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**MEN OF  
TRENDSETTERS  
TO TRENDSETTERS  
AT THE 2009  
TRUMPET AWARDS**

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March / April

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## The Men of Trendsetters to Trendsetters Magazine Attend the 17th Annual Trumpet Awards

The 2009 Trumpet Awards have come and gone. Trendsetters to Trendsetters staff were quite pleased with the red carpet treatment that we received as print sponsor. Trendsetters to Trendsetters staff in attendance included Derek Payne, Director Art/Web Designer, Walter "Wallabe" Brewer, Director Arts & Entertainment and Will Stewart, CEO/Publisher. The Trumpet Awards

staff made sure we were in great position to meet and greet all the celebrities on hand. We took over 200 photos and some great interviews, some of the interviews included Cathy Hughes, CEO of Radio-One/TV One. She said some really great things about the future of our publication. Other interviews included Tom Joyner, Regina Bell, Roland Martins, Kim Whitley, Chris Tucker, David and Tamela Mann, Bobby Jones, Raven-Symoné, Judge Mablean, Holly Robinson Pete, and Anthony Anderson to name a few. You can visit our website at [www.trendtotrendmag.com](http://www.trendtotrendmag.com), and click on TV Show and view these awesome interviews.

We're moving on to our next issue that features Judge Karen; which is one of my favorite television judges, as her diva like ways take to the airwaves. Read more about her in our Cover



L-R: Derek Payne, Ranoldo Weaver, Willie Stewart and Walter Brewer



WILLIE STEWART  
CEO/ PUBLISHER

PUBLISHER'S NOTES

Story section.  
Stay in tuned to our magazine and find out what new trendsetters we will be spotlighting.

God Bless,

*Willie Stewart*

## ON THE RADAR Trendsetters activity around the world! On Line Television Show

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CHANDLER, AR

## LET'S HELP "SCOTTY" GO TO SWITZERLAND

**M**y name is Robert "Scotty" Bonner, and I am an 11<sup>th</sup> grade student-athlete attending Hamilton High School in Chandler, Arizona. I was recently selected from our State to participate in the Wilson Swiss All-star Basketball Tournament and Training Camp located in Switzerland. We have been invited to represent the United States in this special International Showcase for youth basketball teams from all over the world.

The Program Selection Committee selected me for this honor following an extensive process. I will be provided an opportunity to participate in a training camp with collegiate and professional coaches, compete in the Wilson Swiss All Star Tournament, interact with other foreign athletes and tour the historical attractions of the host country. I intend to utilize this opportunity to exchange experiences with youth from different countries and increase my personal responsibility by representing something much larger than myself, which are my family, my country and hopefully your establishment.

The Program tuition cost is \$3,895, which includes the training camp, transportation, accommodations and most associated costs. In order to participate in this once in a lifetime opportunity, I need your help. Currently I am requesting sponsorship from individuals and businesses to help alleviate the final cost. ▶

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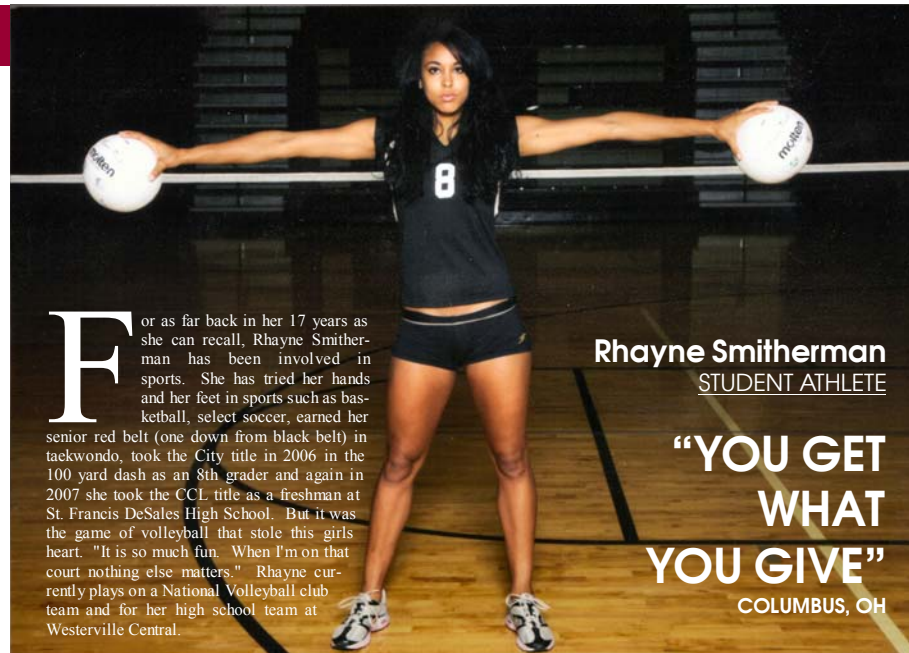
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Tracy Brown



Mary Monroe



Rhayne Smitherman  
 STUDENT ATHLETE

"YOU GET WHAT YOU GIVE"  
 COLUMBUS, OH

**F**or as far back in her 17 years as she can recall, Rhayne Smitherman has been involved in sports. She has tried her hands and her feet in sports such as basketball, select soccer, earned her senior red belt (one down from black belt) in taekwondo, took the City title in 2006 in the 100 yard dash as an 8<sup>th</sup> grader and again in 2007 she took the CCL title as a freshman at St. Francis DeSales High School. But it was the game of volleyball that stole this girls heart. "It is so much fun. When I'm on that court nothing else matters." Rhayne currently plays on a National Volleyball club team and for her high school team at Westerville Central.

But sports isn't all this student athlete has going for herself. Rhayne is also a budding model that is signed with the New View Modeling Agency in Cincinnati, Ohio. This school year the Athletic Director at Westerville Central selected Rhayne to represent her fellow student athletes at the OHSAA Foundation Leadership Conference. Rhayne is also a 2009 selection to attend the Congressional Student Leadership Conference in Washington D.C. this summer. Academically she works very hard. In the fall she received the academic athlete award given to students that maintain a 3.3 GPA or higher while playing a sport. A few years ago Rhayne was selected to represent the youth of the United States on a trip through France, Italy and Malta. "It was really an awesome opportunity to experience the culture of other countries, especially France because I have been taking French since I was three years old."

Rhayne lives by a motto that her mother has taught her since she was little, "You Get What You Give." "I believe that you can apply that motto to everything in your life, sports, academics, friendships, just everything. If you don't give 100% you sure can't expect to get 100%."

After graduation in 2010 Rhayne hopes to go to a Division 1 college to play volleyball. As for what she will study in college, she only knows that she would like to continue learning French and hopefully incorporate it into her career one day and that maybe sports or sports training will be involved. We can only guess that whatever this rising young star decides to do that she will continue to give it 100%. □

### SCOTTY

From previous page...

I also plan to buy any sponsor who contributes \$300 or more to my cause, a souvenir camp T-shirt and a personal gift as gratitude for helping a young adult establish a dream and share my experiences. I am willing to work hard to obtain my goal of traveling to Switzerland this summer. I, being a student athlete, understand that the word student comes before athlete, but I am still hav-

ing a hard time lifting my grades. I think this opportunity will give me the confidence in myself that I will need in life and allow me to believe in my own abilities in anything I do, including school. I do believe without a doubt that my passion and drive along with respect will help me to represent you well.

I hope to receive feedback for my request as soon as a decision upon it is made so that I may be able to communicate to you in greater detail the potential this opportunity could have for me aca-

demically, athletically and in my growing as a young man. I thank you in advance for your gracious consideration and support.

All checks, if made, should be payable to: 365 Sports.

Sincerely,  
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INSPIRING CHILDREN



HEMPSTEAD, NY

## School Officially Renamed for President Obama

◀ Students at Barack Obama Elementary sing "I Believe I Can Fly" during the school's official name changing ceremony. (AP)

Joseph Laria.

Just weeks after the election, the school board unanimously passed a resolution making the change, and when the president was inaugurated last month all 460 students were given navy blue sweatshirts emblazoned with "Barack Obama Elementary School - Yes We Can."

The school's enrollment is 62 percent Hispanic and 36 percent black.



PRESEDENT BARACK OBAMA

Nine-year-old Emily Philbert, who dreams of becoming a doctor, says her classmates felt it was important to honor Obama "because now we finally have our first African-American president. Since I'm an African-American girl myself, that's a huge honor." (AP) □

Students got their wish as their school was officially renamed Barack Obama Elementary School.

School officials believe it's the first in the nation to be renamed for the 44th president, and they said the idea to change the name of Ludlum Elementary School came from the children themselves.

The students wrote essays and held mock debates during the campaign, and paid close attention when Obama and Republican Sen. John McCain met in their final presidential debate at Hofstra University, about a mile from their school on Long Island.

"It really sends a message to children that when they get involved they can make a difference," said acting school Superintendent

## Great Minds Academy Because great minds think differently

The Mission of the Great Minds Academy is to empower students with learning differences to reach their academic potential and to equip them for future success. The academy was founded by a "special" education teacher who's philosophy is "great minds think differently".

The learning center is located at 2555 Pontiac Street in the South Linden area of Columbus, Ohio. The 2009 Programs include:

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is perfect for children with learning differences or academic challenges as we have small classes, lots of individual attention, and each child is only competing with themselves to be their very best. Cool Skool helps students start the next grade at the head of the class! We will review their progress during the past year, teach new material for the year ahead, and provide tutoring, computer training, and many hands-on activities. All academic classes taught by state certified teachers. Classes include but not limited to: Robotics, LEGO Engineering, Survivor, History Detectives, Life size Chess, Project Runway, Swimming, Football plus weekly fieldtrips.

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### LEARNING DISABILITY OR LEARNING DIFFERENCE?

Although many students will come to Great Minds Academy with a "special education" label, we reject the concept they are "disabled" from learning. These are children of average to superior intelligence who struggle to learn reading, writing, spelling, math, and/or self-management skills if they are taught with traditional teaching methods. At Great Minds Academy our years of experience with students who learn differently demonstrates that our students learn at high levels when their learning differences are matched by corresponding teaching differences.

