

Empowered

A monthly online publication for small business change makers

February 2014

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Upcoming March Contributions (subject to change):

- *Becoming 8(a) Certified
- *Small Business H.R. Law
- *IRS Filing for Small Businesses
- *Social Media Marketing

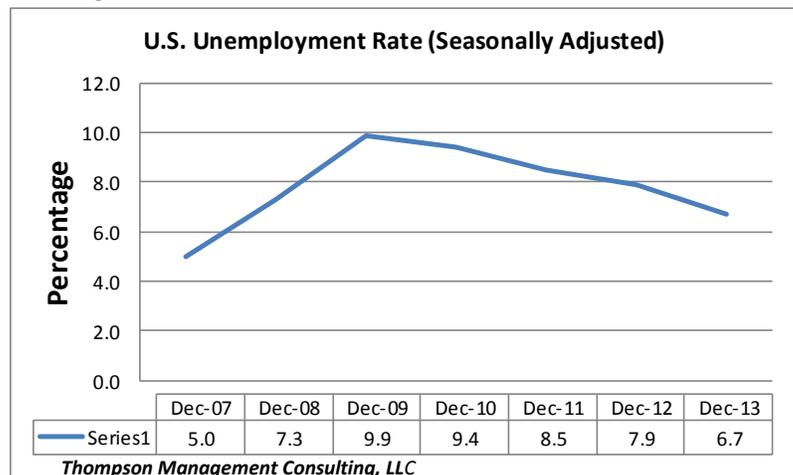
Don't Call It A Comeback:

Economic Resurgence of U.S. Small Businesses

Austin E. Thompson, Jr.



As we enter the third year of economic recovery from the last Great Depression, after the U.S. economy was decimated by rapid job losses and a debilitating housing market over a solemn three year period, the nation managed to add 74,000 jobs, while reducing the unemployment rate to 6.7% at the close of December 2013. While many may celebrate a reduction of the unemployment rate, some economists caution paying too much attention to these reported numbers. Some reasons for caution, as stated by economists, are those individuals who may have given up looking for jobs, and seasonal employees hired by many retail outlets to capitalize on growing consumer confidence and growing discretionary income, which may all lead to skewed numbers. Nevertheless, we can't ignore the remarkable turnaround of the American economy, which has added over 4 million jobs since the recovery, albeit at a slower pace than expected, with close to 3 million jobs added from the President's stimulus program. The chart below shows a 7-year trend the unemployment rate took from the onset of economic collapse at the end of 2007, to where we are right now.



Regardless of a slow recovery, small businesses are happy to see an economy which is adding jobs and not losing jobs. Despite only adding 74,000 jobs to the economy in December, small businesses are realizing a return of consumer confidence, as Americans are returning to work and generating salaries.

Continued on page 2

During the recent great recession, the small business community lost over 170,000 small businesses. A small business, according to the SBA, is defined as any entity which employs anywhere between 1 and 500 employees, and slightly more or less depending on the SBA's criteria set by industry. To have lost over 3.1 million people employed by those 170,000 businesses, which closed their doors for lack of paying customers, was cataclysmic. Not only did the American economy suffer from the lost circulation of discretionary income, but it suffered massive hemorrhaging from businesses which experienced tremendous revenue losses and were left with no other option but to liquidate assets, lay off employees, and close their doors. It was a period in our country where many had lost hope, and dreams were deferred. Since then, businesses have struggled to regain leverage, and many have seen a resurgence. Patrick Sanford, Owner of Bourda Green Caribbean Grocery in Decatur, GA said his biggest challenge is a reduction in the volume of customers, many whom have either relocated elsewhere to find work or have found more cost effective sources for their groceries as they deal with reduced income. Mr. Sanford experienced healthy customer traffic prior to the recession, which flowed into his grocery store in high numbers, especially regular customers on whom he relied for frequent repeat business. Those loyal customers who no longer shop at the frequency they once did. It has not been easy for many businesses like Bourda Green, whose small business model must compete with large retailers like Kroger and Wal-Mart, but optimism looms large and small business owners in every industry are counting on consumer confidence to continue increasing as Americans go back to work, and the unemployment rate continues its path downward.

