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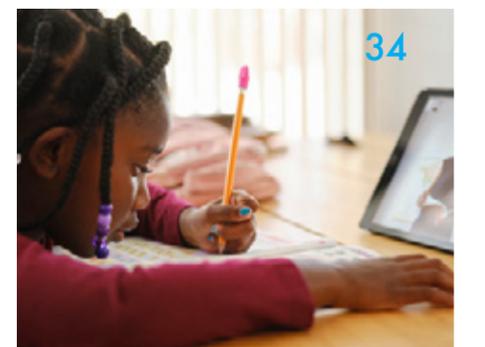
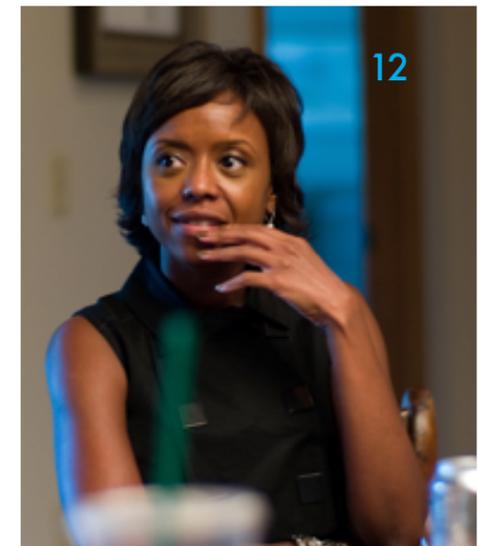
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**Debra Williams,  
Publisher**

**T**he murder of George Floyd viewed all over the world, on national television. This is just the catalyst, a knee on the neck, the breaking point for the explosion of emotion and frustration we are feeling.

Enough is enough! I don't think most people have watched anyone being murdered. This is the most disgusting, horrific thing I have ever seen. This display of what the police think they have the right to do to black people and get away with it is unconscionable. But it continues.

We have to seek justice and fight for what is right. The rage and anger we feel today, the injustice we have endured through hundreds of year of slavery; never feeling safe; fearing your son, brother, husband, or father may not return home alive. People of color should not have to go through this every day. But we do!

How are we going to defeat this stain on American society? If everyone in this county does not see this injustice, we will not conquer it. If the systemic problem is not acknowledged as a situation we need to adjust, I don't know how we eradicate this racial injustice.

Racial bias will probably never go away, but we need to respect, appreciate, and embrace our differences. We need to recognize how diversity training is necessary to understand each other. Police are not all bad, but police departments everywhere need reform. The criminal justice system has to totally be reformed.

Black, brown, and Native people have to be protected from abject violence. How long should we wait for equal justice? All people, black and white, need to stand up and be a part of change or it's not going to work.

People have the right to protest peacefully when they feel their government is not working for them. And nobody has the right to stop them. No justice, no peace!

*Never, never be afraid to do what is right, especially if the well-being of a person or animal is at stake. Society's punishments are small compared to the wound we inflict on our soul when we look the other way. – Dr. Martin Luther King, Jr.*

**Publisher**

Debra Williams

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# New Coronavirus Vaccine Requires 'Trust' of African American Community

News that Pfizer and BioNTech's announcement that their coronavirus vaccine was more than 90 percent effective in preventing COVID-19 among those without previous infection arrives as the United States continues to realize record-breaking new cases.

For the first time on Thursday, November 12, the country surpassed 150,000 new coronavirus cases in a single day.

The total number of cases soared past 10.5 million, according to Johns Hopkins University.

Both California and Texas have recorded more than 1 million total cases, while states like Illinois, Ohio, Pennsylvania, New York, and New Jersey have seen significant rises in COVID infections.



The most recent available statistics show that the District of Columbia has more than 18,500 total positive cases and 657 deaths. Washington, DC health officials have administered nearly 572,000 COVID tests to roughly 272,000 residents.

More than 242,000 people have died in the United States since the declaration of the outbreak of the pandemic in March. Health officials have expressed that the new vaccine offers real hope for the future.

"It is a great day for science and humanity. The first set of results from our Phase 3 COVID-19 vaccine trial provides the initial evidence of our vaccine's ability to prevent COVID-19," Dr. Albert Bourla, Pfizer Chairman and CEO, offered in a news release.

"We are reaching this critical milestone in our vaccine development program at

a time when the world needs it most, with infection rates setting new records, hospitals nearing over-capacity, and economies struggling to reopen," Dr. Bourla remarked.

He continued:

"We are a significant step closer to providing people around the world with a much-needed breakthrough to help bring an end to this global health crisis. We look forward to sharing additional efficacy and safety data generated from thousands of participants in the coming weeks."

Pfizer has maintained a strategic partnership with the National Newspaper Publishers Association, offering insight on various rare diseases like sickle cell that disproportionately affect the African American community.

Dr. Kevin Williams, the Chief Medical Officer for Pfizer's Rare Disease unit,



two injections of the vaccine, spaced three weeks apart, revealed more than 90 percent fewer cases of symptomatic COVID-19 when compared to those who received the placebo.

The results are significant because health and science experts have stated that they expected a vaccine to yield an effective rate of no more than 70 percent.

In spite of this good news, many in the African American community continue to take a wait-and-see approach.

"Somehow, scientific, education and community leaders must reassure a skeptical community of color that the vaccine will help and protect them," said Gina Harper.

She created an urban garden in New York after growing up on a farm in Oklahoma.

"Perhaps the best way would be to prove the point by exemplifying members of the Black community who have taken the vaccine and remained healthy," Harper remarked.

The Pfizer vaccine clinical trial "went out of its way in their recruitment and enlarged their initial population of 30,000

periodically writes a column in the Black Press to help keep the African American community informed.

According to information posted on the CDC's website, clinical development is a three-phase process.

During Phase I, small groups of people receive the trial vaccine.

In Phase II, the clinical study is expanded, and vaccine is given to people who have characteristics (such as age and

physical health) similar to those for whom the new vaccine is intended.

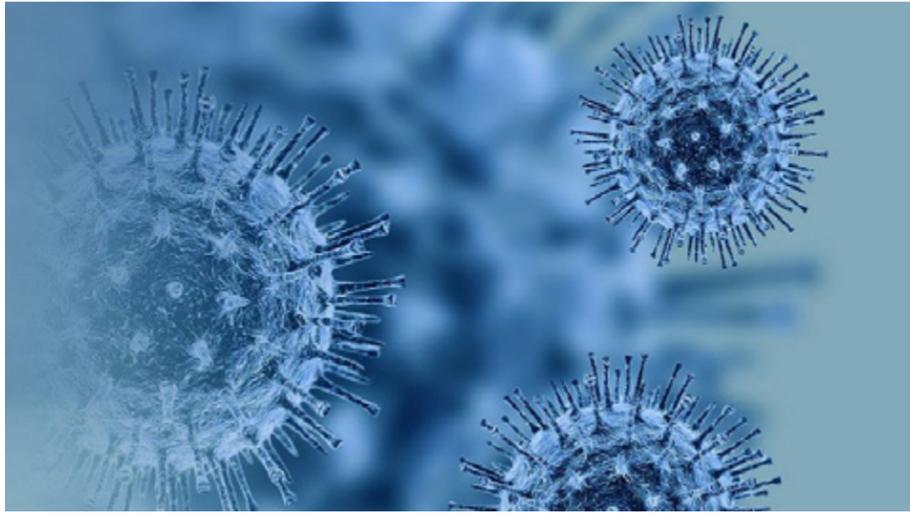
In Phase III, the vaccine is given to thousands of people and tested for efficacy and safety.

Many vaccines undergo Phase IV formal, ongoing studies after the vaccine is approved and licensed.

Pfizer's vaccine is the first in the United States to generate late-stage data.