### WHAT IS THE DIFFERENCE?

Children who have struggled to achieve in school because of a learning difference require a highly effective skill remediation program, but they also deserve challenging academics and stimulating opportunities to develop their interests and talents. Great Minds Academy will be the only public school

in Central Ohio with an academic and extra-curricular program that is designed to address the full range of these unique learning and personal development needs of bright children with learning differences such as dyslexia and ADD/ADHD. Elements such as daily Orton-Gillingham reading instruction, college preparatory academic curricula focused on thinking skills and problem solving, and a wide array of extra-curricular activities combine to produce a comprehensive school experience which is, indeed, "the finest education for bright children who learn differently."

For more information, contact Dawn Redman at (614) 804-9638 or visit us on the worldwide web at [www.greatmindsacademy.org](http://www.greatmindsacademy.org)

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DR. LESLIE JACKSON  
FOUNDER/CEO

Unfortunately, the above comments are often made by individuals who may not know how to help this misunderstood population of students. Most of these students have average to extremely high intellectual abilities but have one or more deficiencies that keep them from being successful in the classroom. They often withdraw and do not answer questions for fear of being incorrect. This type of student can become the class clown to cover for their inadequate feelings. While many of these students either do not meet the criteria for specialized help or do not benefit from the services provided, they also do not find success in the regular classroom setting. Their intelligence allows them to recognize

**Solid Foundation Scholastic Program**  
*For Students that Learn Differently*

## What does the typical Solid Foundation Student Look Like?

*"He is so unorganized. He keeps his area a mess!"*  
*"She lacks motivation."*

*"He thinks out of the box, but he won't complete his homework."*

their lack of success, so they often become frustrated and their self-esteem ultimately suffers. Even students that have the most caring families, many of these students look for acceptance in undesirable ways and sometimes find themselves in difficult situations such as various addictions, participation in gangs, or teen pregnancy.

Our students face a variety of challenges that often act as roadblocks in traditional schools. A few of these roadblocks include, difficulty in reading or writing words or numbers, problems transferring thoughts to paper, trouble with organization and time management, failure to turn in homework, inability to concentrate in class, and/or a history of falling behind classmates academically. Solid Foundation works with each child, transforming obstacles and weaknesses into strengths and opportu-

nities.

While every individual is unique in his/her strengths and abilities, the anguish for the student that learns differently and his/her parents is the same. Often frustration from lack of knowledge of how to deal with the student with a learning difference creates tension in the home and in relationships. By the time most parents bring their child to Solid Foundation, they have pursued many avenues of help for their child in both, the public and the private sector. One of the benefits of placing a child in



Solid Foundation aside from the specific help for the child is that the program helps families begin to see their child succeed, and the stress gradually diminishes. For the student, the outcome is not only improved academic performance, but better self-esteem, greater confidence and a renewed joy in learning. □

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## Going to Church

By Teri Miller Barker

**Y**our walk with God is a very spiritual and personal relationship with Him. You can talk with Him and worship Him in the privacy of your car or home, and you can worship Him at the church of which you're a member.

There was a time in my life when I deliberately chose not to go to church. I'd attended quite a few and discovered things in every one of them that I didn't like. I'd gone to churches where I'd see some of the biggest hypocrites, or thought the congregation was too bourgeois, or felt that the church was becoming too commercial, and not really about God's business. I also discovered that it is so easy to find reasons not to go. One day when I was praying about it, I received a message in my spirit that I was letting other people's issues, or what I perceived to be other people's issues, interfere with my relationship with Him.

Although the Bible tells us that we're to

assemble ourselves together and exhort one another (Hebrews 10:25), I'd made up in my mind that I'd assemble myself with other Christians by watching TBN and nourish my spirit that way. But guess what? I saw faults and flaws with the televangelists too. There are no perfect preachers, perfect churches, or perfect people, but if we want to obey His Word, we're supposed to go to church, fellowship with and exhort other Christians, and try to be the best person we can be.

Don't let other Christians' wrongdoings or shortcomings be your excuse to stay away from the Church. Just because someone says they're a Christian doesn't make it so. I've heard it said that "Going to church doesn't make you a Christian any more than standing in a garage makes you a car." Matthew 7:21 tells us, "Not everyone that saith unto me, Lord, Lord, shall enter the kingdom of Heaven..." Unfortunately, some people put on a Christian facade and act holier-than-thou because it gets them the attention and glory from men, but the Bible says that those people have their



DAYTON, OH

reward. And those are not the people we should be looking up to as model Christians.

If we're sincere about our desire to want to serve God, our discernment will help guide us and inform us when we're dealing with false Christians, or attending a church that doesn't agree with our spirit. Choosing a church that is right for you isn't always an easy thing to do, so pray about it and ask the Lord to lead you to a church that is a good spiritual fit for you.

Teri Miller Barker is a freelance writer from Dayton, Ohio. To view past columns, visit [www.thewriteawaycafe.com](http://www.thewriteawaycafe.com).

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**N**ow that you've decided to start a business, it is extremely important to start with a solid foundation. The foundation for any viable business should always include a business plan. Entrepreneurs working without a business plan are like me cooking without following the directions on the box. It will lead to disaster! Your business plan is your guide; it is what will help keep you focused and grounded and may serve as motivation if ever you feel discouraged or disappointed.

Personally, I am not a fan of the traditional business plan format, not because I think they are ineffective, but because I feel today's entrepreneur doesn't necessarily fit into the mode that the traditional format tends to follow. However, your business plan does need to be thorough and address all tenets necessary to critically analyze all components. Whenever you finally put pen

## PLANNING YOUR BUSINESS

### Carefully!

to paper and start planning your business, you **must** at the very least consider the following questions.

- Who** would you like to join you on this journey? Consider the nature of your business, your target audience and the image you want to portray. Do you want a business partner to help share in the responsibilities and rewards, or do you want to fly solo? If you are considering starting off by yourself, be sure to consider your network. You may know people that are willing to advise and offer hands on assistance during your start up phase. Look for those who are familiar with the nuances of your business and who are willing and able to help you attract and retain customers/clients.
- What** will you need to conduct business and provide excellent customer service for your clients? What processes are needed to ensure that you can effectively and efficiently manage the growth of your business, how will you build inventory?
- When** is the best time to start your business? In the business planning stage, you should have

researched and identified the clients you want to target and the business culture you want to promote. You also want to consider whether or not the clients you are targeting will be able to afford your goods/services. You do this by demonstrating the value added by doing business with you.

- Where** will your business live: rental space or home office? Both have advantages and disadvantages; be sure you have considered all options before finalizing your decision.
- How** will you measure the success or failure of your business? What metrics will you use? How will you rebound from early false starts? How will you plan the growth of your business? How will you determine the need to hire more employees?

These are all things you need to explore while working on your business plan. If you take the time to make a thorough plan today, you'll definitely reap the benefits of a sustainable business tomorrow. □

## Kawanna Brown Honored With 2009 Lexus Pursuit of Perfection Award

**M**s. Brown is the second recipient of the prestigious *Lexus Pursuit of Perfection Award*, dedicated to recognizing African-American women whose work exemplifies extraordinary achievements in the fields of business and entertainment. Last year's recipient, Ms. Cathy Hughes, Founder and COO of Radio One, was honored for her leadership in creating one of the premier radio and television networks dedicated to serving the African-American community, as well as her tireless commitment to philanthropy.

We are committed to continuing to honor African-American women who have made outstanding contributions to their communities, said Dave Nordstrom, Lexus vice president of marketing. It is our pleasure to honor Kawanna because she is a tremendous role model and has truly made a difference.

Kawanna is a true example of leadership, hard work and dedication, said Earvin Magic Johnson, chairman and chief executive officer of Magic Johnson Enterprises. She is well deserving of this award, and I am honored to have her leading my team. It's an honor and a privilege to be recognized by Lexus, added Kawanna Brown. This award recognizes not only me, but the thousands of individuals we touch every day in the communities we serve across the country.

The Lexus Listening Lounge is an event series created to celebrate the Grammy Award winners and nominees. This invite-only event series exemplifies Lexus' commitment to delivering

a luxury experience to a diverse audience. The theme of each event is specific to the city in which it is being held, and often features a musical performance by a distinguished artist. This exclusive event series is held in major metropolitan markets, including Atlanta, Washington DC and Los Angeles.

Ms. Brown has been instrumental in growing the Magic Johnson brand into the #1 brand in urban America. Under her leadership, Ms. Brown has helped to empower ethnically diverse urban communities across the country by answering their demands. Through investment, partnership and consultation, Magic Johnson Enterprises has a portfolio of companies that strategically work together to reinforce the organization's focus on serving emerging, multicultural communities. Kawanna has been recognized for her outstanding contributions to business and philanthropy. She is the recipient of the 2007 Imani Phi Christ Award, The Network Journal's 2006 40-Under-Forty Achievement Award and the UCLA Black Alumni Association's Arthur Ashe Award. Kawanna has been featured in Essence Magazine and Black Enterprise as a woman of power.

Her personal commitment to community service is also demonstrated as she sits on the boards of the Magic Johnson Foundation and Educating Young Minds. □



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# The Baby Boomer TIME BOMB

I want to share some important concerns that I feel that you should be aware of when it comes to the future of investing and retirement planning going forward. Looking at history we have had waves of

buyers that have made markets boom and bust. The aging Baby Boomers are one of these waves. This wave consists of about 75 million people born between 1946 and 1964. They are turning 63 this year at an average rate of about 10,000 a day. Every time this wave has hit a new phase of life, it brought particular industries to new heights. If 75 million people buying anything around the same time causes a boom, then we can extrapolate that the REVERSE WILL BE TRUE, and that is where my concerns are rooted. In the year 2017 the first of the Baby Boomers will hit 71 years of age. What does this mean to the individual retirement plans in which the IRS requires the investor to begin taking Required Minimum Distributions at age 70<sup>1/2</sup>? It means that the baby boomers will be required to sell a portion of their mutual funds and investments to cover their RMDs and pay taxes. It means that the wave of buyers that have created booms for the industries that follow their buying trends will now follow a trend of selling. The baby boomer trend going forward represents a problem to the basic laws of supply and demand. More supply than demand results in the inability to sell (because there is no one to buy what you're selling) or a discounted price to entice the smaller pool of buyers to buy your security. What's even more concerning to me is that the United States is not alone in this problem. China, Japan and the U.K. share significant aging population discrepancy that will weigh down the growth potential of their markets and entitlement programs going forward.

