



January 2019, Volume 2, Number 1

Our cause speeds on its way

Quarterly Report



Editor: Brandon Metoyer, Director of Communications and Technology

Community Highlights

Spreading Good Cheer!

Omicron Alpha Sigma (OAS) Chapter collaborated with Bethel Family Resource Center to provide support to 6 families during the Holidays. Bethel Community Facility (BCF) now called Bethel Family Resource Center was envisioned 40 years ago by Rev. John H. Rice, Sr., former Pastor of St. Bethel Baptist Church. After years of watching the area he grew up in deteriorate, Chicago Heights, Rev. Rice decided that a local community center was needed to serve as a headquarters for community restoration. Without the help of bank loans, the center was constructed—brick-by-brick—slowly but surely. Often construction was halted for months until money was raised to buy more brick. Finally the building was completed, DEBT FREE!



Bethel's mission has been to participate in the development of the community economically and socially. Its goal was to promote the educational growth of both children and adults. It assists in the strengthening of the family through programs and services designed to assure responsibility, encourage self-growth and provide advocacy support for those most in need. Currently, the Center offers Homeless Prevention Services (rent, utilities, security deposits) along with a Homeless Shelter on Monday, Tuesday & Wednesday nights. In addition, they provide youth with skills training and job placement.

On December 15, 2018, OAS is happy to work with Bethel Family Resource Center. Bethel receives State dollars but their funding ran out for the year. OAS learned that additional funding to assist Bethel's clients was limited and clients were put on a wait list for help. This is the third year OAS raised money to assist families undergoing hardship during the Holiday Season. Families in need of assistance were identified by Bethel Case Management Department. Support from the chapter included, paying utility bills, providing rent assistance, and giving gift cards for toys, groceries, and cleaning supplies.

"The stories from the clients were incredible," remarked Brother Reginald Crump, OAS' Social Action Director. Mr. Richard Bowen is a veteran. He and his wife were homeless and had been a guest in the shelter since October. They both have some physical disabilities. After much searching, the couple recently signed a lease for an apartment and moved into their apartment the day before our visit to the Center. They needed money for cleaning products. Ms. Ashjia Burns is a single parent of 3 (2 boys and a 3 month baby girl). Ms. Burns just relocated back to Illinois to assist in the care taking of her ill mother. Ms. Burns shared that she and her children have been sleeping on the sofa and floor of her relative's home. Ms. Burns' greatest concern was that her children would not have anything for the Christmas Holiday and they were in need of winter clothes.

Brother Reginald Crump adds, "OAS is privileged to be able to give these families some holiday cheer and to support the efforts of the Center." Tonii Harris, Bethel's Program Director exclaims, "Phi Beta Sigma's donation is an immense blessing. With the holidays upon us, we are excited to reach out to families in need on your behalf. At a time when we are inundated with request for services, your benevolence could not have come at a more perfect time! Again, thank you for your generosity." "We will continue to work with the Bethel Family Resource Center in the upcoming years," reported Dr. Milton Armston, Chapter President.

-by **Dr. Milton Armston, Jr.**

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Recognizing Soror Griffith for Her Commitment to Community



On December 8, 2018, Omicron Alpha Sigma Chapter members recognizes and honors Soror Terisa Griffin of Zeta Phi Beta Sorority Incorporated for her commitment to community. Griffin affectionately called, "The Empress of Soul", is an exciting entertainer, song writer, actress, producer, and philanthropist. She is the daughter of a Baptist minister and the second of four singing girls. Her passion for family, music and giving back influences her life.

She never disappoints or ceases to amaze her audience. She performs to both local and national venues around the country. With her unique style, Griffin has opened up concerts for the biggest names in music that includes: Will Downing, Crisette Michelle, The O'Jays, Roberta Flack, Patti LaBelle, Rahsaan Patterson and Musiq Soul Child- just to name a few. "Life is too short to have regrets and too long to not try to pursue your hearts true dreams and desires," says Griffin. This Louisiana Native moved to Chicago to pursue her

hearts dreams and desires. She keeps reinventing herself and truly surprises and satisfies her fan family. Griffin will perform at Phi Beta Sigma Fraternity's 2019 Conclave in Las Vegas.