When it comes to small business credit, in a Wall Street Journal article on small business optimism in August 2013, entrepreneurs and small business owners felt good about their access to credit for expansion and enhancements. Banks have not been lender-friendly during this recent recession, but with a resurgent economy, they are seeing an opportunity to play more of an integral role in helping fulfill the dreams of small business owners who continue to remain optimistic about surviving the downturn. Whether you are a new startup or existing small business, the economic heart beat is strong and will continue strengthening as consumers and businesses recalibrate their relationship after a long and challenging recession.

Preventing and Reversing High Blood Pressure

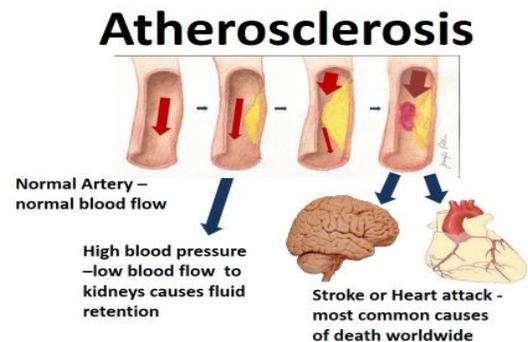
Dr. Jennifer Rooke, MD, MPH



High blood pressure (BP) is the most common medical condition in the world. BP is considered to be high if it is over 140/90. If you have high BP on three separate visits to your doctor you will be diagnosed with hypertension. One in every three adults worldwide has hypertension. Among those over 60 years old, one every two people has hypertension or every other person. If you are that other person who does not have high BP right now, don't relax, you have you have a 90% chance of getting it before you reach 85 years old.

There is no "cure" for high BP because it is not really a disease, it is a warning sign that blood is struggling to get through your arteries. The most common reason that blood struggles to get through your arteries is a disease called atherosclerosis, otherwise known as clogged arteries.

Atherosclerosis is the name given to abscesses filled with fat and pus that form on the lining of our arteries and narrow the space that blood has to flow through. These abscess are like big pimples that grow and get worse with age. When an abscess ruptures, the contents spill out and form a clot that blocks blood flow. If an artery going to your heart is blocked you will have a heart attack. If an artery going to your brain is blocked you will get a stroke. We think of them as separate conditions but hypertension, heart attacks and strokes are all the result of the same underlying disease – atherosclerosis.



The only advice that most people with hypertension ever get is to avoid salt. Salt attracts water and temporarily increases the amount of blood flowing in arteries. If your arteries are not clogged, salt is not a big problem.

If your arteries are clogged by atherosclerosis, salt is a big problem because it increases the amount of blood that has to flow through an already narrowed space.

There are medications that lower BP sending excess water out of the body, or by relaxing arteries or by slowing the heart, but these are temporary fixes. You have to take these medications every day for the rest of your life. Medications that lower cholesterol levels do not reverse atherosclerosis or unclog arteries. They have side effects such as causing diabetes, memory loss, muscle damage and fatigue. The permanent solution is to unclog your arteries, there are no medications that do this; you have to change what you eat.

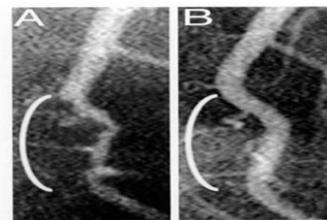
Atherosclerosis is caused by eating cholesterol-containing foods – meat, milk, chicken, eggs, and cheese. The foods that we associate with living the good life. Foods that many people, including doctors and dietitians, believe to be necessary for good health. As a result most people with high blood pressure are not advised to eliminate these foods from their diet and the consequences are deadly. Every 34 seconds someone in the United States has a heart attack and every minute someone dies of a heart-related event.

If a virus or a bacteria or a terrorist was causing this carnage we would be in a state of panic. Instead we accept these diseases and deaths as a normal part of life because we are doing it to ourselves. In fact, most people reading this article will reject this information because it is hard to believe that foods like milk and eggs that our mothers valued so highly may actually killing us.

So, what can you do if you have high blood pressure or want to prevent it?

1. Eat a cholesterol-free diet of whole unprocessed or minimally processed foods. This does not mean that you have to call yourself a vegetarian or a vegan or any other label but it does mean that you have to eliminate animal products—meat, chicken, fish, eggs and dairy- from your diet. The scientific evidence clearly shows that eating these foods causes inflammation in the arteries that leads to atherosclerosis. When you stop repeatedly damaging your arteries they will heal and open up.

