

PRESIDENT'S LETTER

As we take a moment to reflect on this extraordinary year, I must start by thanking my Board, a special group of women who rose to the challenge of being Champions of Sisterhood and Service during a remarkable time in history. We all stepped forward to serve without knowing the uniquely difficult tasks that lay ahead. The success of our 2019-2020 Board year is centered in the dedication and tenacity of each individual BWL Board Member: Thank you. Serving as President of Black Women Lawyers Association of Los Angeles, Inc. (BWL) has been a dream fulfilled.

March 2020, the halfway point of our Board year, marked the beginning of the COVID-19 pandemic and quarantine. Hospitals were overwhelmed with patients. We lost friends and family. Universities, offices, businesses, and government agencies shut down. We were ordered to stay home and shelter in place. Large in-person gatherings were prohibited. Unemployment spiked. Travel was restricted. On March 13, 2020 Breonna Taylor, a young Black woman was shot and killed in her home by Louisville police officers executing a search warrant at the wrong address. On May 25, 2020 George Floyd, an unarmed Black man was killed when a white police officer knelt on his neck for eight minutes and forty-six seconds in Minneapolis. These events sparked world-wide civil

unrest and protests against police brutality as we demanded justice for countless lost lives. Nightly curfews were implemented as National Guard troops roamed the streets of Los Angeles. All the while: BWL continued to serve.

We halted plans for in-person events and swiftly transitioned into virtual programming. We worked with the National Lawyers Guild and The Bail Project to protect peaceful protestors on the front lines of the struggle. We quadrupled our productivity by providing an average of two events every week when we would normally average two events each month. The highlights include our "Virtual Bedtime Stories" series organized by BWL Board Member Uche Anene and our Parents



Rosezetta E. Upshaw
2019-2020 President

Group. BWL members, friends and family, and most importantly, children in our community found comfort spending time together every Monday and Wednesday evening in April, May and June to watch BWL Past Presidents, Judges, Board Members and friends read enchanting bedtime stories and check-in with one another during quarantine.

Similarly, our "Four Part Wellness Playbook" in collaboration with Black Women Lawyers Association of Northern California, planned by our President-Elect Michelle Kazadi, spanned April, May, and June and was specially designed to help our community engage in self-care and manage the stress and uncertainty of COVID-19 and quarantine.

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Each virtual gathering attracted nearly 100 live participants and countless replays.

In May we broke the internet with our "Stocks 101" fundamentals class arranged by BWL Board Member Uche Anene and lead by The Stocks and Stiletto Society Founder, Cassandra Cummings, that attracted more people than our Zoom account could hold. By the time we resolved the spacing issue we still had 311 live participants ready to learn how to put their money to work during the pandemic. Many of whom tuned in again later that month for our "First-Time Homebuyer and Investment Property Seminar" arranged by Uche Anene.

The numerous congratulatory texts I received after each virtual event made me so happy that I had provided my personal cell phone number to the hundreds of attendees at our September 2019 Installation and Awards Gala. My phone was buzzing nonstop after our Young Lawyers Committee Chairs Rochelle Higgins and Ashley Williams presented "How to Slay and Maximize Your Study Time for the Sept. 2020 CA Bar Exam." The event was described as "AMAZING" and "WORTH every minute" by bar-takers from all different backgrounds and law schools. There were so many eager students in attendance that the event lasted over two hours and the discussions continued long after.

My cell phone also danced after our April CARES Act Webinar, moderated by Uche Anene in collaboration with the Los Angeles Small Business Development Center and the John M. Langston Bar Association, helped Black-owned small businesses and law firms navigate funding resources and survive the impacts of COVID-19. "That was incredible!" and "Can I watch it again?" were just a few of the texts I received after the virtual event. Thank you to our BWL Members and friends for attending, supporting, and sharing our events and making this year of virtual programming so memorable.



2020 A YEAR OF CHANGE

Odest Riley Jr.
Chief Executive Officer, WLM Financial

Brunches, late lunches, game nights and passport stamps have been the reality for many of us the last three to five years. "Living My Best Life" was the anthem bumping in our EarPods as we headed to the airport for a quick weekend getaway. Now as we sit in our homes quarantined and making TikTok videos (e.g., cue Bored in The House), the days of yesterday's past almost seem like a fading dream. For many of us, our days now seem to consist of waking up and hopping on Zoom conference calls and/or waiting in long line outside of Costco for essential supplies. Has Costco become the new Disneyland? Many of us have begun to wonder whether this is our new reality and how long it will last.