An analysis of individuals that received

“We are a significant step closer to providing people around the world with a much-needed breakthrough to help bring an end to this global health crisis.”



to almost 44,000 to recruit more people of color,” stated Dale Yuzuki, a biotech executive and author of “COVID-19: From Chaos to Cure. The Biology Behind the Fight Against the Novel Coronavirus.” “It is certainly a focus within the National Institutes of Health, where they are sensitized to the acute needs of

minority populations and their justified suspicion of government-sponsored public health programs.” Dr. James E.K. Hildreth, one of the world’s foremost immunologists and president and CEO of Meharry Medical College in Nashville, Tenn., is a recent appointee to the U.S. Food and Drug Administration’s commission that will ultimately approve the Pfizer vaccine and any others.

Hildreth, an African American, insists that any vaccine must have the confidence of Black people. “I’ve made the decision that I’m going to participate in one of the vaccine trials. The trust issue cannot be overstated,” Dr. Hildreth said. “We have to have more trusted messengers and more trusted opinion leaders to make this work.”



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# Killing of Black Teenager, Quawan “Bobby” Charles, was ‘Emmett Till-like Lynching’ Says Local Residents

By Stacy M. Brown NNPA Newswire

**W**ho is Quawan “Bobby” Charles, and why are some comparing his death to Emmett Till?

The 15-year-old’s death has sparked demonstrations in rural Iberia Parish, Louisiana, a densely populated county where African Americans comprise about 31 percent of its residents.

According to multiple reports and photos circulating the internet, Quawan’s battered body was found by authorities sometime during or after Halloween night.

Police have not confirmed where and exactly when they found Quawan’s body, but family members have claimed it was discovered in a sugar cane field not far from his home.

A photo shows the teen’s face badly discolored and swollen, with parts of his jaw exposed and skin missing. There are bruises on his forehead.

“Many say Charles’ body resembles 14-year-old Emmett Till who was lynched in Mississippi in 1955 after being accused of offending a white woman in her family’s grocery store,” reported the news website, The NC Beat, which published a side-by-side photo comparison of Quawan Charles and Emmett Till.

Law enforcement officials in Louisiana have not confirmed the authenticity of Quawan’s photo.

Investigators have noted that they’re still processing evidence, interviewing various individuals, and are awaiting autopsy results.

“The disrespect [from law enforcement]

“Many say Charles’ body resembles 14-year-old Emmett Till who was lynched in Mississippi in 1955 ...

and lack of transparency are unacceptable,” ACLU of Louisiana executive director Alanah Odoms Hebert wrote in a statement.

“We join the family in demanding a full and transparent investigation into the circumstances surrounding Bobby’s death,” Hebert continued. “This family is grieving and deserves answers – not disrespect and stonewalling.”

Demonstrators have reportedly questioned the possibility that the case involves foul play.

Many gathered along with Quawan’s family on Wednesday, Nov. 11, outside of the Iberia Parish Courthouse to demand more information be released.

“We are here to demand justice for a family of people who gruesomely lost their loved one, a 15-year-old child who was found in a way that just breaks my heart,” demonstrator Jamal Taylor told Louisiana’s WAFB-TV.

“Members of law enforcement have done what they do well, which is deny and hide behind a pending investigation. This family deserves answers,” Taylor remarked.

Ron Haley, the attorney representing Quawan’s family, also chided authorities for their lack of transparency.

“There are certain circumstances where I absolutely understand – and I think anybody would – why things aren’t made [available] to the public,” Haley told WAFB.

“But let’s talk specifically about Bobby Charles. His family should know...His mother and father should be made aware of every step of this investigation.”

Racial tensions have routinely boiled

over in Iberia Parish, where lynching of Black people became a regular occurrence following Reconstruction.

A blistering 2018 article published in The Acadiana Advocate reported that the Iberia Parish Sheriff’s Office had employed a violent gang with racist tendencies and batons.

According to the report, deputies in the Sheriff Department’s elite narcotics squad routinely beat suspects, and sometimes just random African Americans they confronted.

“Some of the same deputies fabricated reports, made bogus arrests and lied under oath to cover their tracks,” the newspaper reported. “And to hear federal prosecutors tell it, Sheriff Louis Ackal was the architect of the whole thing.”

Not long after he took office, in 2008, three of Ackal’s drug agents got caught jumping two young black residents just for kicks.

Ackal allegedly dismissed the matter as “just another case of n\*\*\*\*-knocking,” a comment deputies said made the rounds of the narcotics squad and set a free-swinging tone for years of abuse.

Nearly a dozen Iberia Parish deputies would eventually confess to civil rights violations, and several agreed to testify



against their boss over the biggest policing scandal in Louisiana in a decade.

But then Ackal beat the rap in 2016 and came back to town.

Quawan’s family has started a GoFundMe to help pay for an independent autopsy. The site also contains a graphic photo of the teen’s body.

So far, the effort has raised more than \$65,000 against its original \$15,000 goal.

“According to Eugene Weatherspoon Collins of the Baton Rouge NAACP, Quawan Charles was lynched just like Emmett Till,” Baton Rouge activist Gary Chambers wrote this week on Facebook. “There is no other way to put it.”



# Mellody Hobson, Accomplished Black Businesswoman Named Chairwoman of the Board of Starbucks

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

**M**ellody Hobson, a Princeton graduate who in 2019 earned the Woodrow Wilson Award, the university's highest honor, was named Chairwoman of the Board of Starbucks.

With the promotion, Hobson becomes the only African American woman to chair a Fortune 500 company.

"I am thrilled and honored to take on the role of chair," Hobson exclaimed. "Over nearly two decades, I have seen the company continue to elevate and transform its business – adapting to various market environments and evolving consumer trends."

"I look forward to working with the Board and talented leadership team on accelerating our strategy, supporting our valued partners, and continuing to create significant value for all of our stakeholders."

Hobson, 51, also serves as chairman of After School Matters, a Chicago non-profit that provides area teens with high-quality after-school and summer



Mellody Hobson was named Chairwoman of the Board of Starbucks.

programs. Additionally, the Chicago-born businesswoman is vice-chair of World Business Chicago, co-chair of the Lucas Museum of Narrative Art, and a board member of the George Lucas Education Foundation and the Los Angeles County Museum of Art (LACMA).

She is a member of The Rockefeller Foundation Board of Trustees and serves on the Investment Company Institute's

executive committee.

Besides serving over 15 years on the Starbucks board of directors, Hobson is the co-CEO of Ariel Investments, LLC, a global value-based asset management firm.

In that role, she is responsible for the management, strategic planning, and growth for all areas of Ariel Investments outside of research and portfolio management.



Hobson also serves as Chairman of the Board of the company's publicly traded mutual funds. Before being named Co-CEO, Hobson spent nearly two decades as the firm's President.

"Beyond Starbucks, she has brought invaluable experience to boardrooms across the nation. She currently serves as a director of JPMorgan Chase," the company wrote in a news release, noting that Hobson is also a past director of Estée Lauder Companies and served as Chairman of the Board of DreamWorks Animation until the company's sale.

In addition to graduating from Princeton, Hobson also received honorary doctorate degrees from Howard University, Johns Hopkins University, St. Mary's College, and the University of Southern California. In 2015, Time Magazine named her one of the "100 Most Influential People" worldwide.

"From the very beginning, I set out to build a different kind of company- one in which all decisions were to be made through the lens of humanity," said Howard Schultz, Starbucks' modern day founder and chairman emeritus.

"Mellody has been a trusted advisor to me and the company for more than 20 years. She is a fearless leader defined by her grace and wisdom. She has long embraced Starbucks' purpose and, along with the leadership team, will continue to reimagine Starbucks' future through the foundation of its past. My heart is full and thankful that Starbucks will have Mellody's leadership as chair."



