



**American Association of Family & Consumer Sciences**  
**104<sup>TH</sup> ANNUAL CONFERENCE & EXPO**  
**JUNE 26 – 29, 2013**  
 Hyatt Regency Houston • Houston, Texas



**NCBDFCS Members Share Their Wealth of Knowledge, Experience & Expertise at the AAFCS 104th Annual Conference & Expo Hyatt Regency Houston (conference hotel)**  
 1200 Louisiana Street  
 Houston, TX 477002  
**Main Hotel Number:** 1-713-654-1234

**Link to online reservations:** <https://resweb.passkey.com>

**Please plan to attend the following Coalition supported meetings/presentations.**

**Thursday, June 27th**

- 6:00pm - 9:00pm National Coalition of Black Development in Family and Consumer Sciences Board Meeting (Board Members Only)
  - ◆ 12:30-1:30—**BLOCK 1: Moving with the Cheese: Embracing and Managing Workplace Change**, Presented by Angela Radford Lewis, CFCS & Valerie L. Giddings
  - ◆ 1:45-2:45—**BLOCK 2: Building Capacity for Change in FCS through University Bridge Programs and Focused Continuing Education**, Presented by Malinda Cecil, RD, LDN and Nina Lyon Bennett, CFCS-HDFS

**Friday, June 28th**

- ◆ 1:45-2:45—**BLOCK 8: "What's in Your Wallet?"** Presented by Sheila M. Littlejohn, CFCS and Bonita Manson, CFCS

● 7:00pm – 9:00pm National Coalition of Black Development in Family and Consumer Sciences Banquet

**Saturday, June 29th**

- 8:00am-9:00am - National Coalition for Black Development in Family and Consumer Sciences Business Meeting
- 7:00-9:30pm - Pacesetter Dinner (DSA Recipients will be honored)

**PLEASE REFER TO YOUR PROGRAM FOR OTHER COALITION MEMBER PRESENTATIONS**

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**Toot Your Own Horn!**



**Awards and Recognition**

During our NCBDFCS Annual Banquet at the AAFCS Conference in June, we want to honor you and share in your accomplishments during **THIS MEMBERSHIP YEAR 2013-2014!** Don't be shy! Please provide the following information and send to: **Dr. Nina Lyon Bennett** at [nlbennett@umes.edu](mailto:nlbennett@umes.edu)

Name \_\_\_\_\_  
 First \_\_\_\_\_ Last \_\_\_\_\_  
 Employer \_\_\_\_\_ Position \_\_\_\_\_ or \_\_\_\_\_  
 School/University \_\_\_\_\_ System/STATE \_\_\_\_\_

**Awards and/or Recognitions Received:** Include (professional or personal), but do not limit to: Published Work, Promotion, Teacher of the Week/Month/Year; National Board Certified; FCCLA Adviser Awards; Congressional Citations; Golden Apple Awards; Mother of the Year; Chamber of Commerce Awards; Earned Degrees; Etc.

**Please provide a brief description of your professional/teaching experience**

**Special thanks to Ms. Theresa Shockley, Administrative Assistant, Department of Human Ecology, University of Maryland Eastern Shore for her assistance with this newsletter.**



**National Coalition for Black Development in Family & Consumer Sciences**

NCBDFCS—SPRING  
 2013 NEWSLETTER

VOLUME 1, ISSUE 7

SPRING 2013

**SPECIAL POINTS OF INTEREST:**

- ◆ **Coalition President's Message**
- ◆ **Kelvin Boston: "Helping the Economically Depress Achieve Financial Success"**
- ◆ **2013 Coalition Awards Nomination**
- ◆ **Dr. Bernice Richardson DSA Recipient**

**INSIDE THIS ISSUE:**

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**Message from the President**



"Change: A Blueprint for the Future"

Change within an organization is inevitable. Changes occur to move an organization forward. Often individuals in positions of leadership propose and make changes with the assumption that a positive trajectory will occur. In fact, the system actually regresses or notable changes are invisible.

For our organization, the National Coalition for Black Development in Family and Consumer Sciences (NCBDFCS), members of the Board recently made a conscious decision to engage in a planning process for the organization. The decision which emerged was to highlight our past progress and projected future that will be the cornerstone for a current Five Year Planning Process. Board members and respective Coalition members were actively engaged in this process to chart the future for our organization.