So, what's next? How do we move from YOLO (you only live once) to UH OH (I don't have an emergency fund)? The reality now is that lot companies are cutting staff, reducing bonuses and landlords/ mortgage companies are sending out more and more "We are all in this together" emails with invoices attached. As such, it's time to take inventory of our lives and come up with a plan, understanding that sitting around waiting for someone to save us is not likely to happen anytime soon.

The first step needed is to compile a detailed breakdown of all essential and non-essential bills in our lives. The easiest way to make more income is to cut out all the things we set to auto pay and forgot we have been paying for. For instance, the two steps below saved me \$389.00 dollars a month:

- **Check your checking account statement for anything that you haven't used in the last 60 days and cancel it.**
- **Login into your Apple account or Google Play and delete/cancel anything you haven't used in the last 30 days.**

Once you hit the small expenses it's time to get on the phone and start negotiating car payment/ lease agreements, credit card interest, student loans and mortgage/rental leases. In times of uncertainty we should be reaching out to all of the above and asking questions such as:

1. Can I lower my interest on my car payment? Do you have any special programs to help during the economic downturn?

2. Dear credit card company can I lower my interest rate? Can you pause all interest on my card for a set amount of time?

3. Navient/Sallie Mae can you stop interest on my student loans for a set amount of time? How do I apply for forbearance of my loans?

4. Dear Landlord /Mortgage Company what options are available to me for my current situation? Can I spread my rent payments out and add an extra 3 months to my lease? Are there any government programs to help me pay my rent or mortgage?

The second step is the most polarizing word in English language. It's time to set a BUDGET so we can start to control our financial lifestyles. A budget is how you control your life -- it is like a road map or GPS. Like a GPS, a budget allows us to know where we are headed with precise directions while preventing us from getting lost down roads that are not in our best interest. A simple rule to preparing a budget is to write down your fixed monthly expenses, starting with the large expenses (e.g., rent/mortgage payments, car payments and student loans) down to the small expense, which we sometimes overlook, like your daily coffee fix, and the money we regularly give family members.

It is very important to put things in writing, because numbers become more real once we see them in concrete form as opposed to just remaining an abstract thought in our minds. Seeing the numbers on paper allows our brains to process the information in a way that motivates us to set goals and make changes. Next, after you have drafted an itemized budget, one great website that I recommend to many clients is Mint.com. The Mint website and mobile application provides its users free access to a budget tracker/ planner and other financial tools that allows them to manage their finances.



MAINTAINING YOUR WORKOUT WHILE LAWYERING-IN-PLACE

Katuri Kaye, Esq.
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When I was originally asked to author a fitness article for the Summer Newsletter, I brainstormed ways to tell my unique fitness journey from gymnast/dancer to bikini/fitness competitor. Then COVID-19 pandemic hit and what started as recommended social distancing practices, ultimately lead to Los Angeles County and the State of California issuing stay-at-home orders (referred to herein, as the "Mandate"). One positive result of the Mandate was our law office being converted to remote access only; a huge plus for me because I enjoy working from home (and I have the best snacks in my pantry). However, a major detriment of the Mandate was the closure of all gyms and recreational facilities. I do not have a home gym and rely on my area gym for my 45-minute daily weekday workouts. So, after a week of sheltering-in-place, I found myself inactive and a few pounds heavier (as I said the best snacks are in my pantry, don't judge me).

Sheltering-in-place under the Mandate also had a significant impact on my physical wellness. As lawyers, we often fail to realize how our professional routines expose us to sedentary, nonphysical lifestyles, especially those of us who are transactional attorneys, myself being no exception. As background, I have always valued physical fitness. I entered dance and gymnastics young and maintained an extremely active lifestyle from grade

school through college. However, like most future attorneys, it all came to a halt when I entered law school and the demands of the classroom, securing a job and studying for the bar exam took precedence over my physical activities. Before I knew it, I had been practicing law for over 5 years and had not set foot in a dance studio or gym during that time. In 2012, I decided to turn it all around by committing to a physical challenge each

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BWL Membership is the lifeblood of our organization. We owe a special thank you to our new Lifetime Members whose pledges enable our success: Honorable Gloria White-Brown, Karlene Rogers Aberman, Heather Anderson-Hayes, Karen Pointer, Audrea Golding, Jerri Jefferson, and Betty Norwind – Thank you.