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



Image by Markus Winkler from Pixabay

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

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

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

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

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

In a world where advanced education and specialized skills reign, IDC establishes a global framework for recognizing knowledgeable and highly skilled professionals. However, some

employers have begun to step outside the traditional framework of certifying one Executive toward ensuring that multiple employees within the organization have credentials as a Diversity leader regardless of title. Leah Smiley, workplace inclusion expert, and IDC President says, “Extending the work beyond the Office of Diversity is important. Some companies learned this the hard way because their Diversity Officer terminated, and the momentum for equity and belonging stalled. Alternatively, a few employers successfully galvanized enterprise-wide support for diversity and inclusion through cross-functional collaboration.”

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

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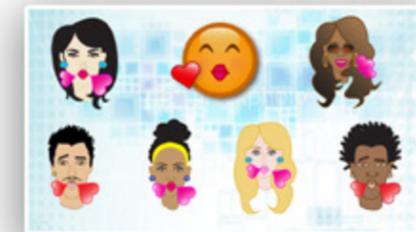
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A key component of IDC's certification program is the acknowledgment that Diversity and Inclusion work has changed.

other advancements. It is a huge effort, but it pays off through the work of our designees."

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

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

Johnson adds, "Accreditation ensures that designations like the CDP and CDE are based on a rigorous, well researched,

legally defensible exam. Obtaining a certification from an accredited organization elevates the value of one's certification for employers. It also ensures that those who aspire to be D&I leaders are able to demonstrate the knowledge required to perform effectively in their roles."

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

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Together we'll go far



# OnSHORE

Technology Group



## Encouraging Women to Become Leaders in S.T.E.M.

### Valarie King-Bailey, CEO of OnShore Technology Group, Inc.

By Cynthia Washington

**V**alarie King-Bailey is an internationally experienced Engineer and Technology Executive with over 36 years of presence in the industry. She is a dynamic, multi-faceted professional with extensive knowledge in software validation and compliance management. As CEO at OnShore Technology Group, Inc., Valarie is a dedicated leader focused on innovation, motivating, and leading by example. Previously, she has served as Chief Marketing Officer for Irish-based software company QUMAS, Ltd., Director of Document Management & Quality Systems at Abbott Laboratories and Director of Industry Development for Documentum and other progressive assignments. She is the first black female Civil and Environmental Engineering graduate from the University of Wisconsin – Madison College of Engineering where she was awarded a lifetime achievement award and honored as a distinguished Alumni.

**Women need better access to capital, mentoring and representation. We need greater guidance and opportunity. Today, access to capital for women has increased compared to the last generation. But much more can be done.**



### What do you think are some of the advancements made in business for women?

First and foremost, more women are becoming entrepreneurs, and more women of color are starting new businesses than any other demographic. It is fascinating that the closed doors and glass ceilings of Corporate America have inspired women to create their own spaces for success. I started my own business, and one of the factors that motivated me was the inability to reach the C-suite. Reaching the level of Chief Executive Officer within any of the companies seemed quite elusive since women only hold 5% of the CEO positions in the S&P 500. The technical and managerial experience I obtained led me to start my own company defying the odds for myself and women who will come after me. Secondly, we are seeing increased women in S.T.E.M. I am encouraged by this as it has historically been an industry with male predominance. We are preparing the next generation for the technological future. The research is saying, we would have tripled the number of women in computing by 2025. Women have access to a better tomorrow in which we will hold market-power.

### What are some areas of business you think can be improved?

Women need better access to capital, mentoring and representation. We need greater guidance and opportunity. Today, access to capital for women has increased compared to the last generation. But much more can be done. Representation for women, in general should be promoted, especially for African American women who get less than a 10th of 1% of venture capital. These statistics are a wake-up call to women and minorities. I strongly recommend and encourage all women to: 1) Become an entrepreneur. 2) Get into a S.T.E.M. profession. 3) Embrace innovation and develop market-leading products and services. We need more women in medicine, technology, engineering, and many other areas. Lastly, experienced women need to mentor younger women. We need to inspire young women to realize their own potential and embrace their future. We inspire the next

generation to aspire to aim higher. We must encourage them to seek opportunities and pursue goals at a greater level than women today.

### What are the challenges of women of color in business?

It is a multi-dimensional issue. Some of the challenges faced by women of color are self-created, some are systemic, and then some are driven by a male-oriented business environment. Aside from the social-economic grudges, women of color must compete in a creative arena. Much like Steve Jobs or Bill Gates, we all start businesses based on what we know. Women tend to start service-oriented businesses like hairdressers, housekeepers, real estate and insurance agents, or construction managers. Women are definitely present in these professions. Remember, if your education and exposure is limited, then your business prospects are also going to be limited. So, the first thing that I would say to women, is they must broaden their horizons to increase their opportunities for success. In order to break systemic problems that particularly women of color face we must learn what they are. Another challenge is the role and responsibilities of women in their families. Right now under the effects of COVID, the majority of unemployed people are women. A high percentage of these women are also the sole support of their families at home. Another challenge to women of color in business is lack of access or indifference to rapidly advancing technology. This is due in part to a woefully inadequate public educational system that leaves minorities including women of color grossly unprepared. In the average public school in minority areas, absent are subjects like computer science, advanced math and science, economics, money management and related professions. Minorities are guided to service jobs and not professions. Therefore, women of color are least likely to invest in the stock market. Why? It misunderstood and many believe feel that it just simply does not apply to their lifestyle. Many women of color live paycheck-to-paycheck so what is there to invest? The challenge for potential entrepreneurs is not the lack of ideas, it is the fair access to funds and a lack of preparation.

### What are your suggestions for remedies?

Make access to capital for women with viable businesses to go to the next level! Make it an accessible, fair and equitable process for qualified women business owners. Much more can be done. Again, representation for women, in general should be promoted, especially for African American women who represent less than a 10th of 1% of the market. These statistics are a wake-up call to be the difference, and to catapult our children, family, and mentees into the future.

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

I believe we have an exceptionally bright future. First, we must understand that many women of color are not aware that they have the skills and resources to run a multi-million-dollar business. I did not realize this myself. Many fail to recognize their own strength, and that they can lead

a multi-million-dollar business. If you asked me in the 70's, "Valarie, do you think you'll be running a multi-million-dollar business?" I certainly would have answered, "no". Today, global markets are more accessible than ever and women of color are expanding globally through entrepreneurship. New ideas are forming our perspectives to provide an abundance of diverse products/services needed. If we continue to educate and empower the next generation of women into entrepreneurship, we will create high-performing companies that empower and inspire the next generation.

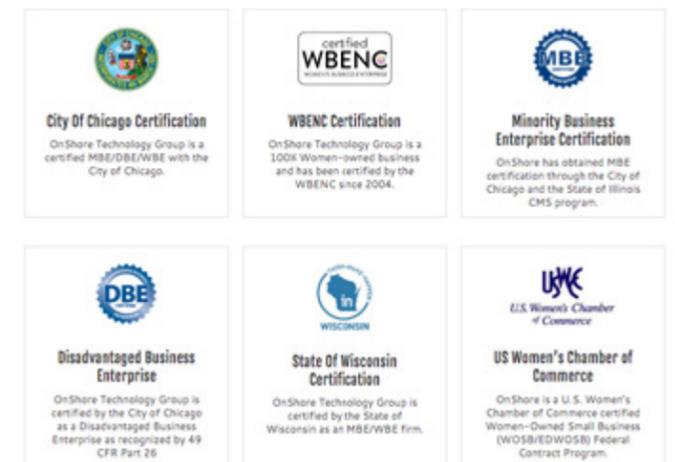
### What would you say are the major needs of women in business now vs. years ago?

Women must learn how to embrace and incorporate technology into their businesses. Today, it is becoming increasingly impossible to avoid technology. Technology is essential to entrepreneurs today. It helps increase efficiency and productivity. It is time for all women to stop avoiding technology. Women must embrace it and all the tools it has to offer. We have an opportunity to choose our academic, professional, and personal future. We have this opportunity because of the women trailblazers that preceded us. Their courage and sacrifices have enabled us to excel today, but we must embrace it. Today's atmosphere is not ideal, but it is certainly better. Women must also continue to educate themselves to enhance their businesses. Women must enhance their knowledge of the economy, stocks, market, technology, and management. Such knowledge will allow them to take an idea into a project or solution. Education must be both theoretical but practical. Women can learn from a variety of sources; colleges, universities, and websites and related support groups.

