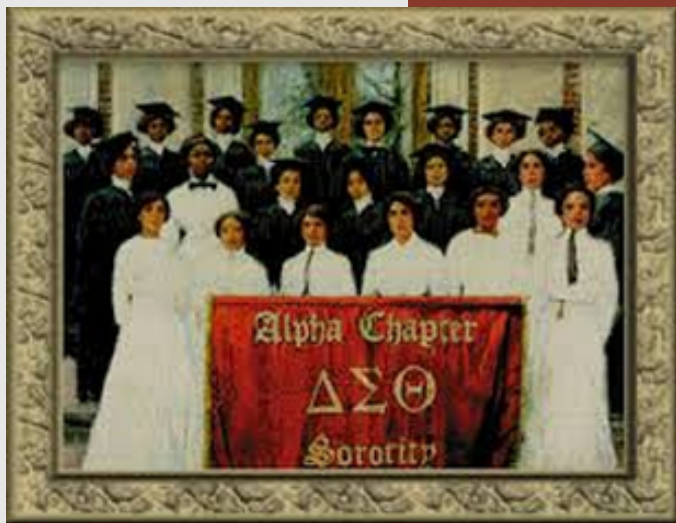


PEARLS OF WISDOM



What are 2 important facts about Black History Month? First, it was initially celebrated during the second week of February in 1926 to coincide with the birthdays of Abraham Lincoln (February 12) and abolitionist/editor Frederick Douglass (February 14). Next, as part of the nation's bicentennial, the week was expanded to a month. Carter G. Woodson was a scholar whose dedication to celebrating the historic contributions of Black people led to the establishment of Black History Month, marked every February since 1976.

Another celebration this quarter is Valentine's Day, but not without a cost. Overall, consumers plan to spend a total of \$25.8 billion to celebrate Valentine's Day, on par with last year's spending and the third highest in the survey's history. Of course, much of this spending will be by credit card or other forms of debt, which only adds to the Christmas and other debt already outstanding.

So don't be taken by all the commercialism of this holiday. Like most others, Valentine's Day is designed to get the consumer dollar and it can be a budget buster. So, continue to be alert and vigilant by effectively managing your hard-earned money. Possibly turn to a more personal gift; one that is normally less costly yet more rewarding.

With the above being said, it is the hope, as always, that you find some informational nuggets from this current edition of the "Pearls of Wisdom" that will be of use and benefit. Enjoy!

Hello to All,

The first quarter of the new calendar year has many activities. To begin is the Sorority's Founders Day. El Paso Alumnae Chapter (EPAC) celebrated the entire weekend of January 12 through January 14 with a social on Friday evening, the Rededication Ceremony on Saturday, and church service on Sunday morning. Much fun and sisterly love were enjoyed by all.

Of course, we honor our twenty-two Founders for their vision, resilience and impactful contribution. As you most likely know, on January 13, 1913, these women founded Delta Sigma Theta Sorority, Inc. (DST) on the campus of Howard University. Subsequently, DST has created programming to improve political, education, and social and economic conditions.

I could go on about our Founders and the contributions that they made. This is especially true given we pay homage to so many trailblazers during February as part of Black History month. "Black History Month is a time to reflect and recognize African Americans' contributions to U.S. economic competitiveness and how those contributions have helped forge our vision of a more equitable nation," said Alejandra Y. Castillo, Assistant Secretary of Commerce for Economic Development.

Black History Month represents Black influence around the world. Today, we not only celebrate the Black astronauts, scientists, inventors, artists, and activists of the past; we also celebrate the rise of Black business, arts, and literature that will influence the future.

Zena H. Ellis, Chair
Economic Development Committee





NEWSLETTER HIGHLIGHTS

- **Message from the Chair**
By Soror Lena H. Ellis
- **CELEBRATING BLACK HISTORY MONTH: THE HISTORY AND FUTURE OF AFRICAN-AMERICAN WEALTH**
By Najja Parker, Journalist - Newsletter Coach for the Atlanta Journal-Constitution
- **SBA COMMEMORATES BLACK HISTORY MONTH**
Details from website provided by Soror Lena H. Ellis
- **TIPS FOR LOVE AND FINANCE IN 2024**
By Teri Williams, President of One United Bank
- **VALENTINE'S DAY AND FINANCES: HERE'S HOW COUPLES APPROACH DISCUSSING MONEY**
By Nora Collomer - Sponsored by Credible, which is majority owned by Fox Corporation
- **ARE YOU READY FOR MARCH MADNESS '24**
By Shavena Jamierson
- **NATIONAL/REGIONAL NEWS/EVENTS**
- **MINORITY BUSINESS HIGHLIGHT**
Provided by Soror Shavena Jamierson
- **INSPIRATIONAL WORDS/CHAPLAIN'S CORNER**
By Soror Vivian Simmons, Chaplain
- **GAME/TEASER**
Provided By Soror Patrice Hills

CELEBRATING BLACK HISTORY MONTH: THE HISTORY AND FUTURE OF AFRICAN-AMERICAN WEALTH BY NAJJA PARKER

For many Americans, learning about Black History Month meant making posters of abolitionist and civil rights leaders in their elementary and middle school classrooms. Schools often offered lessons on luminaries like Rev. Martin Luther King Jr., Harriet Tubman, and Jackie Robinson, who all admirably used their platforms to combat racial injustice.

While these pioneers helped Black Americans fight for the right to vote in elections, obtain a proper education, and use public spaces, some of them also pushed for economic equality and cooperative economics. "As long as Negroes are hemmed into racial blocks by prejudice and pressure, it will be necessary for them to band together for economic betterment," said educator Mary McLeod Bethune in her last will and testament. "Negro banks, insurance companies and other businesses are examples of successful, racial economic enterprises."



This kind of economic advocacy may not have made it to Black History Month school curricula, but the importance of community wealth, especially in predominantly Black neighborhoods, has been apparent long before segregation and long after.

Mary McLeod wasn't the only Black activist to advocate for financial independence. Historian and author Carter G. Woodson wrote in his 1933 book, The Mis-Education of the Negro, that Black Americans "must begin immediately to pool their earnings and organize industries to participate in supplying social and economic demands." Known as the "Father of Black history," Woodson also founded publications, including *The Journal of Negro History* and the *Negro History Bulletin*, as educational resources. However, his most notable proposal came in 1926 with Negro History Week, a seven-day celebration the second week in February to acknowledge the accomplishments of Black people. February was particularly significant to Woodson because it was the birth month of abolitionist Frederick Douglass and President Abraham Lincoln.