This year was not what any of us imagined, yet in the midst of this crisis there is still so much to be thankful for. In September, at the start of our year, President-Elect Michelle Kazadi helped me bring my dream Installation Brunch Gala to life and we honored Champions in our community: Kimberly Chainey, Karen A Clark, and Kiesha Nix. We partied for a purpose at the lavish 2019 Thanksgiving Eve Cocktail Sip fundraiser delivered by Cocktail Sip Committee Chairs Uche Anene and Holly Parker. And although the quarantine interrupted our Annual Scholarship Luncheon fundraising plans we remained committed to supporting law students. This year they needed our help more than ever as law school campuses closed, leaving some students homeless, and many internships and job-offers were rescinded, creating additional financial hardship. Thanks to our dedicated sponsors and the work of our BWL Foundation, we provided scholarships to eight deserving students: Oluwatobi Agbelemose, Nnola Amuzie, Nicole Bryant, Travone Davis, Shayna Jackson, Cornia Johnson, Syrita Morgan, Bria Saunders.

Our Champions of Sisterhood and Service did not stop there. Because of the increasing rates of unemployment, homelessness, and economic uncertainty caused by the COVID-19 crisis, my Board approved Hardship Grants for those in need. As we near the end of my Presidential term, that is one of the accomplishments that makes me most proud. Knowing that my Board unanimously voted to use BWL funds to directly uplift the most vulnerable members of our community during this unprecedented global crisis makes it clear to me that BWL is unwavering force of good.



MAINTAINING YOUR WORKOUT WHILE LAWYERING-IN-PLACE

Continued.

year. One year, I challenged myself to run a race in a different state each month. Another year, I challenged myself to compete in the Tough Mudder (an extremely messy, or should I say muddy, obstacle course). This ultimately led to challenging myself to train for, and compete in, fitness competitions. Overall, I saw a tremendous shift in my physical health.

Accordingly, the Mandate made it crystal clear to me – I needed to get moving again! The following weekend, I brainstormed creative ways to get my daily workout while “lawyering-in-place” (sheltering-in-place as a lawyer, get it?). After implementing these practices, I created a list of my top 3 recommendations, which I share below to encourage those of you who may be struggling with maintaining an active lifestyle while lawyering-in-place. It is my hope that by the time this Newsletter is published, we will no longer be under the Mandate. However, I believe these are simple tips that can help any attorney who needs to reenergize her fitness journey.

1. Keep Your “Normal” Workout Schedule.

First, I pledged to keep my “normal” workout schedule. For me, “normal” meant waking up at 6:45 a.m. in order to get an hour workout in at 7 a.m. sharp (similar to my pre-Mandate days). This step was not only essential for my physical wellbeing, it was also key to ensuring that I did not lose my workout ethic during the term of the Mandate. So, whatever your “normal” routine is – be it daily cardio at 5 p.m. or yoga at 8 a.m. on the weekends– I recommend that you stick to it, even if you cannot leave your home to workout. Also, if you have not created a workout schedule it is never too late to start now.

2. Make Working Out a “Family Affair;” Don’t Go At it Alone.

Next, I roped my shelter-buddy, aka my significant other, into my workouts. One benefit of the Mandate was that the people in your home had nowhere to go either. So, I recommend getting your housemates involved in your workouts a few times a week since you cannot leave your home. (Let’s see if you spouse can really hold a 90-second plank.) Also, if you live alone, it does not mean that you have to work out alone. During the Mandate, I participated in Zoom workouts with my sorority sisters, too. As such, if you cannot meetup with your weekly run club, I recommend that you get on Zoom, Facetime or whatever apps Droid owners use (I joke) and go at it together.