### What are your suggestions for addressing these needs?

Extend a hand to another female entrepreneur. Mentorship can guide a bright mind into an extraordinary future. I believe that each one of us is responsible for our actions and that includes our impact on the world and our legacy. I challenge my own children to think about the future. I recommend that they study, pursue their dreams and seek financial independence. I encourage them to be themselves, pursue their passions, and allow the world to see their talents. There is untapped potential to be discovered, nurtured and exposed in each mind. It is just a matter of finding and nurturing that potential!

Women must learn how to embrace and incorporate technology into their businesses. Today, it is becoming increasingly impossible to avoid technology. Technology is essential to entrepreneurs today. It helps increase efficiency and productivity. It is time for all women to stop avoiding technology.



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## Technology Group

# Wells Fargo Launches ‘Many hearts. One community.’ Holiday Campaign

**T**he perseverance of communities continues to be a shining light during these trying times, and Wells Fargo is celebrating the optimism and determination of our community anchors.

From local food banks stepping up to meet the steep increase of people seeking assistance, to small businesses adapting to rapidly changing environments, to military service members and front-line workers committed to keeping our communities safe, Wells Fargo said it salutes those working together to support each other year-round, and especially during the holidays.

For small businesses specifically, there are some disturbing statistics that arrived with Small Business Saturday last month, including:

- More than 100,000 small businesses have closed since the start of the pandemic
- Forty-one percent of black-owned businesses have closed during the pandemic.
- According to a Small Business Saturday Survey:
- Small Business Saturday was more critical than ever this year – many local shops were hoping that the day would provide much needed income boost

amid the pandemic

- 46% of small business owners are counting on above average holiday sales to stay in business in 2021

From now through December, Wells Fargo is encouraging consumers to “shop local” to support those at the heart of our local business communities online and on social media.

The company also pledged to deploy more than \$50 million from its Open for Business Fund to help small businesses during the holidays.

**“This year has really highlighted how much our actions as business owners affect lives in our communities, we have a responsibility to add value and give back whenever possible,” Monique Little said.**

You can read more here: <https://stories.wf.com/small-business-holidays-2020>.

Wells Fargo is featuring small business owners from across the country in an effort to draw attention to their resiliency during the current economic crisis and their unique stories of perseverance.

Among the Black-owned businesses are: You Go Natural – Dallas, TX

Before this year, Monique Little said her business decisions essentially had to do with making a profit for You Go Natural in Dallas.

But when the COVID-19 pandemic began, Little used some of the remnant fabric from her products to make masks to donate to the community, hiring seamstresses in need of work to help with the effort from their homes.

“This year has really highlighted how much our actions as business owners affect lives in our communities, we have a responsibility to add value and give back whenever possible,” Little said.

At first, Little said she didn’t have access to new materials, but her customers were excited about the masks and continued support of her business.

“Once I decided I would make the best of a difficult situation, so many people from the community stood in support,” Little said.



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- Terry Miller
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- Maurice Williams

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“The best thing we have all done is give one another grace during times of so much uncertainty.”

Dija’s Touch Designs in Maricopa, AZ, also counts among the Black-owned small businesses featured by Wells Fargo.

In addition to running her business, Dija’s Touch Designs, which specializes in African print designs, this year Kadijatu Ahene has made personal protection equipment for first responders and coordinated a fundraiser to provide meals to those in need.

Wells Fargo’s Open for Business grant to a collaboration between LISC and Kiva trustee International Rescue Committee was a lifeline and helped her elevate her business during hard times.

“I’ve been given the opportunity to share the story of my business with the local news and work to provide a platform for other entrepreneurs to do the same as a part of the planning team for African Fest, a collaboration focused on the advancement of African culture in Arizona,” Ahene said.

She said she’s been grateful to her community this year, with customers traveling over an hour to purchase masks and people from all over the world supporting her business.

“Community has meant everything to me,” Ahene said.

“The challenges we’re dealing with have brought us closer. Whether its friends and neighbors checking on me and my girls, delivering food, and more, COVID has reminded us that we’re all in this together and that we need each other to move forward in unity.”

Wells Fargo also has a social media campaign that targets raising \$1 million for the American Red Cross.

For decades, Wells Fargo and its employees have helped the American Red Cross prepare for critical needs ranging from blood drives and financial education to responding to disasters domestically and abroad.

During the month of December, Wells Fargo will build upon this relationship by encouraging customers and employees to come together on social media in support of the American Red Cross.

Wells Fargo will donate \$5 to the American Red Cross for every post using the hashtag #WFGivesThanks, for a total donation of up to \$1 million.

Social posts can thank front-line workers, teachers, military service members, and others who have worked tirelessly during the pandemic, as a collective demonstration of gratitude for their efforts in providing hope and comfort at a time when our communities need it most.

Additionally, Wells Fargo will work with the American Red Cross and the Armed Forces program to unite military families this holiday season and in emergency situations all year-long.

Support of veterans and military service members is at the core of Wells Fargo’s values, and the company is committed to empowering military communities to effectively navigate life’s transitions, achieve ongoing career and financial success, and positively affect their community.

The company also is helping to provide more food for holiday tables

Wells Fargo said it has a deep commitment to support people facing hunger through its long-standing relationship with Feeding America, the largest domestic hunger-relief organization in the United States.

Earlier this year, Wells Fargo launched a Drive-Up Food Bank program, in which the company helped reach families facing hunger due to the COVID-19 pandemic by working with local Feeding America member food banks to distribute food at some of the company’s branches and corporate locations.

To extend this effort during the holidays, Wells Fargo will host “surprise and delight” events by directing grants to Feeding America food banks around the country — ensuring there is food on the tables for people who need it most — and fulfilling upon the company’s commitment to help provide 82 million meals to families in need.

Wells Fargo will also contribute \$250,000 to nonprofits feeding families in need in countries across our global footprint.