What does this demographic mean to us when it comes to investments and taxes? Simply put, in 2017 between three to four million a year will have hit the age where they are forced

to sell or transfer close to about 4% a year to meet what is called a Required Minimum Distribution from their Traditional IRA. That trend will grow and hit a peak of 75 million after 20 years when the first baby boomers hit 90 years of age (don't forget we're living longer and longer). During that time the same wave will be entitled to Social Security, Medicare and Medicaid. These entitlement programs are so severely underfunded that there is no chance that the current promises can be met. This requires drastic reform. The moving pieces of reform look something like less benefit, payout at a later age, and higher taxes. Of course, with the recent financial meltdown many baby boomers will have to put off retirement and work longer and thus they will continue to pay entitlement taxes longer. There is not a simple solution to the entitlement program problem.

There are a lot of reasonable and hopeful solutions to the RMD problem that I've considered. For example, it is possible that with the increase of "user-friendly" online trading and the growth of the underdeveloped countries that we'll have no problems finding buyers within the international market to support our boomer's new trend. They have saved enough money that they will be focused on dividend and interest income to cover the RMD and avoid having to sell. It is also possible that as the wealth begins to transfer to the next generation it will put the wealth in the hands of those still actively buying and things could balance out. These are hopeful solutions.

There is a real solution to the RMD problems we face with the Baby Boomers and as a caveat will help in paying for all of our current government spending. We have a very unique opportunity coming in 2010 to convert your Traditional IRA to a Roth IRA without income limitations (currently the income limit for 2008 and 2009 is \$100k). This is an opportunity that I hope will be extended beyond 2010 but for now we only have a one year window.



The Roth IRA is an account that is funded with after-tax money. The cash is then invested and allowed to grow tax deferred and withdrawn TAX FREE as early as age 59<sup>1/2</sup>. With the Roth IRA, there are NO REQUIRED RMDs because the initial tax was already paid. Tax free money in retirement not only means that you can keep more of what you've earned, but it takes one of the unknowns out of the equation when planning for retirement. In the past the only way to plan for taxes in retirement was to consider hypothetical tax rates. That could mean a 20-30% variation in spendable wealth!

With a lot of people's IRA accounts that are today at a significant less value than in 2007, the owner of the IRA will pay taxes on the account value the day the account is re-characterized as a Roth. Then when the market recovers they will have taken advantage of the down market and potentially created a substantial tax free income stream later. The downside is that converts will have to pay the income tax on the amount converted. The great news is that for conversions in 2010 the IRS does not require you to pay those taxes in full for 2010, but will allow you to pay half in 2011 and the other half in 2012. This scenario is maximized when the convert pays the taxes out of pocket over three years. For someone who has a large Traditional IRA converting will mean a large tax bill. This will be the reason people don't take advantage of this opportunity. I highly recommend that all baby boomers consider the hard choice to live on less now to have tax free security later. Create a savings plan to pay the taxes out of pocket, paying a third in 2010, a third in 2011, and a third in 2012. If it is still out of reach when looking at converting your entire IRA then look at the numbers when converting an affordable portion of the IRA.

This strategy, if followed by a majority, gives a real solution to my concerns about the selling trends of the baby boomers when they are required to pay the taxes on their RMDs. With the ROTH IRA, there are no required RMDs. Matter of fact you never have to pull money out of your ROTH and can actually continue to make contributions past age 70<sup>1/2</sup>; creating a legacy to be stretched out of future generations. This strategy will also bring a windfall amount of tax revenue to the government over the next three years that will help pay for the



CORBIN COOK  
ATLANTA, GA

dramatic increases in government spending. As simply put as this article is, this is a strategy that I highly recommend that you involve your CPA. There are definitely some additional fine print rules that will need to be addressed on an individual level.

In the essence of hoping for the best and planning for the worst, the alternative to putting on rose colored glasses is allowing Lighthouse Financial Partners to help you develop a strategy that will navigate the waters ahead with a process that is based on active management and common sense; not fancy brochures, historical charts and hopeful assumptions. Our process is one that takes the time to truly understand you and your family. We help you develop an efficient personal economy, creating more wealth and more benefits with no additional out of pocket cost. The world is a very different place than it was a year ago; the market has changed, the world has changed. Has your investment strategy changed? The mainstream advice of long term diversified buy and hold isn't a "one size fits all" approach to every economic time period and for the next twenty years poses great concerns. If you haven't had your portfolio reviewed and your strategy adjusted for the dramatic challenges that face our world going forward, I highly recommend you make an appointment today.

Corbin Cook  
Investment Advisor  
Lighthouse Financial Partners LLC.  
Office 770-353-5847



Joel Miller, Chief Strategist

## MAKING MOVES



ATLANTA, GA

He has accepted invitations to speak on strategic investing, wealth building and money management at companies such as Merrill Lynch, Prudential Bank and Prudential Securities and has lectured at venues that include One New York Plaza, the Cobb Galleria and the Georgia World Congress Center. He was the 2008 Keynote speaker to the Georgia Association of Business Brokers. The Rate Trend Index has used him on a panel of industry experts to provide commentary for the USA Today, America On-Line, Smart Money, Money Central and other print / television media. His articles have been featured in numerous publications. He even has his

own column in Atlanta Tribune the Magazine. His book, aimed at empowering the every-day American with proven, money-management tools and wealth-building strategies, is currently in the publication process.

Mr. Miller has served as a marketing and strategic advisor to one of the nation's top 10 wholesale banks and has served as a consultant on financial institution mergers, most recently for the Greenpoint Mortgage and Capital One Bank merger. He is currently providing investment banking services for the placement of \$7 Billion from a select group of Private Equity funds. He also serves as substitute Professor of Eco-

nomics to the CSU- Mgmt. School of Business MBA program. In late 2008 he received the privilege of being a secondary advisor to President Barack Obama's Transition Team on the topics of housing & the economy.

In 2007, Goldline Research selected Wall Street Capital Funding, Inc as one of the Top 10 Most Dependable Mortgage Companies in the Southeast. Who's Who Publishing named him a Who's Who in Atlanta Business, The Atlanta Business Journal named Mr. Miller one of the Top Forty under Forty. He also the host of the "The Joel Miller Show" on NewsTalk160AM. □

**J**oel Miller is the founder and chief strategist of Wall Street Capital Funding, Inc., a firm specializing in residential and commercial mortgages. Since its establishment in 1989, Mr. Miller's strategic planning and adept leadership have cultivated unparalleled success for Wall Street Capital Funding, Inc., and by the age of 28, became one of the youngest CEO mortgage bankers in the history of the United States. In addition to offering some of the most diverse rates and programs in the industry, walks alongside its clients, providing a financial solution that combines asset and liability restructuring with the right insurance, investments and mortgage products to accomplish their financial objectives.

Kelly Chapman

## An Exceptionally Talented, Successful Business Executive

**K**elly Chapman's groundbreaking book *Real: The Truth about Being Single with Kelly Chapman* is unlike any other book on dating and relationships. She breaks dating down to the tiniest detail – that of being prepared to enter a relationship. "Not all men are bad, ladies," writes Kelly. "But much advanced preparation is necessary to be involved in relationships with the opposite sex. Many times we prepare ourselves for college and our careers, but do not prepare for interactions with the opposite sex." After the first chapter, *Girl, Do Men Lie?* the reader is eager to follow Kelly's personal journey to the end.

*Real* comes as an answer to her debut CD *Real*. Kelly wrote eight passion-filled songs on the CD and decided to answer the frequently asked question, "Where did you get the inspiration to write that song?"

*Real* tells the story of a profound personal transformation. Kelly's honest recanting begins as a teenager "hookin' up" in a Detroit hotel room. Interspersed throughout the chapters (which are song titles from the CD), are stories of terminated pregnancies, irresponsible drug and alcohol use, abusive men and single motherhood.

With a high-profile career at Microsoft Corporation as the director of diversity recruiting, and national success as a recording artist, Kelly's struggle continued. Even while finding personal and professional success, she continued to be enslaved by highly emotionally-charged relationships which left her feeling empty and used.

She has evolved into an enlightened woman who has tossed the prince charming, white picket fence fantasy and now follows her faith—not her heart—in choosing the path to healthy relationships. Beyond giving back to women at conferences and concerts, Kelly serves the community, volunteering on two boards. A philanthropist, she is the youngest person to



CLEVELAND, OH

establish a fund at the Cleveland Foundation. For nearly nine years, the foundation has dispersed funds to individuals with mental challenges.

Filled with personal examples of her challenging relationships, some readers will identify with the book's every word. For others, it will be source of hope and encouragement regardless of age or life situation.

It is hard to imagine that Kelly, a beautiful, successful, talented artist and business executive may be living out Billy Dee Williams' famous line from *Mahogany*, "Success is nothing without someone you love to share it with." Yet she says, "I am at a wonderful place in my life where I am recognized for my many achievements. Yes, it would be nice to have someone, but not just any someone, the *right* someone. And for that, I am willing to wait."

For more information about Kelly Chapman, visit her Web site at [www.kellychapman.net](http://www.kellychapman.net). For appearances, contact Visibility Marketing Inc. at 440.684.9920 or [info@visibilitymarketing.com](mailto:info@visibilitymarketing.com). □



Toni Perry Gillispie  
DAYTON, OHIO

**W**hat began as a simple journal to record her thoughts, insights and experiences as an upper level executive, has evolved into a survival guide for women who are trying to make it in Corporate America. The book, titled *I'm Here, Now What?*, was written by Toni Perry Gillispie, Director of External Affairs for AT&T Ohio.

The informative book packs tons of tips and advice into 77 pages. The book gives simple, direct guidance to any woman who wants a successful career in a corporate environment. "When I was a little girl, I dreamed of being a lawyer, teacher and ballerina," shared Perry Gillispie. "The reality is that I'm in my forties and I'm none of the above." Perry Gillispie may not have realized her childhood dreams, but she's living her dream in other aspects of her life. As the Director of External Affairs at AT&T Ohio, she manages the philanthropy, media relations, and stakeholder relationships with the federal, state and city legislators, and non-profits in nine Ohio counties.

