

**SAVE THE DATE**

**November 7-9**

**2008**

**success Summit**

**DID YOU KNOW?**

*African Americans Are Very Concerned About Environmental Issues*

**AFRICAN AMERICAN ENVIRONMENTALIST ASSOCIATION**

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**SUMMIT HIGHLIGHTS HOW TO NAVIGATE THE “IVY’S”**

Success Summit attendees enjoyed a lively and informative presentation of research about the success strategies used by African American male high achievers who attend an Ivy League institution.



**John Young & Doug Lyons**

Conducted by the 2006 recipient of the Lydia Donaldson Tutt-Jones Memorial Research Grant, doctoral candidate John Young who is completing his studies at Teachers College-Columbia University in New York., research findings indicate the students’ ..”overall experiences in

high school were positive and that their identities were not compromised in order to achieve academically (i.e., they did not have to become raceless to be accepted by White peers and teachers to excel academically). Their families were supportive, and their elementary schools were able to identify their academic skills early and provide them with appropriate academic placements. “

The 2007 Success Summit was held on November 10 on Fort Lauderdale Beach and was moderated by Sun-Sentinel Senior Editorial Writer and AASF Secretary Douglas Lyons who solicited significant “think tank” dialogue between Mr. Young and members of the audience. The 2008 Success Summit is scheduled for Saturday, November 8.

**FLORIDA MEMORIAL UNIVERSITY HONORS PROGRAM STUDENTS SHOWCASED**

AASF was pleased to showcase the Honors Program students of Florida Memorial University at AASF’s annual Success Summit and Jazz Benefit Featuring Lou Donaldson on November 10, 2007 thanks to the generous sponsorship of Norman’s PhotoLand (Norman Edwards), PBS&J, Carlos Edelin (In Memoriam), Florida Memorial University, and AASF. These high achievers are “real life” examples of the successful individuals highlighted in research funded by AASF whose positive attitudes and behaviors have helped them excel academically.

Majoring in all fields, these students meet the criteria for placement in the Honors Pro-

gram when they enter Florida Memorial University in Miami, FL and maintain their high standing throughout their enrollment. They participate in academic competitions nationally, as well as overseas. But, as is often the case with honors students, the exemplary nature of these students’ accomplishments often go unrecognized by the general public. AASF applauds them and their families.

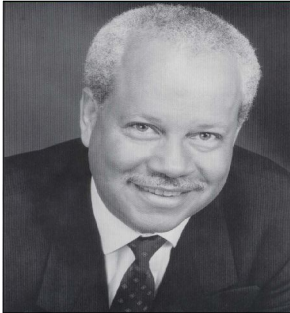
Like many college students, these young adults could do more if they had scholarships and financial support for their Honors Program activities. Those interested in helping can contact the University directly at (305) 626-3186

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**Florida Memorial University Honors Program Students**



**From the Chairman**

**DARE TO DISAGREE**

I must confess, I have not yet seen the Denzel Washington movie “The Great Debaters”, but the subject matter has intrigued me. The idea of debate within Black institutions of higher learning strikes a very positive chord within me. Too often, it seems we are portrayed as marching in lock-step on most issues. I don’t think this is true, but this is the perception. This may be due to the fact that when evaluating issues, faced with limited options one choice may stand out as the “best” one, the one that serves to limit any negative impact. What will hurt least? So while it may seem that we are “voting” in a block, in reality there really may not be much choice.

But, truth be told, we in the Black community can at times be somewhat intolerant of opposing viewpoints. Nowhere is this more evident than in another popular perception, that all Blacks are Democrats. All Blacks are not Democ-

rats, but we are certainly well represented. Politically, any opposing view may not be readily tolerated. That is why a movie that promotes civilized discourse and tolerance of diverse opinion is a good thing. To accomplish what needs to be accomplished within the Black community will require all of the brain power we can harness. We need to – quite literally – think out of, away from...we need to just get rid of the box and be open to new ideas. To make this happen, we need to insure that participants in our forums feel that they can express their ideas without fear of attack.

That’s why a movie that encourages us to think and debate is so welcome. The ability to disagree without being disagreeable is a necessity and a skill we should strive to perfect. It’s also great to see a movie that focuses on Black academic achievement.

