpose is. Next, write how you better position yourself within your purpose. For example, if your purpose is to educate and mentor young Black men to be the best they can be, achieve it by mentoring them at the local YMCA or creating a nonprofit that focuses on mentorship. Complete and reflect on each block to the best of your ability. After completing your matrix there will be an evaluation period where you assess your progress of four years. The purpose of this is for you to document and gauge your progress. If you determine you did not make the level of improvement you sought, that would be the time for you to ask why and what needs to be completed to render a different result.

YOUR LIFE’S PLAN MATRIX		
PURPOSE STATEMENT		
DEFINING YOUR PURPOSE	Your statement of your plan	Your statement of how you are going to achieve your goal
What is your purpose in life?		
How are you going to maximize your purpose in life?		

LIFE PLAN MATRIX PURPOSE STATEMENT		
OBTAINING HIGHER EDUCATION	Your statement of your plan	Your statement of how you are going to achieve your goal
What are your educational goals?		
CAREER OR ENTREPRENEURSHIP	Statement of your plan	How are you going to accomplish your career goals
What career are you seeking to pursue?		

BRANDING YOURSELF AND DEVELOPING RELATIONSHIPS	Your statement about your plan	What are you going to do to brand yourself and develop relationships that will act as a bridge to accomplishing your goals?
What is your brand, and do you feel you need to rebrand yourself?		
Do you network to develop relationships, and are you comfortable in developing relationships?		
YOUR PERSONAL FINANCE AND WEALTH	Your statement about your plan	What are you going to do to achieve your financial goals?
What are your financial goals? One's financial goals would be the amount one desires to make annually, the amount of money saved, and the amount invested.		

YOUR PERSONAL HEALTH PLAN	Your statement about your plan	What are you going to do to achieve your personal health goals?
What is your health plan? (Personal health refers to the wellness of the individual. It not only refers to the physical well-being of an individual, but it also comprises the wellness of emotional, intellectual, social, economic, spiritual, and other areas of life).		

LIFE PLAN MATRIX STRATEGY PLAN					
PURPOSE STATEMENT	What are your strategy and execution plans?	Year 1 goals	Year 2 goals	Year 3 goals	Year 4 goals
Fulfilling Your Purpose					
How are you going to maximize your purpose in life?					
EDUCATION	What are your strategy and execution plans?	Year 1 goals	Year 2 goals	Year 3 goals	Year 4 goals
What are your educational goals?					

Manifesting Your Purpose

CAREER OR ENTREPRENEURSHIP	What are your strategy and execution plans?	Year 1 goals	Year 2 goals	Year 3 goals	Year 4 goals
What career are you seeking to pursue?					
BRANDING YOURSELF AND DEVELOPING RELATIONSHIPS	What are your strategy and execution plans?	Year 1 goals	Year 2 goals	Year 3 goals	Year 4 goals
What is your brand, and do you feel you need to rebrand yourself?					
Do you network to develop relationships, and are you comfortable in developing relationships?					

LIFE PLAN MATRIX STRATEGY PLAN					
YOUR PERSONAL FINANCE AND WEALTH	What are your strategy and execution plans?	Year 1 goals	Year 2 goals	Year 3 goals	Year 4 goals
What are your financial goals? One's financial goals would be the amount one desires to make annually, the amount of money saved, and the amount invested.					

PERSONAL HEALTH PLAN	What are your strategy and execution plans?	Year 1 goals	Year 2 goals	Year 3 goals	Year 4 goals
What is your health plan? (Personal health refers to the wellness of the individual. It refers to an individual's physical well-being and comprises the wellness of emotional, intellectual, social, economic, spiritual, and other areas of life).					

LIFE PLAN MATRIX EVALUATION ANALYSIS

YOUR PURPOSE	Did you accomplish your year 1 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 2 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 3 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 4 goals? (Yes or No) Explain if you did or did not.
Fulfilling Your Purpose				
How are you going to maximize your purpose in life?				
EDUCATION	Did you accomplish your year 1 goals? Explain if you did or did not.	Did you accomplish your year 2 goals? Explain if you did or did not.	Did you accomplish your year 3 goals? Explain if you did or did not.	Did you accomplish your year 4 goals? Explain if you did or did not.
What are your educational goals?				

LIFE PLAN MATRIX EVALUATION ANALYSIS

CAREER OR ENTREPRENEURSHIP	Did you accomplish your year 1 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 2 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 3 goals? Yes or No) Explain if you did or did not.	Did you accomplish your year 4 goals? (Yes or No) Explain if you did or did not.
Career Goal(s)				
BRANDING YOURSELF AND DEVELOPING RELATIONSHIPS	Did you accomplish your year 1 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 2 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 3 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 4 goals? (Yes or No) Explain if you did or did not.
What is your brand, and do you feel you need to rebrand yourself?				
Do you network to develop relationships, and are you comfortable in developing relationships?				

LIFE PLAN MATRIX EVALUATION ANALYSIS				
YOUR PERSONAL FINANCE AND WEALTH	Did you accomplish your year 1 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 2 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 3 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 4 goals? (Yes or No) Explain if you did or did not.
What are your financial goals? One's financial goals would be the amount one desires to make annually, the amount of money saved, and the amount invested.				

PERSONAL HEALTH PLAN	Did you accomplish your year 1 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 2 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 3 goals? (Yes or No) Explain if you did or did not.	Did you accomplish your year 4 goals? (Yes or No) Explain if you did or did not.
<p>What is your health plan? (Personal health refers to the wellness of the individual. It refers to an individual's physical well-being and comprises the wellness of emotional, intellectual, social, economic, spiritual, and other areas of life).</p>				

CHAPTER 6 SUMMARY

Building Yourself Up When All Odds Are Against You

As a Black man in America, I see that we are often attacked and portrayed in several negative lights. We are considered thieves, hoodlums, and sex-crazed men who father babies with no care of providing any type of parental guidance or financial support. Even having amassed several educational degrees and having a blessed life, I am very aware of relational concern and fear of the police. I know all it takes for things to go the wrong way is for me to be at the wrong place at the wrong time or to move the wrong way. Those actions could render harm or death. Why do I feel that way? Because that is my reality after seeing countless incidences where black and brown people were killed by the police. The sad reality is the abuse and killings are nothing new. We now just see them in plain sight because of smart phone devices.

Seeing the World I Live In

Growing up, I began to see the expanding dearth of Black men heading their homes, and I realized that more Black children were being born into single-parent households. With the crack pandemic in place, more Black men were going to prison as former President Bill Clinton instituted the three strikes Crime Bill in 1994. The Bill stated if a person had two previous felonies, even if it were a nonviolent drug charge, a third conviction would result in a life sentence in prison. Bill Clinton later

acknowledged he regretted signing the Bill as it did more harm than good. In my summation, this Bill opened the floodgates for more single parents, more women as the head of households, and the Black man being legislated out of the home. This action had and still is having a tumultuous effect on the Black household.

The Crime Bill Effects on the Black Household

My mother always stressed to me to be truthful, to walk in truth. While I know there are contributing factors that led to the black household's erosion, the Crime Bill landed a significant blow on the Black community. Its rippling effect has been devastating. We have more families headed by women and more women are grandmothers taking care of grandchildren. This is not to excuse men for not taking care of their children, but we have to ask, besides impregnating women, how can you teach a man how to father when they possibly didn't have a father around. When you have missing elements in your upbringing, it is harder to follow through on basic responsibilities. Having a man in the house and teaching a young man right from wrong makes a difference.

The Impact of a Father

As a father, holding yourself accountable is crucial because children, while growing up, are very impressionable. What they see is what they like and want to be at times. For example, a lot of children dream of playing in the NBA or NFL. Why is that? It is because that is an example of success many African Americans see. Sadly, in some communities, seeing dope dealers is something that is successful in the minds of children as well because they see them with all the material wealth and all the women. They see them with silk shirts, bling, fancy cars, and a lot of money to "make it rain." In the minds of young men who do not have a positive father figure who is a role model, this life could be very appealing. But why choose a route of selling drugs? In some households

children grow up not having anything to eat, no clothes to wear, or even abused by parents or someone else in the household. Some experience homelessness. When you grow up in those types of conditions you are looking for a way out, and just about anything that is an improvement to their current situation is a step up. This type of thinking is a reality for many.

Who Do We as Black Men Look Up to?

Your upbringing plays a vital role in how you turn out as an adult. It is not to say that if you come from a highly dysfunctional family that you are destined for failure, but as I see it, your cards are stacked higher against you for you to excel. I say that because in a lot of cases what one sees, they believe, and the media plays a role in the criminalization of the Black man. When images of Black men are plastered throughout television overly portraying them as thugs, gangsters, and pimps, society develops an image of a Black man being as such, and many cultures absorb that as reality. This unconscious absorption penetrates the subconscious of children and adults. If children do not have people in their life to counter that misconception, it could penetrate more into that child's mind on into adulthood. There must be positive people in our children's lives and community to counter the labeling.