This will not just reduce your risk of a heart attack it will improve your quality of life. You will lose weight and have more energy and stamina. Increased blood flow to your hair will make it grow stronger and faster. Increased blood flow to your brain will prevent shrinkage and improve memory. Increased blood flow to your skin will give you a healthy glow. Increased blood flow to your reproductive organs get will improve arousal and performance, you won't need Viagra. All that, and you save money too. Animal products are the most expensive foods in the grocery store. When you don't buy them you will save in the short term on food costs and in the long term on fewer doctor's visits and costly medications.



Before After
*Angiograms of arteries before and after
a cholesterol-free plant-based diet.
From Prevent and Reverse Heart
Disease by Dr. Caldwell Esselstyn*

2. Relax, learn stress management techniques and get some sleep. Stress is unavoidable; losing a job is stressful but so is getting a new job with new challenges. Your feelings of being “stressed” are not caused by what is happening around you but by your body’s stress response. Learn techniques such as deep breathing and mindfulness meditation that counter the stress response with a relaxation response that opens blood vessels and reduces BP

3. Incorporate physical activity into your work and social life. Exercise does not unclog arteries and it can actually be dangerous if your arteries are clogged and there is significant blockage in the blood vessels going to your heart. Exercise does promote a sense of well-being and it can strengthen a healthy heart. We are more likely to form long-term exercise habits when we associate it with a purpose that we either have to do or that we enjoy such as socializing with friends. Social sports such as golf and tennis are ideal because the purpose is to improve skills and socialize with friends, exercise is a bonus.

Dr. Jennifer Rooke is the author of Stop High Blood Pressure the Smart Way, publication date: May 2014. Learn more about Dr. Rooke at www.advancedlifestylemedicine.com

CELEBRATING OUR BLACK HISTORY:

A Tribute to African American Business Change Makers in Metro Atlanta

Austin E. Thompson, Jr.

Carter G. Woodson, the Father of Black History, declared the month of February “Black History Month” in honor of celebrating the contributions African Americans have made to the development and growth of America. This month long homage was birthed out of what was known as Negro History Week, and centered on the birthday of Fredrick Douglas. Not only in America have numerous contributions been made, but individuals in the African Diaspora have impacted growth and development globally in the fields of science, business, policy making, medicine, education, and in other notable fields, for which there is still little mentioned about or recognized with these significant achievements. It has been left to our own historians to enumerate the accomplishments of these successful and ambitious men and women, who have been the trailblazers for millions to follow. In this February issue of Empowered, we pay tribute to a few African Americans who have blazed the trail here in the metro Atlanta area and Georgia in the field of business development, and have left a long lasting legacy through which we can all, not just live vicariously, but use as examples to follow for designing and empowering our own long-term sustainable success.



C.D. Moody Construction Company, located in Lithonia, Georgia, was established by its founder, Mr. David Moody, in 1988 and has been responsible for construction projects which created much of the structures we currently see in Atlanta. I first learned about this company while residing in Lithonia in the 1990’s and the company’s name was spoken highly among the professionals with whom I networked in the Atlanta area. According to the Moody historical page, the company has worked on quite a few significant projects such as Home Depot, Olympic Stadium, Coca-Cola, Underground Atlanta, and many more. What makes C.D. Moody a continued success in the Metro

Atlanta community can be summed up by this statement made on its website “We believe that the better we serve our clients, the better we will serve our community as mentors, educators, and financial contributors.” After 26 years of successful business growth in Atlanta, and maintaining a key leadership role in the business community, C.D. Moody Construction Company is poised to continue growing the number of construction projects and building long lasting structures for many generations to enjoy. For more information on this company, please visit the C.D. Moody website at www.cdmoodyconstruction.com. Read an article on David Moody’s dream and how he acquired his passion for architecture at http://myemail.constantcontact.com/News-From-GMSDC---Stay-Connected-.html?soid=1102260533918&aid=mDJKn_YOn2k. **E**



I met Juanita Baranco twenty years ago at a business meeting, which was held weekly at the Red Lobster restaurant on Candler Road for business owners in DeKalb County. At the time, I was a young self-employed Desktop Publisher and Graphic Designer and attended meetings weekly to network with other local entrepreneurs, and also to promote my business. Juanita Baranco, at that time, was already one of the top successful African American business women in DeKalb County, and regularly attended meetings. Mrs. Baranco, who is currently Executive Vice President and Chief Operating Officer of