The overachieving wife and mother has received numerous awards that attest to her expertise and business savvy. Some of those awards include the AT&T Supplier Diversity Advocate Award, the Dayton Chamber of Commerce Volunteer Award, Dayton Business Journal 40 Under 40 Award, Dayton Daily News' Top Ten Women 2007, and Top Ten Women African American CEO 2008. She holds a bachelor's degree in business administration from Wilberforce University, a bachelor's degree in biblical studies from Dayton Bible College, and a master's in community economic development from Southern New Hampshire University. In addition to being on 11 boards and committees, Perry Gillispie also serves as the director of the children's choir at her church. She's grateful for a husband and son that support her in her endeavors.

*I'm Here, Now What?* could be summed up as a Business Basics 101 course with chapters that offer sound advice on networking, managing stress, managing your manager, image and brand, challenges for recent college grads, challenges for women over forty, how to juggle the responsibilities of family and a demanding career, and other empowering topics.

## Executive Authors Corporate Survival Guide

By: Teri Miller Barker

Perry Gillispie's book is not only filled with anecdotes of triumphs and successes, but also shares narratives of her disappointments and frustrations. As a woman in a male-dominated arena, she often found herself the only female and person of color at business meetings. "I dreaded the looks, sneers and sighs sprinkled between warmth, kindness and genuine friendship," she says in the networking chapter of her book. Called the 'Networking Queen' by her friends, Perry Gillispie has taken her professional show on the road by facilitating workshops and Girlfriend Gatherings. Her main topics are networking, diversity, and leadership. During these workshops and gatherings, she expounds on the topics covered in her book and teaches women what they need to know to break through the proverbial glass ceiling.

During the course of her career, she has obtained a wealth of knowledge that she now shares with participants in her workshops or those who read her book. Perry Gillispie attributes her success to her faith in God, and people who have supported and mentored her. Part of her support comes from a group of professional women, called the Power Ladies, that she meets with about every three months or so. "Everybody needs at least one other person that they can be weak in front of, that they can cry in front of, that they can ask the stupid questions and not feel that they're going to be judged," explained Perry Gillispie. "For me, the Power Ladies have been a godsend. Whether they are getting their doctorate degree, or running their own business, or working in Corporate America, I know that I can call them at any time and get advice." She encourages all women to get at least one person or a group of women they depend on for sources of strength and the exchanging of ideas.

Perry Gillispie, a self-admitted 'workaholic' who spends about 60 hours a week on the job, knows that it's essential to also set aside time to replenish or reward herself. "As women, we tend to give to others without restraint and forget about ourselves," said Perry Gillispie who confesses that she's still learning to take time out for herself.

Toni Perry Gillispie lives with her husband and son in Dayton, Ohio. With the support of her family and the encouragement of her publisher, she has written *I'm Here, Now What?*, an instructive book that offers guidance on how to thrive in Corporate America. To learn more about her networking workshops, or her inspiring book, visit [www.theinspiredword.net](http://www.theinspiredword.net). □



## "Taking it to the Air"

**I**t can truthfully be said that Rick Joyner is a voice in more ways than one. Embodying the elements of class, wit and compassion for humanity, Joyner tactfully makes a difference wherever he goes. Known nationwide as an eloquent broadcaster, speaker and businessman, Joyner's broadcast career began in Memphis, TN (where he was reared) over 28 years ago. He attended MemphisStateUniversity, majoring in Broadcast Journalism, and later honing his skills by working for several Memphis radio stations including K-97, WLOK and Magic 101.

Joyner has served in many capacities within the industry including Music Director and Program Director in Jackson, TN, Nashville, St. Louis, and Tupelo, MS to name a few. In Atlanta he served as Music Director and host of "The Praise Party" for "The Light" on the Sheridan Gospel Network for seven years.

Joyner has been lauded well for his accomplishments. As such, some honors include induction into the National Broadcasters Hall of Fame in 2004, as well as recipient of the Favorite Network Personality of the Year award four consecutive years. To his credit, Joyner promotes laughter through his Comedy C.D. entitled, "The Best of Rick Joyner & Mother on the Radio." Additionally, he serves as an Associate Minister of the BeulahBaptistChurch in metro Atlanta (Decatur) under the leadership of Rev. Jerry D. Black.

The  
**Rick**  
Joyner  
Show

ATLANTA, GA

In 2003, Joyner became greatly involved in community service issues throughout the country by forming The Rick Joyner Foundation. This non-profit organization focuses on providing assistance to single-parent families and underprivileged children, as well as providing resources for those addicted to drugs and alcohol to get help.

Most recently, he has a new found passion for educating people on how money really works, which allows him the opportunity to empower individuals and their families, thus potentially increasing the positive financial outcome for generations.

Rick is frequently called upon to host a variety of functions including live seminars, recordings, concerts, listening parties, banquets, etc. His financial knowledge, comedic style and impeccable timing, along with the ability to hold an audience's attention, make him one of the most sought-after speakers in the industry. □





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### T2T at the 17th Annual TRUMPET AWARDS



Trendsetters to Trendsetters Publisher/CEO, Willie Stewart with David and Tamela Mann of "Meet the Browns." The syndicated televised broadcast of the Trumpet Awards will air between April 4th and May 17th. - Photo by T2T Staff

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## Thelma Wyatt Cummings Moore



ATLANTA, GA

LEGAL TRENDSETTERS

**T**helma Wyatt Cummings Moore has served over 31 years as Judge. She began her career when Atlanta Mayor Maynard Jackson appointed her as the first woman to serve full-time on the Municipal and City Courts of Atlanta. She later became the first African-American woman to serve on any State Court in Georgia. After her appointment to the Superior Court, she went on to become the first African American woman to serve as Chief Judge of any Superior Court in Georgia. Judge Moore handled civil, felony criminal and domestic cases while providing innovative leadership of the state's highest and busiest trial court.

As Chief Judge over 180 employees, a general budget of \$14 Million and an IT budget of \$19.5 Million, she spearheaded the creation of the first Family Court in Georgia, the first Family Law Information Center, judicial information system, first-ever computer connectivity among the state, county and city and the execution of a Futures Conference for the court, focusing on diversity, training and visioning for the future. Judge Moore was re-elected county-wide 6 times.

A graduate of UCLA and an Order of the Coif graduate of the Emory University School of Law, Judge Moore is a legal scholar who has written numerous legal articles and has taught legal courses at the Emory Law School, Clark Atlanta University and Morris Brown College. She has served as Executive Producer of broadcast historical videos on the Gate City Bar Association and on the Judicial Council of the National Bar Association. Among numerous other offices

and organizations, Judge Moore served as Chair of the Judicial Council of the National Bar Association. She was appointed by 3 American Bar Association Presidents to Chair the Judges' Advisory Committee on Ethics. Judge Moore has conducted seminars nationally and internationally in Barbados, Antigua, U.S. Virgin Islands, Puerto Rico, Bahamas, Jamaica and at the University of Warwick in Coventry, England.

A much sought-after speaker and commentator, Judge Moore has been featured on the BBC and on national networks. Judge Moore has received over 200 awards in recognition of her work, including the United States Chief Justice

Award for Judicial Excellence presented at a reception and dinner in her sole honor in the Great Hall of the United States Supreme Court. Judge Moore is a member of Alpha Kappa Alpha Sorority, Inc. and received the Fortitude Foundation Pinnacle Award of Delta Sigma Theta Sorority, Inc. She is the mother of a son, Khari and a daughter, Ayanna.

Following her trailblazing and trendsetting judicial career, Judge Moore is now translating "Moore Justice" to "Moore Law" while engaging in her own successful legal practice and continuing to serve with excellence and distinction. □

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## JUDGE *Karen*

*"I became a judge because of what I perceived as a lack of ethnic diversity among the judiciary. It's part of "fundamental fairness" that the judiciary reflect the ethnic and cultural makeup of the citizenry of the jurisdiction. Miami's justice system lacked, and still lacks, this element of fairness on the bench."*



## New Daily Court Strip Featuring Renowned Miami Judge Premieres

**T**here's a new court order with the premiere of Sony Pictures Television's nationally syndicated court strip, Judge Karen. Not only will Judge Karen feature a dynamic judge who is new to daytime television, but it will introduce fresh and innovative elements never before seen in the court genre.

Presiding over the show is Judge Karen Mills-Francis who is known for her burgundy robe, feisty personality, bright blonde hair and compassionate heart. A native of Miami, Florida Judge Karen is a razor-sharp, no-nonsense jurist who is smart and tough, yet sensitive to all. Her priority is to keep the court room experience realistic for the litigants and the viewing audience as she uses her intelligence, her determination and her sense of humor to deliver justice every day.

"I'm like the mother everyone should have had," says Judge Karen. "My show is representative of a real courtroom, and the people who come before me are held responsible for their actions."

"Judge Karen cares about the integrity of her court room first and foremost,"

says Rich Goldman, executive producer, Sony Pictures Television. "She believes in authenticity, and audiences respond to that just as much as they enjoy her humor and her home-spun wisdom."

Judge Karen features several groundbreaking elements that distinguish it from the competition and that keep the courtroom experience realistic:

Unlike other court shows Judge Karen allows her litigants to cross-examine their witnesses. At times, this questioning can turn contentious and the conversations can dramatically affect the case outcome.

At the end of each episode is a segment called "Ask Judge Karen" in which viewers who have sent videos to the judge get their legal questions answered on air. In this unique audience interaction segment, Judge Karen addresses viewers' legal queries directly and answers them in accessible layman's terms.

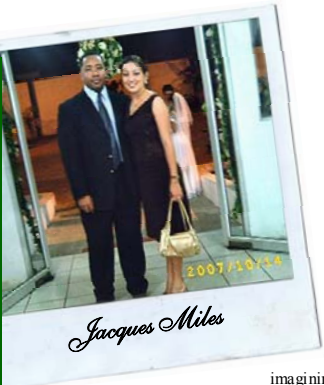
The contemporary décor of the Judge Karen courtroom features technological advances as well as vibrant and illuminating colors. Both Judge Karen's bench and each litigant's desk will contain a telestrator - a device popular

among NFL broadcasters, cable news networks and modern courtrooms - which allows a user to draw over images, highlighting and focusing in on the object or scene in question. This tool will allow Judge Karen to more clearly refer to the physical evidence and make for more lively and incisive testimony.