In reflecting on the process that was held during a pre-session before AAFCS Annual Conference, June 2011, Kotter's 8-Step Change Model is quite appropriate. This model is used to share the inputs and outputs that emerged from the Five Year Planning process. The 8 Steps of Change included (from Kotter's 8 Step Change Model: Implementing Change Powerfully and Successfully):

1. creating a sense of urgency by opening an honest and concrete dialogue. This dialogue focused on the professional environment in which the organization finds itself and where it needs to be within the next five years,
2. forming a powerful coalition with the Board leadership and respective Coalition members to build a framework which identified expertise salient to the change process,
3. creating a vision based on revisiting NCBDFCS' mission and values that have and can be sustained overtime,
4. communicating the vision through an integration of organizational goals, objectives, strategies and individuals who will provide leadership for identified changes,
5. removing barriers through determining what has worked and not worked. And, including current technology and other media and resources that facilitate innovative changes in the profession,
6. creating short-term wins looking at strategies that can be accomplished within a short period of time. These short term wins will make a difference in directing our organization forward,
7. building on change through a careful analysis of ideas and strategies that are working. And, making formidable, conscientious efforts to bring our future generation of emerging leaders into the organization as active participants,
8. anchoring change in the NCBDFCS culture through assuring that the membership and other colleagues visibly see the organization as being mainstream players in the Family and Consumer Sciences profession.

The Five Year Plan for our organization can be accessed within the next two months on our newly designed website which is now in progress. After which time, we will inform you via computer blast to access the NCBDFCS website, to review the plan. I ask you to become highly motivated to contribute your skills and expertise to assist in forging our organization to even greater heights.

"Change is the only constant"

-Heraclitus, Greek philosopher

Julia R. Miller  
 NCBDFCS President

Kotter's 8 Step Change Model: Implementing Change Powerfully and Successfully. Retrieved November 25, 2012 from [http://www.mindtools.com/pages/article/newPPM\\_83.htm](http://www.mindtools.com/pages/article/newPPM_83.htm).



**Using Our Power**  
**Penny A. Ralston, Ph.D.<sup>1</sup>**  
**Florida State University**

Those of us in family and consumer sciences continue to embrace opportunities and address ongoing challenges as we work in the profession. Currently, some of the ongoing challenges of the profession are particularly critical:

- ◆ Who will take the profession forward?
- ◆ Are we taking full advantage of key societal issues that are central to our field?
- ◆ Are we getting recognition for our work?

How we address these issues obviously takes expertise, hard work and, I would argue, a strategic use of our power.

**What is Power?**

Power, or ability to control or bend the environment our way, has three key dimensions:

- ◆ Ability
- ◆ Performance
- ◆ Control/Influence of end point

These three dimensions are a logic model. Ability is the input variable, performance includes the activities that must be done to achieve desired ends, the control/influence of the end point is the outcome.

**Historical Reflection**

Historically, leaders in our field were able to use their power in very effective ways. Flemma Kittrell is a key example. Kittrell served as the dean of the School of Human Ecology at Howard University from 1944-1974 and her achievements were extraordinary. For example, she:

- ◆ oversaw the growth from department to school status,
- ◆ changed the focus from home economics to human ecology,
- ◆ acquired a new, state of the art building,
- ◆ tripled enrollment within the first 10 years,
- ◆ obtained outstanding faculty particularly in the area of nutritional sciences, and
- ◆ developed a Ph.D. program in nutrition, the only one in a predominantly Black institution at the time.

Further, she was known internationally for her groundbreaking work in conducting nutrition surveys in Liberia, India and Thailand, and for providing technical assistance in India and various African countries.<sup>2</sup>

How was Kittrell able to accomplish so much? How did she use her power?

- ◆ During the time period that Kittrell was professionally active, it was a man's world. She had to fight and win gender battle in male dominated institutions.
- ◆ Kittrell was able to build a recognized academic program at Howard. She believed that home economics needed to have a substantive focus that met both local and national needs. Her unit developed an integrative focus at the intersection of human development and nutrition, specifically early childhood nutrition.
- ◆ Because of the recognition her unit received for this focus, she was invited to conduct a study on nursery school programs and culturally deprived children, funded by the U.S. Department of Health, Education, and Welfare, as it was called at the time. That led to the landmark study on the evaluation of an inner city preschool program, funded by the Children's Bureau. It was this study that was acknowledged by the Children's Bureau as the precursor to Head Start. After Head Start was established, Kittrell went on to train more than 2,000 Head Start workers.