Everyone's journey is different, and it helps to shape how we are as men. I am a firm believer that the older you get, the more of a story you should have to tell. In the book are stories of Black men who came from various backgrounds. They shared who they looked up to, their function in life, and what they are teaching their children. They also discussed what life is like living in America as a Black man. Their stories are thought-provoking.

Chapter 6 Questions

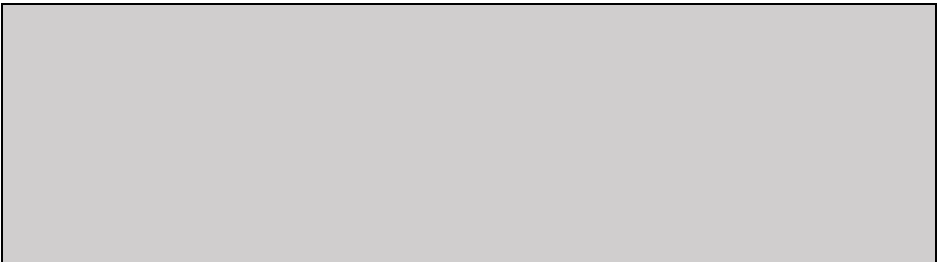
- Who do you look up to as a man?



- Do you try to set the example to younger children in your community?

- ☐ Yes
- ☐ No
- ☐ Not sure

- What does setting the example look to you?



CHAPTER 7 SUMMARY

Being the Master of Your Fate and the Captain of Your Soul

To dig deeper into others' minds, I interviewed a group of African-American men about racism and their careers. More than 62 percent of those surveyed felt that racism affected their career growth. Moreover, 83 percent felt that in their career or job they were either targeted or scrutinized unfairly as a Black man. When they encountered a run-in with the police and racism, more than 62 percent said that they would bring awareness to it by speaking up; 35 percent said that they tackled the issue head-on.

Racism is a reality that America must face. America's historical and present day discrimination and racism dominate the news cycle because of the recent murders of George Floyd in Minneapolis, Minnesota, Amon Aubrey in Glynn County, Georgia, and Brianna Taylor in Louisville, Kentucky. George Floyd's death was the tipping point for many citizens in the United States, both Black and white, to become outraged at the criminal justice system. George Floyd was murdered by a police officer, holding his knee on his neck for more than nine minutes. What has people enraged is how the police officer kept his knee on his neck while others were pleading for him to stop, and with George Floyd gasping that he could not breathe, desperately calling out for his mother. To view the video is very painful. It documents his death as evidence of a stubborn continuation of historical and present-day racism in America. These

actions have been going on since Black Africans were brought here in 1619 as enslaved persons.

I do not think that racism will end in my lifetime, and in some instances, we cannot control it. However, we must not let it stop us from fulfilling our purpose and achieving our goals in life!

As Black Americans, we must face the reality that racism is real and part of the American fabric. We must continue to fight against the injustices that occur by voting and getting in position to create change. It's also up to our community to create change for ourselves by being the masters of our fate and the captains of our souls. No one is going to control my thoughts, my emotions, and liberties. My forefathers fought for our rights, and even though life is not fair at times, we must continue to fight in creating fairness for ourselves.

Because of the constant overt and covert racism in the United States, many Black Americans are questioning if they are the masters of their fate or the captain of their soul. As a Black man raised here in the United States, I find it a challenge and a test of our will and faith. Black Americans have been taught they have to run two to three times faster to be on pace with their white counterparts. Even though the playing field is not level, I am optimistic that things will change if we continue to fight for what is right.

George Floyd's killing has opened the conversation about Black Americans being compensated through reparations and access to capital as well as elimination of health disparities, housing inequities, and police brutality. Some of our white brothers and sisters in business and corporations acknowledge the unjust treatment and inequities of Black Americans, and companies have placed processes and corrective actions in place to bring about more equity for Black Americans in the workplace. There also has been proposed legislation to change the practices of policing throughout America. While I have seen some new company and

governmental policy proposals, we still have a long way to go in righting the wrongs of historical slavery and present-day racism.

The United States is considered a democracy. Democracy asserts that the people should govern. The democracy in which we live has primarily benefited whites more than African-Americans. Because the United States is a democracy, people have historically and presently voted for what changes should occur and how this country should run. This democratic system has been used to legally enslave Black Americans and treat them as second-class citizens, as property. At one time Black Americans could not vote, and after the Compromise of 1877, many states instituted racist measures to keep their knees on the necks of Black folks. Black Americans were lynched, murdered, subjected to poll taxes, and were administered a literacy test in order to vote. Their white counterparts did not have to go through this. They only had to register to vote.

Many of these laws to disenfranchise Black Americans were torn down in the 1950s and 1960s through the Civil Rights movement and by attorney and civil rights leader Thurgood Marshall. Thurgood Marshall and the National Association for the Advancement of Colored People (NAACP) used the landmark *Plessy v. Ferguson* ruling to open many doors for Black Americans. *Plessy v. Ferguson* was the separate-but-equal law. It was set up so that whites and Blacks could have separate accommodations and still carry on in society. Thurgood Marshall and the NAACP knew Black Americans had not been treated equal to their white counterparts, so they attacked the law to win many other cases. The landmark case was the *Brown v. Board of Education of Topeka, Kansas*, in 1954. In this case, the Supreme Court ruled unanimously that children's racial segregation in public schools was unconstitutional. It was one of the decisive steps of progress for Black Americans.

Since 1954, there have been some victories for Black Americans. More job, business, and housing opportunities opened for Black Americans. While there has been progress, there is still a long way to go in leveling the playing field. To level the playing field, there is a need for reparations.

I am a firm believer in reparations for all Black Americans because of slavery and the historical and present-day effects of it. What has and still is happening is the continuous chain-linked fence that cripples the Black community. That chain-linked fence spreads from slavery, lynchings, killings, federally backed programs to limit opportunities, Jim Crow laws, war-on-crime laws, redlining laws, and many more. Because of the negative impact of policies on black communities, there must be new policies, systems, and investments to shape our world so that liberty and justice may, in reality, be for all.

Shaping My World According to My Likeness

Your personality, social upbringing, and spiritual foundation contribute to your outlook on life. Your makeup sometimes determines your action, and thus life can be a riddle or a puzzle that we all must solve. Figuring out life sometimes requires more work for some than for others. For example, some people know what they would like to be in life at an early age, while others figure it out later. In either case, it does not necessarily mean that one is running faster than the other is a matter of coming into our awareness at the right time. It is truly a blessing when one discovers their purpose. What is sad is when one never recognizes their true potential and purpose in life. For example, when I was listening to the “Tom Joyner Morning Show,” the Reverend Al Sharpton gave a commentary on life. In his comments he said one of the most difficult things for a minister to do is to eulogize someone who did not have any purpose in life. I agree with him, because we are all born with a purpose regardless of our circumstances or how society has labeled us, and it is up to us to manifest that purpose.

Regardless of your social or economic status, you will incur some unwanted challenges just because you are a Black man. I say that because many negative stereotypes have plagued us in this society. Yet it is also a matter of gaining economic leverage. While many of us have been educated and have made some economic progress, we still do not have a

strong enough economic foundation to be solely independent to speak up and make decisions to reshape society. This lack of a formidable economic foundation and influence carries over into our psyche as men. It affects our mental health and self-worth. So how do we turn around or correct course?

Operating in Faith and Focus

The journey of life can be a straightforward path or an enigma, and the reality is we might not understand some things until later. I am a man of God and faith, and I know when I pray for something from God, the answer might be immediate, shortly after that, or later in life. It also might not happen when I anticipate because it might not yet align with God's timing. We know that God's time is always the right time, meaning, it occurs right on time, given our needs and circumstances. In many instances, we might not understand why life's challenges happen at a particular time, only to receive later in life the full understanding.

If you see life clearly, having challenges in life helps you to learn, appreciate, and possibly change your trajectory. Regardless of your challenges in life, you still must work around them to accomplish your goals. You cannot simply stop. You might pause or take a detour, but stopping is not an option.

Recognizing When You Are Unstable

Sometimes in life we could be doing wrong and go down that wrong path so often it becomes our normal. How do you know when you are off-balance, and what are the signs? Answering the question is complex, since we are individuals living in different situations. Below are signs or actions that could take you off balance:

1. **Not thinking independently.**
2. **Not knowing where you are going in life.**
3. **Not standing up when you need to stand up.**
4. **Being the first to jump ship.**

5. Matters are beyond our control.

Clean Up What You Messed Up

As a young man, the brotherhood at the church I attended would sing a song by the name of “Clean up what I messed up, I’m starting my life over again.” We all have made mistakes. Some of those mistakes might be minor and others might be severely consequential. There is always another chance to correct your mistakes.