Although Terisa has graced the stage with some of the nation's greatest, her life journey and music inspired her to reach deeper into the lives of those she touched, which resulted in the creation of BETTER LOVE YOURSELF, Inc. This non-profit organization was created in 2007 to develop the road map for young adults to master the art of loving and caring for themselves. Her dream is to fill the trunks of every inspired student who would like to attend college because "a mind is a terrible thing to waste" and a dream is a pearl waiting to be defined. In 2018, Griffin will celebrate 12 years of giving out trunks to over 2500 students going off to college.

-by **James Robinson**

Her passion for family, music and giving back influences her life.

Changing the Concept of Healthcare Delivery-Integration!

Since 2012, the Indiana Family and Social Services Administration and the Indiana State Department of Health have spearheaded an integrated health initiative in the state to develop a statewide strategic plan to integrate primary and behavioral health services. Integrated care blends care in one setting for medical conditions and related behavioral health factors that affect health and well-being. Integrated behavioral health care, a part of "whole-person care," is a rapidly emerging shift in the practice of high-quality health care. It is a core function of the "advanced patient-centered medical home."

On December 7th, Dr. Milton Armston was part of a panel discussion at the 2018 Indiana Primary Care and Behavioral Health Integration Conference. Dr. Armston is Director of Behavioral Health Services at Community HealthNet Health Centers in Gary, Indiana, a Federally Qualified Health Center. Community HealthNet was one of three participating clinics to provide outcomes of the two year test implementation of the state's integrated care service delivery model. Thirteen clinic were approved by the state to offer Integrated Care. Participants of the Breakout Session



learned about required changes across organizational structures (i.e., leadership, workforce, operations, clinic protocols, electronic health record and more). More importantly, the health benefits of integrated care were highlighted.

Historically, behavioral health and medical health existed in silos. Behavioral health conditions have not received as much focus as medical conditions. These silos perpetuated the stigma associated with behavioral health and resulted in unmet care needs which adversely impact health outcomes and significantly impact health

care costs. In 2012, individuals with co-occurring behavioral and medical conditions incurred almost \$300 billion in additional health care costs. It is estimated that between 9-16% of this additional spending could be saved through effective integration of behavioral and medical care, a \$26-48 billion cost savings. Dr. Armston adds "today, there is growing awareness that it is necessary to integrate behavioral and medical care to improve affordability, quality, and patient and provider experience to achieve total health improvement." Dr. Milton Armston, Chapter President of Omicron Alpha Sigma Chapter in Matteson, Illinois and former Social Action Director is working to impact the "whole health" of the patients represented in the Great Lakes region.

-by **Dr. Milton Armston, Jr.**



Omicron Alpha Sigma Chapter Members Serve the Homeless for Thanksgiving

Omicron Alpha Sigma (OAS) Chapter members focused on giving back on Thanksgiving. Thanksgiving is the perfect time to donate your time to those who are in need. OAS members and other volunteers served Thanksgiving breakfast to the homeless. People gathered at St. Sylvester Parish in Chicago for breakfast, complete with bacon, sausage, eggs, hash browns, pancakes, orange juice, apple juice and coffee. Guests also received coats, socks, hats, gloves and toiletries. It was a warm gift for those who may not know where their next meal will come from. Carlos Smith, OAS Secretary, states, "It doesn't take much to make a difference in somebody's life. Just do something."

-by **Carlos Smith**

Brothers with Their Kids

"It doesn't take much to make a difference in somebody's life. Just do something."

Omicron Alpha Sigma Chapter in Matteson, Illinois Honored by Community Organization With a \$500 Award



On September 19, 2018, Keith Wallace of @100 Brothers Who Cares, reached out to Omicron Alpha Sigma Chapter of Phi Beta Sigma Fraternity, Inc. to inquire about the community service work the chapter provides to the Chicago Southland Communities. Brother Malcolm McCoy informed @100 Brothers Who Cares organization rep about the chapter's community service programs-helping families in need during the holiday season, providing monetary scholarships to graduating male students, donations to the UNCF, Thurgood Marshall Collage Fund, March of Dimes, health screening to the community and ACS Relay for Life. Upon hearing the community service work that OAS provides throughout the year, Mr. Wallace nominated OAS for the @100 Brothers Who Cares 4th Quarter Award. @100 Brothers who care, is a group of Gentlemen that come together quarterly to give monetary awards to local charities.