**Lessons Learned**

So what do these examples tell us about how Kittrell used her power?

◆ **KNOW AND USE THE POWER YOU ALREADY HAVE**

Kittrell was able not only deal with but thrive in a culture of power, dominated by gender issues. She understood that *ability* is a key input variable in power development.

◆ **BUILD IT AND THEY WILL COME**

Like the movie, "Field of Dreams," she built a relevant program at Howard University and they came. In this instance, she demonstrated the *performance* dimension of power or knowing what activities to undertake in any given situation.

◆ **CLOSE THE DEAL AND GET WHAT YOU WANT**

Kittrell understood that having a viable academic program was only one part of the equation. If no one knew about the program, then she would not have achieved the recognition she felt the field needed. Thus, she understood the third dimension of power—*control/influence of the endpoint* or "closing the deal and getting what you want."

**Conclusion**

Kittrell's examples demonstrate that we are not alone in dealing with issues in the profession. So as we confront ongoing challenges, we should not only look forward but also look back. Learn from others who have gone before us. Be a student of our history. And in so doing, use our power.

<sup>1</sup>Dr. Ralston shared provided the Keynote Address at the 2011 Annual Coalition Banquet. This is a portion of her presentation. Please contact Penny Ralston at [pralston@fsu.edu](mailto:pralston@fsu.edu) or (850) 645-8110 if you would like a copy of the longer version of this paper.

<sup>2</sup>Ralston, P. "Flemma P. Kittrell: Her views and practices regarding home economics in higher education." *Journal of Home Economics*, 86(1), 16-24, 41, 1994.

<sup>3</sup>Ibid.



**American Association of Family & Consumer Sciences**  
**Taking It to the Streets Campaign Reporting Form**

Dear Affiliate and Community Leaders, Members, and Partners,

Thank you so much for your interest in the **Taking It to the Streets** (TIS) Campaign in partnership with the American Association of Family & Consumer Sciences. If you have conducted a related program or activity on areas of life impacted by obesity or obesity prevention, please send \*your individual or group information by April 15, 2012 or sooner to team leaders, Marilyn Swierk [msinnovate@aol.com](mailto:msinnovate@aol.com), and Mary Behrendt, [bkehece@sd6.k12.mt.us](mailto:bkehece@sd6.k12.mt.us). Note: This form can also be found the AAFCS website: [www.aafcs.org/tis](http://www.aafcs.org/tis)

**This will help AAFCS analyze and share the results of this amazing effort with the state and nation.**

For more information visit [www.aafcs.org/tis](http://www.aafcs.org/tis)

**American Association of Family & Consumer Sciences TIS Campaign**  
**Activity Reporting Form**

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

E-mail: \_\_\_\_\_ Phone: \_\_\_\_\_

Briefly describe what you have done to educate others about the impact of obesity on life and/or preventing obesity. You may also include information on your FCS efforts with HINI or other issues of major concern:

\_\_\_\_\_

Materials used (please indicate those you've developed yourself):

\_\_\_\_\_

Grants awarded to you: (funding source, amount, grant description)

Research conducted: Include title, date, abstract and web link if available:

Press received:

Number of organizations/schools impacted: \_\_\_\_\_

Number of youth impacted: \_\_\_\_\_ Number of adults impacted: \_\_\_\_\_

What can the TIS Leadership Team do to help you?

Note: You may also describe any activities you conducted prior to the launch of this campaign related to the prevention of obesity: \_\_\_\_\_

\_\_\_\_\_

**\*Return form and any photos (jpeg format please-be sure you have permission to share them), copies of press coverage, or video footage by April 15 to TIS Team Leaders mentioned above.**





Dear FCS Alliance Member,

As you know, this year's focus for the **Taking It to the Streets** is "Impact of the Economy: Strategies and Solutions Resources".

A matrix has been developed to include websites, related research, key findings, implications for family and consumer sciences and suggested activities and lessons on the topics below. It will be posted very soon on the AAFCFS website at <http://www.aafcs.org/Advocacy/TIS.asp> and hope it will be useful to you in your work. Please share it with the members of your organization and please let us know if you, or someone in your organization, might have information to share to enhance the matrix. We also welcome anyone interested in continuing their work on obesity in the future to join the new community focused on that topic. **Contact Ingrid Adams for more information. [ingrid.adams@uky.edu](mailto:ingrid.adams@uky.edu).** We are also seeking new members for our **Taking It to the Streets** team as we move on to a new topic related to the economy. If interested, please contact our team leaders listed below!