Cleaning up what you messed up requires you to look in the mirror and ask who you are, what consequences you caused, and how you can correct it. This requires courage as many of us cannot handle looking in the mirror at the truth. If you genuinely want to clean up what you messed up, you must stand up and be a man about it.

Redirecting Your Thinking

Early on in life, I came across this poem called “The Man Who Thinks He Can” by Walter D. Wintle. It states,

*If you think you are beaten, you are;
If you think you dare not, you don't;
If you'd like to win, but think you can't,
It's almost a cinch that you won't.
If you think you'll lose, you're lost,
For out in the world, we find
Success begins with a fellow's will,
It's all in the state of mind.*

*If you think you're outcasted, you are;
You've got to think high to rise.
You've got to be sure of yourself before
You can ever win a prize.*

*Life's battles don't always go
To the stronger or faster man;
But sooner or later, the man who wins
Is the one who thinks he can.*

This poem captures the importance of how we accurately see ourselves and what we believe will occur in our life journey.

Below are strategies for redirecting your thinking.

1. **Write words of affirmation about your goals in life and do the work.**
2. **Select your friends and confidants wisely.**
3. **Come to your conclusion by researching it, not by hearing it.**

Always have a Plan A, B, and C, but Pray and Seek Guidance First!

There are only two guarantees in life: you must pay taxes, and you must die one day. With that said, nothing is guaranteed, no matter what we invest or acquire. When I asked an administrator at the University of Louisville while earning my Master in Public Administration degree, what guarantees do I have by obtaining this degree? His reply was, “Having this degree and not knowing anybody would be as valuable as \$.25 in your pocket.” He was saying that I must know people who can speak on my behalf. I also heard him saying that you must have a plan.

The perceived historical pattern for African-Americans in the job market, whether true or untrue, is that we are the last hired and the first fired. If that is a constant pattern, you must deliberately prepare yourself to take care of your family and sustain your standard of living. You must have a plan, and to solidify it I believe it is a must to first ask God for guidance. My mother always taught me what God intends for you, no man can take away from you. I believe that wholeheartedly.

How do you create and execute plans A, B, and C?

- Do a self-assessment of your skills and your passion.
- Determine how much it would cost, resources needed, the level of risk, and how long it would take to reach your goals for all three plans.
- If you are in a relationship or marriage, make sure to communicate your plans with your partner. That is essential because they could add value and support to your plans.
- Develop a strategy and take steps of execution in your first plan (Plan A) and so forth.

In this life you are not always going to get what you want. That is why you must have plans in place, and having back-up plans in place may lessen some of your setbacks.

Learn How to Make Money Independently!

The unemployment rate for black men is the highest among all groups in the United States. Why is that so? Is it because we are not educated or skilled, or is it because we are lazy? Those questions do not hold merit as to why Black men have the highest unemployment. Many will say it is because of systemic racism and the negative stereotypes that black men are labeled with in this society. While I am a firm believer in carving out your own path and not carrying the weight of racism on your shoulders, I know that systemic racism is present in this society and probably will be when I die.

It would be challenging to change all the hearts of people who think differently from me. So, we have to fight against racism and work around it. If it is affecting me directly, I must stand up for what is right. We also must recognize when we need to pivot to work around it to continue achieving our goals. Having the wherewithal for knowing how to combat racism and knowing when to pivot requires a level of prudence and faith. There will be times when you must tackle racism head-on and other times

when you need to make strategic moves to seek and move to other opportunities. Whatever the case may be, you have to focus on your livelihood and sustainability. That requires you to not only look at your current situation but also the future.

Ownership is the key to creating Black wealth. I am not saying that we should not work for anyone, because we built the foundation of America. But Black Americans should be in decision-making roles in corporate endeavors and government. In addition, we are one of the largest consumers of products and services worldwide. As Black Americans, we consume too much, and we are running at an astronomical deficit when it comes to being producers. Noted by the author and intellectual W.E.B. DuBois, “We’ve given all of our economic power away. When you owe another, your freedom is impaired,” DuBois counseled. “Your ability to decide your destiny is tainted by the amount you owe (Kimbrow, 2020).” So how do we make a paradigm shift from being huge consumers to being producers? It requires working together, strengthening our relationships with people, and fighting against inequality. While I am placing the ball in Black America’s court to change from being consumers to producers, it is not our total responsibility because of the dynamics of how America operates.

As a business owner, I have witnessed how the power of relationships with banks and the government helps to support and grow businesses. America's landscape has shown me that location and who is in political office matters in terms of how opportunities are distributed to Black businesses. In some cities, the distribution of opportunities goes to just a few Black businesses, and in other places, the distribution is better. For example, in Marion Barry’s book, *Mayor for Life*, when he took office as Mayor of Washington D.C., African-American businesses were only receiving 3 percent of prime contracts. Given the Black population was 70 percent in the 1980s, he saw that low percentage as a huge disparity. He worked to change that, and when he left office, 47 percent of prime contracts went to Black-owned businesses. No wonder many Black

Americans loved him. As a friend from there told me, “Marion made a lot of Blacks millionaires.”

Invest in Yourself and Your Family

Dr. Joseph McMillan is my fraternity brother and a giant in the Louisville community. He was a professor at the University of Louisville and would host the Black Family Conference annually. His conference highlighted both international, national, and local figures and experts covering various topics for strengthening the family and the community. We would work out at the same place, and he was the type of man you listened to whenever he spoke. While working out in the gym, he gave me, as I would call it, some profound advice. He said to me, “Alan, it is good to be working in the community, but you make sure that you take care of yourself and your family first before putting all of your efforts into the community.” While his advice was straightforward and direct, I found it profound and made sure I would be on stable ground. When you’re on stable ground, you are better prepared to strengthen and contribute to your community. Moreover, when you have a family and make deposits into your family and children, that creates an even stronger community.

CHAPTER 8 SUMMARY

Relationships Matter

The dynamics of relationships have changed over time. There has been a shift in who people date and marry and also who's the breadwinner in a household. The overall commitment to being a team has changed as well. Why a person is attracted to another person sometimes is even against the concept of true love. We love that woman because she is a doctor, or we love that man because he plays in the National Football League (NFL), both of which produce a financially secure lifestyle. We all are impressed with accomplished people, however, loving a person because of a title or what he/she has amassed creates a false sense of what love truly is. Therefore, a "barometric test" would reveal, if you lost everything, would that person still be in your corner?

When you talk to women, there is a perception that there is a shortage of good Black men. They would say that black men are either in prison, gay, or cannot be committed to just one woman. While they say that, I do not subscribe to the idea that there is a shortage. When I speak to black men, they believe there are good men out there. When women say there is a shortage, they are saying that they are not meeting the type of men they envisioned having. For example, a woman might want a college-educated man, but he might not be a man she would like. I believe that education does not represent anyone's character and drive to be successful. Still, in today's society, your character can only get you so far in a relationship without having a vision, focus, and love in your heart.

Finding the right mate requires prayer, time, and a spirit of discernment.

More Black women than Black men have amassed educational and financial stability, and some women view having a man in their life who is equal to them and equally yoked is essential. Further, I cannot criticize any woman or man for wanting their mate to bring what they have to the table. It is their right to view what they see as good or bad for them. The reality is, there must be some level of chemistry and commonality for a relationship to have a chance of sustainability. Commonality and chemistry are paramount, because while I feel that I am a good man, I know that I am not a good man for every woman. This means who I am as a man and what I value might not align with what some women want. The same is true for good women that I meet who might not be attractive to me.

What Are the Women Saying About Relationships?

Relationships between men and women have evolved, partly because women have shifted from being more of the home's caretaker to being a force in the job market. That is the case now as more women are in the workforce and are moving through the ranks, becoming executives, and running companies. Even though women's role have increased in the workplace, they still play a significant role in the house. That is why one of my supervisors said he believed that women were better managers than men. He felt they could multitask better than men. In his view, women were still taking care of the house and working and still keeping things functional. Even though many women are in the workforce and are rising through the ranks, they still need and desire relationships and marriage. From my survey, most women want to be in a relationship with a Black man, and even though there are strong desires for one, they have challenges finding the right mate. I say the *right mate* because many

women can find success in merely entertaining a relationship with a man below her reasonable standards; however, when women say they want the right man, they want to be with a man they are compatible with, feel protected by, and are equally yoked. Being equally yoked, in my view, means that there should be some qualities that match-up between the man and the woman. For example, I have certain qualities that I want in a woman, such as being a woman in Christ, being financially prudent, being intellectually astute, and having the ability to communicate. Those are just some of the core qualities that I desire. As a man, I have a wish list --what I would call icing on the cake. I would love to have a woman who loves cycling as I do, but that list is not as important as the core qualities I desire. We all have different attributes that we desire, and rightly so. We all have different needs and wants, regardless of whether you are a man or a woman. If we do not see the qualities we desire in a partner, we question if we should continue to pursue that person. It depends on the person and your current circumstances. With that said, the women surveyed clearly stated that they want a man who is God-fearing, has a stable and consistent income, knows where he's going, and is able to hold himself accountable.