Born and raised in Miami, Florida, Judge Karen was elected twice as Miami-Dade County Judge; only the second African American woman ever to serve in that position. She is a respected advocate for disadvantaged youth and victims of domestic violence, advocating that lawyers act as guardians for children in families where domestic violence occurs. She has volunteered as a foster parent herself, repeatedly opening her home to those in need. She is a graduate of Bowdoin College, and the law school of the University of Florida, Gainesville.

Judge Karen is cleared in 89% of the U.S., including 48 of the top 50 markets for the 2008-2009 season. The show is produced in New York. For audience tickets, or to have a case considered for Judge Karen, visit [www.judgekarentv.com](http://www.judgekarentv.com). □





## LIVING LIFE AT THE CENTER OF THE WORLD

I think of the days I would dream of life in a far away place, looking out of my Georgian window at the trees full of green and youthful leaves, and

imagining that I was in

some jungle in the middle of nowhere. Some said I was foolish to want to go to a place so far away from my home, others said I was brave and should be commended. But, what is really the difference between bravery and foolishness? One word... "Victory"! If Goliath had killed David than how many would have called David foolish. But he is a hero because he slayed an icon of his time, and, until this day, he is remembered for his bravery.

Sometimes I wonder how I will be remembered, as a fool who ran to the middle of nowhere chasing a dream, or as a brave man not afraid of change. Once upon a time many said that I was not here to help people. For some the idea to sacrifice all that one has, in order to help others, seems so foreign. Any

one who claims such an act has to have some underlining reason for such a foolish endeavor. Something has to be in it for them. But then there are others, who see life through simpler eyes. Others who find that the world has nothing to offer them, but they fell obligated to offer something to the world, and that is to give instead of receive. There are those who are not afraid of the giants of the world. Those who will sacrifice all they have for what they feel is right, no matter what the cost. What we must do is ask ourselves who am I? David? Goliath? Or even the stone that brought down the giant? Or am I just some one watching the battle on the side of the mountain? Now here comes the most important question. More important than who we are, What is important, is, who do we want to be? Because first we must have the desire to take on the impossible, and not be afraid of what the hecklers on the side of the mountain say.

Since I have been here I have been robbed at gun point, stricken with typhoid fever, frequently carried parasites, intestinal infections, had close friends to be wrongfully killed by hit men and then be forced to watch his killer walk free and pass me on the street. Not to mention floods, earthquakes, and volcanoes. But, if I was asked to tell about all the beautiful things I have seen here the paper that you are holding could not hold all the marvels I have seen. But, am I brave or just foolish? It's up to you to decide. To me, I'm not either, I'm just Jacques like I always have been. Only now, I am living life at the center of the world... □

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## National Book Recognizes Triumphs, Successes of Faith Leaders

Leaders of our Faith Seeks Nominations for Upcoming Publication

In a monumental move that has been long overdue, Dynamic Creative Solutions will present the first edition of Leaders of our Faith. This ground breaking publication, which is tagged as a modern day book of Chronicles, will honor and memorialize faith leaders who exemplify excellence in leadership.

This book will consist of honorees who are empowering individuals and communities through their obedience to answer the call of ministry and evangelism. As modern day examples of forerunners for this generation, honorees will possess the proven characteristics of leadership and faith.

Content areas for this publication will include: Leaders of Distinction; Leaders of our Faith; Leaders in Memoriam; Ministry/Organization Spotlights and a National Church Directory. As a national publication, Dynamic Creative Solutions is looking for honorees that will represent cities and states around the globe. Leaders, ministries and organizations that have effectively influenced and changed lives are being sought.

If you, your pastor, your ministry or organization have effectively operated in a leadership capacity and connect with the community in a life changing way, "Leaders of our Faith" is looking for you. "Most faith leaders live their lives in service to others and their stories of self

sacrifice and their journey to a successful destiny have not been told. We want to honor some of the most respected and selfless people who have empower communities and influence nations," said publisher Ivory D. Payne.

As the only publication with this singular focus, this publication will provide readers with the luxury of discovering the trials and triumphs of some of the most highly respected faith leaders in the nation. For only \$29.95 this book will serve the public as it honors those who empower communities and influence nations.

In addition to the solicitation of honorees for this publication, charter member, sponsorship, fundraising and advertising opportunities are available for individuals and organizations. As this is a monumental movement, we encourage you to be a part of the beginning process of this historic event.

Nominate your leader today! Register yourself, church or church organization today! Join our mailing list today! Become a partner Today! Submissions for this groundbreaking and historic publication must be in our offices by June 19, 2009. Book will be released October 2009.

For additional information, to register or pre-order this publication log onto [www.leadersfourfaith.com](http://www.leadersfourfaith.com).



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We are seeking a few great leaders, ministries and organizations to include in this ground breaking publication.

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## Having Character for Your Next Level

BY TRACY Y. WASHINGTON

I often think about how people who win the lottery end up broke just after a few short years. Why aren't they able to manage their money wisely so that they can make sound financial decisions and live off their earnings comfortably? Finally, it dawned on me that they aren't ready to handle the next level in their finances. That's why they end up broke and worse off than before winning the lottery. When we work hard for something or pray that God would open up doors for us, are we able to handle the next level? I use this lottery example to illustrate a point. Do we have the integrity and character to handle and sustain us at the level we desire to attain? Will the new level destroy us because we aren't prepared to handle it?

In my own life I remember praying and asking God for things and it seemed as though God was not hearing nor was He answering my prayers. I started to feel that God didn't care about my situation. After some teaching by my Bishop, I realized that God wants us blessed more than we want to be blessed. So what was the problem? Why wasn't God answering my prayers? The spirit spoke to me clearly and said "The things you ask me for you're not prepared to handle yet". I was wondering what that meant so I inquired of the Lord. I had been asking for all kinds of things – a new career, a new house, a new car, a husband, to relocate to a warmer climate, etc. All these things I had asked God for and He hadn't answered one of them the way I thought He was going to answer. My faith started to dwindle. Then the light bulb came on. I got the revelation of what God was whispering to me. I was seeking God's hand but not God himself. I needed to build and strengthen my relationship with Him first. He whispered to me that I wasn't ready for those things yet. In other words, I was-

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Tracy Washington is an empowerment and inspirational speaker, life coach and writer who empowers audiences on the realities of human potential to transform the "soul" into purpose, success and destiny. She delivers messages with enthusiasm, passion and wisdom and will engage your audience leaving them with food for thought to transition into next level living. Tracy is a dynamic, entertaining keynote speaker and workshop presenter who will inspire and motivate your audience to change!

To book Tracy, please call (330)328-0694 or Visit:  
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n't in position to receive those things. There were issues in my character and personality that I needed to address. There was some shaping and molding that had to take place. Had he given me what I asked for before He prepared me to have them, it would have destroyed me, and more importantly - destroyed my relationship with Him.

When we are seeking God to bless us, we first have to allow him to prepare us. Had the person winning the lottery been prepared by doing his part in seeking wise advice and becoming financially literate, the money may have lasted longer than just a few short years. When we ask God for something, we first go through some testing and molding so He can prepare us for the things that we seek. Our faith needs to be strengthened. Our character needs to be developed. This may entail going through some challenging circumstances where we have to suffer. We have to believe that we will receive what we ask for and remain faithful in the asking, seeking and knocking. Wherever there is promotion, the enemy is coming to attack and our faith needs to be built up for the new level so that we can be able to stand. God has to be assured that when He begins to bless us that we won't forget about our relationship with Him and think that we are blessed through our own works. So are you prepared and positioned to handle the next level?

To contact Tracy Y. Washington, please email [info@Fashionyoursoul.com](mailto:info@Fashionyoursoul.com) or visit [www.Fashionyoursoul.com](http://www.Fashionyoursoul.com) for upcoming events, book releases and speaking engagements. □

## Trusting in the Power of Love

Part 1

BY RICHARD THOMPSON

"Fear and Faith cannot exist in the same spiritual space. Trusting in God's love for us will not allow fear to be victorious in our lives".

His heart had not grown totally cold these past three years, however, to say he was overly cautious as far as trusting his love to a woman would be an understatement. The wall he built around his emotions was higher and wider than the Mississippi river, stronger than reinforced concrete steel. To him, love was something for someone else to experience and enjoy. Something that his God had decided was not going to be in his future. His work as a successful freelance writer, with contracts with eight major publications, left little time for romance.

In his last relational episode he invested heavily of his time, talent and treasure into making the relationship work, only to have the other party betray, lie and abandon him to be with another whose financial wherewithal was greater than his. That experience left him brokenhearted, spiritually and emotionally drained causing him to become highly suspicious of the motives of any woman he met. As his heart began to mend, he would meet other women thereafter who were either shallow, consistently inconsistent in their behavior or he was treated as an option in their life. This left him disgusted, distrustful and wary of the opposite sex. So now whenever he met a woman, she was

basically a liar the minute she said, "Hello".

Then "She" came along.

He met her at a business function he decided to attend at the last minute. The only goal for the night was to pass out some business cards, make some new contacts to find other distributors for his freelance writing. This was strictly going to be a two-hour time investment, then back home to catch the game on ESPN.

She was also there on business as well. Her fashion boutique was fairly successful, an upscale business that needed to expand the space at the warehouse building she owned because of the demand for her products. They met at the area set up for bankers and venture capitalists and began to have a conversation on the economy. She seemed interested in his work, admitted she had read a few of his articles in Essence and GQ, and wondered if he would add her website link to his website home page in order to create a new line of customers for her business. Because he was in a business mind-set, his emotional radar on the mute mode, he readily agreed to her proposition. This deal would mean increased activity on his website from her customers equating to possible additional sales as well. They agreed to meet for lunch the next day at 1:00 pm to finalize the deal in writing, exchanged numbers and parted their separate ways.