BLACK WALL STREET

After emancipation, several neighborhoods in cities across the United States served Black Americans seeking banking, medical, food, and entertainment. From offering loans to a place to go grocery shopping, these Black-owned operations served Black Americans when white-owned ones would not.

The country's first chartered Black-owned bank, The Savings Bank of the Grand Fountain United Order of True Reformers, opened in the Jackson Ward neighborhood of Richmond, Virginia in 1889. A thriving hub for Black businesses, the area also contained theaters, medical practices, and a variety of stores and offices.

The success of the community became known as "Black Wall Street" and the birthplace of Black capitalism by 1903. Eventually, an all-white city council's plans to revitalize the city unfairly targeted Jackson Ward. The neighborhood was dismantled by the 1950s, resulting from the federal housing and interstates that were built in the middle of the neighborhood.

The Black Wall Street of Tulsa, Oklahoma suffered a much more tragic fate.

Along Greenwood Avenue in the early 1900s, it was easy to spot a salon, pharmacy, shoe shop, or restaurant run and operated by a Black entrepreneur. For years, more than 70 establishments filled the streets.



It was all abruptly destroyed when a white clan mobbed the city in a violent rage, using their guns and bombs to destroy everything in sight. Over two days, as many as 300 people were murdered, 35 blocks of businesses were burned to the ground, and thousands were left homeless. No one has ever been prosecuted for the crimes.

Although these communities existed and ultimately diminished due to systemic racism during the 20th century, the need for Black institutions still persists.

CELEBRATING BLACK HISTORY MONTH: THE HISTORY AND FUTURE OF AFRICAN-AMERICAN WEALTH (CONTINUED)

WHAT IS THE CURRENT STATE OF BLACK WEALTH

African Americans hold only 2.6% of the nation's wealth despite making up 13% of the population, according to the most recent data from the Survey of Consumer Finances. Furthermore, the average Black household has a net worth of \$800,000 lower than the average white household.

This data is a clear indicator that racial wealth gaps and disparities still exist even decades after the passage of the Civil Rights Act of 1964, which bans discrimination based on race, color, religion, sex, and national origin.

Redlining, unfair wages, and lack of affordable housing are all economic issues that continue to disproportionately affect the Black community.

Fortunately, organizations are recognizing the disparity, launching initiatives to promote financial equity. Last summer, the Biden-Harris administration announced new actions to build Black wealth by expanding access to homeownership and small business ownership. And Netflix recently pledged to put 2% of its cash, around \$100 million, in Black-led banks.

New Black-owned bank experiences are emerging, too, like Greenwood, a financial institution recently founded by civil rights icon Andrew Young, rapper Killer Mike, and media mogul Ryan Glover.

HOW TO GET INVOLVED

While large corporations and top elected officials are making efforts to address the stain of economic racism, there are also small but significant ways to advocate for financial literacy throughout Black History Month and beyond.

There are more than 124,000 Black-owned businesses in the country to support, according to a 2021 U.S. Census Bureau report. Need help finding them? Check out Black Business Green Book, Shop Black Owned, WeBuyBlack, and even one from Google.

Additionally, there are advocacy programs and nonprofits devoted to financial education. The Association of African American Financial Advisors addresses the needs of financial professionals, and The Foundation for Financial Planning and the Financial Planning Association both offer pro bono services. There are also some programs dedicated to Black women, like Black Fem, Savvy Ladies, and the Women's Institute of Financial Education (WIFE).

BEYOND FEBRUARY

Black History Month is an opportunity to reflect on our nation's progress and continued challenges. The celebration isn't limited to a laundry list of historical figures and events. Rather, it is a lifelong effort to research, recognize, and preserve information about Black history and Black life, and financial equity for all should always be a part of the mission.

You can do your part by supporting minority business not only in February, but throughout the year. Be Intentional!



SBA COMMEMORATES BLACK HISTORY MONTH

"Dreams are lovely but they are just dreams..."

It's hard work that makes things happen.

It's hard work that creates change." - Shonda Rhimes

Every February, to commemorate Black History Month, Small Business Administration (SBA) highlights resources, funding, and training available to black-owned small businesses and entrepreneurs.

Events

SBA regularly hosts online training events on a variety of topics for the new or seasoned small business owner.

Resources

All SBA Programs and services are extended to the public on a nondiscriminatory basis. You may contact SBA's Office of Diversity, Inclusion, and Civil Rights for additional information. SBA and its Resource Partners help entrepreneurs with access to capital, mentorship, and business opportunities.

- 10 steps to starting a business
- How to write a business plan
- How to fund your business

SBA offers programs and services to help Black business owners and entrepreneurs start, grow, expand, and recover from disasters. You can learn more about:

- Counseling and training
- Funding programs
- SBA certifications and business development programs

SCORE resources:

- State of African-American Owned Businesses | SCORE
- SCORE for Black Entrepreneurs | SCORE
- Resources for Black Entrepreneurs | SCORE

Contact us

If you have questions about SBA's programs and services, you can contact your nearest SBA District Office. SBA District Offices offer counseling, training, and business development to help you start and grow your business.

Email address:

<https://www.sba.gov/about-sba/organization/observances/black-history-month>

Phone:

915-834-4600

Physical Address:

211 N Florence St#201
El Paso, TX 79901



Tips for Love and Finance in 2024

by Teri Williams, President of One United Bank

The new year brings new beginnings, which is a great time to focus on love and finances. Whether it's self-love, romantic love or the love of our children, love has an impact on our money. Better to be intentional about the mixture of the two, rather than put our head in the sand and pretend as though they are completely separate. In fact, if our love and finances are not aligned, it could be disastrous! In 2024, here are some tips on how to have a more successful year:



Terri Williams (Photo credit Jeffrey Salter)

Self-Love and Finances

There are many psychological studies about the importance of loving yourself. Self-love is needed to achieve true happiness. With all the divisiveness happening in 2024, self-love is even more important. However, self-love and particularly self-care can also impact your wallet. Some questions to ask yourself.

1. Do you pay yourself first? Whether you have a job or are self-employed, do you put aside money in an emergency savings account, retirement account or even a vacation savings account before you spend money on your wants or even other people's needs? Self-love requires you to put yourself first before you can help others.