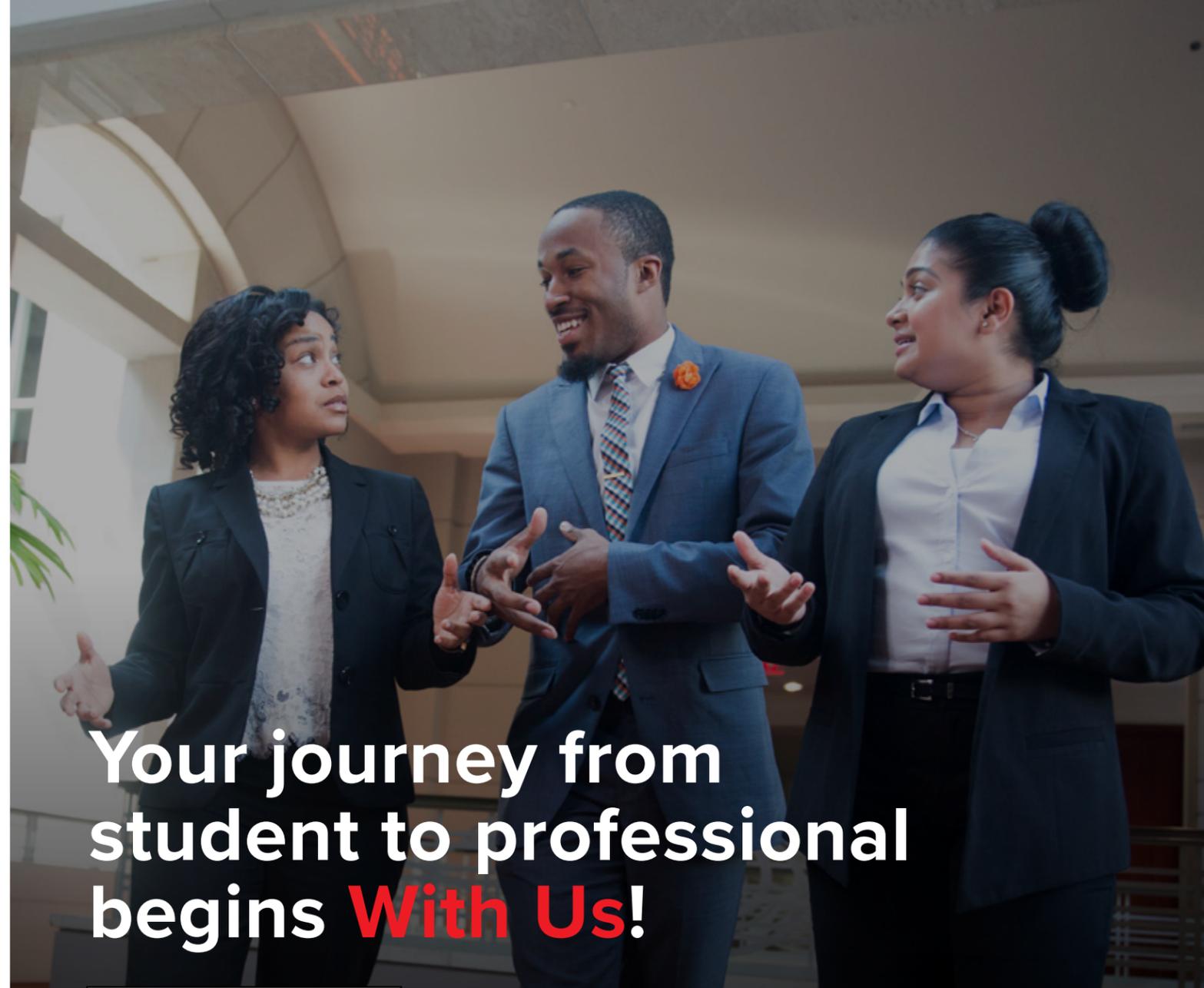
Additionally, Wells Fargo will deploy approximately \$50 million through its Open for Business Fund to nonprofits that help small businesses stay open and to provide relief for small businesses during this time of need.

“For many, this will be a challenging holiday season, and at Wells Fargo, we’re working to make the holidays a bit brighter,” said Wells Fargo CEO Charlie Scharf.

“From providing food for people in need, to supporting Main Street businesses, to reuniting military service members with their families, the holidays are about hope, gratitude, and family.

“We recognize that giving is not just needed one month out of the year — it’s something we’re committed to year-round — and we’re heartened by the resilience and strength of the communities in which we live and operate.”

More details about Wells Fargo’s “Many Hearts. One Community.” holiday campaign can be found on the company’s social media channels and Wells Fargo Stories.



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# U.S. Bank's Community Partnership Campaign



Photo: iStockphoto / NNPA

**M**INNEAPOLIS, MN – U.S. Bank recently rolled out a new campaign focused on reaching multicultural audiences, specifically Black, Hispanic and Asian Pacific Islander consumers, with the tagline, “Turning talk into action.” The campaign includes digital and print advertisements, social media and contributions in five markets: Chicago, Cincinnati, Los Angeles, San Diego and San Francisco. The goal of the campaign is to raise awareness of critical financial resources. The campaign directs people to a corresponding campaign website with more financial resources.

“Multicultural communities are being hit hard by the Covid-19 pandemic both financially and culturally,” said Beth McDonnell, U.S. Bank Chief Marketing Officer. “Our responsibility is to actively

assist multicultural consumers and communities as they recover and rebuild their financial lives for the near and long term. This campaign is just one way we are focused on reaching these communities.”

For struggling small businesses, people laid off or furloughed, or anyone struggling to make ends meet, the website directs them to vital Covid-19 relief programs, helpful financial articles, tips and a free financial wellness webinar series. Available in both English and Spanish, it also encourages users to seek one-on-one support from a banker by phone or in person.

Additionally, U.S. Bank is offering a series of free financial wellness seminars for consumers both in English and Spanish. U.S. Bank is also sponsoring events like the BET Hip Hop Awards. The

ads are appearing on multiple news sites including a partnership with Univision.

In addition to the campaign consumer and business resources, U.S. Bank highlights its continued commitment to communities through rapid and

**Our responsibility is to actively assist multicultural consumers and communities as they recover and rebuild their financial lives for the near and long term.**

# TIS



TO INSPIRE  
STRONG  
FAMILIES AND  
COMMUNITIES

# FOUNDATION

## ABOUT OUR FOUNDATION

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

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

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

[www.tisfoundation.org](http://www.tisfoundation.org)



meaningful response through multiple donations to local nonprofits that are offering consumer financial education, supportive housing resources and small business technical assistance.

**U.S. Bank highlights its continued commitment to communities through rapid and meaningful response through multiple donations to local nonprofits that are offering consumer financial education**

The campaign included additional

financial support to accompany general operating support grants that have allowed nonprofit partners in underserved communities to add services and keep their doors open for critical community needs. Neighborhood Housing Services of Los Angeles County, Mercy Housing Lakefront in Chicago and Asian Pacific Fund in San Francisco were beneficiaries of the additional support.

Investment in Black-owned businesses

Strengthening Black-owned businesses and fighting racism has never been more important.

While the campaign is working to reach multicultural consumers and communities, U.S. Bank is making financial commitments to create lasting change. As racial tensions increase across the nation, U.S. Bank aims to make a difference committing to \$116 million in initiatives and investments addressing social and economic inequities.

Committed to equality

Though the pandemic has required us to remain six feet apart, U.S. Bank has come together with the communities it serves. U.S. Bank is commitment to creating a world of diversity, equity and inclusion is stronger than ever.

For more information on how U.S. Bank is creating more opportunities for diverse communities to reach their financial goals, visit [usbank.com/action](http://usbank.com/action).

About U.S. Bank

U.S. Bank, with more than 70,000 employees and \$547 billion in assets as of June 30, 2020, is the parent company of U.S. Bank National Association, the fifth-

**U.S. Bank is offering a series of free financial wellness seminars for consumers both in English and Spanish. U.S. Bank is also sponsoring events like the BET Hip Hop Awards. The ads are appearing on multiple news sites including a partnership with Univision.**

largest commercial bank in the United States. The Minneapolis-based bank blends its relationship teams, branches and ATM network with mobile and online tools that allow customers to bank how, when and where they prefer. U.S. Bank is committed to serving its millions of retail, business, wealth management, payment, commercial and corporate, and investment services customers across the country and around the world as a trusted financial partner, a commitment recognized by the Ethisphere Institute naming the bank one of the 2020 World's Most Ethical Companies. Visit U.S. Bank at <http://www.usbank.com> or follow on social media to stay up to date with company news.



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# President-Elect Joe Biden Announces Key Members of Health Team

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

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

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

President-elect Joe Biden said, "This trusted and accomplished team of leaders will bring the highest level of integrity, scientific rigor, and crisis-management experience to one of the toughest challenges America has ever faced — getting the pandemic under control so that the American people can get back to work, back to their lives, and back to their loved ones. This team of world-class medical experts and public servants will be ready on day one to mobilize every resource of the federal government to expand testing and masking, oversee the safe, equitable, and free distribution of treatments and vaccines, re-open schools

and businesses safely, lower prescription drug and other health costs and expand affordable health care to all Americans, and rally the country and restore the belief that there is nothing beyond America's capacity if we do it together."

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

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



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



Yale School of Medicine, she is the founding director of Yale's Equity Research and Innovation Center and co-chair of the President-elect's COVID-19 Transition Advisory Board. Dr. Nunez-Smith will advise the President-elect on a whole-of-government effort to reduce COVID-19 disparities in response, care, and treatment, including racial and ethnic disparities.