It wasn't until he got home and settled in for the night that he began to actually remember what she looked



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like, how she was dressed and the light in her eyes each time she talked about her business. She was tall, had caramel colored skin, with clear brown eyes. Her natural brown hair was pulled back in a ponytail, but he could see that if she were to let it flow loosely, her hair would be shoulder length or longer. She was crisply dressed in business casual attire, with shoes that were shined. Unique for a woman to have her pumps shined like a man has his shoes shined. And she smelled like White Diamonds perfume.

It was the first night in awhile that he went to sleep with the anticipation of that something good was going to happen the next day interacting with a woman. What he didn't know was how is life was about to change forever. □





SAN ANTONIO, TX



## MY DATE with Cancer

PART 2  
BY BARBARA CAMPBELL

**M**y date with breast cancer is here. No knock on the door, no flowers or candy, just death. My sister-in-law Elena was full of life, she had so much to offer, but *God* had a plan; my guardian angel.

During the 1970's and 1980's people of color knew little about breast cancer. Due to lack of awareness, women of color succumbed to breast cancer at a staggering rate. My two beautiful nieces; flower girls in my wedding, both were diagnosed with breast cancer and died 6 years apart. My heart ached for their mother. How does a mother deal with losing two daughters to this disease? I could not comprehend her grief. She told me, "*God* is in control and *He* needed them in heaven."

When my best friend my mother was diagnosed, coupled with other illnesses, my world stopped. How does one deal with so much at one time? She knew who she served and his name is *Jesus*. As I sat with her together we were on our

journey. I talked for 7 days; about my life and her grandchildren. She was tired, but I kept talking. In retrospect, I feared letting my best friend go. When a loved one is dying we forget about Faith and our flesh takes over. We must learn that *God* is in control.

In 2007, my daughter Chantal, age 23; My Joy Keeper, was diagnosed with breast cancer. She said, "Mom I have breast cancer", I was stunned. I thought, not my precious Chantal, my baby, my rock, my Joy Keeper. Everything moved so fast, like I was on a roller coaster. No time to think or process what she told me. My thought was breast cancer is a disease - you die from. I had family members who died from the disease. These thoughts ran through my mind.

I was raised and live my life on Faith. *God* spoke to me through family members who died from this disease. I stepped back, stood on Faith and allowed *God* to take control. *He* speaks to us and thus spoke to me. *He* has guided me since that day; I deal with breast cancer differently than most. I chose the one I knew knows best, my *Lord and Savior Jesus Christ*. " *He* is the CURE. *I can do all things through Christ He strengthens Me*. Faith has also made a difference how Chantal deals with breast cancer. My date with cancer was a gift to me through Chantal. I don't know if you can understand that, but I know that *Jesus* has a plan for us, we all have a purpose in life. Satan gave Chantal breast cancer for a reason; to kill, steal and destroy, **NOT Jesus**. *He* died so we could have life, so I could do *His* work and help others deal with this disease. This has made me a stronger woman, a fighter and their guardian angel. Getting them through is my mission and purpose in life with Joy Keeper. □



## LETTING GO OF THOSE PAINFUL SECRETS

Angela M. Thomas

MIAMI, FL

**T**here are moments in your life that break you or make you and set the course of who you are going to become. Sometimes, they are big moments you never imagine them happening or see them coming, but they happen. No one asks for his or her life to change, but it does. It is what you do after your life changes; that is when you find out who you are and what you are made of. I have realized that many people live their lives in bondage and painful secrets that are hidden inside. It is very hard trying to wrap your heart around the burdens of life, when it pierces your soul.

Addictions cause us to go into hiding due to shame and feeling like a failure. What is an addiction? An addiction is a habit that forms and takes a hold of our imaginations and refuses to allow us to focus on reality. Addictions also seduce us, heighten our senses and distort our inner yearnings. What kinds of addiction are holding you in bondage? Is it keeping you from going on with your life by living in denial, or hiding and burying these burdens alone? Have you tried to fill this hole in your heart and soul, but found yourself trapped and caught in a vicious trap of addictions? Are you sitting somewhere alone in the darkness, wishing you no longer had to hide all these secrets that are merely killing you inside?

We sometimes allow fear and shame to continuously entomb us

with these awful sins of this world, allowing our lives to become wrapped in feelings of denial, guilt, failure, and a shroud of despair. We allow ourselves to lose hope, faith, and we give up the will to try and seek help to save ourselves. Dealers, the drugs that you are distributing and selling are taking lives each and every day, including our children. Witnessing these behaviors that are present in life, it is hard to understand why one would be willing to destroy a young child's future that could possibly grow to be a future President, lawyer, teacher, doctor, and other professions in life, so they become part of the answers and solutions in life.

Allow me to encourage you whether saved or unsaved to never give up; through the grace and mercy of *God* you can overcome your addictions. *God* can deliver you from suicide, alcohol, drug addiction, pornography, gambling, whatever the addiction or lifestyle you are living *God* is the answer. Healing can begin once you seek help and come out of hiding.

Author, Motivational Speaker, Self-Publisher Angela M. Thomas CPC  
Sheerpurrefection@bellsouth.net  
www.AngelaMThomas.com  
www.TeachtoReach.info



## Immunizations and School Age Children

By Carol Rice

**P**arents of school age children may have concerns regarding immunizations for children going or returning to school. Rules and regulations differ from state to state, as the U.S. Supreme Court has given states the

right to enact and enforce compulsory vaccines. All states require a series of vaccines. The schedule recommended is reviewed and updated annually to comply with guidelines established by the Advisory Committee on Immunization Practices (ACIP) and the Committee on Infectious Disease of American Academy of Pediatrics. Students can be excluded from school if they fail to meet the state mandated requirements.

There is protection for infants against some diseases at birth because of antibodies from the mother. This can continue if the infant is breastfed. This protection is temporary. Vaccination occurs when small amounts of a killed or weakened microorganism (which causes a particular disease) is given to create immunity. The immune system is stimulated to fight off the infection. This is remembered and will fight off the organism in case it enters the body later. The vaccine does not cause the disease. Mild reactions may occur (soreness at the site of injection, elevated temperature). Serious reactions are rare. Compared to health risks when a person has the disease-the side

effects of vaccinations are small.

There may be reasons to delay the vaccines. Talk with your health care provider since each child is an individual. Medical exemptions are allowed by all states. All but two states have an exemption based on religious grounds. A formal document is necessary to record a parent/guardian's refusal of vaccinations for their child.

Fortunately, most people living now have never seen measles, mumps, pertussis (whooping cough), polio, etc., in an individual. However, a disease may only be a plane ride away, if a person entering or leaving and re-entering our country with the bacteria or virus of one of these preventable diseases.

Even though each state mandates their requirements – the American Academy of Pediatrics recommends the following:

- DTaP (diphtheria, tetanus, pertussis (whooping cough))
- Hib (meningitis – IPV (polio) – Influenza
- MMR (measles, mumps, rubella) – Hepatitis B
- Hepatitis A – MCV4 (bacterial meningitis)
- Pneumococcal conjugate vaccine (PCV) Varicella (chicken pox)

Some states have a tracking system provided on their website. The tracking system in the state of Georgia is called GRITS (Georgia Registry Immunization Tracking System). Form 3231 is required for students entering a school in Georgia and is completed by the health care provider and available online by designated health care sites. □

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## If Your Hair and Scalp Could Talk ---VOL 2

Tight Braids and Traction Alopecia

By Dr. Linda Amerson

**H**air braiding is one of the most popular hair designs today. However, there are damaging effects which may occur to the hair and scalp from improper braiding.

First of all, the person chosen to perform your braid service should be a licensed braider or licensed cosmetologist. Sanitation practices of clean combs for each client must be followed. If unsanitized combs are shared between clients, you are at risk for exposure to contagious scalp diseases, such as tinea capitis, commonly known as fungal infections, or pediculosis, commonly known as head lice.

Secondly, your hair and scalp should be thoroughly shampooed and conditioned prior to a braiding service. Dirt on your hair and scalp combined with synthetic and/or human hair

can create scalp odors and attract spiders, flies, unwanted bugs, etc. If your child complains to you, the parent, that his/her scalp is hurting in a certain area, it is your responsibility to examine their scalp for tightness, ridges and pimples on the scalp. You should examine your child scalp on a weekly basis, and shampoo your child's hair on a weekly basis. If your child is of age to shampoo their own hair, insist on him/her shampooing their hair on a weekly basis, or as often as necessary if they are active in sports activities.

Thirdly, excessive tension should be avoided when any consumers hair is braided. Some alopecia conditions associated with improper hair braiding include: traction alopecia, banded alopecia, marginal alopecia, hair breakage, diffused alopecia, folliculitis, scalp lesions, pruritis, and other scalp maladies. Dr. Linda Amerson may be contacted at (817) 265-8854 or www.hairandscalpessentials.com □



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A consultation with a skilled specialist to discuss your options is advised. Hair loss and hair replacement therapies are at their most advanced. You have to be confident and feel comfortable with your hair replacement provider which separates our center from others in the industry. We offer total commitment, excellent skills and professionalism to customer satisfaction assuring you have made the right choice. ▶

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Dr. Dorothy Flake, is a Cosmetic Certified Therapist, of Salon EKALF Women's Hair Restoration, in Houston, Texas. Dr. Flake has 35 years specializing in hair loss due to medical conditions offering cranial prosthesis, seamless hair extensions, lace front system, hair weaving, non-surgical hair replacement and all additional salon services.

Dr. Flake received her Doctorate of the Art of Beauty Culture from the National Institute of Cosmetology, Washington, DC. Also, Past Chancellor of Texas State Association and Beauty Culturist League #47, National Instructor for New Concepts Hair Goods, and provider and educator for hands on seminars for Introduction to hair replacement. □



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# 'Chic SkiNotations

Volume 1

## It's Springtime: Let's Exfoliate!

Tracy L. Hill

**G**reetings Trendsetters- springtime has "sprung" upon us and our skin is just screaming for some serious rejuvenation. Wearing warm clothing during the winter months is a priority, but it literally sucks the moisture right out of the skin, leaving our bodies dull and lifeless when the blooming season arrives.

The key to getting our skin back to the soft suppleness that we desire is through the art of exfoliation. Now you may ask, "Just what is *exfoliation*?"