What Are the Men Saying about themselves and relationships?

Many of the men surveyed had an educational background and a strong black male role model in their lives, whether the modeling came from their father, a family member, or someone from school or church. I raise these two points because when you have a positive Black male role model in a young Black male's life, his chances of going in the right direction become greater. I am not taking anything away from women, but I believe that for a Black male to fully become a man, he must be nurtured by a man.

***While we cannot change how people feel about Black men,
we can change how we respond and the paths we travel.***

The dynamics of relationships between a man and woman, or couples, could be complex. I do not personally believe that couples get together or marry just to break up. While there are various motivations why couples marry, I believe some consistent behaviors must be in alignment for the relationship to work. To recognize those patterns, we must have our emotional and spiritual eyes open. In either case, I believe when love is truly in the equation, people ultimately want the relationship to last.

What Do Black Men Think About Themselves and Their Relationships with Black Women Survey

- What is your geographic location (Please check one box)?
 - ☐ North
 - ☐ Northeast
 - ☐ Midwest
 - ☐ South
 - ☐ Southeast
 - ☐ Southwest
 - ☐ East Coast
 - ☐ West
 - ☐ Northwest

- Your age (Please check one box)?
 - ☐ 18 – 21
 - ☐ 21- 29
 - ☐ 30 – 39
 - ☐ 40 – 49
 - ☐ 50 – 59
 - ☐ 60 and above

- What is your marital status (Please check)
 - ☐ Single
 - ☐ Married
 - ☐ Divorce

- What is the highest degree or level of school you have completed? If currently enrolled, highest degree received.
 - ☐ High School
 - ☐ Some College
 - ☐ College
 - ☐ Graduate and/or Professional School

- Were you raised in a (check all that apply)?
 - ☐ Two parent home (mother and father)
 - ☐ Single parent home (mother)
 - ☐ Single parent home (father)
 - ☐ By grandparents
 - ☐ Other

- How would you classify your upbringing (check all that apply)?
 - ☐ Great upbringing in terms of having all my needs (Food, shelter, medical care, clothes) and wants (material items)
 - ☐ Good upbringing in terms of having all my needs (Food, shelter, medical care, clothes) and some of my wants (material items)
 - ☐ Upbringing was okay - had some of my needs and wants
 - ☐ Unstable upbringing - frequent moves and home challenges
 - ☐ Rough upbringing - had to get everything on my own
 - ☐ Abusive upbringing - experience a lot of mental and physical abuse
 - ☐ None of the above

- Who were your black male role models while growing up (check all that apply)?
 - ☐ Father
 - ☐ Brother
 - ☐ Uncle(s)
 - ☐ Minister
 - ☐ Sports Coach
 - ☐ Did not have any black male role models

- How many children do you have (Please check one box)?
 - ☐ 1
 - ☐ 2
 - ☐ 3
 - ☐ More than 3

- How would you rate your relationship with your children (Please check one box)?

- ☐ Great
- ☐ Good
- ☐ Okay
- ☐ Not okay
- ☐ Bad

- Do you see yourself as successful (Please check one box)?

- ☐ Yes
- ☐ No
- ☐ Sometimes
- ☐ Not Sure

- What does success look like to you (check all that applies)?

- ☐ Having my health and strength
- ☐ Having a family
- ☐ Being in my career job or operating a successful business
- ☐ Having a lot of money
- ☐ Having a lot of homes and cars
- ☐ Other (Write in)

- What drives you to achieve (write in)?

- Do you feel racism has affected your career growth (Please check one box)?
 - ☐ Yes
 - ☐ No
 - ☐ Sometimes
 - ☐ Not Sure

- In your career job, do you agree that you are targeted and scrutinized unfairly as a black man (Please check one box)?
 - ☐ Yes
 - ☐ No
 - ☐ Sometimes
 - ☐ Not Sure

- How do you handle racism in life, i.e. job, run in with the police, and politics (check all that apply)?
 - ☐ I bring attention to it to try to change it
 - ☐ I protest the actions
 - ☐ I avoid it by not saying anything and/or moving
 - ☐ I don't believe racism exist
 - ☐ I do nothing about it

- Do you believe you can accomplish anything that you put your mind to achieving (Please check one)?
 - ☐ Yes
 - ☐ No
 - ☐ Depends
 - ☐ Not sure

- Do you feel you could obtain millionaire status if you worked hard and invest properly (Please check one box)?
 - ☐ Yes
 - ☐ No
 - ☐ Depends
 - ☐ Not sure

- Do you feel you could obtain billionaire status if you worked hard and invest properly (Please check one box)?
 - ☐ Yes
 - ☐ No
 - ☐ Depends
 - ☐ Not sure

- Do you feel a woman could play a role in your success (Please check one box)?
 - ☐ Yes
 - ☐ No
 - ☐ Not sure

- Do you agree black women have better and more career opportunities than black men (Please check one box)?
 - ☐ Yes
 - ☐ No
 - ☐ Not sure

- Do you feel black women are more focused and career minded more than black men (Please check one box)?
 - ☐ Yes
 - ☐ No
 - ☐ Not sure

- As a black man, I wish I had more of the following to better prepare me for life (check all that apply).
 - ☐ Guidance from my father
 - ☐ More positive black men in my life
 - ☐ More education and/or trade

CHAPTER 9 SUMMARY

Creating Our Own Economic Foundation

Your Personal Inventory

If you take an inventory of your life's journey, I am sure there were things you liked and things you disliked. You also know what jobs you excelled in and those in which you did not excel. Whether you succeeded or failed at a job, there were some takeaways that added to your skills. Assembling the skill you acquired throughout the years serves as the ladder for you to climb to greater heights. Each skill you learn is an added benefit to you. For example, as a young child, I would shovel snow and cut grass to make money. Along with the physical labor of it, I learned how to negotiate my pricing based on the workload. While in the 12th grade, I started working at the local newspaper selling subscriptions. From that job I learned how to sell. After returning from the Gulf War, I was promoted to Sales Supervisor, and from that position, I learned how to motivate and manage people. After graduating from college, I went into a management program at a bank and learned about budgeting, lending, relationship building, and consumer lending. After earning my first masters, I moved to Lafayette Indiana and worked as a project manager. In that capacity, I learned project management, community development block grants, and research. After moving back to Louisville, Kentucky, and earning my MBA, I learned about education policy, grant management, profit and loss management. All the skills I acquired helped to make me a knowledgeable and skilled person, and better prepared me to be a business owner.

When you take an inventory of your skills learned throughout life, I am sure you would find some of the skills you use today you probably learned years ago. If you cannot assemble or recall what you have acquired, write down what you are passionate about doing and find easy to accomplish. We all have it in us to do special and great things, so start today! In addition, reflect on the signs you have seen that affirm the direction you should go.

The History of Black Businesses and The Present-Day Black Economy

Black Americans have a long history of starting and owning businesses. They started businesses in the 1800s and 1900s because of extremely oppressive conditions and segregation. They saw creating a business as a way of surviving because they had to feed their families. They also saw it as a way of creating wealth on their own merits. The first Black millionaire was William Leidesdorff, Jr. In 1848, he was San Francisco's wealthiest man, and his land holdings alone were worth at least \$1.5 million. That was more than \$30 million in today's money.

In addition, in 1800, Mary Ellen Pleasant became one of the first African-American female self-made millionaires. Despite the significant obstacles she faced as a Black woman, Pleasant employed her inherent savvy into building a massive investment portfolio that was reportedly worth as much as \$30 million at one time. That fortune would have made her close to a billionaire in today's value. She put her fortune to use by aiding abolitionist causes across the country while helping slaves escape through the Underground Railroad and to settle down in free states (Huddleston, 2020).

Annie Malone, a millionaire with assets of \$14 million in 1920, was the owner of Poro College. *Poro* is a West-African word meaning "physical and spiritual growth." Poro College was a five-story facility with a manufacturing plant, a retail store that sold products, a 500-seat

auditorium, a rooftop garden, and business offices. The college was for Black women. She wanted women to learn the skill of cosmetology as well as give back to their community. While many people have not heard of her, she is considered the mother of the hair care and cosmetic industry. Her college also employed nearly 2,000 people in St. Louis. Through its school and franchise businesses, her enterprise created nearly 75,000 jobs for women in North and South America, Africa, and the Philippines. Madam C.J. Walker, another millionaire, created the “Walker System,” a system used for scalp preparation, application of lotions, and ironing combs. She had the gift of self-promotion with a personal touch, which propelled her business to empire status. She employed more than 3000 workers, mainly salespeople, who sold door-to-door to Black women (Editors H. , 2020). As Black Americans accrued wealth through Black-owned businesses, this was a threat to white-dominated American capitalism.

