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Spotlight on Success

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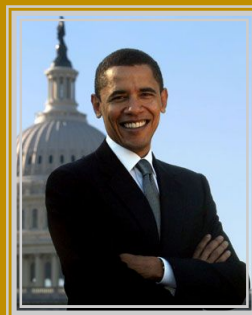
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SUCCESS!

THE MISSION *IS* POSSIBLE.

African-American Barack Hussein Obama is the 44th President of the United States.



PROMOTING THE POSITIVE IMAGE OF AFRICAN AMERICANS

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CALL FOR RESEARCH PROPOSALS

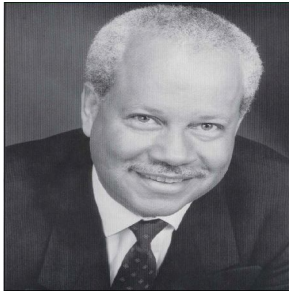
Thanks to the generosity of AASF since AASF began awarding research donors, with special recognition to Mr. Lou Donaldson and Dr. Joan Muir, the focus **only** upon African Americans who are excelling academically.

Lydia Donaldson Tutt-Jones Memorial Research Grant is now \$3,000.00! The goal of the grant is to fund research that adds to the body of knowledge about African American success rather than the persistent focus on deficits, dysfunctions, and failings. The deadline for proposals this year is **June 12**.

Unfortunately, in 2008 AASF's Grant Selection Committee received no research proposals that met the requirement that the focus be on African American success – in spite of holding grant proposal reviews twice last year. Many target those who are failing academically. Others compare and contrast those who are lagging to those who are not. But for the second time

Do contact friends and associates in academia and those conducting independent research to encourage them to apply for the 2009 grant. It is important to emphasize the fact that the study **must** focus on African American high academic achievers and the attitudes, behavior, parenting they received, or other variables that help them to excel.

More information about the grant requirements is available on AASF's website at <http://BlackSuccessFoundation.org/lcdtj%20research%20grant.htm> or call AASF at 954.792.1117.



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From the Chairman

TRUE SUCCESS MEANS GOOD CHARACTER

I guess I'm getting old.

I walk into the Post Office, and there is a young lady behind me. I hold the door for her and she simply walks in with no acknowledgement... as if it is my job to hold the door for her. Instead of going "postal", I hold my anger in check with a polite "you're welcome", whether or not she really is. No matter what, I will not sink to her level and behave in a way that is contrary to my upbringing. My mother would never tolerate such behavior from me.

This is not an isolated occurrence. Sometimes the person will feign shock, claim to be distracted and apologize, but usually not. There is a point to this story, (no, not just that I'm getting older). We have become so selfish, self-centered, self-indulgent and self-serving (but not usually self-reliant) that we have lost

any communal identification. We have lost our empathy, sympathy, and sense of family. We've become a nation of individual need and greed and self satisfaction seems our only pursuit.

We are "entitled" to stuff, whether we have worked for it or not. We make unreasonable financial demands irrespective of our circumstances. We'll simply take what we want, no matter to whom it may belong. The end justifies the means, and we must get our just desserts by any means necessary.

So, it's OK to run your company into the ground, get the taxpayers to bail you out then give yourself a multi-million dollar retention "bonus" (even if you have already left the company). It's OK to appear before Congress, hat in hand after arriving on your private jet. It's OK to ask young people to die for their country, but we can't

ask the wealthiest among us to pay a bit more in taxes in support of the country that provided the opportunity to earn that wealth.

What happened to honor? Integrity? Personal responsibility? Have they all been forsaken for our personal wants? When President Obama addressed the nation recently, the media seemed surprised that he was morally outraged at the actions of some of the businesses receiving stimulus dollars. I can only assume that we have become so accustomed

to greed and avarice that we are surprised when the President takes the high ground and chastises wrongdoers.

So yeah kids, you want that necklace? Just snatch it! Girlfriend pregnant? Who's problem is that? Need a few bucks? Find someone who is weak or elderly and relieve them of the cash.