Exfoliation is a technique where the layer of dead epidermal cells on the outer surface of the skin is removed. The idea is to eliminate the dead ones to bring to surface the fresher, living cells. The most beneficial impact of exfoliation is that it reveals smoother and more even-toned skin. It is commonly regarded as one of the best ways to keep the skin soft and looking young. The removal of dead skin cells and excess dirt adds a nice glow to the skin and keeps the fine lines away. We can't go wrong with keeping those fine lines away, right? Additionally, exfoliating with spa gloves, body brushes or scrubs help reveal fresh new skin while unclogging pores and increasing lymph and blood circulation. Many toxins are eliminated through our largest organ, our skin, so it makes sense that eliminating dead skin cells would improve both our health and our beauty regime. Male species beware; research shows that men's skin is indeed thicker than that of women's; consequently men may experience the most benefit from exfoliation- especially areas that may be problem-prone including the chest, back, hands, and feet.

There are also some precautions to take when exfoliating the skin. Too frequent or too harsh exfoliation can leave you feeling dry and irritated, so tailor your exfoliation based on how your skin looks and feels. A body scrub may be used once or twice a week with no problem, however, never use a body scrub on your face, freshly shaven or irritated skin. Furthermore, some salt or sugar scrubs may leave the bathtub a bit slippery; so please be careful when using these products!

8.

Now that we know all about exfoliation, let's "glow" into spring! TraChic Bodywear has an excellent line of raw sugar polish's for women and even a raw sugar buff polish for men. The essentials used in both products are a blend of all natural oils, turbinado raw sugar and vitamin E that leave your skin feeling smooth and renewed! Your body will absolutely love you for it!

Please tune into Volume 2 fashionably titled, "Nail It: TraChic's Cuticle and Nail Etiquette".

Best Regards and Beautiful Skin,  
Tracy, TraChic Bodywear- President/Chemist

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## Empowering Is What We Do

Written by  
SizeSexyDiva N' Charge



**S**izeSexyDivas, some say we are an organization of beautiful plus size women. Some say we are full-size forces to be reckoned with on the runway. Others say we are successful, professional, business women and entrepreneurs with the faith that moves mountains. We say we are wives, mothers, models, virtuous women and all the above.....We Are Superwomen! SizeSexyDivas is an elite Christian based empowerment organization catering to plus size women. So you want to know what these Divas are up to now? Well we're glad you asked.....

SizeSexyDivas have taken empowerment to the next level and are excited to tell the world. We will host our first Adopt-A-Diva for spring break empowerment camp for teen girls. Offering a series of workshops that open the minds of our youth by interacting with them on a one on one level discussing the various issues they may face. We will offer fun and empowering activities that will guide them on a path to becoming super divas. By holding rap sessions hosted by special guests from various walks of life we will inspire our girls to make smart, healthy sound decisions in life. We will

provide a safe, fun and educational alternative for spring break 2009. For more information or to become a sponsor of this event or any future events that the Divas host please check out our web site @ [www.sizesexydivas.com](http://www.sizesexydivas.com)

### Sneak Preview of Camp Topics Commandments of a "DivaDarling"

- I. Thou shall express thy self (Poetry session)
- II. Thou shall acknowledge the diva within (Fashion & Make-up)
- III. Thou shall acknowledge "You are The Queen Of His Heart (Christian Encouragement)
- IV. Thou shall love thy curves (Loving and Accepting Your Body)
- V. Thou shall represent thy self respectful & honorable (Etiquette & Personal hygiene)
- VI. Thou shall make wise plans for the future (Financial Advice never too young to start)
- VII. Thou shall love thy haters (Treat everyone with respect and learn to forgive)
- VIII. Thou shall obey thy parents (Self explanatory)
- IX. Thou shall take care of thy temple (Substance abuse)
- X. Thou shall WAIT.....He'll appreciate (Sex Talk/HIV/AIDS Awareness)

(A consent form will be signed by parents at time of registration for topics)

Till next time.....Remember "We are the Majority, not the minority" ☐

## Las Bellas... del Ecuador

Hilda Julisa Jiménez Carrión  
Photographer: Mark Jarvis



### INTERNATIONAL BEAUTY FROM ECUADOR



María Jose Carrión Jiménez

Ecuador is a country world renowned for its beauty. From the rugged Galapagos Islands to the exotic jungle, visitors to this gorgeous country are left with the impression of having been in paradise. In addition to its natural wonders, Ecuadorian women are a beautiful mix of various ancestries ranging from Spanish, indigenous and Incan among others. As a Canadian photographer living in Ecuador there is no shortage of material to photograph. I hope you enjoy this brief look at these natural beauties of Ecuador, South America.  
- Mark Jarvis



Lenny Marisel Rios Peñaloza





## Trumpet Awards-2009 "In The Paint"

**T**rendsetters To Trendsetters Magazine was proud to be the official print sponsor of the 2009 Trumpet Awards "Promenade of Distinction" after 17 years of celebrating. The Trumpet Awards ceremony and induction was held January 22<sup>nd</sup> – 25<sup>th</sup> in Atlanta, GA.

The Arts and Entertainment Director Wallabe, was "In The Paint" with the Trumpet Honorees and International Civil Rights Walk of Fame Inductees. The 2009 Trumpet Awards is a very prominent and distinguished event. It was my honor to witness such an eloquent and amazing celebration. I remember when I was a kid I use to watch and listen to some of the most influential people in my lifetime that starred and performed on television and radio and now I'm in their presence. The Trumpet Awards is a very historical and honorary achievement for such great African-Americans with accomplishments and contributions made to society past, present and future. The Trumpet Awards is a prestigious platform that gives recognition to Who's Who in the areas of religion, law, politics, public service, business, sports and entertainment that played significant roles in all of our lives.

Trendsetter To Trendsetters Magazine is delighted to have Ms. Xerxona Clayton on the front cover of our magazine. Xerxona Clayton is the Founder, President and CEO of the Trumpet Awards Foundation, Inc. and Executive Producer of the Trumpet Awards. Not only for her success in broadcasting but for her dedication to bettering human relations. Just to name some of many who were to be honored at the

2009 Trumpet Awards – Dr. Alvin Crawford-Medicine, Raven-Symone–The Pinnacle Award, Earvin "Magic" Johnson–Living Legend Award, Pastor Paula White–The Humanitarian Award, Chief Richard Pennington-Law, Michael Roberts-Business, Jonathan Rodgers-Corporate, Chris Tucker-Entertainment and Tuskegee Airmen-Heroes Award. Other events and activities that took place included the Prayer Breakfast, High Tea in High Heels, Health Fair, Singles Mix and Mingle, Sponsors/ Honorees Dinner and the



1. Induction of thirteen new footprints that were placed into the International Civil Rights Walk of Fame at the Martin Luther King, Jr. National Historic Site Ebenezer Baptist Church.

The last day of the Trumpet Awards Ceremony was underway at the Cobb Energy Performing Arts Centre. Rolls Royce's, stretched Bentley's and Benz's rolled in; cameras were flashing from every angle. Every publication local/international and broadcasting networks were present. Trendsetters To Trendsetters Magazine represented naturally getting up close interviews photographs with honorees set to receive awards. On hand were all the prominent and successful people you can think of, such as Tom Joyner, Louis Gossett, Jr., Dr. Bobby Jones, Martin Luther King III, Juanita Bynum, Doe Shaw, Karen Bass, Elder Bernice King, Tuskegee Airmen, Craig Watkins, Sheree Whitfield and Lisa Wu of House Wives of Atlanta, Teena Marie, Khaliah Ali and many more. The celebration kicked off with En Vogue performing live the classic hits we use to jam to followed by the wonderful sensation Kiesha Cole.

I have never witnessed such greatness all at once. As we were seated for the Saluting of African-American achievement ceremony, I couldn't help but notice the huge cameras 20 to 30 feet over our heads swinging back and forth capturing the crowd, host and co-host on stage. I will always remember the moment hearing the Arkansas Gospel Mass Choir command the stage with Regina Bell. We sat close to Judge Karen and a few seats away from Holly Robinson Peete. Speaking of Mrs. Peete I was able to get up-close pictures with her backstage in the press room, it was such an honor. Before going backstage we were seated and had a chance to take pictures with Sherri Shepherd of "The View" and Anthony Anderson of "Law and Order" before presenting awards and telling a few jokes.

Trendsetters To Trendsetters Magazine presence was felt at the 2009 Trumpet Awards. Escorted to the back of the stage, Ms. Bunnie-Jackson Ransom greeted us at the door of a small room setup with photographers and video cameras and took us to our destination for up-close and exclusive interviews with all the stars. The interviews were conducted by Will Stewart and Wallabe of Trendsetters To Trendsetters Magazine and got photos with Raven Symone, Lisa Leslie, Jonathan Rodgers, Judge Karen, Chris Tucker, Bobby Valentino, Holly Robinson Peete, Pastor Paula White, Anthony Anderson, Tom Joyner, Sheree Whitfield, Lisa Wu, David Mann, Kym Whitley, Don D. C. Curry and so many other distinguished people. The wonderful staff and volunteers of the Trumpet Awards Foundation provided nothing but swagg (class) to all

the guest & honorees. Trendsetters To Trendsetters staff was "In The Paint" at the official 2009 Trumpet Awards. The 2009 Trumpet Awards definitely set the stage for 1 of my best accomplishments so far in 2009. To be in the presence of not only famous people but people who have done great things for us, I can tell my children that I made history at the Trumpet Awards in 2009. I took pictures with the magnificent Xerxona Clayton, icon and legend and I also took pictures with the Tuskegee Airmen. That was an honor alone to be able to shake hands with these impressive gentlemen. What I found is that people with the biggest names are so down to earth in person.

This experience gave me so much more motivation for the things I know I must do for others, I guess that's why we all want to be Trendsetters.

Derek Payne-DPI Graphics & Web Designer, Will Stewart-Publisher, Ranoldo Weaver "Video Bishop" and Walter "Wallabe" Brewer-Arts & Entertainment Director and CEO of The Reallest Records held it down on the Red Carpet. Be on the lookout for us. Next, Trendsetters To Trendsetters Magazine will be representing at the 2009 H.U.F. Awards founded by Judge Mablean on June 21, 2009 in Los Angeles, CA.