**Our Current Topic list includes:**

**Health Issues, Personal, Mental Health** (e.g. Self perception, Stress), **Family Relationships** (e.g. Affect on Family Dynamic, Strain on Family), **Social Relationships, Childhood Obesity and/or Teenage Obesity** (e.g. Physical, Emotional, Social, Mental), **Availability of Food Resources, School Menus, Clothing and Appearance** (e.g. Finding and Choosing Suitable Clothing, Adaptations, Image, Cost implications), **Housing Issues, Financial Impact of Obesity, Employment Issues:** (e.g. discrimination), **Travel Issues.** Possible topics to be added are the **Impact of Media on Obesity**-(e.g. Ads, Biggest Loser), **Resources and Support Groups** for obese people of all ages). In addition, please feel free to suggest topic areas we may have omitted!

Thanks so much for your assistance and continued participation in **taking** family and consumer sciences skills and expertise **"to the streets."** **Please complete this year's reporting form which can be found on the AAFCFS website ([http://www.aafcs.org/reslecon\\_impact/TIS\\_Framework\\_2013.pdf](http://www.aafcs.org/reslecon_impact/TIS_Framework_2013.pdf))** to highlight your activities for this year as a, organization or individual.

**Taking It to the Streets** Team Leaders  
**Marilyn Swierk, CFCS and Mary Behrendt**

Please send the information requested to Marilyn ([minnovate@aol.com](mailto:minnovate@aol.com)) and Mary ([bkehece@sd6.k12.mt.us](mailto:bkehece@sd6.k12.mt.us)) as soon as possible.



**USDA Family and Consumer Sciences Interns Learning from Our History, Advancing Our Future**

Ahlishia Shipley, Ph.D

Division of Family and Consumer Sciences, National Institute of Food and Agriculture, USDA



As the next generation of family and consumer sciences professionals emerge, it is critical they are equipped with a working knowledge of the history and the achievements realized by scholars, practitioners, and leaders in our field that have come before them. The scholar Marcus Garvey shared with us, "A people without the knowledge of their past history, origin and culture, is like a tree without roots." In our case, understanding how the profession has evolved and what work still needs to be done will help young professionals take their place and make their mark in their chosen fields and in the lives of those they will serve.

To facilitate the exchange of knowledge and wisdom among current and emerging FCS professionals, the Division of Family and Consumer Sciences (DFCS) at the National Institute of Food and Agriculture hosted a roundtable discussion in July on "*The History, Legacy, and Contributions of African American Women to the Human Sciences.*" The main purpose of this event was to engage DFCS interns in learning the history and context of the field of family and consumer sciences in higher education and also about the lives and accomplishments of African American women in the human sciences. We wanted interns to be motivated to envision their own contributions and embrace the spirit of professional involvement in their careers.

In addition to DFCS staff and interns, we were honored to have Gladys Gary Vaughn, Special Assistant to the Assistant Secretary of Civil Rights at USDA and Mary E. Clark, a senior public health consultant, participate in our discussion. Because of Dr. Vaughn's extensive and influential career in our field, she was able to share rich accounts of the impact Black women have made in human sciences, the country and the world. She spoke candidly about the challenges this group has faced in becoming fully integrated and welcomed into the field. The interns, Alexandra Alford (UMES), Cherise Barnes (UMES), and Shaniqua Briggs-Dubose (VSU) also presented the professional profiles of Dr. Flossie M. Byrd, Dr. Norma Maiden, and Dr. Shirley Hymon-Parker to roundtable participants.

Other major highlights of the discussion included:

**The importance of networking.** The interns were encouraged to reach out to professionals in their field for guidance and opportunities.

**Cultural competence.** To remain relevant in our increasing diverse society, the research, curriculum, and programming in family and consumer sciences should remain attentive to multiplicity of culture, language, family structure, and thought.

**Engagement for emerging professionals.** The idea of a symposium at AAFCFS was suggested to engage young professionals of color in the field and to raise awareness of their successes, challenges, and professional needs.