“In 1906, O.W. Gurley, a wealthy African-American from Arkansas, moved to Tulsa and purchased over 40 acres of land that he made sure was only sold to other African-Americans,” writes *Christina Montford in the Atlanta Black Star*. Gurley provided an opportunity for those migrating “from the harsh oppression of Mississippi.” On May 31 of that year, the *Tulsa Tribune* reported that a black man, Dick Rowland, attempted to rape a white woman, Sarah Page. Whites in the area refused to wait for the investigative process to play out, sparking two days of unprecedented racial violence. Thirty-five city blocks went up in flames; 300 people died, and 800 were injured. Defense of white female virtue was the expressed motivation for collective racial violence.

While approaching the 100th anniversary of the destruction of Black Wall Street, there have been several other occurrences when aggression hindered and stopped business growth. For instance, the murder of Elmore Bolling, a successful Black businessman, by his jealous white neighbor in Alabama in 1949, is just a glimpse of the pattern of racist violence that terrorized African-Americans for generations. On a broader scale, White

Americans destroyed prosperous Black businesses in many communities (Clegg II, 2018).

While lynching(s) occurred in the past, Black Americans still pushed on to carve out a path of American history. Arthur George (A.G.) Gaston born in a log cabin in Demopolis, Alabama, in 1892. He defied the social climate of the times to become a business leader, and later, a behind-the-scenes political leader at a critical time in civil rights history. He was a multimillionaire by the middle of the 20th century. He ran an insurance company and his funeral home business -- Smith and Gaston -- which by then had 13 branches in Alabama. He later opened his own savings and loan bank, a business college, and his own motel -- the Gaston motel (Smith, 2010).

Reginald F. Lewis, “Reg”, as they called him, in 1987 became the first African-American to acquire a billion-dollar business. Oprah Winfrey, Bob Johnson, Michael Jordan, Tyler Perry, and Robert F. Smith all have achieved billionaire status as entrepreneurs. I am not saying that everyone needs to be a billionaire, but there needs to be a concentrated effort to utilize and invest our money to create an economic foundation.

Why Black Men Need to Create Their Own by Investing in Stocks, Assets, and Businesses

The unemployment rate for Black men is the highest among gender and all racial groups. With that being true, how do we change those figures? Given that we have fought and continue to fight for equality, should we as men continue to wait for policies, politicians, and the majority of society to give us what we deserve. Absolutely not! I am not saying to stop advocating and pushing for change. I am saying we must shift our energy into creating for ourselves.

When looking at Black communities and businesses, you cannot say that one is progressing better than the other. Because both have unequal resources and a lack of an economic foundation. To build this foundation,

it takes government assistance and municipal and personal investment of stakeholders. These stakeholders are those that live outside and inside Black communities.

Those that reside in these communities play an important role in its growth and sustainability. A way of taking greater ownership in the community is by ensuring the maintenance and upkeep of properties. Many people speak as if Black communities are run down and crime-infested, their existence as a Black problem. No. As I see it, the problems in Black communities are not just a Black problem but a *poor* community problem, encompassing all communities. For example, I was a project manager in Community Development in Lafayette, Indiana, back in the 1990s. We hired a consultant to discuss strategies for improving neighborhoods. Lafayette, Indiana was easily more than 88 percent White, and some neighborhoods needed a facelift. I remember him coming into the meetings, meetings filled with residents, to give them strategies for improving their community. At the beginning of the meeting, one of the first statements that came out of his mouth was, "If you want to change your community's look, you need to get the couches off your front porch and clean up around your neighborhood." I agreed with him and this thought came to me: dilapidated buildings, unkempt yards, and trash in communities are not just a Black problem, they are, again, a *poor* community problem. I say that because often where you see citizens who do not have adequate economic resources, high unemployment and poverty, the previously mentioned conditions, exist.

To change the course of our neighborhoods and economic position, we must take a more deliberate step in changing it. This is especially true for Black men, because with the highest unemployment rate among any gender or race, we must look at additional options. Moreover, I also am of the mind that if somebody is not going to give you a job, you should create your own. This could be done by investing in stock, assets, and businesses.

- What steps should you take to create an economic foundation?
Examples would be to invest in the stock market, invest in real estate, become a partner in a business, etc.

CHAPTER 10 SUMMARY

Wealth-Creating Strategies

Before integration, many Black Americans created jobs and opportunities through different income streams, simply because they had to survive. As my mother told me, during those days you either worked or starved. For Black men or for anyone to truly create wealth, they must create different streams of income that lead to financial growth for themselves and their communities. This is not a call to quit your job; rather, it is a call to begin taking more deliberate steps to create other income streams through investing, acquiring assets, and creating businesses. Various ways of investing exist, including investing your own cash or becoming a part of the operations of a business. You could invest in the stock market, real estate, or a business. Acquiring assets would be in the form of purchasing property, Certificate of Deposits (CD), Bonds, and Real Estate Investment Trusts (REIT). Another form of investing is through investing in a business. You could either purchase a business, such as purchasing a franchise, or create a business. Below are examples of how the different forms of investments can help in creating wealth.

Creating wealth is not a get-rich quick-scheme; rather, it is a practice that requires faith, discipline, and patience in making strategic moves.

Investing in the Stock Market

Investing in the stock market is an avenue for Black Americans to create wealth. It is a long-term process. The history of the New York Stock

Exchange began with the signing of the Buttonwood Agreement by 24 New York City stockbrokers and merchants on May 17, 1792, outside of 68 Wall Street under a Buttonwood tree. The stock market was not only in New York. In 1790 the Philadelphia Stock Exchange, originally named the Board of Brokers of Philadelphia, was founded.

The American Stock Exchange (AMEX) got its start in the 1800s and was known as the "Curb Exchange" because it met as a market at the curbstone on Broad Street near Exchange Place. Its founding date is generally considered to be 1921 because this was the year when it moved into new quarters on Trinity. However, the American Stock Exchange became official in 1953. The National Association of Securities Dealers Automated Quotations (NASDAQ) began trading on February 8, 1971 as the world's first electronic stock market, trading for over 2,500 securities. In November 1998, the American Stock Exchange merged with the National Association of Securities Dealers, creating "The Nasdaq-Amex Market Group." Even so, the American Stock Exchange remained an active exchange (Congress, 2020).

Investing in Other Assets

Other ways of investing include Certificates of Deposit (CD), Bonds, Real Estate Investment Trusts (REITs), Peer-to-peer lending, and your own product/business. All present various risks, liquidity, and returns on investments.

Certificate of Deposit (CD)

A Certificate of Deposit (CD) is a low-interest investment offered by banks. In essence, you loan the bank money for a set amount of time known as a "term length," and you gain interest on the principal during this time. The term of the CD is typically three months to five years. During this time, you cannot withdraw your money without a penalty.

Bonds

Bonds are like CDs, but instead of lending your money to the bank, you lend it to the government or corporation. The history of bonds dates back to 2400 BC – a stone discovered at Nippur, in Mesopotamia, now present-day Iraq. This particular bond guaranteed the principal's payment of grain, and the surety bond guaranteed reimbursement if the principal failed to make payment (Cummins, 2014). In the United States, bonds became one of the most popular investments when it was introduced in 1935 by Henry Morgenthau, Jr., the then Secretary of the Treasury.

Real Estate Investment Trusts (REIT)

Real Estate Investment Trusts (REIT) were begun in the 1960s by the United States Congress. The purpose of it was to give people income through the investment of real estate. REITs are like the mutual funds of real estate. It is a collection of properties operated by a company, known as a trust, that uses money from investors to buy and develop real estate. This form of investing is an ideal choice if you want to get involved with real estate investing but do not want to purchase or finance a property. REITs focus on various industries, both domestic and international. You can invest in REITs that build apartments, business buildings, or even healthcare facilities (Sethi, 7 Best Income Generating Assets to Invest in Today - Bond Section, 2019).

Peer-to-Peer Lending

Peer to peer (P2P) lending, known as “crowdlending,” allows investors to act as banks. You can lend money to a company and later receive a payment with interest. Crowdlending investing can be streamlined and risky, depending on who the crowdfunding company is lending money to. Nonetheless, it could be an investment that could yield higher returns. Given the risks, only invest money you could lose.