2. Are you an emotional spender? As you go through the ups and downs of life, do you soothe your emotions by shopping? Although many of us are familiar with "retail therapy" because we're depressed, we can also "manic shop" when we experience success. Getting a new job or contract, experiencing a new romantic relationship or celebrating the holidays, including Valentine's Day, can send us into overdrive. Being able to control these moments of emotional spending can help us stay within our budget.

Romantic Love and Finances

Whether you are seeking a relationship or currently in one, romance cannot exist without finance! The number one issue that impacts couple relationships is money. Many of us were raised on the fairy tale that we will meet our soul mate and live happily ever after. Well, the high cost of living today – whether its housing or transportation – can impact our happily ever after. Here are some questions to ask yourself:

1. What financial resources are you bringing to your relationship? The high cost of housing can require multiple sources of income and even multiple job earners. It's possible that we will see a reduction in interest rates by the Federal Reserve in 2024, which could make home loans more affordable. However, housing costs – whether rent or mortgage – are still high! It has become increasingly difficult, if not impossible, to find a partner to fill a hole in your finances, help pay your financial obligations or help achieve a higher financial status if you're not bringing resources to the table. To achieve a more simpatico relationship, get your personal financial house in order.

2. What's the financial status or requirement of your potential or current partner?

Sometimes love is blinding, and we forget to ask some basic questions, like what's your employment status? What's your credit score? How much debt do you have? How much savings? It's important to have a clear understanding of the whole person, particularly their money, as you navigate romantic relationships. Money can no longer be a taboo subject.

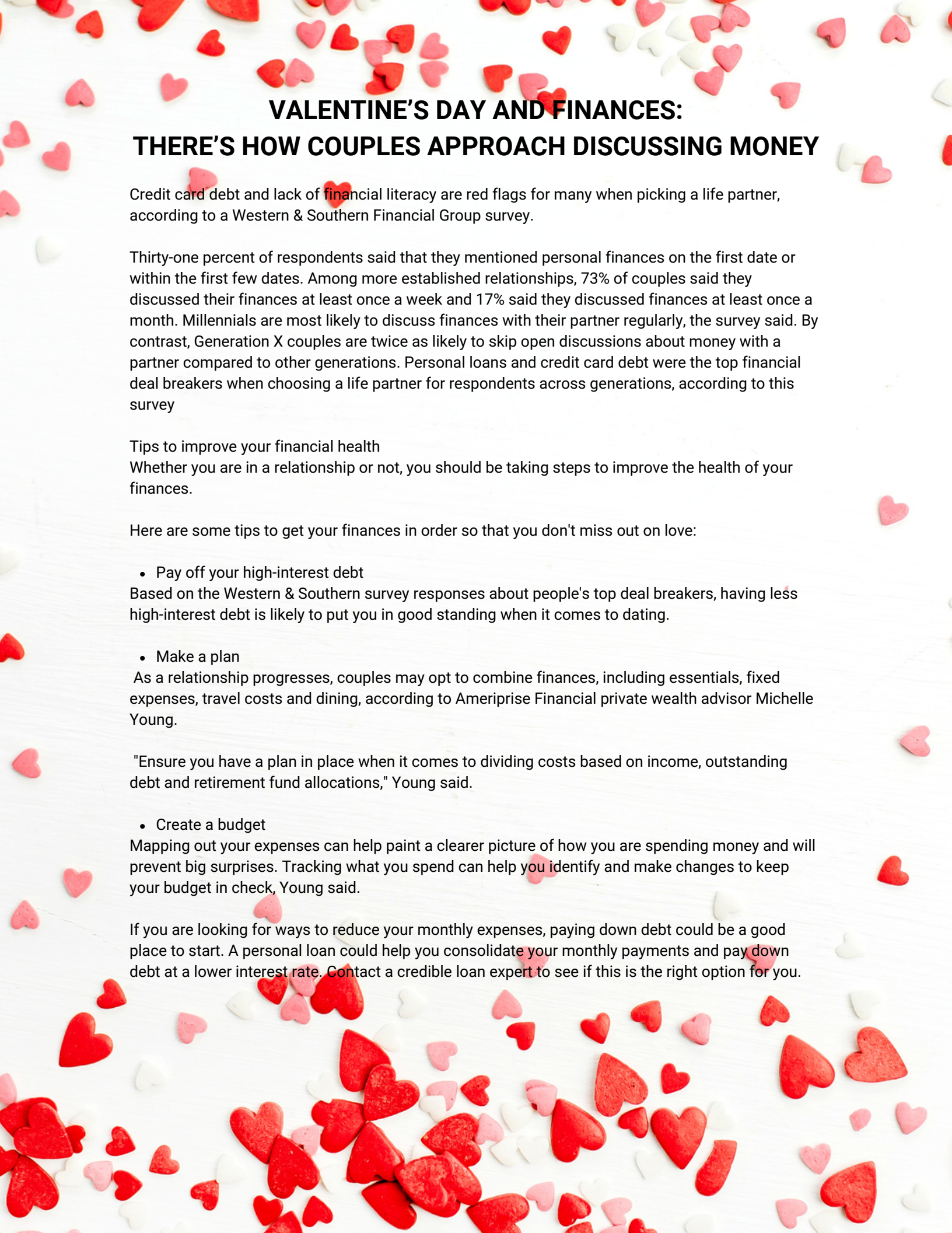
Parental Love and Finances

Let's face it, having children costs money...lots of money! There's housing, food, clothing and then there's college tuition and/or helping our children achieve financial independence. While being a parent is joyful, it can also be financially stressful. Here's some questions to ask yourself in 2024:

1. What insurance do you need to protect your loved ones? We all expect to live a long and happy life. However, life can throw us a curve ball when we least expect it. We can experience health issues or unexpected financial issues such as litigation that can impact our livelihood. There are insurance policies that can protect us against life events including health insurance, life insurance and even umbrella insurance in case we're sued. Make sure you have the right insurance coverage to meet the needs of your loved ones.

2. Are you modeling good financial behavior? Our children are more likely to do what we do rather than what we say. How we spend, save and share our money provides the best role model for them. In the old days, children would see their parents writing checks to pay bills at the kitchen table. They also taught home economics in school. In 2024, most of our financial activity happens online, which is less visible, and schools no longer teach financial literacy. So today, look around your house to assess the financial messages you're sending to your children. As a simple approach, consider adding a financial goal as a note on the refrigerator. Remember, your children are watching.

We all wish for love, happiness and prosperity in 2024. To achieve it, we need to embrace the relationship between love and finances. To be in love is a powerful thing. To be in love and simpatico with our finances is even more powerful. Happy new year!