All of the roundtable participants enjoyed the discussion and left with a renewed or enlightened sense of responsibility to the field. Intern Shaniqua Briggs-Dubose, a junior majoring in FCS, said, "After reading about the history, studying these women, and talking about their impact in FCS, I learned how they weren't acknowledged enough for the work they had done. I also learned that despite limited resources, discrimination, and other obstacles, they accomplished so much and so can I!" As Dr. Vaughn stated during the discussion, "This history is American history." It is important for *all* family and consumer sciences professionals to understand the totality of its history and contributions to society in order to advance a fully informed agenda for the future of our work.

**Nominate Your Peers for AAFCFS Leadership Positions!**

The AAFCFS Nominating Committee is actively seeking members who wish to serve on the Board of Directors or on the Nominating Committee. The positions for the January 2014 Elections are:

NATIONAL OFFICES: Board of Directors:  
President Elect 2014-2015  
Treasurer 2014-2017  
Director at-Large 2014-2017

ADDITIONAL NATIONAL LEADSHIP POSITIONS:

Nominating Committee (two positions available for active, Ellen Richards Sustaining, New Professional or Emeritus members) 2014-2016

Send application package to Roxana Marissa Ayona, AAFCFS governance manager, at [RAyona@aafcs.org](mailto:RAyona@aafcs.org) or [703-706-4608](tel:703-706-4608).

## Membership Section—Join Today!

### Become a Member of the National Coalition for Black Development in Family & Consumer Sciences

Last year, several of you renewed or joined the Coalition at our annual banquet in Arizona. We are pleased that you have decided to join, but we can do better! If you are not a member, decide to become one today. If you are a member, but simply need to renew your membership, decide to do so today! We need your involvement, your commitment, and your ideas to help sustain the Coalition. It's never too late to join. The Coalition is committed to:

- Enhancing and strengthening the resources and programs of Historically Black Colleges and Universities by sharing our respective expertise.
- Implementing a program of work that provides opportunities for members to increase their knowledge of Family and Consumer Sciences.
- Developing a network of Family and Consumer Sciences professionals to share resources and affect changes that will benefit individuals, families, and communities.
- Establishing public policy that affects Black Family and Consumer Sciences professionals and institutions.

Providing leadership opportunities for members.

This is your opportunity to become a contributing member and gain professional knowledge from a cadre of experienced members that support the Coalition. Membership forms can be obtained by emailing Vanessa Prier Jackson at [vanessa.jackson@uky.edu](mailto:vanessa.jackson@uky.edu) or visit the Coalition website at [www.ncbdfcs.org](http://www.ncbdfcs.org). Dues are **\$40.00** for an individual and **\$10.00** for students. This covers the period from July 1 - June 30. Make checks payable to **NCBDFCS**. **Please write membership dues in the memo line.**

Send your payment & membership form to:  
 Dr. Sandy Carpenter-Stevenson ([dr carp steve@earthlink.net](mailto:dr carp steve@earthlink.net))  
 California State Gear Up Program  
 Oakland Public School  
 6541 Mokelumne Avenue  
 Oakland, CA 94605  
 (510)368-4141 or (510)635-2400

### 2013 Coalition Awards: Nominate an Outstanding Member Today!

One of major objectives of the Coalition is to identify and recognize the accomplishments of its members. To fulfill this objective, the following four (4) awards have been established:

**Outstanding Family & Consumer Sciences Professional**—This award recognizes Family and Consumer Science professionals who have recently provided or currently are providing significant contributions to professional associations, or programs for youth and/or adults in their fields, communities, and/or states. Recipients of this award must have made significant contributions toward innovative, unique, and novel programs; and/or improvement, promotion, research or development of programs in Family and Consumer Sciences.

**Outstanding Service Award**—This award recognizes a Family and Consumer Sciences professional who has made the highest meritorious contributions to the improvement, promotion, development, and progress of Family and Consumer Sciences.

**Outstanding New Family & Consumer Sciences Teacher**—This award is meant to encourage new teachers to remain in the profession. Recipients of this award must have made significant contributions toward innovative, unique, and novel programs and have shown a profession commitment early in their careers. Individuals who are currently employed as full-time classroom/laboratory teachers in an education program other than at the baccalaureate level are eligible for this award.

**Outstanding Student Award**—This award recognized a FCS student who has an exemplary record of scholarship, leadership, professional and community involvement. The individual must be an active member in a Family & Consumer Sciences student organization. In addition, the student is characterized by his/her service, loyalty, dependability, and professional promise in the field of Family & Consumer Sciences.