Investment Group

Starting an investment group is another way of earning money. You can start this with a group of like-minded individuals who have investment goals, such as purchasing commercial property. It is an excellent way of utilizing your money to earn extra income. For this to work, an investment group needs to be established. You could be a group of individual investors or form a company, such as a limited liability company as members. In either case, I would advise creating a memorandum of agreement outlining the individual names and scope of the investment goals.

Real Estate Investing

Another method of earning income is through real-estate investing. With real-estate investing, one could invest in one property or several. Whatever the case may be, you must have a system in place to minimize your risks to receive a return on your investment. I spoke with Donnie to share his experience with real estate investing and to give further insight into the field.

Donnie got into real-estate investing when he and his wife rented out their house when they moved from Indianapolis, Indiana to North Carolina. They lost money because their tenant could not afford the rent. Looking at the reasons why they lost money forced them to learn about the business of real-estate investing. Through learning more about real estate, he and his wife began to invest more in it. Their investment business has turned into a full-time job for Donnie. He feels the reward for real estate investing is the opportunity to make unlimited income, but the risk is being in situations, such as the pandemic, when tenants might not have income for rent. As he sees it, it is business, and all business has risks. To minimize his risks, he incorporated a business model in making his units look like a place he would like to live. Therefore, an emphasis is placed on the quality of his units and tenants and not on the quantity.

He feels that it is not easy to get into real estate, because it requires education and capital. For example, if one has too much capital and not enough education, one could lose the capital. Therefore, he believes there must be a balance. His best practices in operating his company include the following:

- Make sure you treat the company as a business.
- Make sure you put quality tenants in your real estate on the front end.
- Do not cut corners in your units, e.g., painting rooms a dark color to hide imperfections.

Investing in a Product or Business

There are various ways to create a product or start a business. You can purchase an existing business, such as a franchise, buy part ownership of an existing business, become a partner, or create a business originated by yourself. Starting a business requires much insightful and realistic planning. You have to plan for who will be on your team, how you will run your operations, how you will promote it, who are your competitors, etc. Planning is a continuous process that encompasses looking at your company from different views such as the financial, the spiritual, and the personal perspective, for starters. Financially, you must plan according to your budget, financial resources, and access to capital. You also must count the costs, which means knowing what you are getting into and understanding what is required to get it. Spiritually, you have to look at what type of culture you want to operate in and establish core values for your company.

While planning and working your business, you will have frustrating days when you ask yourself why you got into it. Operating a business requires a mental, physical, and spiritual approach. It can be stressful. You should ask yourself if you are healthy enough to run it because it is extremely

important to counter that stress instead of letting it build up in and damage your body. I handle my stress by riding my bike. While riding it, I see God's beauty and feel the effects of it. There is a saying that if you fail to plan, you're planning to fail. Regardless of what you deem necessary in arranging or planning, it is a must to plan. To have an effective plan, you must have a vision of your plan and how you plan to carry it out.

To make your planning more relevant, you should develop a business plan. A business plan outlines the various areas of the business and steps to take in order to operate it. Your business plan not only serves as a document of your thoughts, it also is a guide for you and provides documents to present to banks and possible investors. Below are key components you need to have in your business plan:

Executive Summary

This opening section kick starts your business plan and briefly outlines the key points of it. The goal here is to explain what your company does and why it will be successful. Include a company mission statement (i.e., your goals for the business, in just a sentence or two).

Business Description

This section leads off the main portion of your business plan. In it you'll go into more detail on what your company does and what solutions it brings to the marketplace. In this section, you need to be specific and detail what products or services you're developing and what customers you're targeting. Include a brief history of your company and mention any top-level talent you have on board to get your company off the ground.

Market Analysis

In this section, you'll detail the marketplace you'll be competing in by outlining a Strength, Weakness, Opportunity, and Threat

(SWOT) analysis. Where are the best opportunities in your business, who are your competitors, and what are the company's strengths and weaknesses? Developing a SWOT analysis shows that you are aware of your internal operations and what external challenges or traps exist. For example, it shows that you know who is leading in your marketplace and what you are doing differently to improve on the leading products or services. Financing companies want to work with differentiators, and they would want to know what separates your business from the pack. Here's the place to tell them precisely that.

Company Organization

How will your company operate (i.e., as a partnership or corporation), and who will be the key decision-makers? How will the company be structured legally? There are different structures for your company, such as sole proprietorship, general partnership, limited liability company, and corporation. Within the corporation, you can have S corps.

Sole Proprietorship

A sole proprietorship is a business that is owned by a single individual. It is the easiest type of business structure to form because no paperwork is needed to file with the state unless you want to run your business under a name different from your own. Depending on the business, such as a barbershop, you might need a license or permit to operate in that city and state. Sole proprietorship businesses are attractive to many because they are not bogged down with government regulations. They also do not have to deal with owners, boards, or shareholders' oversight, and they report their income on their personal taxes.

A major disadvantage of a sole proprietorship is that you are personally liable for any business-incurred debt as the business owner. If sued, you are personally liable. That means all your

assets (home, car, etc.). Also, it can be tough to get a bank loan as a sole proprietor.

General Partnership

A general partnership is the same thing as a sole proprietorship, the difference being a sole proprietorship involves only one person and a general partnership involves two or more people. Because of its structure, additional work is needed to divide up the business responsibilities and ownership percentages between both owners. Like the sole proprietorship, no paperwork needs to be filed with the state unless you want to operate under a different name.

The key drawback of a partnership is that you are personally liable for your partners' mistakes. For example, if one of your partners accidentally injures a customer, both of you will be held liable, and that can affect your business and personal assets.

Corporation

A corporation is a business entity recognized as a separate legal entity from its owners, and a corporation is a whole different animal. Corporations are more complicated to set up and are different from sole proprietorships and general partnerships. A corporation has the ability to conduct business, sue, or be sued. One common type of corporation is the S-corporation. Unlike the previous two business structures, there is actual paperwork required for an S-corporation.

An S-corporation, commonly called an S Corp, is a unique corporation under the IRS tax code. Under this system, the profits and losses can pass through to your tax return, and the business is not taxed. Only the owners of the business are taxed and it protects the corporation from double taxation.

The owners of a corporation are called shareholders. The primary advantage of having a corporation is the limited liability it grants its shareholders. That means an owner is only liable for the amount

he/she has invested in the business. Another benefit of a corporation is it can implement a benefit and profit-sharing program for its employees.

Limited Liability Company (LLC)

The Limited Liability Company (LLC) is a business structure that acts as a corporation but is not one. It is not a corporation, but it can still provide the corporate-like protection that is important for many business owners. An LLC can be taxed as a sole proprietorship, partnership, or S-corporation, and income and expenses can pass through to its members' (owners) individual tax returns.

Products or Services Provided

A product is an item that you can physically see that you've made or purchased to sell to a customer. An example would be making a computer to sell to customers. A service is something that is provided by someone or people in an effort to sell to customers. In developing your business plan, you have to ask what will your company produce and how will it benefit customers? Is your product or service a need or want among customers? What kind of research and development have you already put into your company? What results are you getting and expecting? Also, how will you market your product or service to customers? These are the questions you'll need to answer in this section.

Financial Analysis of Your Company

In this section, you will need to lay out your financial projections for your company. If your company is already up and running, list any balance sheets, income statements, and cash flow numbers from the past several years. Do you have any outstanding loans? What are your quarterly projections going forward? Company funders consider this the most important section of your business plan. You must be thorough and as accurate as possible in presenting financial data to potential investors because they'll be pouring over every word and every digit to judge whether it is a good business opportunity or not.

Your company financials are the utmost important aspect of running your business. You cannot trust or let someone else handle your finances without knowing your actual numbers yourself. I have worked with several companies and have witnessed several companies go down because they did not have a good understanding and grip on their finances. Your finances give a clear picture of the direction the company is going.

Developing a Business Model

A business model is how you're going to operate your company and the direction it is going, what type of customer you are to serve, what type of services you're going to offer, and the list can go on and on. Your business model derives from your experiences, coupled with your know-how in running and operating a business. While owning and operating a business might be a new venture, I would advise that you seek wise counsel to develop your company's business model. Many services can give you advice, both free and paid, regarding what resources are needed, what direction your company should go, and how it should be grown. I also advise that once you get your business filed with the state, exercise wisdom with whom you do business and from whom you receive wise counsel. When your business is on fire with growth, you're going to have

other companies that will solicit your business, claiming to be experts in their field. They are just another company looking to make money from you and give you many false hopes and false dreams. Always do your research on a possible service provider as well as check references.

Many might think a business model is the same as a business plan. It is not. A business plan outlines the operations of a company. A business model outlines how and what way your company will function. A business model describes its position within the industry value chain and how it organizes its relations with potential customers. Having this in place will position your company to maximize revenue and profit. So how do you develop a business model for your company?