- Anthony Fauci, the nation's preeminent expert on infectious diseases and an adviser to six U.S. presidents, will serve as Chief Medical Adviser on COVID-19 to the President and continue in his role as Director of the National Institute of Allergy and Infectious Diseases. Among the most trusted figures in the country

"This trusted and accomplished team of leaders will bring the highest level of integrity, scientific rigor, and crisis-management experience to one of the toughest challenges America has ever faced — getting the pandemic under control so that the American people can get back to work, back to their lives, and back to their loved ones."

Supreme Court last month. If confirmed, Becerra will be the first Latino to lead the Department of Health and Human Services.

- Vivek Murthy, a distinguished physician, research scientist, and former Vice Admiral in the Public Health Service Commissioned Corps, is nominated to serve as Surgeon General of the United States. He was previously confirmed by the Senate to serve in the same capacity, holding the post as 'America's Doctor' between 2014 and 2017. A trusted national voice on health issues and a long-time advisor to President-elect Biden, he currently serves as co-chair of the President-elect's COVID-19 transition Advisory Board.

- Rochelle Walensky, a leading expert on virus testing, prevention, and treatment, is nominated to serve as Director of the Centers for Disease Control and Prevention. She has been on the front lines of the COVID-19 pandemic response in Massachusetts, serving as Chief of Infectious Diseases at Massachusetts General Hospital and a Professor of Medicine at Harvard Medical School.

- Marcella Nunez-Smith, one of the country's foremost experts on health care disparities, will serve as the COVID-19 Equity Task Force Chair. An Associate Professor of Medicine, Public Health, and Management at the

throughout the pandemic and for decades prior, Dr. Fauci will remain an essential voice both in informing the public about health risks and safety measures and in helping the scientific community, the Biden-Harris administration, and local officials overcome the COVID-19 pandemic.

- Jeff Zients, an accomplished public servant widely known for his extraordinary track record successfully managing large and complex initiatives, will serve as Coordinator of the COVID-19 Response and Counselor to the President. Zients previously earned broad acclaim for his leadership of the 2013 HealthCare.gov tech surge and his oversight of the 'Cash for Clunkers' fuel-efficiency program. Zients will advise the president-elect on the implementation of the federal government's COVID response, including managing safe and equitable vaccine distribution, the pandemic supply chain, and coordination across federal agencies and state and local governments.

- Natalie Quillian will serve as Deputy Coordinator of the COVID-19 Response. Quillian, a national security expert and former White House and Pentagon senior advisor, played an instrumental role in coordinating the Obama-Biden administration's interagency response to the opioid epidemic.

of America to save lives, contain this pandemic, and build better preparedness for future pandemics and other health threats."

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

- Xavier Becerra, the Attorney General of California and a long-time champion of expanding access to health care, is nominated to serve as Secretary of Health and Human Services. A former member of Congress who helped drive passage of the Affordable Care Act, Becerra led the defense of the law in the



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

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

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

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

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

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

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

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

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

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

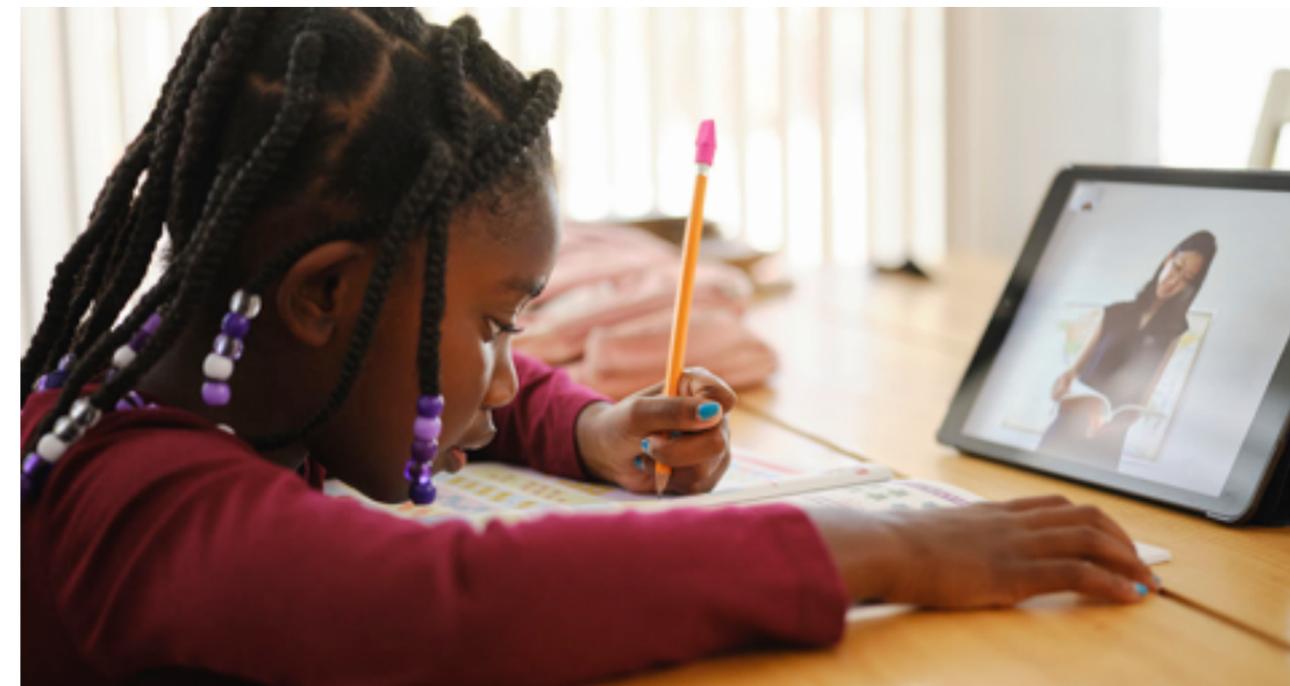
He said the students his team serves are primarily students of color, born without choices and not enlightened to dream.

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

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

Schools provide students with a haven for learning.

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



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

cannot afford, Anderson offered further.

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

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

Anderson continued:

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

"The next generation of students are to be born exposed to role models at home,

enlightened to subjects and careers they may become passionate about, have goals, the will, and belief in themselves to work hard and make their dreams a reality."

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

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

He concluded:

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

accomplishing tasks.

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

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



# COVID-19 Worsens Debt Collector Harassment

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

## New CFPB Rule Leaves Room for State Actions

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

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

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

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

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

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

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

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

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

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

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

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

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

Although the October 30 announcement does address the emerging modes of

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

It is time to stop seizing our hard-earned monies.

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

By Newspaper Publishers Association

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



Photo: iStockphoto / NNPA

Students dedicated to making a positive difference in the world offer the greatest hope for the future, but for many their plans are threatened due to the unexpected financial gap posed by COVID-19 –

sometimes prohibiting them from continuing and completing college. Wells Fargo wants to help close that gap by launching the Wells Fargo Student Impact Scholarship. This new initiative will provide 200 students with \$5,000 each – funds that could

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

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

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



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

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

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

the positive impact they make in their communities and beyond.

“It has been our long-held belief that a post-secondary education can be a valuable tool in building long-term financial health, not just for individuals, but for their communities,” said Mike Weinbach, head of Consumer Lending at Wells Fargo. “The value of this program stems not just from the funds being allocated, but from pairing students with Wells Fargo team

based financial services company with \$1.97 trillion in assets. Wells Fargo’s vision is to satisfy our customers’ financial needs and help them succeed financially. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, investment and mortgage products and services, as well as consumer and commercial finance, through 7,300 locations, more than 13,000 ATMs, the internet ([wellsfargo.com](http://wellsfargo.com)) and mobile banking,

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

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

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

**About Wells Fargo**  
Wells Fargo & Company (NYSE: WFC) is a diversified, community-

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

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

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

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

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

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

- Resulted in 770,000 more Black homeowners and boosted the economy by \$218 billion.

