

Black PR Wire to Host Series of Webinars on "Hot" Topics in 2018

Well, it's official! It's a New Year! From our heart to yours, Black PR Wire wishes everyone a happy and prosperous New Year! To help make this New Year a rich one full of helpful tools and information, Black PR Wire will host a series of webinars in 2018!

We will use webinars as a forum and an opportunity to discuss hot topics of interest to black readers. The webinars will include helpful tips and information on how to thrive and survive in 2018 and beyond. The webinars will include a toll-free number for participants to call, so as to avoid any expense to you.

Black PR Wire top of mind hot topics include:

- History Makers Profile AA pioneers who have made history in their industries.
- Becoming Social Media Savvy Discuss how to become social media savvy and build followers.
- The Magic of Marketing Discuss the advantages and benefits of effective marketing.
- Digital Trends Highlight/discuss digital trends (virtual reality, web shows/series, etc.).

However, we want to hear from you! Let us know what "hot" topics you would like us to highlight during our webinars. For more information and to suggest a "hot" topic of your own, contact Simone Cook at **1-877-BLACKPR** or visit www.blackprwire.com.



January is Financial Wellness Month

The Christmas Season is over. You've spent more than you intended and now your financial wellness has to be mended. Here are a few tips to help you live, work and operate on a shoe string budget, as well as meet family expenses so that you can save more and have more.

• Develop a budget. The bottom line of budgeting is knowing your monthly spending needs and habits. Creating a budget means tracking your cash flow – not how much cash you would like to flow in your bank account, but rather how much money comes in and how much money goes out. First, collect all your bills, your credit card statements, your checkbook register, and receipts for your groceries, gas or anything else you buy with cash. Track your expenses by making entries in a notebook, or use a money management program such as Quicken or Microsoft Money.

> • Crave to save. Divide your spending into fixed costs – such as mortgage payments, rent or loan payments – and variable spending, which includes clothing, food and entertainment. Once you have a grip on your spending, you can determine which costs you can cut out. As

soon as you see how much you are spending on your morning cappuccino and Krispy Kreme doughnuts, you will be motivated to cut back – for more than one reason. You have to make sure you stay motivated by setting goals. Attempt to save a certain amount, and put your savings in a special place so you can actually see how much you're saving. You might want to hide it from your family, as they are always looking for spare change.

• Don't shop on payday. This is when you have the most money because you haven't paid the bills or put money away for savings. Instead of running at lightning speed to TGIF Restaurant, tell yourself, "Thank God I'm Frugal!"

• Put that credit card on hold. Credit cards make you want to spend more money, because you do not see any hard cash going out of your pocket. They get you to spend more than your income. Then you end up buying another card to pay off the bills of the previous one and the vicious cycle goes on and on.

Start mending your spending and get ready for Financial Wellness Month.



Black PR Wire, Inc. is a premier news distribution service center that delivers to the very core and pulse of the Black community. The company holds a comprehensive listing of over 1,200 Black-owned

publications and media, as well as provides services to social service and grassroots organizations and influential leaders throughout the United States and the Caribbean. Plus, we provide our services in



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THE NEWSLETTER OF BLACK PR WIRE, INC.

POWER PROFILER: HARRY C. ALFORD PRESIDENT/CEO, NATIONAL BLACK CHAMBER OF COMMERCE

Harry C. Alford has established himself as perhaps the nation's preeminent champion of African American business empowerment. From a visionary concept of what Blacks need to do to fully seize their place in the economic mainstream, Mr. Alford has built a global organization that has earned a place at the table in the White House and at the top levels of Corporate America.

Mr. Alford has been responsible for opening doors that have led to billions of dollars in new business for black owned firms throughout the nation. A native of

California, Mr. Alford has made his mark at the highest levels of both the private and public sectors. He matriculated at the University of Wisconsin via an athletic scholarship (football).

Throughout his career, Mr. Alford has worked in a series of key sales and executive positions at Fortune 100 companies such as Proctor & Gamble, Johnson & Johnson and the Sara Lee Corporation. Mr. Alford is an award winning columnist for the National Newspaper Publishers Association and consults and speaks on business matters to groups and agencies throughout the nation.

Celebrating the Legacy: Happy Birthday, MLK!

Each year, we celebrate the legacy of Dr. Martin Luther King, Jr. Although he gave voice to injustices and atrocities taking place in his lifetime, his message still resonates today.

Dr. King once said, "We must use time creatively - and forever realize that time is always hope to do great things".

This message is very powerful, as it alludes to the fact that at any given point in history, every person has the power to improve and rise higher. Today, Blacks have broken barriers and have established themselves as leaders in many social, economic and political arenas. Blacks have made an impact in politics, in science, in business and in media - just to name a few.

These great strides were achieved because leaders like Dr. King took the time to take a stand and pave the way. As we recognize and celebrate MLK Day, let's continue to take a cue from Dr. King, take a stand in our local communities, and help make changes that will result in even greater success for Blacks across the country.

Design by Sonshine

This section is designed to keep you in the know and on the go. Check out some of **CALENDAR OF EVENTS** the latest happenings in Black communities throughout the country this month.



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