It's all about "me"... don't you know?

Truly successful individuals have integrity. They earn their way in

the world without dishonor. They are leaders capable of bringing together disparate people and resources in order to create synergy and achieve results. Their accomplishments are the result of their hard work and are not obtained at the expense or mistreatment of others. For too long we have been "hoodwinked" by those who seek the trappings of success without the effort. We have been fed the "flash" and convinced that it is substance. Many of the so-called 'icons' that

(Continued on page 4)

SUCCESS BOOKS REVIEW

**Yvonne Julian-Hargrove
Reviewer**

Standing Tall

C. Vivian Stringer
with Laura Tucker
Crown Publishers,
2008, New York

Imagine that you are looking at your calendar one morning and realize you have a speaking engagement in front of a large group in just a

few hours! The engagement has slipped your mind because just 30 days earlier your life partner died suddenly, and you are overwhelmed with grief and the responsibilities of raising three children—one severely handicapped—and of a stellar career. What do you? What C. Vivian Stringer did is emblematic of the reason her biography “Standing Tall” is a primer on success strategies.

After arranging care for her handicapped daughter, Stringer sets out for her engagement. She is short on time, it is snowing and she unfortunately drives for some time in the wrong direction. Stringer tells us how she broke down and cried after realizing she was lost and felt like “I can’t make it; I just can’t”. But she does. I will leave it to you to read the book and find out what she tells her audience.

The **AAJF** Success Books Committee selected *Standing Tall* (C. Vivian Stringer with Laura Tucker, Crown Publishers, 2008, New York) for review based on our organization’s position on the challenges of promoting positive images of African-Americans in the media, both in the United States and globally. As you may recall, Stringer and her team at Rutgers University were the center of a 2007 sensational media event after a TV and radio host used vicious racist and sexist terms to describe the Rutgers team. I expected to get valuable insight for **AAJF** readers on managing media and its impacts because of the exceptional manner in which Coach Stringer handled the 2007 incident. Not only does *Standing Tall* provide this insight, but it is also a well told story that is a compilation of the key principles for success in any endeavor.

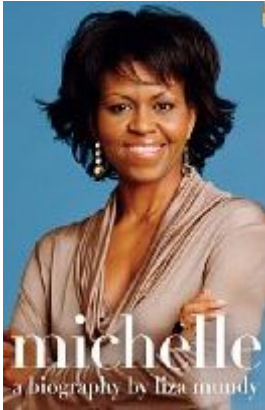
Stringer and her team countered the personal attacks of the TV host with a media blitz that showcased the academic and leadership achievements of every member of the team. She and her team demanded the respect they were due because of their achievements—and graciously accepted an apology from the TV host. While the event had a positive end, the important lesson is awareness that sensationalistic stereotyping of African Americans makes profits for media (are you tired of Madea going to jail yet?) and will continue to take place. The TV host that made the vicious remarks likely got more attention from insulting the Rutgers’s team than he had in some time. We must make every effort to promote the positive image of every day African Americans.

Stringer tells her story in an open and honest manner that often makes you feel as though you are sitting in her living room with her family and friends listening to often told stories. In talking about her childhood we learn early on of her passion for sports, especially basketball. Stringer grew up in a time when it was atypical for females to focus on sports, but her parents did not discourage her. Along with allowing her the freedom to be who she was, her parents also required behaviors that give children the skills they need—regular household chores, music lessons (which, like sports, instill discipline), the importance of looking out for other members of the group as well as yourself. Stringer’s father was a coal miner, and continued to work even after losing both legs and having to use prosthetics. She tells us that her father’s example inspires her daily, she talks about him to inspire her players. When Stringer took her team’s cell phones and PDAs away to help them prepare for a decisive game, she was sharing the lesson on how important focus is to success that she had been taught.

Triumph over adversity is a key success behavior, and C. Vivian Stringer is a wonderful role model. Not only does she recover and achieve after potentially devastating events—her daughter becoming permanently disabled after a childhood illness, her husband’s untimely death, her own breast cancer, but she talks about the paths back in a realistic way. We hear about the ups and downs, fear, grief—but also that the desire to achieve remains and she does not use the tragedy.