VALENTINE'S DAY AND FINANCES: THERE'S HOW COUPLES APPROACH DISCUSSING MONEY

Credit card debt and lack of financial literacy are red flags for many when picking a life partner, according to a Western & Southern Financial Group survey.

Thirty-one percent of respondents said that they mentioned personal finances on the first date or within the first few dates. Among more established relationships, 73% of couples said they discussed their finances at least once a week and 17% said they discussed finances at least once a month. Millennials are most likely to discuss finances with their partner regularly, the survey said. By contrast, Generation X couples are twice as likely to skip open discussions about money with a partner compared to other generations. Personal loans and credit card debt were the top financial deal breakers when choosing a life partner for respondents across generations, according to this survey

Tips to improve your financial health

Whether you are in a relationship or not, you should be taking steps to improve the health of your finances.

Here are some tips to get your finances in order so that you don't miss out on love:

- Pay off your high-interest debt

Based on the Western & Southern survey responses about people's top deal breakers, having less high-interest debt is likely to put you in good standing when it comes to dating.

- Make a plan

As a relationship progresses, couples may opt to combine finances, including essentials, fixed expenses, travel costs and dining, according to Ameriprise Financial private wealth advisor Michelle Young.

"Ensure you have a plan in place when it comes to dividing costs based on income, outstanding debt and retirement fund allocations," Young said.

- Create a budget

Mapping out your expenses can help paint a clearer picture of how you are spending money and will prevent big surprises. Tracking what you spend can help you identify and make changes to keep your budget in check, Young said.

If you are looking for ways to reduce your monthly expenses, paying down debt could be a good place to start. A personal loan could help you consolidate your monthly payments and pay down debt at a lower interest rate. Contact a credible loan expert to see if this is the right option for you.

Are You Ready for *March Madness '24?*

by Soror Shavena Jamieron

- November 2023 and Thanksgiving over ✓
- December 2023 and Christmas over ✓
- December 2023 and New Year's Eve over ✓
- January 2024 and the Superbowl playoffs over ---ongoing in some people's mind ✓
- February and Black History month--- Always moving forward and in progress! ✓

The month of March serves as a “reset button” to the New Year. For some, we are still recovering from our holiday traveling, holiday shopping, birthday celebrations, new grand kids, new bundles of joy, and our NFL team not playing in the Superbowl. Yes, March serves as a “reset” button for spring cleaning our personal lives, households, finances, and tax shoe box!

March says goodbye to winter and hello to spring and daffodils. March brings us National Pi Day, Women's History month, St. Patrick's Day, NCAA Basketball tournament, Read Across America, and our very own Delta Sigma Theta Sorority, Inc. -Sisterhood month. March also notifies us that the IRS Tax filing deadline is April 15 2024---forty-five days away from its start.

The March Madness tournament, both women and men's basketball, is a single-elimination tournament consisting of 68 teams, who compete for the top two covenant spots over seven rounds, to be crowned collegiate champion of college basketball. Unfortunately, we do not have “seven rounds” to get ready for the tax deadline. The IRS is already holding one of the two covenant spots and is waiting on you! The clock is ticking but you can maximize your time now through March to prepare yourself and file on time, well ahead of time, by incorporating some of the following tips by The Sassy Accountant, Shantel Williams, of Black Enterprise, into your preparation.



The Sassy Accountant encourages both the individual and business owner to seek ways to maximize your return and minimize your liabilities amidst the volatile changes in our tax laws.

- If you are a small business owner, invest in an accountant, or CPA, who specializes in your industry, rather than using a tax preparation company. A specialized tax preparer can offer more tailored and help you maximize your return.
 - All tax preparers should bring all relevant tax documents, including W-2 forms, 1099 forms, dependent care, HSA statements, adoption credits, expense list, and any other documentation related to income or deductions.
-
- Stay informed about tax law changes. If you use Zelle, Cash App or other sources to transfer money for your business---inform your tax preparer as it could impact your taxes
 - Talk to a tax accountant prior to filing so you can better understand how to gather the necessary documents for your tax return
 - Document everything. If you maintain individual receipts, then make a copy of the original and category each by expense or asset
 - Avoid taking the quick and easy route. Individual tax payers should avoid DIY tax preparation software as these programs are designed for simplicity rather maximizing returns.

The tax experts with Tax Act recommend filing an extension if you do not have all of your original financial documentation, need more time to make a contribution to your retirement accounts, or an emergency prevents you from completing your return. Individual tax payers have until October 15, 2023 to file your 2023 taxes, so submit your extension before April 15, 2024. Business owners will need to apply for an extension by March 15, 2024 and file by September 15, 2024.

An extension to file is not an extension to pay.

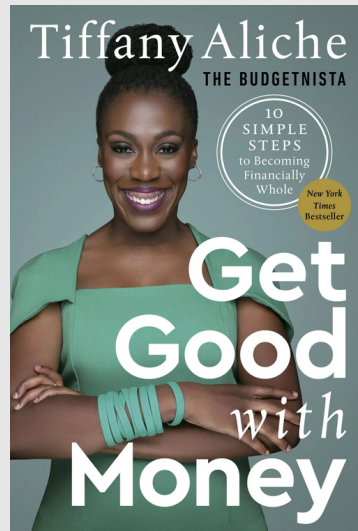
Financial Plan

For tips, tools, and practical action plans to do more with your tax refund start with Tiffany Aliche, the Budgetnista, at thebudgetnista.com, to learn solution proven ways to budget using the 70/20/10 rule or the 50/30/20 rule or check Tiffany out at livericheracedemy.com

The Budgetnista also offers step by step guidance on how to reduce debt, raise your VantageScore and FICO score, pay off your credit card balances, or student loans; how to invest for retirement, how to invest for wealth, how to get good insurance, and even how to save \$10,000 in three months.

If 2024, is the year you get serious about managing your money and stop letting your money manage you, then check out Tiffany Aliche across all social media sites and on her website to find a tailored plan that fits your financial goals.

Check out some of the books written by The Budgetnista to help you become financial whole and debt free:



<https://www.blackenterprise.com/tax-tips-accountant-shantel-williams/>

<https://www.taxact.com/file-irs-tax-extension>

<https://thebudgetnista.com/>



DELTA SIGMA THETA SORORITY, INCORPORATED

A Service Sorority Founded in 1913

NATIONAL PROGRAM PLANNING AND DEVELOPMENT COMMITTEE JANUARY UPDATES

EDUCATIONAL DEVELOPMENT

Happy New Year, Sorors!