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**ABOUT THE AASF BOARD OF DIRECTORS**

AASF is governed by a Board of Directors like most 501(c)(3) not-for-profit organizations. There are 9 members of the Board who serve as stewards of the organization and who are responsible for its policies and fiscal viability. A special “Welcome Back” to Board Members **Shelia Dudley** and **Irv Minney**.

the organization gets done. They do so unselfishly and with little recognition, even during high “sweat” events such as the Success Summit and Jazz Benefit. Each Board Member brings a different personality and set of talents to AASF, so please take time to get to know these great treasures at the next AASF event.



L-R Board Members Dr. Sandra Thompson, Charles Webster, Shelia Dudley, Irvin Minney and Founder and Pres./CEO Dr. Carol Webster

But being accountable for an all-volunteer organization means that Board Members must roll up their sleeves to ensure that the work of

*Special Congratulations* to AASF Board Member **Dr. Sandra Thompson**, recipient of *Success Magazine’s 25 Most Prominent & Influential Black Women of 2007*. Dr. Thompson is Provost of Florida Memorial University and is a noted Professor of Sociology.



**Dr. Sandra Thompson**

**SUCCESS BOOKS REVIEW****Beatrice Julian*****The African American Century: How Black Americans Have Shaped Our Country***

Henry Louis Gates, Jr. and Cornel West, Free Press, 2002

What is in a name? Can the sum total of a lifetime of success be summed up in a word? Can the achievement of a race be marked over time? The answers to these questions are found in this remarkable summation of the

significant contributions of 100 African Americans between the years 1900 and 1999. *The African-American Century: How Black Americans Have Shaped Our Country*, is a collection of biographical essays presented by Ivy League scholars Dr. Henry Louis Gates, Jr. and Dr. Cornel West. The illustrated profiles represent individuals who have achieved success, making vital contributions to all areas of social and cultural life in the United States, from W.E. B. DuBois "the public intellectual," and Mary McLeod Bethune, "the black rose," in the first decade, to the honorable Minister Louis Farrakhan, "the charmer," and "the laureate" Toni Morrison in the last years of the twentieth century. With a chronology that places each of their endeavors in historical context and a "Guide to Further Reading," this book provides both an exploration of the talents of a race and documentation of great milestones of achievement.

***A Hope in the Unseen: An American Odyssey from the Inner City to the Ivy League***

Ron Suskind, Broadway Books, 1999

Persistence, strength, inspiration, ambition, confidence, knowledge, and faith, are tools in the arsenal of any young person who desires to navigate the challenges of academic life successfully. This is the story of Washington, D. C. honor student Cedric Lavar Jennings, who had to draw upon these qualities and more in making the transition from an inner city high school student to a scholar at Brown University. *A Hope in the Unseen: An American Odyssey from the Inner City to the Ivy League*, is Pulitzer Prize winning author Ron Suskind's biography of a youth on a quest for the "American Dream" of higher education, the tremendous obstacles that he faced along the way, and the enormous power of social supports in building the emotional capac-

ity to meet the demands of his personal journey toward academic distinction.

***Reaching Higher: The Power of Expectations in Schooling***

Rhona S. Weinstein, Harvard University Press, 2002

"I'm fixing to do it," the classroom's student's preparatory mantra to jumpstart success in the task at hand; but even more important is the teacher's, undefined, almost Pavlovian response, "We shall see..." What is it that teacher's see or do not see, in their expectations of student success in the classroom? Psychologist Rhona S. Weinstein answers this question in her discussion of the positive and negative contexts of academic expectancy as a success factor in the book, *Reaching Higher: The Power of Expectations in Schooling*. Based upon personal research, this analysis of expectancy and motivation includes grade school, secondary, and university level students in a variety of educational settings.

**HIGHLY RECOMMENDED*****The Covenant with Black America***

Tavis Smiley, Third World Press, 2006

***Having What Matters***

Monique Greenwood, Amistad, 2002

***Success Runs in Our Race***

George C. Fraser, Harpercollins, 2004

***Thinking for a Change: 11 Ways Highly Successful People Approach Life and Work***

John C. Maxwell, Warner Books, 2003

***You Can Make it Happen: A Nine-Step Plan for Success***

Stedman Graham, Simon & Schuster, 1997

These titles follow-up the research of *2007 Success Summit* featured speaker John Young.