(Continued on page 6)

SUCCESS! FIRST LADY MICHELLE OBAMA



Michelle Obama biography struggles to tell us something new

By Douglas C. Lyons
South Florida Sun-Sentinel
November 23, 2008

Pity Liza Mundy, the author of the first of an anticipated bevy of biographies about America's next first lady. *Michelle: A Biography* is a pedestrian piece by a writer caught between two big constraints: The life of Michelle Obama is clearly an unfinished story and what is known has been well publicized.

"So, who is Michelle Obama?" Mundy asks early on in the book. The problem she faces is that so many think they have a good idea. She's a wife and mother, who rose from urban working class roots through Princeton and Harvard Law School to become a successful corporate lawyer, community organizer, and now, a national icon. She's got a nickname, "The Closer," and she's generated her own controversy and managed to recover from it — all in public view.

It's an unenviable task for any author. Barack Hussein Obama won a historic two-year presidential campaign. He was an unlikely candidate who did the unthinkable. His wife, Michelle, found herself

in an almost unimaginable position, campaigning for her husband and giving the nation a peek into the woman who would be the next first lady.

Mundy lays out a clear and convincing story of a little girl from a hardworking black family who becomes wife and partner to a man poised to be president. Mundy deals with the overfamiliarity of the story by filling in the blanks of Michelle's life.

It's clear, for example, that Michelle loves her husband, a point Mundy hits again and again. If nothing else, Michelle will stand by her man.

It's also easy to see the void that might enliven the book — drama. There's not much of it. In its place Mundy shows a deeply devoted couple whose marriage remains unruffled by the pressures of a presidential campaign. Compared to the last Democratic couple who lived in the White House, the Obamas may very well be the second coming of Ozzie and Harriet.

Fortunately, Lundy doesn't let her subject's squeaky clean existence get in the way of laying out a compelling narrative of a black girl from Chicago's Southside who made good. The book presents enough details to give the reader an idea of why she succeeded in almost everything she put her mind to.

Michelle: A Biography won't be the last book done on this remarkable woman, but it's a good place to start.

Doug Lyons, a senior editorial writer for the Sun Sentinel, can be reached at d Lyons@sunsentinel.com or 954-356-4368.

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President's Message (Continued)

(Continued from page 2)
are regularly forced into our consciousness are only one or two steps removed from jail or some similar consequence.

It's time to change the paradigm. I think it is time to go back and reinforce some of the 'old' values that remain timeless - respect for yourself, respect for others and a sense of personal honor. We need to align ourselves with individuals who have achieved success while embracing these character traits. We have a President who is currently trying to do just that with citizens of this country and

the world. He is trying to demonstrate honorable behavior while expecting and demanding it in return.

For our part, we have the responsibility to teach and mentor our children, and it is incumbent upon us to model proper behavior. We should all understand that when we have earned respect, it is freely given.

Holding a door is such a little thing, but it can be a measure of just how little the people involved can be.

Personally, I prefer to stand tall.

FOR YOUR FINANCIAL SUCCESS

by Nerre Shuriah, JD, LLM

**Nerre Shuriah, JD,****Special Needs Trust Planning**

You want to give your children everything you possibly can. You watch out for their safety when they're young and help them with their education as they grow older. You guide them toward the future, look forward to their successes, and hope to leave them with a strong financial base after you're gone.

If you are the parent of a child—whether young or adult—with special needs, you also want to ensure that your child receives proper care when you may no longer be able to provide that care yourself. Your loved one with special needs may not be a child but rather an adult in your family who becomes disabled due to an accident or illness.

A Special Needs Planning usually accomplishes several objectives, including a) protecting the assets of the disabled loved one, b) preventing loss of governmental benefits, c) maximizing the inheritance left to the disabled loved one, and d) equalizing the estate with other family members or children.

What are the Steps in the Special Needs Planning Process?