The Educational Development Subcommittee is excited to begin a new year with new and returning members and new goals and ideas! Our goals for 2024 include: working with the National CARES Mentoring Movement, developing webinars/workshops to assist our youth program leaders in writing outstanding Presidential Youth Conference (PYC) and Exemplary Youth Programming Awards (EYPA) applications, revising our youth logos, creating a Signature Program for National Program Planning and Development (NPPD), extended collaboration with other NPPD subcommittees, making sure our initiatives are aligned with the National Strategic Plan, revising manuals, and creating a new curriculum on literacy and culture to ensure our heritage is not lost during this new era of political discord. Yes, we are happily busy!

Also in each Informz issue, we are initiating Youth Odyssey as an opportunity for you to "hear" from the youth that participated in the 2023 Presidential Youth Conference (PYC) in Montgomery, AL through the letters they shared regarding their experiences at the conference, and/or service opportunities they engaged in within their communities after PYC. We pray you will find these letters as impactful as we did, many of which brought tears of joy to our eyes. We are so proud of our youth and so thankful that they had an experience to remember forever. Click here to access the first two letters we received. (The names have been removed for privacy in accordance with policy.) Also, please enjoy the 2023 PYC video here that was shown during the 54th National Convention.

Onward and upward!

Members:

Sybil Knight-Burney, PhD (Co-Chair) – Eastern Region
Constance Turner Jackson, EdS (Co-Chair) - Farwest Region
Karyn L. Acquire, LCSW – Midwest Region
Valerie D. Bates-Gates – Eastern Region
Dassa Giles – Midwest Region
Deborah Hunter-Harvill, EdD – Midwest Region
Karla Faye Jones, PhD – South Atlantic Region
Katryna Lowery Kinn – Southern Region
Linda Bates Leali – Central Region
Camryn Little – Midwest Region
Clementé Love – Central Region
Nuntiata Portis-Buck, M Ed – Midwest Region
Pamela Jo Wilson, M Ed – Farwest Region

DELTA *Red* PAGES

ECONOMIC DEVELOPMENT

EMPOWERED and Living Well in 2024: Financial Fortitude Across the Lifespan

At the start of a new year, we often set—or reset our wellness goals, whether emotional, relational, or financial. In 2024, Economic Development initiatives will reset, with added emphasis on financial empowerment—individuals and communities having the ability and confidence to live their financial truths, make positive money decisions that promote their long-term financial stability, as well as financial, relational, and emotional well-being.

Delta's recent Economic Development efforts promote increasing savings, decreasing debt, and contributing to the constructive development of sorors and the communities we serve. Here's a recap.

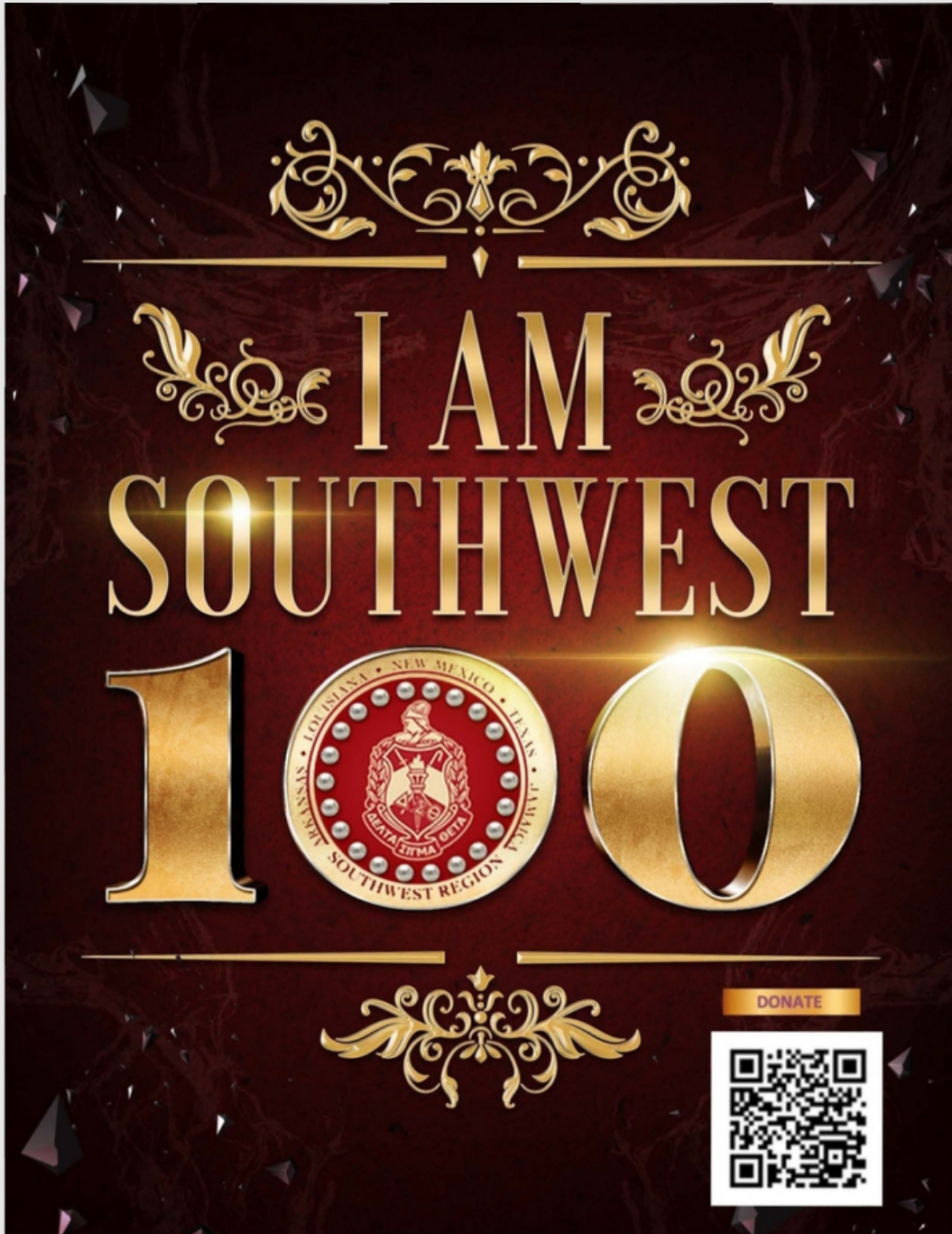
Did You Know? In 2022, women owned about 22.4% of small businesses in the U.S. with a significant representation of women of color. African American/Black women led the way with 42% of new women-owned businesses, while Latina/Hispanic women followed closely at 31% (Women Entrepreneurship Statistics, 2022). As the fastest growing demographic of women-owned businesses in the country, it is important that we circulate the African American/Black dollar within our community.