On December 22, 2018, Brother Keith Wallace, who is also a member of Phi Beta Sigma Fraternity, Inc. and @100 Brothers Who Cares awarded Omicron Alpha Sigma Chapter with a \$500 donation for the chapter's community service work in the Chicago Southland Communities. Brother Malcolm McCoy stated that Brother Keith Wallace was so impressed with the work of OAS that he reactivated his membership in Phi Beta Sigma Fraternity, Inc., by paying his National/Regional and Chapters dues for 2018 & 2019 and transferring his membership to Omicron Alpha Sigma Chapter.

-by **Malcolm McCoy**



From left to right (Brother Reginald Crump and son Ryan Crump, Brother Jeff Freeman and daughter Jenesis Freeman, and Brother First Vice President Eric Armstrong and daughter Camille Armstrong).

Education and Sigma Beta Club

Brother James Robinson Receives Award

Brother James Robinson received a Community Ambassador Award from Dr. Clyde Rivers, Founder and President of IChange Nations (ICN), at a Luncheon this past October. The Award Ceremony was at the DuSable Museum of African American History in Chicago. ICN recognizes individuals throughout the world who have exemplified extraordinary humanitarian efforts to effectively change nations. ICN is the largest "building cultures of honor" network in the world. Brother Robinson was honored for his dedication and commitment to serving families and youth in our community, both professionally as an Administrator for The Illinois Department of Children and Family Services. Also, Brother Robinson volunteers and served on several boards. He volunteered as a Leader with the Boy Scouts of America where he mentored young men for over 30 years. Brother Robinson is the Education Director for Omicron Alpha Sigma Chapter in Matteson, Illinois. His commitment to serving the community represents the Fraternity and Chapter well.

-by James Robinson



Preparing a BSW Class for Advanced Education and Careers in Mental Health

The demand for mental health services is growing nationally, and comprehensive mental health legislation is gaining momentum in Congress. However, both forces run up against a counter-force: a shortage of psychiatrists, psychologists, counselors and therapists in much of the country. According to Thomas Insel, Director of the National Institute of Mental Health, "More than half of U.S. counties have no mental health professionals and so don't have any access whatsoever." The implications are significant.

The National Institute of Mental Health offers that "nearly one in six adults, that is, about 44 million people had a diagnosable mental disorder within 2016. For nearly 10.4 million, the condition was serious enough to affect their ability to function day to day. Millions of adolescents also struggle with a debilitating mental disorder." Many people have become eligible for mental health coverage under the 2010 Affordable Care Act. Yet finding the professionals to deliver that care is increasingly tough. On November 28, 2018, Dr. Milton Armston, Omicron Alpha Sigma Chapter's President and Licensed Clinical Psychologist spoke to a class of last year, undergraduate Social Work students at Governors State University to discuss the above statistics and

propose advanced education in the mental health field. The lecture also covered current trends and practices in healthcare and behavioral health. Students learned about incentive programs such as the National Health Service Corp Loan Repayment Program to help with incurred student debt. This is the third year, the Education Program of Omicron Alpha Sigma Chapter in Matteson, Illinois has offered this lecture to Governors State University's Social Work Department.



MEMBERSHIP

Chapter Membership Dues

Brothers of Omicron Alpha Sigma Chapter of Phi Beta Sigma Fraternity, Inc. You Are



Able To Submit Your Chapter Membership Dues Through the Chapter Website.

It's Quick and Easy!