For more information please contact Wallabe at [wallaberecords@aol.com](mailto:wallaberecords@aol.com) or [www.myspace.com/wallabe614](http://www.myspace.com/wallabe614) □

(1) Wallabe with Tuskegee Airmen Honoree. (2) Pastor Paula White. (3) Host, Anthony Anderson. (4) Sheree Whitfield "Real Housewives Atlanta." (5) Lisa Wu Hartman "Real Housewives Atlanta." (6) Raven Symone. (7) Holly Robinson-Peete. (8) Wallabe with Trumpet Award Founder, President and CEO, Xerxona Clayton. (9) Comedian, Kim Whitley. (10) Trendsetters To Trendsetters Magazine's Publisher and CEO Willie Stewart with actress Elise Neal. (11) Tom Joyner and wife, Donna Richardson.

- Photos courtesy of T2T Staff







Rick Ross and James "threefourteen" Ball  
CEO of MEGA BEAT INTERNATIONAL

## ARE YOU READY FOR A MEGA BEAT?

CANTON, OH

**M**ega Beat International was established to be the core source of industry quality tracks. This production company was formed by two friends who understood that they could be more successful and make a global impact in the music business by working as a team. Jaymes "Thr3fourteen" Ball, the next superstar producer, and Chester "C-Dub" Wilson have combined their business strengths to build a brand for MBI while being located in Canton, Ohio. Thr3fourteen has the ability to create hip hop, R&B, pop, rock and gospel tracks along with arranging and recording a record. Thr3fourteen has created his

where executives were awed by their creativity, innovation and presentation of the USBs instead of CDs. This nationwide marketing blitz created a buzz and has secured major placements for them over the past year. Thr3fourteen produced two tracks on Trick Daddy's album, due out spring 2009. He produced the hit single "Long Money" by Young Breed of Maybach Music (Rick Ross' Label), it was released January 20, 2009. Thr3fourteen and Bernadette Cooper, EMI Publishing, collaborated on two songs for the Klymaxx album, due out summer 2009. The song "Amazing" by Alex Young "Pop Princess" of Anaka Records in NY was released fall 2008 and was co-produced by Michelle "Bizzy" Bell, Universal Music Publishing, and



own futuristic signature sound that synergizes with the artists vocal abilities. Music produced by Quincy Jones, Prince, Dr. Dre, Jam & Lewis along with the Ohio Funk movement of the 70's and 80's can be attributed with creating the profound love Thr3fourteen has for making music and his ability to change genres with ease. C-Dub has used his graduate degree training to establish MBI's business structure and a team of professionals to protect their rights. MBI's team developed a national advertising and marketing campaign to launch their company using internet, print and radio media, along with creating a nationwide presence. C-Dub said "this campaign's goal was to co-brand Thr3fourteen and MBI with quality music". MBI created the Mega Pod (USB I pod with cutting edge technology) to market their tracks, songs and digital press kit to executives at major conferences and meetings. MBI participated in the Urban Network, Ozone Awards, Florida Entertainment Summit, Southern Entertainment Awards and New Music Seminar



Thr3fourteen. MBI's largest project was being hired to produce the entire album for Brainz Davis and it will be released the fall 2009. Brainz has secured a leading role in the major motion picture "Tune Up" and has a reality show on the horizon. MBI has the title song for the movie "Tune Up" along with placements on the soundtrack and work on the score, the movie will premier in the summer of 2009. Thr3fourteen says "The Marketing is in the Music". MBI would like to invite you to check out our other activities on our website [www.megabeatinternational.com](http://www.megabeatinternational.com).

MBI understands that we have been blessed and highly favored so we will continue to stay humble, work hard and keep consistent to remain in this business. We look forward to working on new projects with movement behind them and that are ready to be launched. MBI is managed by Liner Entertainment Group out of Houston, Texas. For all enquiries contact Dianna Liner at 713-637-6360 or [info@linerentertainmentgroup.com](mailto:info@linerentertainmentgroup.com).

ATLANTA, GA



## ARE WE REALLY GETTING BAILED OUT?

BY LISA CUNNINGHAM

Act".

Being a Real Estate Broker and Owning my own company, I was eager to see how this Homeowner Affordability and Stability Plan was going to help homeowners either stay in their home or help people become new homeowners. This stability plan is just one leg of President Obama's recovery act. As it is known this problem with the economy started with the deterioration of the housing market, so that should be fixed first. After reviewing this plan, and as optimistic as I want to be, I am trying to find a way this plan will help those who really need it. The unemployment rate is 8.6% for Georgia. This rate breaks down to only 6.9% for the White population. The rate is 12.6% for the African American population. I make this point to say, we can't refinance or purchase a house without a job. African Americans are usually the last hired and the first fired. When we do find a job usually it's part time with no benefits or with lesser pay than our White counterparts. I acknowledge Atlanta is supposed to be the "Black Mecca" but looking at the unemployment rate it sure doesn't feel like that.

Under the Homeowner Affordability and Stability Plan the one thing I was very encouraged to read was the modification part of it. The modification part was designed to help those homeowners who are either behind on their mortgage or who are in danger of falling behind due to their interest rate increasing or a balloon payment becoming due. This is supposed to help 3 to 4 million homeowners. It does have some great parts that should help a lot of homeowners, but there two major downsides I see. One downside is that the modification is not mandatory and Lenders are not required to modify your loan. The second downside is the modification only pertains to those loans that are held by Fannie Mae or Freddie Mac. This leaves out those sub-prime loans that we all have been talking so much about. I wonder who got stuck with those loans. Only time will tell how willing these lenders are to modify desperate homeowners loans.

If you have any questions on whether you qualify for a loan modification under President Obama's new plan please call me.

**I** know we have been watching very closely to see what's going to happen with this stimulus plan that our new President has proposed. I was wondering if it would even pass the House and then the Senate. It was a tough battle but somehow I felt President Obama would succeed in getting his plan passed. He didn't go through all he went through to become President to have his first real plan fail. That part is over and President Obama's stimulus plan passed! We now have "The American Recovery and Reinvestment

## Tips for Owning Your Own Home

**E**veryone wants to have something that they can cherish and call their own. One way to fulfill the need and want can be through home ownership. Studies show that although African Americans are buying homes, they are still at the bottom of the barrier when it comes to statistics. Majority of African Americans are renting rather than buying. The Enhanced Living website states, "Despite the African American homeownership rate increasing by 1.5%, African Americans are vastly behind their counterparts". According to Enhanced Living 47% of African Americans are homeowners compared to 48% Hispanics and 73% Caucasians home owners.

Even though more blacks are starting to own their own homes the numbers are not high enough. As a way to help African Americans many cities and communities are developing more housing developments for different incomes.



One company that has been working effectively for many years preparing perspective homebuyers is Fannie Mae. Fannie Mae offers step by step guides in the form of booklets that assists first time homebuyers on what it takes to own their own home. Fannie Mae's guides include:

- Establishing and/or fixing credit- This can be done first by acknowledging current credit status, learning ways to correct and repair credit errors before looking for a lender.
- Money- Having a mind set on possible mortgages through calculations that are in financial range. Learn how much is needed for down payment. Understand key terms such as fixed-rate and adjustable-rate are key starters.
- Borrowing- The goal when it comes to borrowing is first stopping predatory lenders. Research different loans to decide which one is the best.

As for now, research and learn as much as possible as you prepare to own your own home. □



AUGUSTA, GA

## Are You in the Dark?

LIONEL LOCKE

**A**re you in the dark on what's going on in the automotive world, or need to know what to look for in a new car? Then you will enjoy the Auto Trends section in every issue of Trendsetter to Trendsetter. My name is Lionel Locke, and I am the editor of Auto Trends. The purpose of Auto Trends will be to enlighten you, the consumer, on the current trendsetters in the automotive industry. I will discuss the debut of new models, my picks of the cars, trucks, and SUVs that are best in class, and tips on how to get the most out of your current vehicle. I will also give you an update on what's happening in the automotive world, and inform you on what to look for when purchasing a new



vehicle for yourself. If you have any questions, or topics you would like for me to discuss, feel free to email me at [lionel@trendtotrendmag.com](mailto:lionel@trendtotrendmag.com). Be sure to look for the automotive trendsetters tab in the next issue of our publication. □

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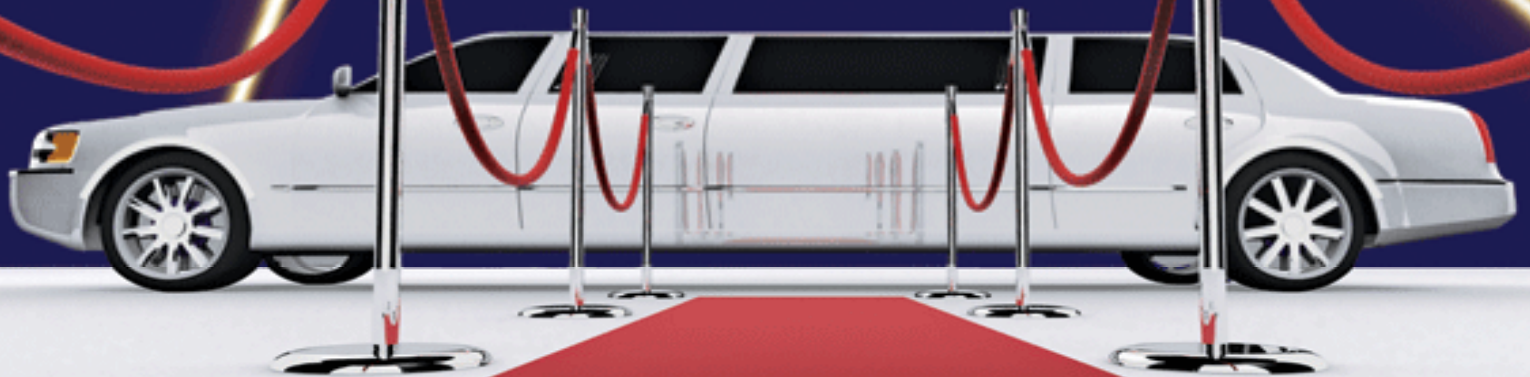
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