We're thrilled to announce some fantastic upgrades coming to the Delta Red Pages. Our commitment to empowering women entrepreneurs continues with a fresh new look and enhanced features.

- ▲ **Revamped Aesthetic:** Enjoy a visually appealing design that's easy on the eyes and more intuitive to peruse.
- ▲ **Enhanced Mobile Experience:** Access the directory on-the-go with an improved mobile web app.
- ▲ **Better Search Optimization:** Finding and being found just got easier!
- ▲ **Greater User Control:** Manage the data you share with more precision.

All these improvements come with no increase in the registration/renewal fee! It's our way of saying THANK YOU for providing services and products to our community. Here are more Red Pages updates:

- ▲ **Feedback Matters!** Sorors who attended the National Economic Development Women's Empowerment Luncheon at the 56th National Convention gave the event rave reviews! Inspired by this, we're now seeking approval to bring similar empowering events to the all regions.
- ▲ **"Check with a Soror First" Business Spotlights:** Get ready for regular features that highlight soror-owned businesses across the country. Our sorors offer a variety of services, from physicians to attorneys to staffing agencies to authors and a host of product-based businesses, too!
- ▲ **Financial Fortitude Fridays:** Our popular series returns with more tips and strategies for financial success.
- ▲ **Building a Stronger Community:** The Red Pages is more than just a directory; it's a network of shared resources, direct information exchange, and mutual support. There's more to come soon, so watch for Red Pages registration/renewal to help maintain your connection to your sister Deltapreneurs.



Donations for I Am SOUTHWEST 100! Please feel free to donate as often as you wish. Donations of \$100 or more will receive the "I am SOUTHWEST 100!" pin at the Regional Conference. Only one pin per person. Donor will absorb all fees. Receipts are intended to defray cost for upcoming Regional Conference. See your individual email for communication and related electronic/digital donation form.



Sadie T.M. Alexander

DELTA SIGMA THETA SORORITY, INC. FIRST NATIONAL PRESIDENT

"I knew well that the only way I could get that door open was to knock it down; because I knocked all of them down. Don't let anything stop you."

In the United States, Dr. Alexander was the first African American to earn a Ph.D. in economics and the second Black woman to earn a doctoral degree.

THE FIRST AFRICAN AMERICAN TO EARN A PH.D. IN ECONOMICS

After completing graduate school, she found that many employers dismissed her credentials, despite her stellar record. This led her to pursue law school, making her the first African American to be awarded a law degree from the University of Pennsylvania. Throughout the rest of her life, she worked with her husband in their co-owned law firm addressing issues pertaining to the civil rights of African Americans.

Among her accolades, Dr. Alexander was the first national president of Delta Sigma Theta Sorority, Inc. Other entities honoring her legacy include the Black Law Student Association at the University of Pennsylvania, and the Sadie Tanner Mossell Alexander Elementary School.

In recalling her academic journey, Dr. Alexander has said that "[She] knew well that the only way [she] could get that door open was to knock it down; because [she] knocked all of them down." In the same fashion, we aim to break barriers and pursue excellence as aspiring economists and policy practitioners.

Go to <https://www.sadiecollective.org/stma> to learn more about Dr. Sadie T.M. Alexander.



JAZMINE MINORITY BUSINESS SPOTLIGHT MURPHY

by Soror Shavena Jamierson

Meet Jazmine R. Murphy. A native of Columbia, South Carolina, who is the visionary and content director of the platform *I am Jazmine Renae* at www.iamjazminerena.com. A woman who is anything but ordinary and all things multifaceted on a mission to empower and equip all females, of all complexities, with the tools to be her unapologetic and authentic self.

Meet Jazmine Renae Murphy. A daughter, a wife, a US Army military officer, a graduate of Georgia Southern University, who majored in History with a concentration in Black History; an engaged member of Delta Sigma Theta Sorority, Incorporated by way of Xi Eta (SPR '21), a workshop facilitator, a guest speaker; and a bold woman, who believed she could so she did become --- **an entrepreneur.**

Meet Jazmine Renae. A beautiful, intelligent, easy-going, and inspiring woman who cultivated life into **her name**, placed a megaphone in front of **her voice**, and put on **her heels** of resiliency to break free and overcome challenges to launch a brand and safe space for all women to discover self-love and self-acceptance in the pursuit of leading a fulfilling life on their own terms.



Who is Jazmine Murphy , the entrepreneur? Jazmine Renae is a bold, wholesome, and passionate entrepreneur that envisions a female population that embraces all of the complexities that make them who they are.

What inspired you to want to become an entrepreneur? COVID. COVID inspired me to really initiate and make real progress on a passion for women's empowerment. COVID was a rough period for the world, [that] forced us to stop and think about literally everything. My everything was my life's purpose that I decided to nurture.

What vision led you to start your own business--I am Jazmine Renae? Quite frankly, the same [reasons] I decided to become an entrepreneur. I thought "what better time [while in COVID] than now."

What services do you offer? I currently offer workshops for women of various ages that nurture topics like self-esteem and self-confidence. I am also a public speaker with keynotes that are tailored to the very same topics of self-esteem, self-confidence, and self-acceptance. I have a few items available for purchase sweatshirts, t-shirts, and totes [at www.iamjazminerena.com]. The designs promote boldness in being a woman.

What do you love most about running your business? There is absolutely nothing better than women coming up to me, after a speaking engagement or workshop, and telling me things like "thank you" or "I felt like you were talking directly to me."

Tell me about a time you said, "I'm done with this" and wanted to walk away? Been there, many times. The best part about it is that I always came back to it. And every time I came back, I had just a little more clarity and energy to push forward a little more. The different seasons in my life definitely played a role as well: new jobs and new duty stations etc.



What has been your most challenging business decision? Being patient with the vision and the success of my business. I have changed what my focus was plenty of times. But this year, early in January, everything became so clear to me. I believed that only came with the constant time I have put into my business. The clarity came with prayer, time spent, and hard work.