Maybe you know of a member who is doing outstanding work as a professional, a stu-

dent or as a new FCS teacher in the classroom. Maybe you know of a professional who has served selflessly or made outstanding contributions to our profession. Nominate her or him today. We want to honor their contributions and outstanding leadership. Visit the NCBDFCS website at [www.ncbdfcs.org](http://www.ncbdfcs.org) to obtain a nomination form.

Get your nominations in early.

Submit completed applications or names of nominees for office to:

**Dr. Rosa Purcell, Chair, Nominating Committee**  
[Purcellr@ncat.edu](mailto:Purcellr@ncat.edu)

### Dr. Bernice Carter Richardson Receives American Association of Family & Consumer Sciences Distinguished Service Award

The National Coalition for Black Development in Family Consumer Sciences is proud to honor Dr. Bernice Richardson for her outstanding accomplishments and contributions to the field of Family and Consumer Sciences. Congratulations Bernice!

#### "A Tireless Advocate for FCS"



Dr. Bernice Carter Richardson has served the Family and Consumer Sciences Profession in an exemplary manner as a teaching, research, and outreach scholar more than forty years. As a public school teacher she organized and directed programs for youth and adults focusing on life skills for successful living and harmonious relationships in the family and community. She has been known for championing "community engagement" long before the concept became popular in the late nineties.

Dr. Richardson spent her collegiate career as professor of undergraduate and graduate instruction and Chairperson of the Department of Family and Consumer Sciences, Alabama A & M University, Huntsville, Alabama. As a professor, she developed innovative curriculum materials in the areas of teaching methods, and conducted researcher in family life, aging and child and adolescent development. She was instrumental in developing the format and offered the first series of Distance Education Courses in the School of Agricultural and Environmental Sciences at Alabama A&M University. Dr. Richardson considers her leadership the initial accreditation of her department by the American Association of Family and Consumer Sciences (AAFCS) as one of her major accomplishments.

Dr. Richardson is a strong believer and advocate for the profession and professional organizations. She has been a member of AAFCS since 1968 where she is and has always been an actively engaged member. At the local and state levels, she has served on numerous committees and provided dynamic leadership for the association as vice president for cooperative relations, president-elect and president. At the national level, most notably she served as Chair of the Undergraduate Commission and Secretary for the Higher Education Unit. She regularly served as a site visitor for AAFCS Accreditation is currently a member of the Public Policy Committee.

As an active member of the Coalition for Black Development in Family and Consumer Sciences, she has chaired the Nominating and Archives Committees and contributed significantly to the organization's most recent Five-Year Long Range Planning Process. In addition, she has been active with the International Federation of Home Economics making presentations in Hanover, Germany and engaging in consultancies in Tanzania and South Africa. Although, currently retired, she continues to work tirelessly for the profession and in civic/community and political engagement in Huntsville, Alabama and surrounding areas



Mr. Kelvin Boston, respected financial journalist, public speaker and best selling author who the *New York Times* has referred to as an "out-spoken voice for economic empowerment," was the keynote speaker for the 2012 Coalition Banquet. His talk, "Helping the Economically Depress Achieve Financial Success," focused on ways to prepare for a financial successful future. Boston stated that "fear is one of the reasons why people don't become financially successful." "The issue is not cash, its courage."

Since 2007, Kelvin Boston and the *Moneywise* In the Community Outreach Program provided financial seminars to more than 25,000 African Americans and Military Members in the United States, Japan, Europe and the Middle East. In 2010, Kelvin Boston's company produced the *Moneywise* Homeowner's Empowerment Special: Avoiding Foreclosure; and the *Moneywise with Kelvin Boston* series began airing on the Armed Forces Television Network where it reaches more than 1 million military members and their families in 170 countries around the world. In 2011, Mr. Boston's company will release and the *Moneywise* New Homeowner's Empowerment Special: Dare To Own and the *Moneywise* Save Your Financial Dreams Special to public television stations nationwide. Kelvin Boston is a graduate of Lincoln University (Lincoln, PA) and a former regional financial planning manager for American Express Financial Advisors.

Boston offered three steps to deal with fear:

1. Keep a list of all fears.
2. Give people information and knowledge they use. Education is the key.
3. Financial wealth contributes to our physical health. Time + Money + Compounded Interest = Financial Success.