Baranco Automotive Group, oversees business operations for Baranco Pontiac – GMC Trucks in Lilburn, and Baranco Lincoln-Mercury in Duluth. When I first met Mrs. Baranco while attending those business meetings, she and her husband owned a dealership on Covington Highway, and have now grown to own the two aforementioned dealerships, including a Mercedes Benz dealership in Buckhead co-owned with former U.S. Ambassador Andrew Young. Her success in the Metro Atlanta area is paralleled with her active community life, where she spends much of her time paying forward her life's experience to young and inspired students, who recognize Mrs. Baranco as a business change maker who has positively impacted the lives of many individuals here in Atlanta, whether they purchased a vehicle at one of her dealerships, have been employed at one of the businesses, or have attended one of the many events at which she has been the keynote speaker. The name Baranco has certainly earned its place among the elite automotive businesses in Metro Atlanta. For a more comprehensive biography of Mrs. Baranco, please visit <http://www.thehistorymakers.com/biography/juanita-baranco-41>.

Other successful African American business men, business women, and organizations to recognize during this month are Herman J. Russell, Chairman and CEO of Herman J. Russell and Company, Alice Bussey of Bussey's Florist, Baseball Hall of Famer Hank Aaron of Hank Aaron BMW, Robert Earl James of Carver State Bank in Savannah, the Metro Atlanta Black Chamber of Commerce, National Black MBA Association, and all who continue to be change makers in the field of business and entrepreneurship. Also, special recognition goes to "The Fervent Five", founders of Citizens Trust Bank in 1919, who consolidated their financial and professional resources to establish a bank that would primarily serve the black community and the needs of its African American citizens. The five businessmen are Herman E. Perry, James A. Robinson, Thomas J. Ferguson, W.H. King, and J.C. Douglas. These trailblazing pioneers had a vision and embarked on bringing their vision to fruition as change makers. Citizens Trust Bank is now in its 95th year of operation, and still serving the African American community in Atlanta. We salute all of you for your valuable contributions, and serving as examples for many who are inspired to follow in your footsteps. **E**

Upcoming Area Events & Classes

UGA Small Business Development Center

The Amazing Entrepreneur Contest

Deadline for entry is February 21, 2014

Contact UGA SBDC

(404) 985-6820

Email: gwinnett@georgiasbdc.org

\$5,000 in cash, and over \$7,000 in prizes

SBA 8 (a) & HUBZone Programs – Wednesday, February 12, 2014, 10 am to 12 noon

This workshop provides an overview of the requirements for eligible businesses to participate in the 8(a) and HUBZone Programs. Seating is limited, first come first serve. Registration is required:

<http://events.sba.gov/eventmanagement/eventlisting.aspx?state=GA>. For more information regarding this seminar please contact: JoAnn Braxton, [404-331-0100, ext. 505](tel:404-331-0100), joann.braxton@sba.gov or Tanzee Hall Jones, [404-331-0100, ext. 507](tel:404-331-0100), Tanzee.halljones@sba.gov

Better Business Bureau (BBB)

Web Seminars

For Registration and Information, contact Sandra Oglesbee at (678) 539-2785

Email: soglesbee@atlanta.bbb.org

Feb 12 – Managing Customer Perceptions

Feb 26 – The 5 Steps to Customer Satisfaction

Mar 19 – How to Handle Difficult Customers

Business Marketplace

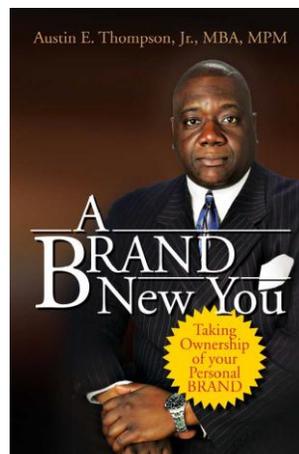
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Fort Valley State University, a unit of the University System of Georgia, has a clear vision to increase its global sphere of influence under the direction of its newly elected 9th President of the university, Dr. Ivelaw Lloyd Griffith. This university is transforming young boys and girls into men and women who are Bold, Amazing, and Prepared to compete in a competitive global environment. For further information, please log on to www.fvsu.edu



Celebrating 20 years of business operations as one of Georgia's premier shipping companies, Caribbean International Shipping Services has been an institution in the metro Atlanta area providing consistent and quality service to its customers, and has provided jobs to residents of DeKalb County. Please support our small businesses.



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