If you need assistance submitting your payment, please contact the

Membership Chairperson at mmccoxy65@yahoo.com

UPCOMING EVENTS

PHI BETA SIGMA FRATERNITY, INC.
OMICRON ALPHA SIGMA CHAPTER

3 FOR THE FOUNDERS

Reactivation/Retention 2019 Payment Plan
October 6, 2018 - December 8, 2018

\$180 - Financial Brothers in 2018
Oct 6, 2018 - \$60
Nov 10, 2018 - \$60
Dec 8, 2018 - \$60

\$192.50 - Non-Financial Brothers in 2018
Oct 6, 2018 - \$64
Nov 10, 2018 - \$64
Dec 8, 2018 - \$64

*Includes a \$12.50 Reinstatement fee
Payments can be made via Paypal or QuickPay: pbsoas@gmail.com

PLEASE PUT A NOTE STATING WHO AND WHAT THE PAYMENT IS FOR

THE MEN OF PHI BETA SIGMA FRATERNITY, INC. PRESENT

FOUNDERS DAY

Celebration

WEDNESDAY, JANUARY 9, 2019
8PM - 12AM | ADMISSION: FREE
PLEASE DONATE COATS, HATS, GLOVES & SCARVES

RAVEN'S PLACE 12031 S. WESTERN AVE., BLUE ISLAND, IL

Phi Beta Sigma Fraternity, Inc.
Omicron Alpha Sigma Chapter

FALL 2018 S.S.W.A.R.R.I.O.R.S. MEET & GREET

Sunday, January 27, 2019
Hay Street Bar & Grill
4129 211th St, Matteson, IL 60443
3:00pm - 7:00pm

Come out and welcome our New Members
Gifts are accepted.

Phi Beta Sigma Fraternity, Inc.
Omicron Alpha Sigma Chapter & OAS Charitable Foundation

Presenting Cigar & Scotch Tasting

(Glenmorangie Scotch)

Participate in Silent Auction

March 16th 2019
7:00p - 11:00p
Ivan Ries & Co.
19 S. Wabash
Chicago, IL 60603
\$65 Per Ticket
Purchase via PayPal
pbsoas@gmail.com
Tickets: 1 Per Person
Unlimited Premium Scotch & Food
For more details contact:
Malcolm McCoy 312-935-0267
Milton Armston 773-935-7322

Proceeds to Benefit OAS Charitable Foundation

Want to Raise Happier Kids? Teach Them to be Generous

Whoever said, "It's better to give than to receive" never tried telling a tantrum-throwing three-year-old that sharing his toy with a friend is a good thing. But a new study shows that there's biological connection between generosity and happiness. For children, that link is an especially important one. Kids who volunteer do better in school and are less likely to engage in negative behaviors, according to research from The Corporation for National and Community Service — a federal agency that promotes acts of citizenship and responsibility. It also found that people who regularly lend a hand tend to be healthier and that these wellness benefits increase if they learn to be charitable earlier in their life. The good news is that generosity and caring can be cultivated. Here are some ideas for teaching the joy of giving to your children.

BE A STRONG ROLE MODEL. In order for children to understand why giving is good, you have to talk about it. One study found that young children whose parents talk with them about charitable giving are 20 percent more likely to give to charity than kids whose parents don't discuss giving. Tell your kids about the organizations and people you support and the impact your giving has on others.

PRAISE BEHAVIOR YOU WANT REPEATED. You can reinforce giving by pointing out when your child is being generous. ("That was kind of you to share your snack with Bryan"). And draw attention to the generosity of others. ("The snow is piling up at Miss George's house. Isn't it nice that Daddy is helping to clear her walkway, so she can get out?")

INVOLVE YOUR KIDS. It's not enough to tell your kids that giving is important. For giving to take root in their lives, they also have to experience it themselves, even in small ways. ("It's extra hot today. What if we offer the postwoman a bottle of cold water when she delivers our mail"? And as your kids get older, help them find more opportunities to give.

HELP YOUR CHILD SET ASIDE MONEY TO GIVE. Encourage your kids to give a portion of their allowance to charity. To make it easy, label either three small containers or three envelopes with "save," "spend" and "give," and help them decide how much to put in each. Consider upping the ante with a matching program. ("For every dollar you put in your giving jar, I'll add one more"). Then, when your child has set aside a certain amount, let him or her decide how to donate that money.