3. Walk Away from the Computer.

Finally, I committed to walking away from my computer for a minimum of 10 minutes every other hour. A major downside of lawyering from home is that it is so easy for us to get stuck in the weeds of responding to emails, drafting documents and conference calling; we can literally sit at a desk all day without moving (trust me, I timed it). So, I recommend that if you cannot leave your home, set a “get-up” timer that forces you to move out of your seat multiple times a day.

Although my tips are fairly simple, I’ve noticed that keeping my fitness goals approachable helps me adhere to them for the long run. As such, I share this list to encourage all my ladies who are lawyering-in-place under this Mandate (and beyond) to keep your fitness simple and approachable for ‘YOU’. I understand the important steps being taken to “flatten the curve.” However, it doesn’t mean that our physical wellness (or curves) has to suffer, too. Good luck and reach me on Instagram @ohkayekay if you would like to share your COVID-19 or lawyering-in-place workout journey!



HELLO AFRICA! CONNECTING AFRICANS IN THE DIASPORA ONE “SWIPE” AT A TIME!

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Hello Africa is a mobile dating application connecting the 30+ million Africans in the diaspora. Hello Africa is not just your typical dating app, it is about dating/connecting with the purpose of restoring and preserving African culture in a concrete way as other immigrant cultures have successfully done (e.g., Chinese and Koreans have established Chinatown and Korea town respectively). Africans aren’t as numerous, which is where technology can be useful to help bridge the gap.

A platform uniting Africans is much needed, and in fact overdue. I am a first-generation Nigerian-American. My parents immigrated to America in 1979. I grew up in Wisconsin where there was not a large African population, so building a social and cultural network with other Africans whose roots and cultural background were similar to mine was difficult. Although I grew up in the United States, I was raised very culturally and traditionally as a Nigerian, much like many Africans raised abroad which further fueled my desire to connect with others like me.

In 2012, after graduating law school, I moved to Los Angeles to begin my legal career, and discovered early on that locating and connecting with other Africans in a 21st century way was a challenge as it took me over a year to learn where the Africans were

located, the best eateries, grocery stores and lastly the social African hot-spots.

I have seen, experienced and heard the struggles first hand of Africans in the diaspora yearning to find an African community, outside of Africa, and to meet a mate that shares similar cultural values. Because of this, I felt moved to create Hello Africa.

Hello Africa is about relationships and community building. The dating app requires each user to first select their African “Heritage Country,” “Tribe,” and then select their African “Heritage(s) of Interest.” We do this in order to connect people with similar roots or those who have roots from the other 54 African countries on the continent.

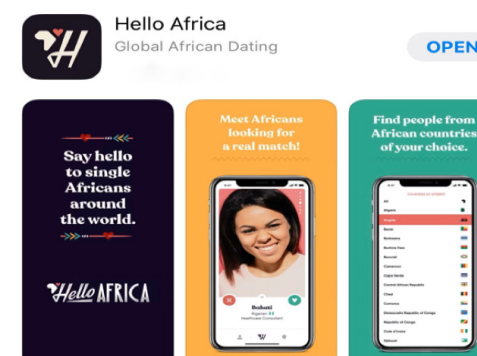
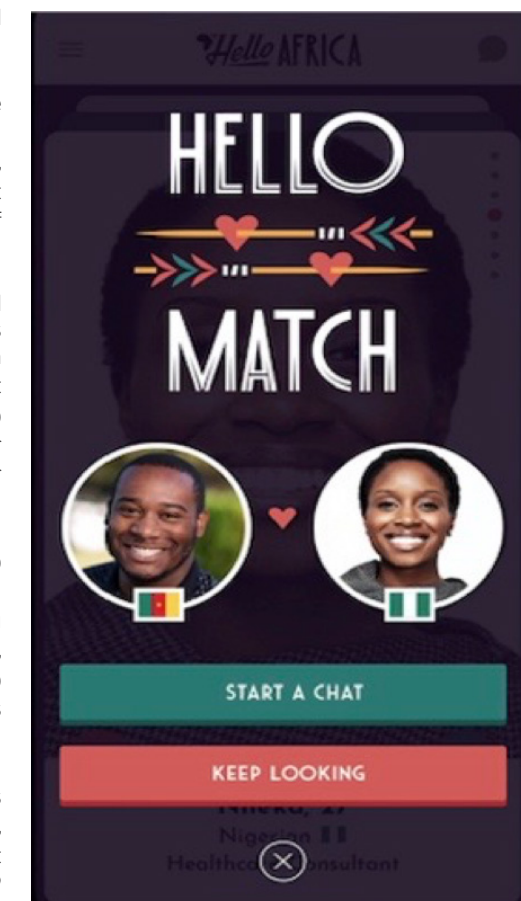
For instance, a Nigerian-American user who is from the Igbo Tribe, can connect with a Rwandan Englander who is from the Hutu Tribe. Then, based on other search fields, including the user’s location settings, Hello Africa presents profiles of other African users in the database within a specified distance.