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

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

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

McGuire's forward weaves his personal journey with startling findings of the

untold and unmet quest for financial justice that suppresses all of Black America — including how the current public health and economic crisis make this quest much harder to achieve.

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

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

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



Photo: iStockphoto / NNPA

represented 7% of loans. Similarly, Latinos are 18.3% of the total population but received 9.2% of loans.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# African American Woman, Midshipman 1st Class Sydney Barber, Makes US Naval Academy History

By Stacy M. Brown, NNPA Newswire Senior National Correspondent

**M**idshipman 1st Class Sydney Barber, a mechanical engineering major from Illinois, has been named brigade commander for the spring semester at the U.S. Naval Academy in Annapolis, Maryland.

Barber, a track star with a stated desire to work as a Marine Corps ground officer, becomes the first Black woman to lead the Naval Academy's student body.

The brigade commander heads the Academy's day-to-day activities and trains the class of approximately 4,500 midshipmen. Barber becomes the 16th woman to serve in that role.

"Earning the title of brigade commander speaks volumes, but the title itself is not nearly as significant as the opportunity it brings to lead a team in doing something I believe will be truly special," Barber said in a news release. "I am humbled to play a small role in this momentous season of American history."

As a walk-on sprinter and hurdler of the Navy Women's Varsity Track and

Field team, Barber has lettered all three years of competing and is an Academy record holder for the outdoor 4x400m

**Earning the title of brigade commander speaks volumes, but the title itself is not nearly as significant as the opportunity it brings to lead a team**

relay, according to her biography.

She is the co-president of the Navy Fellowship of Christian Athletes Club, secretary for the National Society of Black Engineers, and a USNA Gospel Choir and Midshipman Black Studies Club member.

Barber served as the 13th company's executive officer and currently serves as the Brigade's 1st regiment executive officer.

She also initiated a STEM outreach program that leverages mentoring, literature, and service lessons to serve middle school-aged girls of color.

Barber led a team to organize the inaugural U.S. Naval Academy Black Female Network Breakfast to bridge the generational gap between current black midshipmen and alumni.

Barber is recently credited with mobilizing a team of more than 180 midshipmen, faculty, and alumni to develop the Midshipman Diversity Team to promote greater diversity, inclusivity, and equity within the Brigade.

"Sydney stands out amongst her peers, for not only her exemplary record but for her clear vision of how she intends to make the world a better place and her accompanying bias for action," said Lt. Commander Darby Yeager, a member of the U.S. Navy Academy's Truman Scholarship Selection Committee.

"We were incredibly proud to have Sydney represent the Naval Academy in her Truman Scholarship interview this year," Yeager added.

Janie Mines, who became the first Black woman to graduate from the Naval Academy in 1980, expressed her excitement for Barber on Twitter.

"This brought me to tears. This young woman, Midshipman Sydney Barber, will be the first Black Female Brigade Commander at the U.S. Naval Academy. 40 years later. Thank you, Sydney! Love you!" Mines tweeted.



# Zillow Finds Remote Work Could Help Black Renters Become Homeowners

**T**he rapid rise in pandemic-driven telework could make first-time homeownership most broadly accessible to black renters compared to other renters, based on factors including income, the makeup of local industries, geography and more, a November Zillow analysis suggests.

Zillow research found that, of the nearly 2 million U.S. renters who are able to take advantage of heightened telework options and could afford monthly payments on homes in less-expensive areas outside of their current metros, Black renters benefit far more than other renters.

In large metro areas where typical starter home values are higher than they are nationally, Black renters are 29% more likely than other renters to be able to buy their first home in a less expensive area because of the opportunity to work from home permanently.

Black renters have the most opportunity due to their likelihood of working in more “remotable” industries, like educational services and public administration, combined with having relatively low-income levels, pricing them out of where they currently live, but high enough to potentially afford a home in a less-expensive metro.

“Teleworking has opened up more

options for my family. We’ve made a life here in Maryland, but with two small children being able to purchase a home back in Louisiana and be closer to my parents and our extended family is just what we need,” says Jonathon Holloway, federal employee and Maryland renter who recently made an offer on a home in Louisiana.

“Teleworking has opened up more options for my family. We’ve made a life here in Maryland, but with two small children being able to purchase a home back in Louisiana and be closer to my parents and our extended family is just what we need,”

“With everything that has happened this year, it makes you stop and realize what is really important. And for us, that’s family. Without the ability to telework, we might not have been able to make this transition.”

That opportunity is highly dependent on each specific market. In Baltimore, for example, it is more likely for Black households making \$30,000 to \$40,000 to have primary earners in health care administration and office work, which is highly “remotable”, while in Phoenix it is more common that someone in this bracket would be in travel, hospitality and accommodation, or food service, which is not.

The black and white homeownership gap remains as wide today as it was at the dawn of the 20th century. Nearly 75 percent of white households own their homes, compared with just 44 percent of Black households.

While remote work can open up opportunities to buy a home in more affordable locations, it doesn’t address the root of the various affordability issues for people of color. This means, for some people, achieving homeownership in this way will be a tradeoff against living some place they would prefer.

For others, though, it could mean the sudden ability to move to an area they would have preferred in the first place.



This analysis shows that Black renters are most likely to face this tradeoff decision.

“Although it’s well-known that the pandemic has been disproportionately harmful to Black communities, the rapid shift to remote work could make homeownership more broadly accessible,” said Zillow economist Treh Manhertz.

“It’s a rare opportunity for those in a position to take advantage of remote work. Unfortunately, this shift will not be a major factor in closing the homeownership gap nationally. The larger-scale solution must be to create options for affordable homeownership

locally. Moving away may be a newer option for some, but it shouldn’t be the only option available to achieve homeownership.”

Although white and Asian renters are much more likely to work in more “remotable” industries, such as finance, insurance and tech, their incomes more often allow them to buy homes in their current metro areas.

At the national level, teleworking could open homeownership to 4.5 percent of all renter households, including 9 percent of Asian renters, 3.7 percent of Black renters, 5 percent of Latinx renters, and

4.1 percent of white renters.

While the national numbers show the share of households with “remotable” work who could potentially afford a home in another metro area, they don’t paint the entire picture by considering how effects will impact each community differently based on variations in home prices, incomes, and industries geographically.

A starter home in the U.S. is around \$132,000, which at recent low rates and a 20 percent down payment translates to estimated monthly payments of about \$725, about 30 percent of income for a household earning \$29,500 per year.

Black and LatinX Americans are at the bottom of the ladder when it comes to wages, but for homeownership, the benefits of telework are larger at lower income levels.

Job concentration has driven home values especially high in the largest metros and many households have been priced out.

Telework has the potential to offer more flexibility and shift the affordability equation just enough for many households to get a foothold in homeownership.



# Domestic Terror Arrests in Michigan Heighten Alarm of Rightwing Violence

By Barrington M. Salmon

In recent months, FBI Director Christopher Wray, Chad Wolf, Acting Secretary of Homeland Security, and several lower-level Trump administration officials had been warning about the danger posed by homegrown domestic terrorists. Those concerns escalated throughout the summer after clashes between protestors who were marching to remonstrate against the police-involved murder of George Floyd in May and white nationalist Trump supporters.

Those fears were realized last week when the agents from the Federal Bureau of Investigation, working with Michigan Attorney General Dana Nessel, her staff and Michigan state law enforcement, apprehended 13 men tied to two militia groups who are charged with hatching a plot to kidnap, try and murder Gov. Gretchen Whitmer, kill those in law enforcement, kick off a civil war and overthrow the government.

Whitmer, Nessel and other critics argue that white extremists in Michigan and elsewhere are animated by dangerous racist and inflammatory rhetoric from President Donald Trump. They have castigated his embrace of white nationalist militias, his unwillingness to condemn their violence and intimidation tactics and his complicity in the recent

rise of rightwing violence.