Build a Team of Professional Advisors: You will need an attorney to draft the special needs trust. The attorney should be familiar with special needs, elder law as well as estate planning. Such specialized attorneys are necessary because there are a lot of complex requirements for governmental benefits, and he or she will need to be familiar with these rules in order to select the appropriate type of trust and properly draft the trust. Such qualified attorneys can be found by contacting the Special Needs Alliance. As part of your team, you will also require Financial Advisors, and a representative of your state-sponsored benefit programs to ensure that you understand your options and their associated costs.

Calculate your Financial Position and Needs: You will need to take stock of the expenses required by your disabled loved one and how much is offset by income from you as the primary caretaker, as well as governmental benefits such as Supplemental Security Income (SSI) and Medicaid. Once you've identified any shortfall that may occur after your death, you will be better able to consider how to invest your assets for both your lifetime and your loved one's lifetime, as well as consider other funding sources.

Determine if a Special Needs Trust is Appropriate: Special Needs Trusts (SNT) are often used to help you protect your loved one's eligibility for state and federal needs-based assistance programs, while providing for ongoing care. Third party SNTs are often created by family members who want to leave a gift or bequest to a disabled loved one. Self-settled (or individual) SNTs are created by a primary caretaker or court for the benefit of a disabled person, and

funded with the disabled person's own assets. At the death of the disabled beneficiary, such trusts often have to pay back the state for Medicaid benefits received by the disabled person during his or her life. Although the payback feature may be viewed as a disadvantage, self-settled SNTs are often helpful for the disabled person who already has assets, such as from a legal settlement, or prior inheritance. Both the third-party and individual trusts may be set up as Pooled SNTs. Pooled SNTs are run by a charity and often are less costly to set up and manage because they are standardized.

Select a Trustee/Guardian: Selection of a trustee is an important consideration. The trustee role serves many functions including financial oversight of the trust assets, administrative decisions as to when distributions are made, record-keeping, accounting, and tax reporting, etc. Many people choose a corporate trustee or co-trustee along with an individual to perform these functions. Selection of a guardian is important also but would require someone with skills geared more towards care of the person – such as empathy, patience and other caregiver talents.

Decide how to fund SNT: Depending on how you plan to fund the trust, you may also consider including a life insurance professional on your advisory team. Life insurance is useful because if set up properly, it is federal income and estate tax free. Moreover, it can provide liquidity which simplifies administration of an already complex trust, rather than gifting illiquid assets that need to be managed. Life insurance also helps to maximize the value of the premiums gifted, and equalizes the inheritance so that the remainder of your estate can be left to other family members.

Tell Other Family Members: Once you've set up the SNT, you should let other family members know that if they plan to leave gifts to your disabled dependent, they should do so through the trust. This will prevent a well-meaning family member from inadvertently disqualifying your disabled loved one from benefits by leaving him or her a gift.

These six steps give a broad outline of the special needs planning process. But it's important to remember that it is a process – it is never quite complete. Even though you may complete the documents and implementation of the plan, you will need to review it periodically, every two or three years, because laws change, finances change and the health and ability of your disabled loved one will change. Making sure your plan is still relevant will liberate you from the worry of what will happen to your loved ones after you are gone.

Nerre Shuriah, JD, LL.M. is the Advanced Marketing Consultant for Transamerica Insurance & Investment Group, Phone 213.742.2600. She obtained her law degree from Boston College and her Masters in taxation from Boston University.

Disclaimer: This article presents an overview of an estate planning topic. It is not intended to provide full disclosure. Neither this article, nor **AAAF** intends to give tax or legal advice. Any comments about tax treatment simply reflect an understanding of current interpretations of tax laws as they relate to estate planning. Tax laws are always subject to interpretation and possible changes in the future. It is recommended that you seek the counsel of your attorney, accountant, or other qualified tax advisor regarding estate planning as it applies to your particular situation.