If two users “swipe right” on each other’s profiles (in other words “like” each other), the users then match and can exchange text and voice messages. While the COVID-19 pandemic has temporarily halted in-person meet ups, Hello Africa still remains a viable source to date and meet Africans as Hello Africa is set to release its new video speed dating feature which will permit users to engage in mini dates from the comfort and safety of their own home. During a time where self-isolation is encouraged, Hello Africa has been working to bring users human connection in an easy and exciting manner.

Another way Hello Africa facilitates African community building is by hosting dating mixers where millennial Africans can mingle and network

Hello Africa serves to not only foster relationships and community building outside of Africa, but also ultimately as an entry point to effectuate change in the lives of the 1.2 billion people still living in Africa. Many of our users, African immigrants, are already sending physical goods and monetary resources back to their heritage countries.

Hello Africa is the bridge that not only connects Africans living abroad, but is also as a way for the diaspora to connect more deeply with Africa itself!





HUSTLE HARD

Amanda-Jane Thomas, Esq.
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March 16, 2020, about 5 pm. “This can’t be happening.” Just two weeks shy of our first anniversary, and here my co-founder, Shanita Nicholas, and I were, shutting the doors of Sip & Sonder. The silence in the room was deafening. My mind was racing as I fought back tears. What now? “Okay, we’ve been through every fire drill imaginable before, so surely we got this!” The things we tell ourselves when fearful or under incredible pressure can be part delirium, but also part truth.

Sip & Sonder is an entrepreneurial and creative hub located in Downtown Inglewood—one part coffee house, the other part creative studio—that exists #FortheCommunity and #FortheCulture. In the time between signing our lease and opening our doors, we ran into every obstacle possible, becoming general contractors and regulatory experts overnight. Simultaneously, my co-founder and I were also working full-time corporate law jobs. Frustrations abounded. Perhaps one of my biggest lessons during this journey was learning how to flip a situation and run with it.

Deep breath. We sprang into action. Right away, the largest question on the table for me was, “What do we need to do to make sure that Sip & Sonder sustains itself into the future?” I think we’ve tackled that in three ways. First: cutting costs. Human capital is one of the biggest overhead costs. As founders we were already not taking a salary and reinvesting everything into hiring the best staff possible. Although it was an incredibly tough decision, we decided to furlough our entire team so that we would all have a Sip & Sonder to come back to. We’re blessed that our amazing team of eight baristas understood this, and we walked each of our employees through applying for unemployment.

Second: continuing to generate some level of revenue. Now this is where any business needs to get creative. Ten days after fully closing, my co-founder and I brushed off our barista aprons and began opening for limited hours on Saturdays and Sundays for storefront pickup only, branding this as “Weekends at Sip & Sonder,” an opportunity to treat yourself to our coffee drinks and merchandise (available from our Online Store) while we’re all going

through this tough time. We also kicked off a Donation Campaign, our call to action being we’re raising funds to keep the coffee house going once we ride this ‘rona wave and make it to year two. We’ve received an incredible response from the community, both immediate and across Los Angeles, and remain grateful for this support. None of us know how long it will be before things return to “normal,” or rather whatever the new “normal” will be, so we went back to the drawing board. “How can we pivot our business model and strategy to account for where we are? How do we get our coffee to people in this now virtual world?” Before the pandemic started, we had begun plans to develop our own line of Sip & Sonder branded coffee, and the onset of COVID-19 has sped that up. Right now, we’re knees deep in that process, developing an entire new line of business. Moving into new products and means of consumption, such as e-commerce, is challenging, but necessary, and we’re excited to roll that out to the public as soon as possible.