For starters, look at what products and services you're going to offer while planning out your company. There are hundreds of companies that sell a product or service, but what would make your product or service unique? Moreover, develop a vision that reflects what you believe in and how you will treat the customer. When developing your company's vision, create a list of what services and products you would like to offer.

Developing your business model for your company will require time, effort, and money. I would carefully think about what products or services to offer. The prices of products and services could be profitable for your company if purchased at a reasonable price and sold to your customers at a profitable margin. Therefore, develop a list of products and services you would like to sell. Determine the cost of those products and services. Determine the price you're going to charge, since this would be a great starting point in planning your business model.

- If you are planning to start a business, write out your executive summary of your business plan.
- What is your business description?
- Research your competitors and perform a SWOT analysis of how your business compares to them and the industry.
 - ☐ Strengths
 - ☐ Weakness
 - ☐ Opportunities
 - ☐ Threats
- Research and decide on what type of structure you are going to operate under.
 - ☐ Sole Proprietorship
 - ☐ General Partnership
 - ☐ Corporation
 - ☐ S Corporation
 - ☐ Limited Liability Company

CHAPTER 11 SUMMARY

Just Don't Participate in the Political Process; Become a Force Within It

One of the core drivers of the American economy is politics. That is why, for centuries and presently, the right to vote has been denied, highjacked, and undermined. Voting is a right and not a privilege. Even today, the sad reality is that some Americans do not believe that everyone should have that right, or they change the rules so that voting is tilted in their favor. That is because they understand that voting is power. After all, those who represent us can improve the lives of citizens through policies and legislature.

Historically and presently, Black Americans have fought and died for the right to vote. The reason why is white Americans understood the collective power of voting and economic power. To justify their actions, they classified slaves as 3/5 human, then later instituted Jim Crow laws to classify Black Americans as second-class citizens. When you vote, you have a say in what is created, transformed, omitted, and built into a society. Voting is power because you give those representing you the permission to represent and fight for your rights and ideas. As an adjunct professor, I teach my students how important it is to vote. I personally do not understand anyone who does not vote, because it is serious business at every level, whether local, state, or federal. At every level, there is some form of legislation that will directly or indirectly impact you, whether it hits your wallet or your way of life. As I see it, voting is the initial step in becoming actively engaged in the political process.

Presently, the Black community does not vote at the level that it should. Black women vote at a higher level than Black men. Some might argue there are various reasons why that is the case. Nonetheless, I see voting as a precursor for participating in the political process. Not only should the Black community vote, but we must also become more involved in learning, advocating, and demanding policy that positively impacts our lives. It should not be a reactive but a proactive position.

A policy is a course or principle of action adopted or proposed by a government, party, business, or individual. I was educated in political science and active in community initiatives that involved politics for more than 25 years. There is a great need for African-Americans to become more involved in the political process, especially Black men, by voting and understanding how policies affect us. We need to be able to influence policies that would put the Black community in a better place.

How do we create a paradigm shift to getting more African-Americans, particularly men, involved in the political process? Below are my thoughts on harvesting more involvement in politics:

Create a legislative strategic plan for your community. A legislative strategic plan consists of assessing what is happening within a community and developing plans of where the constituents would like to see the community improve, and what type of representatives they want in the future. It consists of determining what projects are needed, their costs, and what type of human capital is required.

Have conversations about politics and the community in your barbershops, jails, churches, and schools. This approach works. When I was a little boy, my father would take me to get my hair cut, and he and his barber would talk about everything that was happening in the community and politics. As an interested young man, I would always listen intently just to hear what they were discussing.

Create legislative clubs. Legislative clubs will teach and mentor young men and women about the political process. This type of organization should teach the beliefs and practices of all political parties.

Develop Political Action Committees (PAC). A PAC is an organization that collects money to distribute to candidates who support the same issues as the contributors. It is money payment or other form of aid that the government gives to a person or organization.

Being ingrained in the political process is necessary for the Black man if he is seeking to change his own life and community. Given what has happened to African-American males in this society historically and presently, now is the time to develop solutions. There has been an increase in the number of African-American legislators, but there is a need for more. It is up to us to go after them. Let's do it.

- Are you a person that participates in politics?

- ☐ Yes
- ☐ Somewhat
- ☐ No

- List ways Black Men could participate the political process.



CHAPTER 12 SUMMARY

Where Do We Go from Here?

The United States is a capitalist society and money drives policies and behavior. That is why slavery came into place and existed in the United States to build the economic foundation of this country. Slavery was not just a money-making venture solely in the South. The North played a role in financing the transport of enslaved persons. Because economics control this country, some still attempt to keep Black Americans in that place of economic bondage. If you're going to keep someone from having any power or true freedom, you deprive them by taking away access to economic resources.

When we look at society, Black Americans have to look at why we are in our position. We have to tell the facts, and the fact of the matter is that racism impacts Black Americans. Since slavery policies and laws have been put into place that have disenfranchised and hindered Black Americans from progressing at the same rate as their white counterparts. Black Americans were prevented and cheated from using the GI bill, cheated from purchasing homes, and cheated by welfare programs that dissuaded women from marrying men. The three-strikes program exacerbated the incarceration rate of Black and brown people. All those policies and laws contributed to the breakdown of economic progress of Black America, all of which have been consequential in the Black community, and impacted all

families and the breakdown of those communities. I am not making any excuse for anyone who commits a crime, but statistics show that the probability of crime increases when there is a lack of economic opportunity. For instance, The United Nations reported a consistent relationship between specific crimes and specific economic factors. The evidence shows that crime is linked to the economic climate. Such findings are consistent with the criminal motivation theory, which suggests that economic stress increases criminal behavior. "The presence of youth gangs, the availability of weapons and potential targets, drug, and alcohol consumption, and the effectiveness of law enforcement all play a significant role in enabling or restraining overall crime levels (United Nations Office of Drugs and Crime, 2012)." You can easily trace that many of those involved in crime came from homes that were broken, were consistently exposed to negative role models, were economically deprived, and were socially isolated. The economic and social ills have persisted into 2020 and could be a breaking point in America.

The year 2020 further highlighted and complicated race relations, police relations, and equality in the United States. There was the fatal shooting video of Ahmaud Arbery that was viewed by most Americans. Breonna Taylor, a Black medical worker, was shot and killed by Louisville, Kentucky police officers in March during a botched raid at her apartment. Led by wide-scale demonstrations, the cases drew national and global attention. Moreover, the killing of George Floyd blew open the outcry of injustice in America. What made matters worse was when Kentucky Attorney General Daniel Cameron did not charge the three police officers who fired shots into Breonna Taylor's apartment. The incidences of police brutality are a continuation of a systemic problem here in the United States. Several people, notably Colin Kaepernick, have raised a voice to the problem, only to be overlooked, or for the media to twist their motives in saying they are unpatriotic for taking a knee. The blatant injustices have left many angry and bewildered, and many have asked what is next and what we can do about it?

Society is forever changing in terms of the diversity of people, expansion of businesses, and overall societal structure. Society is also moving rapidly, and if you do not have a plan for keeping pace, you could be left behind. Sadly, we are in the United States, and it appears that there are factions that want to turn back the hands of time for African-Americans and other minorities. They are trying to turn back the hands of time through policies and other tactics to disenfranchise and divide people. That is why it is essential to exercise your power to vote and to get involved in the political process. Some believe that voting does not matter, but I ask them, if it did not matter, why are great efforts put into stopping people from voting and why is there redistricting so that votes can be swayed toward a political party?

Regardless of what is going on in society, there are elements that we cannot control, and things that we can control. What we can control are our actions. That is why we need to begin today to map out our course as Black men. We must look into the mirror and be true to ourselves and correct what is wrong in our lives. We also must change and control our narrative and the direction we are collectively going. We must do the following:

- Trust that God will protect, lead, and guide us.
- Be committed to respecting ourselves, our fellow man, our significant other, and our community.
- Be committed to creating wealth for ourselves, and build an economic foundation for our community.
- Man up and not let racism hold us down, and treat racism as merely a hurdle to jump over.
- Be true to ourselves and clean up what we messed up, whether that is a relationship with our significant other or failing to be the father we ought to be to our children.
- Strive to be leaders in our families, communities, churches, corporate America, politics, and in entrepreneurship.

- Do the right thing always and keep going forward at all costs!

The key to progressing as Black men depends on our respect for one another and collectively capitalizing on our abilities. We can do it, and I have faith that we will keep going, no matter what!

- What can you start today to make a difference in your family and community?

A large, empty rectangular box with a black border, intended for a response to the question above it. The box is light gray and occupies a significant portion of the lower half of the page.