PLAY TO YOUR CHILD'S INTERESTS. Help your kids become good citizens by connecting your child's interest and talents to the needs of your own community. Does your child love dogs? Put together a basket of doggie toys and take it to your local animal shelter. Have a child who's passionate about sustainability? Volunteer together at your local community garden or participate in a trail clean-up at your county park.

MAKE IT A HABIT. Look for ways to help your kids experience the joy of giving year-round. Let your child pick out one food item each time you go shopping and set it aside at home. When you have a bagful, take your child to the local food pantry to make his or her donation. The more experiences you provide your children to do good, the more likely they'll grow to become charitable adults.



-by **Carole Jacobs**

Congratulations to the Brothers of Phi Beta Sigma Fraternity, Inc. - Omicron Alpha Sigma Chapter on being Awarded by Nationals for our Reactivation And Recruitment numbers for 2018.

Fall 2018 Initiates

On Saturday, November 10, 2018, The Brothers of Phi Beta Sigma Fraternity, Inc. - Omicron Alpha Sigma Chapter inducted its seventh MIP Class, S.S.W.A.R.R.I.O.R.S. Brother Malcolm McCoy, Past President and Membership Chair states, "It was an honor and privilege to be a part of the membership committee, working to guide 8 men, of different backgrounds, thoughts and ideas with one goal, becoming Men of Sigma.

For the new line, the experience of MIP for Phi Beta Sigma Fraternity was something that we all really wanted for a very long time. The process was full of many different emotions because it was the fear of the unknown. Not knowing what all we would have to do or all we would have to learn. At times, it felt overwhelming receiving so much information all at once and trying to figure out exactly how we would retain it all but we got it together. The MIP Committee members did an excellent job with teaching us the proper knowledge for becoming a Sigma man.

Another challenge we faced was shifting our entire lives around in order to all be present when needed for history sessions, service projects and study reviews. The experience overall was a very humbling journey because it was eight strangers who bonded together over intense situations and held one another up throughout the process. A growing brotherhood was developed that we will have forever!



Congratulations to Brothers:

- David Fields
- Tommy Triplett
- Robert Webster
- Devon Love
- Deon Dunnorm
- Michael Baker
- Edward Bryant
- Lavar McLemore

Welcome to the fold. On January 27, 2019, the chapter will officially present S.S.W.A.R.R.I.O.R.S to the Chicago Area Black Greek Letter Organizations and public during their Meet and Greet @ Hays Street Market Bar & Grill.

-by **Malcolm McCoy & Fall 2019 Initiates**



OAS is being recognized as Winners of the 2018 International Headquarters (IHQ) Membership Incentive Awards (Monetary Grants) in the areas of Recruitment and Reactivation. The membership committee will continue to work towards growing OAS membership through MIP, Reclamation and Reactivation. All of OAS members should feel proud knowing that throughout our great Organization, with thousands of chapters, we are #1 in Recruitment and Reactivation. Job well done Brothers.

-by **Malcolm McCoy**

Bigger and Better Business and Money Matters

About the Business

During December's Chapter Meeting, special emphasis was placed on encouraging and promoting Creative Expressions business in Gary, Indiana. This year, Creative Expressions has been one of a few local businesses to partner with Omicron Alpha Sigma (OAS) Chapter in Matteson, Illinois through our Bigger and Better Business Program to boost local businesses' visibility and brand awareness to the community. Local businesses partner with the Chapter through financial support of our community service programs and scholarships. Also, they take part in our community projects.



Creative Expressions is a small family owned business originating from Northwest Indiana. It service multicultural organizations in the United States. The founder and owner Toni Preston has owned a small business since the early 80s. She started out creatively expressing herself through crafts. Her passion expanded to Greek apparel, accessories, and jewelry. The CEO, Maurice Preston Jr. has been a creative individual all his life. He is a graduate of Knoxville College in Knoxville, Tennessee and a proud member of Kappa Alpha Psi Fraternity Inc. With his love for multicultural people, Maurice wanted to be able to increase the representation of multicultural groups in Greek organizations.