***A Hope in the Unseen: An American Odyssey from the Inner City to the Ivy League*, by Ron Suskind*****Reaching Higher: The Power of Expectations in Schooling*, by Rhona Weinstein**

Beatrice Julian, Reviewer

**AAAF** Success Books Committee

*Special Thank You*

to

**Lou Donaldson**

*Caesar Frazier, Organ — Randall Dollahon, Guitar — Danny Burger, Drums  
Cristy McCullough, Mistress of Ceremonies*

*For another Fun-filled, Fantabulous Jazz Benefit!*



**Lou Donaldson**

## Spotlight on Friend of AASF—Elena Cruz



**Elena Cruz**

Elena M. Cruz is the Inaugural Director for the UPWARD BOUND MATH SCIENCE PROGRAM at Florida International University

Florida International University received a new grant in the amount of \$1,249,815 over five years to establish an Upward Bound Math Science (UBMS) Program on the Biscayne Bay Campus, Miami, Florida. The focus of the Upward Bound Math Science program at FIU is to prepare low-income, potential first-generation high school students to enter careers in biomedical science and engineering. To that end, the FIU UBMS program will provide participants a host of academic and enrichment services in mathematics and the sciences that will ensure their successful completion of high school, including a six-week residential program. This intensive focus on math and science is to culminate in the participants' enrollment in, retention and graduation from a postsecondary institution, particularly in the Science, Technology, Engineering, and Math (STEM) fields. This exciting program targets the following Miami high schools: North Miami, Booker T Washington, Miami Central, Miami Northwestern, Miami Norland and Miami Carol City.

Friend of AASF **Elena M. Cruz** was selected as the Director of the new program and is the co-principal investigator of the grant under the leadership of Dr. E. George Simms, Director of Pre-Collegiate Programs and Grants. Elena is also the co-principal investigator for the Educational Talent Search grant

in its second grant cycle (\$906,400 over four years) and has served as the Associate Director for that pre-college program for the past three years. In grant writing, she has put her outstanding communications skills to excellent use in the service of others. She is a native of Miami and received her Bachelor of Arts in English Literature from Barry University, cum laude, and her Master of Arts in English from Florida International University.

In her 11 years at FIU, Elena has demonstrated a passion to serve a multi-ethnic student population. Minority access to education is clearly a part of her life's mission, and working in a majority-minority institution like FIU has given her numerous opportunities to enact this mission. Whether bestowing scholarships on deserving multicultural youth, or guiding middle school and high school students - of pre-dominantly African-American and Haitian ancestry - to succeed in the Talent Search program, this has always been her calling. In tandem with this mission is her purpose to create racial harmony and opportunities for cross-cultural understanding. She feels that reaching the youth provides the best opportunity to challenge stereotypes and dismantle what she calls the "Miami hierarchy", an ideology which falsely assigns value to a person, depending upon their race, nationality, linguistic fluency, and socio-economic status. It is for her longstanding work in this area that she has received two Distinguished Performance Awards in the area of Diversity from the Division of Student Affairs (2006, 2003) as well as the Advisor of the Year Award (2001) for her work with cultural student organizations such as the Dominican-American Student Association, the Multicultural Awareness Club, and the Native American Society.

## LYDIA DONALDSON TUTT-JONES MEMORIAL RESEARCH GRANT



**Dr. Gloria Brown**

The recipient of the *Lydia Donaldson Tutt-Jones Memorial Research Grant* for 2007 is **Gloria Brown**, Ph.D. in Education doctoral candidate—K-12 Leadership, at Walden University. Her research is titled *African American Students Defy the Achievement Gap: A Phenomenological Study*

and identifies the "...success of African American participants who experienced the phenomenon of passing and outscoring Caucasian students, in the aggregate, at Streetsboro High School on the Ohio 10th Grade Graduation Test in four core subject areas: reading, writing, mathematics and citizenship...These results may be considered during the planning of school reform models aimed at reducing or closing the achievement gap between African American and Caucasian students." Results are expected to shed light on the variables that contributed to the students' high achievement.

The *Lydia Donaldson Tutt-Jones Memorial Research Grant* provides \$2,000 to graduate students or professionals who are studying the attitudes and behaviors of African American high academic achievers. Proposals are accepted throughout the year and significant interest in the grant is demonstrated each year. All submissions are screened and those that meet all the stipulated criteria are forwarded to the Grant Selection Committee for their evaluation and recommendation of an awardee to the AASF Board of Directors. The deadline for applications for the 2008 grant is Friday, June 13.

**Dr. Cynthia Wilson** continues to serve as Chairperson of the Grant Selection Committee and includes the participation of AASF Board Members **Irvin Minney** and **Dr. Sandra Thompson**, as well as veteran volunteer **Tracy Webster, Esq.** A special thank you to these very dedicated **FRIENDS OF AASF!**

For more information, call AASF at 954.792.1117 or check its website at <http://BlackSuccessFoundation.org>.