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Xavier Holliday, 9

Jan. 20, 2009

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Success Books Review *(Continued from page 3)*

African-American culture is typically described by the attributes of very strong family ties, interest in sports and religious influence. An important lesson of Stringer’s biography is the need for balance on these attributes. Stringer could not be more devoted to her family, but is shocked and angry when one of her recruits does not graduate from college. The recruit needs to take summer courses, but the child’s grandmother and parental figure says “she needs to be here with me in the summer”. Vivian Stringer describes her mission not as creating the best basketball players, but rather the next generation of leaders. Stringer’s philosophy is that “what you do Monday through Saturday is as important as the praying and tithing you do on Sunday”. She chose her New Jersey church based on its emphasis on scholarships and developing young people’s speaking skills.

Networking is an acknowledged tool for success that has provided real advantages for white males. The support group Stringer has built for herself is enviable, especially for those of us in the corporate world, and a real testimony to her skills at supporting and inspiring others. Of course a key part of Stringer’s support group was her husband Bill. Their relationship is illustrative of the importance of choosing a supportive partner. She acknowledges his key role in her success when talking about how he cared for their children while she travels with her teams. Bill and Vivian Stringer’s wedding happened to take place the day before a championship softball game that Vivian’s team was to play in. Her husband surprised

Stringer by arranging their honeymoon in the town where the game was to be played, and having her uniform pressed and ready.

I can think of no better way to share Stringer’s success strategies than mentioning some of my favorite quotes from the book.

“Accept the hand that has been dealt and take a step into the unknown”

“...It’s not enough to have a dream. You have to know the price of your dreams, and you have to pay that price”

“What I’m always looking for is effort, people who are driven to excellence and will be tireless in their quest to achieve.

What self-talk did Vivian Stringer use to get herself to that speaking engagement? She asked herself: What am I going to tell these people? They want me to come and talk to them about the importance of being accountable, of doing what you say you’re going to do, about preparation and the importance of teamwork. Stringer tells us these and other principles of success in a wonderful manner that makes *Standing Tall* not only a good read but an inspiring “success devotional” I highly recommend.

Yvonne Julian-Hargrove is Chairperson of the **AASF** Success Books Committee. Yvonne is in Sales and Marketing with The Dow Chemical Company. She obtained her Bachelor of Arts degree in Chemistry, with Honors, from the Illinois Institute of Technology and an MBA in Operations Management from Golden Gate University.

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CORRECTION: William & Katherine Holt celebrated their - **65th** Wedding Anniversary

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Plans for the **2009 Success Summit** are on hold because of the effect of the economy on everyone.

Call or e-mail to let us know if your circumstances would allow you to attend the Summit this year.

Stay tuned for an update in the next newsletter.

From the Success Desk by E. Carol Webster, Ph.D.

EXPECT SUCCESS

The election of President Barack Obama underscores a basic tenet of positive psychology: pursue each goal with the expectation of success. Sure, there may be many challenges, but don't be daunted by this. Jump each hurdle as you encounter it and keep your focus on what you're trying to accomplish. Many people give up quickly or fail to start at all because they feel the odds are against them. There can be no success if you don't try, so at least take the first step.

The fear of trying often stems from early experiences of criticism and negativity. It undermines your confidence when you're continually slapped down so, as an adult, you may find it difficult to strive for more in your life. You may hold onto low expect-

tations because this seems "safer." You may not dare to dream for fear of failure. But, remember, *you're* in control of your thoughts so change these negative messages in your head. Expect greatness – for yourself, your loved ones, as well as those around you. Visualize success. Get a clear picture in your mind's eye of what it would look like to be doing what you really want to do in life. Then make success happen. Don't sit around waiting for luck or good fortune. Help the process along by taking action *yourself*. You won't get everything you wish for, but you get nothing if you do nothing.

*Dr. Webster is a clinical psychologist consultant and author of **Success Management: How to Get to the Top and Keep Your Sanity Once You Get There**, **The Fear of Success: Stop It From Stopping You!**, and **Success! Ezine** to help you get ahead in life. She is **AAASF's** Founder and President/CEO.*



There can be no success if you don't try, so at least take the first step.