What are the top 3 goals for the future? One major goal: change the world for women and how they see themselves. That's it.

What 3 tips do you want to tell other aspiring entrepreneurs? Quite simply, not everyone is going to understand your vision. That's not your problem or your job to make them see it. Just as long as you can see it, put in the work [to make] the dream a reality. I am an avid believer in following the desires of the heart as it relates to ambitions.



Meet Jazmine Renae. A woman who cultivated life into **her name**, placed a megaphone in front of **her voice**, and put on **her brim** of boldness to launch *I am Jazmine Renea*— so women of all complexities, and stories, can rise above their own obstacles and challenges and ignite the self-love and self-acceptance within to be their authentic selves.

As we reflect and embark on learning about the rich culture of our history in February and women's history in March, let's us support and elevate the *herstory* in our own backyard, like Jazmine Murphy. *I am Jazmine Renea* stands ready to help you find clarity and develop the tools you need to live your best authentic life. Tell somebody, you know somebody. Tell them, you know Jazmine Murphy and she's on a mission.

Greetings and Blessings Beloved Sisters,

**As we continue on our Sister Journey into 2024,
let us meditate on the following question...**

"Am I Spending Time Alone With God?"



James 4:8 - "Come (draw) near to God and He will come (draw) Near to you."

Our God is a God who can be found. A God who can be known. A God who wants to be close to his children. That's why He is called Immanuel, which means "God with us". But He draws close to you and me as we surrender our will and seek Him. God desires to lead you in all things and teach you everything you need to know. He will transform you and me and our circumstances beyond our wildest dreams if we will give up trying to do it on our own and let Him do it His way and in His time.

God wants us to want Him. And when we realize that it's Him that we want, we become free. And who the son sets free is free indeed. The world will try to consume us with its "side-show distraction". The world-systems will hold you hostage to worldly desires. When we draw near to God with open arms and ask Him to fill us with more of Himself, He will. But this deep and intimate relationship with our heavenly Father doesn't just happen. It must be sought after, prayed for, nurtured, desired and treasured. I have found that spending time with God is a spiritual disciple, and it must be practiced daily.

Remember you can't expect things to change overnight. It will take a while to develop that "spiritual muscle" of prayer. It may take some time to see the scenery of your life change. This is normal, so don't be tricked by the enemy. Don't give up. Far too many believers give up and wave the white flag just before their breakthrough into the realm of answered prayer.

Remember my beloved Sorors, that this is a lifelong voyage. Be steadfast, unmovable, always abounding in the Lord, and your labor will not be in vain.

Let us Pray

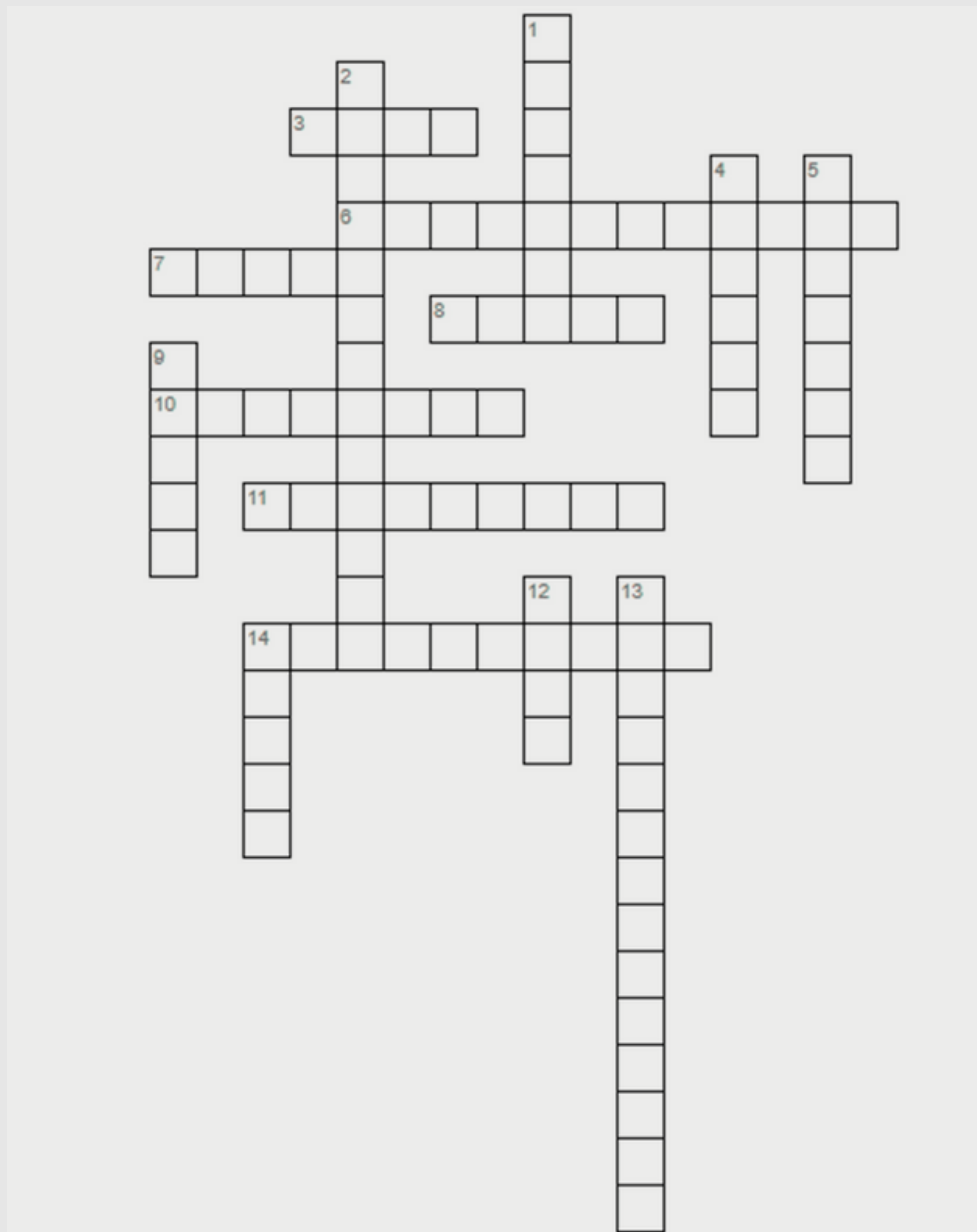
Heavenly Father,

Forgive me for not spending time with you. My desire is to draw near to you. To develop an intimate and loving relationship with you. Help me to seek you first. Teach me to develop a prayer life that will honor and glorify you.