**FOR YOUR FINANCIAL SUCCESS**

by Nerre Shuriah, JD, LLM

**Nerre Shuriah, JD,****Making Charitable Gifts**

There are many reasons why a person would make a gift or bequest to a charity. Inspiration for making such a gift could come from compassion for those in need, religious or spiritual beliefs, support for the arts, education and sciences, a basis on one's code of ethics or value system, or just the desire to

share one's good fortune. Many charities serve needs in society that are not addressed by the government or private industry. As a result, the government looks upon contributions to charities favorably and provides tax incentives to encourage their continuance. Of course, the inclination towards philanthropy for many individuals is increased as a result of these tax advantages. Charitable gifts reduce the size of an estate, and the resulting estate tax liability. Gifts made during one's lifetime are eligible for an income tax deduction within limitations.

*Charitable Tax Deductions*

The amount of a charitable income tax deduction is dependent upon several factors including: i) whether the charity is public or private, ii) if the gift is a present or future interest, iii) the type of asset (*i.e.* cash, appreciated assets, artwork, etc.), iv) whether the contributed property is ordinary income property or capital gain property, and v) whether the entire asset or a split interest in the asset has been given. Charitable income tax deductions are limited to a certain percentage of one's AGI (adjusted gross income), such as 20%, 30%, up to and not to exceed 50%. Any deduction amounts not used in the tax year of the gift may be carried forward for five years.

**50% of AGI** – Contributions to public charities (such as churches, hospitals, public organizations for a certain cause (for example, the American Cancer Society or Red Cross) and domestic governments) may be deducted up to 50% of one's AGI. It is also the limit for gifts of capital gain property to a public charity if the deduction is limited to cost basis. If the deduction of such capital gain property is for fair market value, then a 30% limit applies.

**30% of AGI** – Contributions (of other than capital gain property) to non-public charities (such as private foundations or supporting organizations) are limited to 30% of one's AGI.

**20% of AGI** – Contributions of capital gain property to non-public charities is limited to 20% of AGI.

Patents/Intellectual Property – Contributions of patents or intellectual property is limited to the lesser of the taxpayer's basis or the fair market value of the property. An additional deduction may be allowed for income producing property<sup>1</sup>.

Deductions for certain properties are limited to cost basis, such as property that would generate short-term capital gain or ordinary income if sold, tangible property that is not related to the exempt purpose of the charity, and gifts to 30% charities.

The amount of allowable gift and estate tax charitable deduction is usually a dollar-for-dollar deduction and is not limited by the type of charity, and can even be to a foreign charity, unlike with income tax charitable deductions.

*Gift of Life Insurance*

Life insurance is a commonly used asset to gift to charities. Some individuals like to donate life insurance to maximize the amount of their gift, or they may find they have a policy that they no longer need. There are several ways a person can use life insurance to fulfill their charitable giving plans. They include:

**Designating a charity as the policy's beneficiary.**

The policy owner names the charity as the beneficiary of a portion or the entire proceeds of the policy's death benefit. Since the donor—rather than a third party—retains ownership of the policy, the donor can access the cash values or change his or her beneficiary designations at any time. Additionally, the donor's estate will receive an estate tax deduction for the portion of the death benefit given to the charity.

**Gift of an old policy to a charity.** Some people may have policies that, for one reason or another, they no longer need. Under current tax law, if a person gifts an old life insurance policy to a charity, he or she may receive an income tax deduction in the year of the gift, as well as deductions for any future premiums the donor continues to pay.

**Purchasing a life insurance policy for a charity.** A person can authorize a charity to be the owner and beneficiary of a life insurance policy by giving money to purchase the policy directly to the charity or by making a payment to the life insurance carrier on behalf of the charity. Since the charity owns the policy, the life insurance death benefit will not be included in the donor's estate.

*Split Interest Gifts*

Many people are philanthropic; however some may not be willing or able to contribute an entire asset during their life-

<sup>1</sup>IRC Section 170. Limits created by the American Jobs Creation Act of 2004, effective for gifts after June 3, 2004.

time. For instance, they may require the income from the asset for living expenses. In that case, a split-interest gift is an excellent option. The split is in the ownership of the gift and occurs as a stream of income payable for a term certain or a person's lifetime (referred to as the "income interest") and the principal remaining once the term of the income interest is complete (called the "remainder interest"). The gift to charity would comprise one of the two interests.