Third: continuing to be present and visible and engage with our community. This can’t be discounted in any business’s ability to remain successful. Again, this means getting creative. We began doing this with our virtual programming. We have taken our monthly live A Jazz Night series virtual and rolled out Sip & Chat | A Virtual Happy Hour, which is a monthly conversation series featuring discussions with local and global thought leaders about various topics that matter to us. We’ve also debuted Takeover Tuesday on Instagram Live, which brings fresh, authentic content from various tastemakers and artists to our audience, and launched our Brewing for Good campaign, which enables folks to give back by supporting our efforts to donate free coffee to healthcare workers at local area hospitals. We’re constantly brainstorming new ways to reach and stay connected with our community.

Each day has presented a new challenge and there will surely be curveballs ahead, but I’m confident that we’ll make it. So I keep a grateful and tenacious spirit, never lose empathy, and continue to hustle hard.

ASK THE EXPERTS: 15 QUESTIONS ABOUT PURCHASING REAL ESTATE



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1. How important is a person’s credit score when purchasing real estate?

An individual’s credit score is the starting point of purchasing real estate (if a loan is needed). The credit score will determine the interest rate along with available programs that are credit score driven. The higher the credit score the lower the interest rate, which will equate to a lower mortgage payment. In addition, a high credit score poses less risk to a lender during the qualifying process.

2. What information do lenders look at the most when evaluating a credit report?

When evaluating a credit report, aside from the credit score, lenders look at a “makes sense” scenario. Does it make sense to loan an individual(s) money based on their credit history? The credit history consists of several factors, including: On time payments, types of accounts, accounts with balances, number of accounts, length of credit and inquiries. Lenders tend to look at the credit report as a narrative of an individual’s financial life. Within that narrative are red flags that could signal to the lender that there is a high risk that the borrower may default on the loan. One of the most important factors a lender will evaluate on a credit report is the applicant’s payment history. An applicant’s payment history provides a lender valuable insight into the applicant’s ability to pay their bills on time over a long period of time. This factor is particularly important when you consider the fact that the most common term for a fixed-rate mortgage is 30 years.

3. What is the baseline FICO credit score for conventional mortgage loans?

The baseline FICO credit score for a conventional mortgage loan is a moving target at best, meaning the score is going to be lender specific. In my experience, a FICO Score of 660 is a decent starting point. However, a FICO Score of 620 can get an individual in the door as long as it “makes sense” teamed with other compensating factors (job tenure, salary and money saved). Remember, in a lender’s eyes, the higher the credit score, the lower the risk.

4. If my credit score differs depending on the credit bureau, which score will the lender use?

A lender is going to use a Tri-Merge credit report to determine your credit score during the qualifying process. A Tri-Merge is a single report that merges the data in the credit reports from each of the three credit reporting agencies (Equifax, Experian and TransUnion). Lenders will use the “middle” score as the determining factor during the qualifying process. When two or more applicants are applying for a loan the lender will use the lower middle score of the applicants.

5. What can I do to raise my credit score?

A variety of factors can help raise your credit score. First and foremost, know exactly what is on the credit report, checking for inaccuracies and resolving those items with simple dispute letters can positively impact your credit score (make sure the disputes are settled before applying for a mortgage loan). Maintaining a positive payment history and keeping good lines of credit open can also help in the total scoring algorithm. The KEY, in my experience, is making sure the revolving credit utilization (i.e., ratio of credit card balance to credit card limit) is 30% or lower. In short, if you have high balances on your credit cards, pay them down and your credit score will increase despite old adverse items that may exist on your credit report. If you have no credit card debt and your score is low, then I suggest getting a traditional credit card or a secured credit card (funded by the individual) and maintain a credit utilization rate of 30% or lower. This will help your credit score climb. All in all, it’s never too late to start working on your credit score.



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6. Is now a good time to buy? Should wait until the eviction and foreclosure moratoriums are lifted to see how the market fairs?