CHAPTER 13 SUMMARY

Keep Going Forward at all Costs! A Strategy for Executing and Sustaining Your Business

In conclusion, I am a man who always thirsted to learn. I am also an optimist and a believer that my success depends on my faith, attitude, and drive, no matter what this society throws at me. I know I can because of the accomplishments Black men who came before me achieved during very oppressive times. For example, I look at the Tuskegee Airman and what they accomplished. They faced constant, overt discrimination before and during their time serving the United States Air Corps during World War II, and they still marched on, excelling above the rest. I see the Olympic Champion Jesse Owens who faced discrimination, and he still ran on. I see Reginald F. Lewis, who fought through many barriers to become the first Black man to acquire a billion-dollar company and whose mantra was to “Keep Going No Matter What!” I see my father who started cleaning up in a brace shop in 1957, and later going back to school to get his education and certification then, in 1977, becoming the Director of Orthotics and Prosthetics. I see former Atlanta mayor Maynard Jackson, who opened the door for prosperity for many African-American entrepreneurs in Atlanta. I see our brother's keeper, Marion Barry, who opened many doors for African-Americans in Washington, D.C. These are just a few people who fought through adversity and still made it to their professions' pinnacle. Seeing these men fight through barriers, I say to myself, if these men still excelled within their area of expertise during those more oppressive times, why can't I? They give me hope and

motivation in knowing whatever I want to achieve I can do it if I put the work into it and have faith.

As you journey through life, you will find the cards could be stacked against you and that certain people may be against you. The reality is not everyone is going to be for you. You cannot focus on who is not for you, because not everyone can see, or even support your dream. That is what I told my son Hilton. This society does not care about your success nor, and especially, your failure. That's why it is totally up to you to succeed. With God by your side, the cards will be in your favor. Below are some steps I use to reassure and secure my faith and focus in my life journey. It is my prayer that these action steps support you.

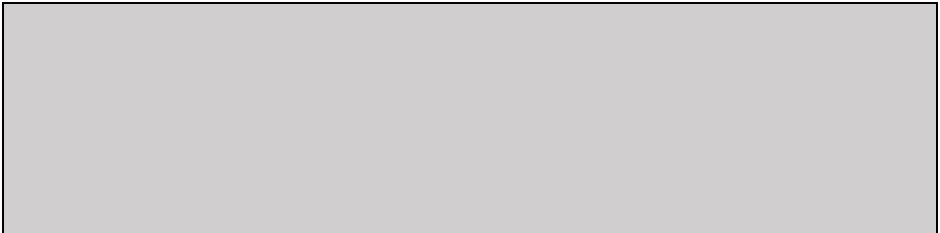
- **Always Put God first and Go After Your Goals with Faith and Focus.** We all dream of a better life, and sometimes we do not know how to transform our dreams into action steps. To bring our dreams to reality, we have to put goals and steps in place. When putting those goals in place, it sometimes scares us into thinking it is not achievable. Regardless of where you are, your dreams can become a reality if you have faith, focus, and are not be afraid to move forward with them. I recall Bishop Bonner, pastor of Word of Faith Cathedral in Austell, Georgia, say if your dreams do not scare you, they are not large enough. You have to take that leap in faith!
- **Pray the Prayer of Jabez Every Day.** In the book of Chronicles, Chapter 4:10 Jabez cried out to the God of Israel, "Oh, that you would bless me and enlarge my territory! Let your hand be with me and keep me from harm so that I will be free from pain." And God granted his request.
- **Keep Your Eyes on the Prize.** You should focus on the direction you seek to go, having the goal in mind. If you focus on what's going on in society, you could risk being distracted from staying on your path to success. For example, if you drive your car and focus on your rear-view mirror, you could swerve and get off course because you are not focusing on what is in front of you.

- **Be Careful Who You Share Your Ideas With.** I believe it is imperative to seek wise counsel. Wise counsel can give you sound advice on the direction you're going in life as well as hold you accountable. With that said, you cannot share all of your ideas, thoughts, and passion with just anyone because everyone is not your friend. Some people are only in your corner to profit from you. The way to determine if you should share your ideas with a person depends on your relationship's quality, longevity, and what your spirit tells you. If their actions show a consistent pattern of being truthful, that could be a person you could trust. But even in that case, you still should not show your entire hand.
- **Surround Yourself with Like-Minded People.** The power of relationships can either propel or sink you, and the truth of the matter is, the company that you keep is a reflection of who you are as a person. It makes a clear statement of your character where you possibly could be going. Thus, work to position yourself around people who are going in the same direction. It is essential because those relationships could serve as a sounding board and a support system which could lead to further opportunities. Expanding your base of being around like-minded people does not mean you should dismiss your existing family or friends, because in life you will find that all of us have different abilities, and each person brings certain values and attributes.
- **Do Not Be Afraid to Fail.** My sister Stephanie and I talk several times a week. Those discussions are often spiritual as well as empowering. She can hold her own and has never been afraid to step out on faith. She has said several times that she was not afraid to fail but afraid of not trying. That digs deep into my spirit because if something is constantly on your heart and mind, there is a good chance you are supposed to follow through with it.
- **Take Your Failures as Learning Cues.** As you go through life, you're going to have peaks and valleys, great days and

disappointing days. I have often said that if you live long enough, you should have a story to tell because life accumulates events that have either built us up or torn us down. I have had disappointments as it relates to my profession, relationships, and life. As I see it, disappointments are learning moments. For example, I divorced several years ago, and when it happened, I was embarrassed and angry. Looking at what occurred, I can honestly say that I am a much better man because I had to own up to my own mistakes and reestablish my core principles for relationships. No matter what your failures are in life, keep going forward.

- **Develop and Practice the Spirit of Discernment in All You Do.** We all make mistakes, and I am a firm believer that some mistakes are learning moments and others detrimental. In the learning moments, we must learn, or else we will continue to make the same mistakes over and over and over. We are only human, but before we fall into the land of mistakes we must incorporate the spirit of discernment into our lives. The spirit of discernment is Spirit-driven, giving you pause or permission—impressions (emotional, physical, etc.) that allow you to proceed with what you are doing. To discern what is right and wrong starts with your moral compass, and your spiritual relationship with God.
- **After Receiving Spiritual Confirmation, Be Prepared to Do the Work.** To accomplish anything, you must put work into it. I recently read that success does not happen by occasionally doing the work, but by constantly doing it. That is so true in order to be focused on the goal. That doesn't mean that you won't have any failures. For example, Reginald F. Lewis acquired several companies that were not as successful as his billion-dollar acquisition. Still, he studied and learned from his missteps to better position himself to go after his goals. He did not stop, no matter what!

- **Recognize the Terrain You Are Operating On.** While I was president of the National Black MBA Association, Inc.—Kentucky Chapter, I had the opportunity to mentor and provide advice to its members. Members of the organization often stated that opportunities for Black Americans were limited in Kentucky. Moreover, school counselors advised me to leave Kentucky because the MBA was not in demand in Kentucky. When members would talk to me about how they felt being limited by staying here in Kentucky, I would always say they might need to move elsewhere to gain that level of success they were seeking. I would explain that success might be on the West Coast, and for others, the East Coast. No matter where you go, what is most important is having the spirit of discernment in knowing the right time and place to go. Wherever you go, understand the terrain and culture you are operating in and adjust your strategy accordingly.
- **Keep Going Forward.** I am a firm believer that learning through adversity fosters success. It allows you to redo or repair what is needed to continue your mission. What am I saying? I am saying you will face hard times, but you cannot let those hard times conquer you. You will have some setbacks, but you cannot let those setbacks distract you. You must continue to march in faith and with focus, and Keep Going Forward, at all Costs!
- What are you going to do to keep going at all costs?



ABOUT THE AUTHOR

Alan D. Benson is the Founder and President of Benson Group, LLC. He has more than 25 years of experience in leadership roles. He has empowered and managed teams to achieve company goals, created personal and professional growth plans for employees, facilitated training, and created systems that streamlined operations.

Alan is experienced and passionate about helping others reach their true potential, live a purposeful life, and pursue their educational goals. He is a former Advisory Board Member of the University of Louisville College of Business Ulmer Career Center and currently serve as a Board Member of the Metropolitan Business Development Corporation (METCO) and an Adjunct Professor at Simmons College of Kentucky.

Alan believes what we experience in life helps to shape our identity, attitude, and belief system. From those experiences, he feels it is essential to recognize, decipher, and transform them into actionable steps to achieve our purpose in life. This belief is his driving force in Benson Group, LLC's goal to equip individuals and companies to reach their true potential.

Alan earned a Bachelor of Science degree in Political Science and a Master of Public Administration degree from the University of Louisville. He also earned a Master of Business Administration degree from Indiana University Southeast. Alan served in the United States Marine Corps and is a Persian Gulf War veteran. He is married to Dr. Debbie Benson and has twins, Hilton and Hayley.

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