There are many types of split-interest gifts. The following is a list with a brief discussion of some of the more commonly used techniques:

**Conservation Easements** - A conservation easement allows a landowner to protect undeveloped land for environmental preservation without having to gift the entire property outright. By donating a qualified conservation easement to the government or a charitable land trust, the future development and use of the land will be forever restricted, but the ownership and enjoyment of the land can remain with the donor and his or her family.

**Charitable Remainder Trusts** - A CRT is an irrevocable split-interest trust that allows donors to make a substantial, but deferred, gift to charities while retaining rights to a stream of income from the trust. The strategy is usually useful for charitably inclined people who own highly appreciated assets. The CRT has favorable tax advantages, such as delaying the recognition of capital gain upon a sale of an asset, and providing an income tax deduction. It also provides an annual stream of income for the donor, as well as benefits a charity at the trust's termination.

**Charitable Lead Trusts** - The CLT operates similarly to the CRT except it is the charity that receives a stream of income for a period of years or the lifetime of the grantor. At the end of that time period, the donor's loved ones receive the remainder interest in the trust.

**Pooled Income Funds** - As with a CRT, when a donor transfers assets to a Pooled Income Fund (PIF), he or she is able to retain a stream of income from the contribution. The PIF is set up and administered by a public charity. Donors transfer their contributions to a common investment fund, run by the charity. At the death of the income beneficiary, ownership of the remaining assets passes to the charity.

**Charitable Gift Annuities** - In a Charitable Gift Annuity, a donor transfers an asset to charity in exchange for an income for one or two lives. Usually the charity is licensed to grant a gift annuity, and uses suggested payout rates developed by the American Council on Gift Annuities. A portion of the donation will be a gift and the donor will get a charitable income tax deduction. As income is received from the charity, a portion will be income tax-free as a return of the donor's basis in the annuity and the remainder will be subject to income tax as ordinary income (or capital gain, if any). Once all the basis has been recovered, the payout is fully taxable. At the donor's death, the charity no longer pays the annuity.

If any of these techniques interest you, it is important to seek out advice from a qualified advisor such as a financial planner, or attorney to give you more details about the technique and help you determine if it is appropriate for your situation.

Charitable giving can benefit both the donor and the charity. There are so many different ways in which giving can be structured so that it is flexible and beneficial to all parties involved while also provide favorable tax advantages. In the future, experts predict, charitable giving techniques may become even more popular as today's baby boomers begin inheriting an estimated \$41 trillion dollars<sup>2</sup>.

*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. She has been a Friend of AASF since 2000.*

Disclaimer: This article presents an overview of an estate planning topic. It is not intended to provide full disclosure. Neither this article, nor AASF 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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<sup>2</sup>Boston College Social Welfare Research Institute, 2003.

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THIS WILL HELP US PLAN FOR THE  
FUTURE.

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

Positive images build positive people.

Images shape our view of ourselves and the world around us. Those that are positive help us to feel competent and able to confront the challenges that life brings. Those that are negative can cause us to feel ineffectual—believing that the best things in life happen serendipitously, thanks to the power, privilege or generosity of those in authority, or for other reasons that are out of our control. That's why it's important for you to continually critique the information that confronts your eyes and ears. Negative myths and stereotypes abound in sight and sound, bombard your psyche, and keep you from feeling as empowered and optimistic as you can. Like an unhealthy diet, a steady digestion of negative self-images takes its toll.

Therefore, be deliberate in casting out negative beliefs that are holding you back and ensure that you don't internalize any more. Reject the image in your favorite magazine that portrays you stereotypically. Change the channel if you're watching a television program or listening to music that is offensive or that may be humorous but you realize is denigrating.

Popular personalities may entertain and make you laugh — but sometimes this is at a cost to your self-image and self-pride. Learn to recognize humor and entertainment that is simply another form of minstrelsy from the past and limit your exposure to it.

Above all, the most important thing to recognize is that what you are hearing or seeing is negative. Only then can you limit your exposure to it. Much of what is destructive to your psyche may be what everyone else is clamoring for. More power to them. But just remind yourself that it's not healthy for you.

It's really not possible to avoid negative images altogether, but you can do a lot to diminish their power. Give yourself a very healthy dose of books, magazines, music, radio, movies, theater, and television — and people in your social networks that are ego-enhancing and uplifting, not those that perpetuate denigration and buffoonery.

*Dr. Webster is a clinical psychologist, speaker, 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 **AAAF**'s Founder and President/CEO.*



*Like an  
unhealthy diet,  
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digestion of  
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self-images  
takes its toll.*