Creative Expressions did not hesitate when approach to participate in our Bigger and Better Business Program; "It's the right thing to do," says owner Toni Preston. Too often, organizations focus on community involvement only to get something back in

return-more profits and marketing. To take a "community in the front, business in the rear" approach works. "When local businesses have a responsibility to its community, they see the difference," exclaims Dr. Milton Armston, Chapter President. Providing support to a homeless shelter that exhausted its State funding so men, women, and children are not on the streets-matters! Genuinely help people and the benefits will come.

Customers love brands that care about spreading positive messages and helping the community. Dr Armston believes "Community involvement sets smaller businesses apart from larger brands. People have more incentive to support their local business if they are invested in the local community." Roughly 82% of U.S. consumers actually consider corporate social responsibility when deciding what services and products to buy and from where (Forbes Human Resources Council, 2017).

Through sponsorship with Omicron Alpha Sigma Chapter, our local businesses leverage their power of credibility. Sponsorship is increasingly popular among businesses that want to grow fast and reach quality audiences. In addition to sponsorship, the Bigger and Better Business Program offers local businesses, like Creative Expressions, the opportunity to advertise on the Chapter's social media. Without social media, local businesses' in-bound traffic is limited to people already familiar with their brand. Every opportunity to promote the business and increase visibility is invaluable. For example, advertisement is a great way to target niche audiences and member organizations. "When our local businesses place an ad on our social media, it becomes another opportunity to increase the customer base," says Dr. Armston. Forbes Magazine (2014) explains "To some entrepreneurs, social media marketing is the 'next big thing,' a temporary yet powerful fad that must be taken advantage of. . ." **The ad runs on our Chapter's social media for a year and the ad routes viewers directly to their business website.**

-by **Dr. Milton Armston, Jr.**

5 Financial Resolutions You'll Be Able to Keep in the New Year

Pretty soon you'll be counting down to midnight, lifting your glass and singing a chorus of Auld Lang Syne with all your favorite people. That's usually your cue to start thinking about the resolutions you want to tackle in the New Year.

Nestled among the common top goals for 2019 like getting in shape, traveling and finding a new job is a financial resolution: saving more. And it makes sense—being financially fit is just as important as hitting the gym, and it can help you reach so many other dreams you have for your life, today.

The best way to help ensure success? Set some money-related resolutions you can actually keep. Here are five to get you started so that by this time next year, you can look back and be proud of all the goals you've accomplished—and the future ones you've already made progress on.

1. RESOLVE TO SET CLEAR GOALS

It's great to want to do things like save more or get a new job, but to really improve your chances of successfully achieving your goal, break it down into steps. One popular way is the SMART method, which means you're setting goals that are specific, measurable, achievable, relevant and time-bound.

Using this method, a goal to save more could look something like, "I want to save \$100 extra each month for the next six months to put toward my July trip to Europe." Or a goal to find a new job becomes, "I want to apply to three jobs and attend two networking events by the end of March." The more bite-size and specific you can be, the better.

2. RESOLVE TO ACCENTUATE THE POSITIVE

It's human nature to remember the bad stuff more than the good stuff—in behavioral science, it's known as the negativity bias. But research has shown a link between feeling gratitude and achieving your money goals. Essentially, feeling grateful fosters patience, which in turn helps you control habits like impulse shopping that can get in the way of reaching financial goals. So kick that negativity to the curb and think about all the good things that happened last year, and that will continue to happen in the New Year.

One way to do that is to start a gratitude journal, where you write down a few things every day for which you feel grateful. That could be the winter family getaway that you're planning now, or the warm cup of coffee that starts your day. Being reminded of the things you're thankful for can help you stay focused on your bigger financial picture.

3. RESOLVE TO MAKE YOUR BUDGET REFLECT YOUR PRIORITIES

A budget isn't just about tracking how much is going in and out of your checking account. Think of it as a means to accomplishing everything you want to do. It doesn't matter if it's the big birthday trip you want to take this year or the house you're saving up for, you should be taking those goals into consideration—as well as the things you want to enjoy today.