In Jesus Name



BANKING AND BUDGETING CROSSWORD PUZZLE



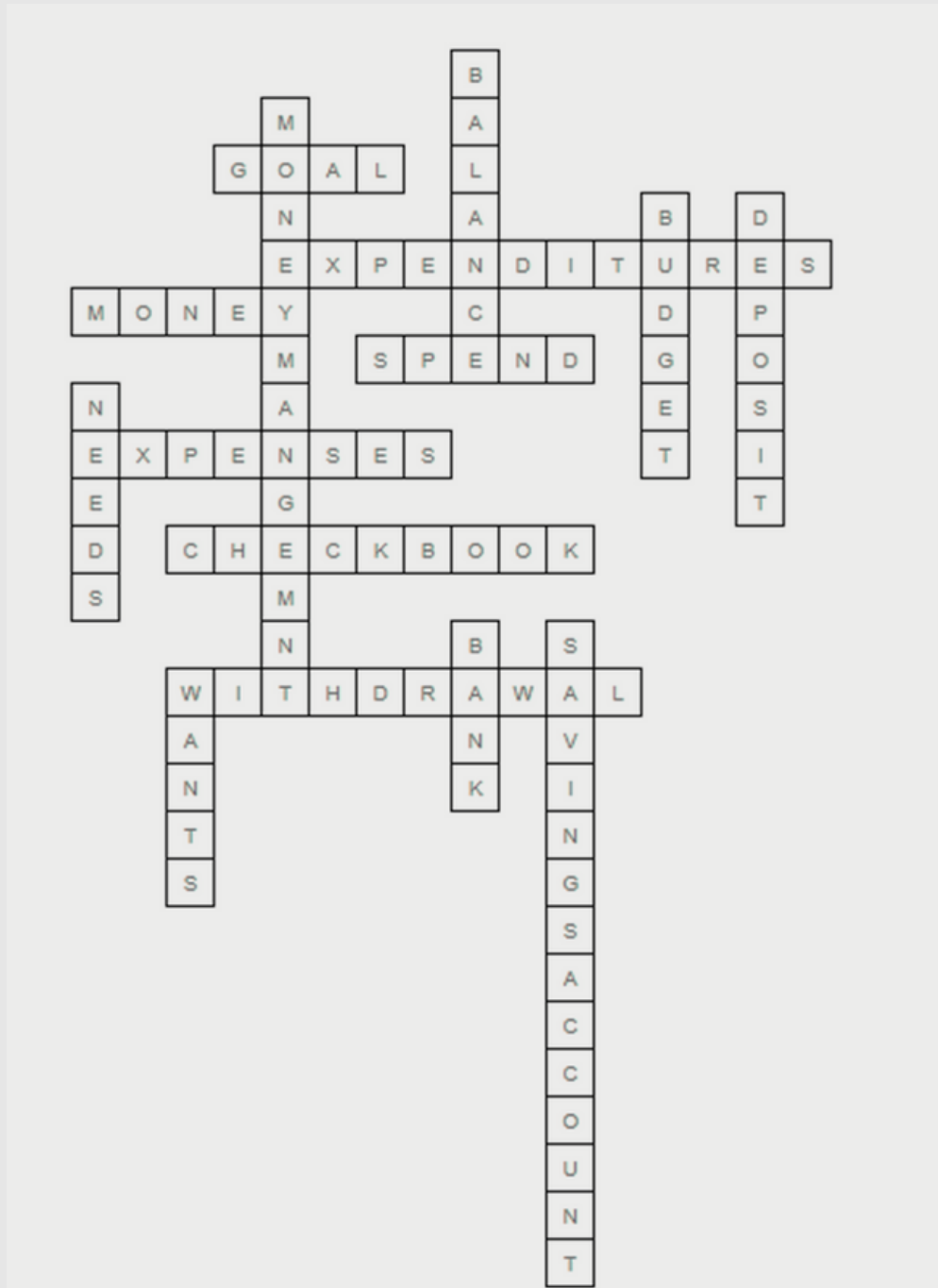
Across

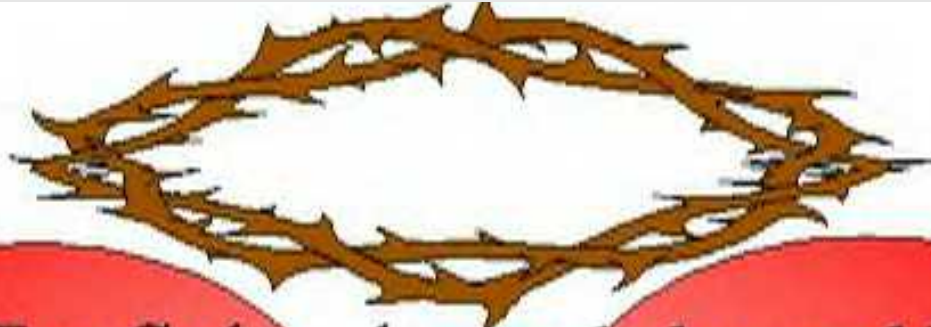
3. Something you identify and work on to achieve
6. The act of paying, spending or disbursement of money
7. Pretty much everything you need, want or do requires what?
8. I plan to \$ 40.00 on Xmas gifts this year.
10. Sometimes you expect these, sometimes you don't.
Either way they require money.
11. The record where you keep track of your money.
14. When you take money out of your bank account.

Down

1. The amount of money you have available in your account to spend.
2. A term to describe the way you oversee or handle your money.
4. The amount of money you allocate to pay for items.
5. When you put money in the bank you are making a.
9. Things that are necessary.
12. A safe place that holds your money for when you need it.
13. When you set money aside, in the bank 'for a rainy day.'
14. Things you would like to have called.

PUZZLE ANSWERS





For God so lo**V**ed the world,
That He g**A**ve
His on**L**y
Begott**E**n
So**N**
Tha**T** whosoever
Believeth **I**n Him
Should **N**ot perish,
But have **E**verlasting life.
John 3:16



DISCLAIMER

The economic development/financial fortitude information provided in this newsletter is for general informational and educational purposes only and is not an endorsement or substitute intended as professional advice. Accordingly, before taking any actions based upon included information, we encourage you to consult with the appropriate professionals. The use or reliance on any information contained in this newsletter is solely at your own risk or discretion.