“My greatest fear is what’s different now than when I was working these cases in 1990s, there was no rhetoric coming from the White House supporting White supremacy and law enforcement is failing to properly react to that violence that occurs,” said Mike German, a retired FBI agent and a fellow at the Brennan Centre’s National Security Program. “This makes these groups and individuals feel that they have a greenlight.”

**“My greatest fear is what’s different now than when I was working these cases in 1990s, there was no rhetoric coming from the White House supporting White supremacy and law enforcement is failing to properly react to that violence that occurs,”**

German, a writer, author and scholar, has been monitoring and studying white identity extremists, white nationalists and other domestic terror groups for a

number of years. This follows his time in the FBI in the 1990s working undercover and infiltrating white supremacist and right-wing militant groups.

He said he’s deeply concerned about the increase in violence perpetrated by far-right individuals and groups over the past three years. Of equal concern, he said, is that these groups have been allowed to operate with very little response from the Department of Justice, the FBI and local law enforcement and with the sympathy of the White House.

In September 17, 2020 testimony before the House Homeland Security Committee, Wray said “many of these violent extremists, both domestic and international, are motivated and inspired by a mix of ideological, sociopolitical, and personal grievances against their targets, which recently have more and more included large public gatherings, houses of worship, and retail locations.”

“Lone actors, who by definition are not likely to conspire with others regarding their plans, are increasingly choosing these soft, familiar targets for their attacks, limiting law enforcement opportunities for detection and disruption



ahead of their action,” Wray continued. “Domestic violent extremists (DVEs) pose a steady and evolving threat of violence and economic harm to the United States.”

The FBI director said trends may shift, but the underlying drivers for domestic violent extremism – such as perceptions of government or law enforcement overreach, sociopolitical conditions, racism, anti-Semitism, Islamophobia, misogyny, and reactions to legislative actions – remain constant. He said the FBI is most concerned about lone offender attacks, primarily shootings, as they have served as the dominant lethal mode for domestic violent extremist attacks.

But the rise of groups like the Proud Boys, the Three Percenters, the Hell Shaking Street Preachers, the G416 Patriots, Odinsvakt Kindred, Stormfront and others belies the FBI analysis and narrative of the lone wolf domestic terrorist.

German and Wray said more deaths were caused by DVEs than international terrorists in recent years. For example, 2019 was the deadliest year for domestic extremist violence since the Oklahoma City bombing in 1995. Wray added that the top threat America faces from domestic violent extremists stems from those in law enforcement has identified as racially/ethnically motivated violent extremists (RMVE). RMVEs were the primary source of ideologically motivated lethal incidents and violence in 2018 and

2019 and have been considered the most lethal of all domestic extremists since 2001.

“Of note, the last three DVE attacks, however, were perpetrated by anti-government violent extremists,” Wray said.

Experts who monitor White nationalist extremist groups have watched with increasing alarm at the rash of violent clashes, the shootings, use of vehicles to injure protestors and brawls that have broken out between the Proud Boys and other far-right, neo-fascist, armed and unarmed militia groups and protestors seeking social and racial justice.

Yet, to the consternation of many, Trump, Attorney General William Barr, the Department of Justice and the Federal Bureau of Investigation have been spending their time and effort since Trump came into office targeting Black Lives Matter activists, the broad coalition of multiracial social justice advocates involved in protests and members of Antifa, all while ignoring the real threat that confronts this country.

In response to massive social justice protests, Mr. Trump and top officials such as Attorney General William Barr, have emphasized the threat posed by leftist groups like Antifa, but rarely mentioned or blamed far-right groups involved in the majority of the violence. Mr. Trump himself has regularly downplayed the threat of White supremacist violence

during his presidency and has recently described Black Lives Matter as “a symbol of hate.”

“This administration is not unique for not prosecuting right-wing violence. The fact that the murderers involved in the Greensboro massacre in 1979 were never caught illustrates that,” said DC-based talk show co-host and longtime social justice activist Jacqui Luqman. “The Klan was openly communing with law enforcement. The danger now is the danger that has always been allowed to exist. We’ve already seen it.”

“There is a long history of violence these groups have waged against Black people and their allies who have shown up to confront this anti-Black racism. Recently, they have attacked people with cars and other vehicles and there have been several shootings with one person killed. There have been assaults of protestors committed by far-right wing people armed with baseball bats and other weapons. They have shown their willingness to commit violence because time-and-time again, the police has not stopped them. Officers are very slow to apprehend them if they have done so at all. They know they can be violent because the police are on their side and Donald Trump and Barr have sanctioned what they’re doing.”

An FBI affidavit points out that the plotters seemed to be motivated at least in part by their belief that state



governments, including Michigan's, were violating the Constitution. Militia members were and are opposed to stay-at-home orders, limitations of public movement and other restrictions, and in response, the plotters talked about targeting police officers in their homes, blowing up Whitmer's country home and kidnapping her.

"There has been a disturbing increase in anti-government rhetoric and the re-emergence of groups that embrace extremist ideologies," said Nessel in a statement announcing the charges. "These groups often seek to recruit new members by seizing on a moment of civil unrest and using it to advance their agenda of self-reliance and armed resistance. This is more than just political disagreement or passionate advocacy, some of these groups' mission is simply to create chaos and inflict harm upon others."

In a news conference after the arrests, Whitmer reiterated that she had made "tough choices to keep our state safe." And she placed the problem squarely on Trump.

"When our leaders speak, their words matter. They carry weight," she said. "When our leaders meet with, encourage, or fraternize with domestic terrorists, they legitimize their actions, and they are complicit." Trump, she said, "refused

to condemn white supremacists and hate groups like these two Michigan militia groups" and told one far-right group to "stand back and stand by."

With less than a month before the presidential election, federal and local law enforcement officials are watching closely and are ready to stamp out any flare up of politically motivated violence by domestic terrorists.

Dr. Wilmer Leon, told Black Press USA that no one should be surprised with the Trump administration's positions and white nationalist agenda "because this is what White supremacists do."

"They're trying to find the best way to present the obvious and very well known in a manner that is palatable to mainstream America. I'll say that most mainstream Americans don't realize it (the rise and danger of far-right militants)," said Dr. Leon, a political commentator, talk show host and author. "There's a difference between knowing something and realizing it. There are a lot of White people who know about White supremacy and White privilege in their lives, but (what White extremists are doing) is not blatantly in front of them. That's what made George Floyd's murder so impactful."

The broader American public watched cops kill George Floyd and that has

triggered a racial reckoning, a summer of sustained protests and a realization among White people that the current racial paradigm is untenable and unsustainable, said Dr. Leon. But while that has led to marches, protests and demonstrations by a multiracial coalition of Americans, there has been a right-wing conservative backlash politically, socially in some quarters, and on the streets. Meanwhile, administration critics see negative and inaccurate FBI designations of the Black Lives Matter movement and ANTIFA as a way for the government to criminalize broad-based grassroots movements and organizations seeking fairness and justice for Blacks and the civil rights and liberties supposedly guaranteed to Americans.

Bill Fletcher, Jr., said white extremist violence is being driven by white men who feel marginalized in the country they regard as their own. Trump, he said, is the national White nationalist cheerleader used by right-wing forces to move their long-term agenda which is to ensure that power in America remains in the hands of a White minority. The fear and apprehension White people feel has intensified and the violence being perpetrated by far-right militias and gangs illustrates that desperation.

"This hardened right-wing party is very aware of the coming environmental catastrophe and economic fragility and they are trying to secure power before the catastrophe. They are less concerned with the pretense of democracy," said Fletcher, a talk show host, racial justice, labor and international activist and author. "People need to understand something very fundamental about this administration: They don't give a damn what you and I think. They only care about base."

"Their attitude is they're trying to put in place a neo-apartheid regime. They're quite comfortable to have core of the base and supporters who make up the rest. So when people read stuff like this, or the latest in terms of Trump having known about the extent of Covid-19 and lied, or his attack on veterans, he doesn't give a damn about our outrage. His greatest concern is how does it play on Fox? And who did it play with his base? His supporters are all he cares about. The

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