Your budget should account for things like your essential and fixed costs; your savings goals (an emergency fund, a dream vacation, retirement, your kids' college, etc.); debt repayment; and your day-to-day spending. A budget shouldn't feel restrictive, so factor in what makes you happy. For instance, if a twice-a-day Starbucks coffee is part of your routine, make room for that in your everyday spending. If you've been dying to go on a trip or want to take a sabbatical before moving onto a new job, earmark those as savings goals.

4. RESOLVE TO GROW YOUR MONEY

Whether you've got a 401(k) that needs some extra love or an investment account you're planning to use to fund a future goal, consider upping your contributions by just 1 percent. Chances are you'll hardly miss the extra amount, and you're using the power of compound interest to help your money grow even more.

And if getting a new job is on your to-do list for the new year, then take a close look at the work benefits a potential employer would offer—a 401(k) employer match is one of the easiest ways to grow your retirement nest egg. Gunning for a promotion this year? Consider raising your retirement or investment contributions beyond that 1 percent—then set aside some of your newly padded paycheck for having fun, too.

5. RESOLVE TO TREAT YOURSELF

You heard right. New Year's resolutions, including financial ones, shouldn't make you feel like you're depriving yourself. You can still make room for the things that make you happy (see Resolution No. 3), even if you're tackling other goals like paying down debt.

For instance, are you on track to make a final payment on a student loan this year? Bake in a treat to congratulate yourself, like a road trip to visit your best college buddies or that must-see concert for your favorite artist. Did you hustle to find a more satisfying and better-paying job this year? Maybe a spa day or a bed-and-breakfast weekend is in order. These mini-rewards remind you of the progress you're making—and help you celebrate what you've accomplished so far.

If you're still unsure of how to set a budget with your priorities in mind, consider meeting with a financial advisor to help you work through the process. An advisor can help you put together a budget and financial plan that account for the goals you have—and May even help you discover new ones.

-by **Julia Chang**





Birthdays

Happy Birthday to those brothers born in the months of November- January
(Brother Jamie Freeman, Brother Freddie Matthews, Brother James Robinson, Brother Anthony “TJ” Jones, Brother Edward Bryan)

Illnesses

Brother James Robinson (surgery)
Brother Carlton Jackson
Brother Chet Wilburn
Brother James Branch
Brother Mike Plunkett’s Wife and Soror Karen Plunkett
Brother James Knight’s Mother

Accomplishments

Brother Carlos Smith, promoted to Store Manager for T-mobile
Brother Anton Taylor’s Son Receives Scholarship
Brother Malcolm McCoy– Sigma of the Year Award
Brother Warren McBride-Brother of the Year Award
Brother James Robinson-Man About Business Award

Sigmaversaries

S.S.B.L.A.F
S.S.I.S.S.U.E.S
S.S.C.H.A.O.S.S

“Brotherhood first!”

Job Postings

Northwestern Mutual

Our organization is vibrant, and our culture is fantastic. Most importantly, through the growth of our office we have been able to reach a greater number of people and help them plan more secure futures. Our mission for growth is to make sure our office reflects society and is also diverse. This industry offers a huge opportunity to identify, attract, and empower people of color and women to be financial advisors, thereby impacting generations of people moving forward. We are looking for people with exceptional communication skills who are interested in helping people, growing professionally, personally, financially and making an impact.

Patricia Swett | **Associate Financial Representative**
Northwestern Mutual

Chicago | Northbrook | Oak Brook | Rosemont
8600 West Bryn Mawr Avenue, Suite 420N

Chicago, Illinois 60631
P: 773 380 4050 | F: 773 442 0282
Our Website: www.allankbell.com



Bigger and Better Business and Money Matters

How to Make Your Money Last for Decades in Retirement



On the surface, using multiple assets in retirement is simple: keep taxes low, generate stable income.

When saving for retirement, you're basically building an income-generating engine with a bunch of moving parts.

Your "engine" might include cogs and gears such as an IRA, Roth IRA, 401(k), a pension or annuity, social security, cash value life insurance and more. You're building a fine machine to carry you through retirement, and where you stash retirement savings today is arguably just as important as how much you end up saving. That's because annuities, pensions, Roths, IRAs and other assets have different features, benefits, limitations and tax treatments. Income from your 401(k) will be subject to income taxes in retirement, while income from a Roth will not be. Some asset classes require you to begin taking minimum distributions at a certain age, while others do not. Some will provide guaranteed, stable income for life while the value of others will rise and fall with the markets.

To really understand why it's important to build an engine with so many different pieces, let's fast-forward to retirement, the point where you'll turn the keys and start that income engine.

When that time comes, your task will become twofold: minimize taxes and ensure your ability to generate stable income that lasts through retirement. Accomplishing both tasks in concert takes a little know-how or a financial pro. But, if you're pulling all the right levers on your income engine, the effect is akin to a Formula-1 driver nailing a hairpin turn at the perfect angle and speed. You're getting every ounce of performance from that income engine you worked so hard to build.

INCOME STABILITY: STEADY AS SHE GOES

You don't want to wake up each morning wondering how changes in the stock market will affect your ability to pay the bills or fill the fridge. Fortunately, a well-built retirement engine can insulate your income from market volatility. And although you might see the same amount of income rolling in every month or year, it won't always come from the same sources — if the right levers are pulled at the right time.

Building an ample cash reserve is key to stabilizing your income. As a rough benchmark, you want to hold about two years' worth of your short-term cash needs in a savings account (or something similar). Holding two years of funds here gives you a financial buffer to help cover unexpected expenses or drastic changes in the market.

How you fill the bucket, and when, is key to pushing your retirement engine performance to the max. In retirement, income from guaranteed sources like income annuities, Social Security and pensions will continually flow into your cash reserve. These sources typically provide stable income for the rest of your life. While these likely will not cover all your expenses in retirement, they will at least provide a floor for your income.

Income from investments isn't as predictable. Therefore, it's best to sell investments in these accounts when the price is right. If the market is rising, for example, it might be a good time to sell a few investments to replenish your cash reserve before the next correction. Contrarily, if the stock market takes a deep dive and the value of investments has fallen significantly, you do not want to sell at depressed prices. Liquidating investments at low prices means you'll need to sell more shares to fund your lifestyle, and that reduces the number of shares that will benefit during a recovery. Instead, during a deep market correction, it might make sense to dip further into your cash reserve or access cash value in a life insurance policy to fill your reserve bucket until the market rebounds.

When you pay permanent life insurance premiums, a portion of each payment is set aside to grow tax-free. As cash value grows, you can access it for any number of purposes, such as for income during a down market in retirement.

The key to creating stable income that lasts through retirement is diversity. With a diverse portfolio, each month you'll have what you need to enjoy time with the grandkids or travel the world, even if that income comes from different sources at any given time.

TAX EFFICIENCY: SAVE MORE, PAY LESS

The sequence in which you draw from your accounts and the ways you combine that income will significantly impact how much money ultimately lands in your wallet. If you take too much out of taxable accounts in a given year in retirement, for example, you may push your marginal rate higher, which means a larger percentage of each additional dollar you withdraw goes straight to the IRS. If your income level is straddling the line between the 24 percent and 32 percent tax bracket, you could see a significant impact on the bottom line as the amount you withdraw rises.

Or, say you have an unexpected medical expense. Rather than paying for it by selling investments in a 401(k), which would increase your taxable income that year, you could withdraw your Roth funds tax-free. Ultimately, the idea is to defer paying taxes as long as possible.

As you can see, strategically pulling money from taxable and non-taxable savings each year allows you to control when and how much you pay in taxes. That's important because your taxable income can also impact Medicare premiums and the amount you pay in capital gains on investments outside your retirement accounts. Having a tax-diverse retirement portfolio is like playing a game of Tetris with all five pieces, rather than just one or two. With more options, it's far easier to efficiently fill in gaps as they arise.

START YOUR ENGINE

On the surface, using multiple assets in retirement is simple: keep taxes low, generate stable income. However, with all those moving pieces it can be challenging to get the timing right. Fortunately, you can hand keys to your income-generating engine to a trained financial professional who will work with you to develop a plan tailored to your expectations in retirement. They can be your Formula-1 driver navigating the twists and turns of a rewarding, and financially sound, retirement.

-by **Carl Engelking**

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