Anytime you are in position to buy, it is a good time. However, your primary considerations should be whether you are in position to buy property that meets your needs; suits your current and near-future lifestyle; and whether you have the financial security to sustain the responsibilities that come with owning the property for at least the next 2-5 years. These things will help you determine whether it is your time to buy. Understand that market projections are just that – projections. If you have the means to weather the storm of the current climate, you will likely be able to do so after the storm ceases. Rather than focus on market fluctuations, focus on your ability to maintain your lifestyle despite market changes.

7. How do I determine whether to rent or buy?

You should evaluate the personal and financial benefits of buying over renting. When you make the decision to buy it should be because: 1) you value stability over flexibility; 2) you prioritize long term investment over short term spending; and 3) you can afford not just a mortgage payment but also the additional costs associated with homeownership.

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8. What should I look for in a real estate agent? And where should I look for one?

Statistics show that 1 in 5 households has a real estate agent within it or closely connected to it. However, this does not mean you should default to working with those individuals simply because you know them. You should look for an agent who has real estate experience, competence and integrity. They should demonstrate commitment to your best interests and partner with you to reach your property and investment goals. Ask family members, colleagues, and friends about their experiences with their real estate agents. Once you have identified at least three potential agents, interview them by asking pointed questions designed to help you learn whether their level of experience, approach and style are congruent with your preferences.

9. What eligibility requirements do I need to qualify as a first-time home buyer? And what are some of the benefits?

According to the United States Department of Housing and Urban Development, a first-time homebuyer is a person who:

- Has not owned a principal residence for 3 years;
- Is a single parent who has only owned a home with a former spouse while married;
- Is a displaced homemaker who has only owned with a spouse;
- Has only owned a principal residence not permanently affixed to a permanent foundation;
- Has only owned a property that was not in compliance with building codes and cannot be brought into compliance for less than the cost of building a permanent structure.

Depending upon the type of first-time homebuyer program you are considering, the eligibility factors include whether or how long ago you have owned a home; credit worthiness; income and assets; debts and liabilities; military status; the type of property you wish to buy; and in some cases your willingness to complete a new homebuyer course.

The benefits of first-time homebuyer programs may include no/low down payments, low interest rates, no/limited mortgage insurance premiums, lower credit score requirements and lower income requirements.

Your first step in determining eligibility to show be to consult a trained mortgage professional who can evaluate your financial health and credit worthiness in order to determine which programs are available to you.

10. What factors should I consider when determining my offer price

After you have determined that a property meets your needs and falls within your price range, your real estate agent should assist you in making a reasonable offer based on: 1) the asking price; 2) the condition of the home; 3) the comparable sales within the past 3-6 months and; 4) the presence or absence of competing offers. A good offer is one that is not disrespectful to the seller in the name of obtaining a perceived bargain, (those will be rejected immediately); but is also based on what neighborhood values will support. Your offer should be both competitive and reasonable so that even if it is not accepted outright, it at least starts the negotiation process with the seller. Do not "max out" in your first offer unless the competition is fierce, and you must submit your highest and best offer immediately in order to be considered.



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Carmen Hill is the president of the Multicultural Real Estate Alliance for Urban Change, a nonprofit organization made up of real estate professionals seeking to improve the economic conditions in South Los Angeles. Carmen Hill has been a real estate broker for over 35 years specializing in government assistance programs for renters, homebuyers, and investors. She has taught real estate classes and workshops at Cerritos College for over 13 years. Her Real Estate Investments Course, which covers the basics of buying income property, will be offered online for the Fall semester starting August 17, 2020.

11. What sources can I use for a down payment?

In addition to your personal savings, the following may be used as a source for down payment: (i) gift funds (e.g., FHA loan: gift funds from a blood relative), (ii) withdrawal or loan from your 401(k), (iii) IRA, (iv)

investments, (v.) money from sale of personal property, and (vi) down payment assistance programs offered by government agencies, nonprofit organizations, and private lenders. Please note, the list is not all-inclusive.

12. What are down payment assistance (DPA) programs?

DPA programs provide funds to qualified home buyers that can cover a portion or the entire down payment and closing costs. The financial assistance can take the form of grants that do not have to be repaid, forgivable loans that do not have to be repaid after a certain length of occupancy, and silent mortgages that only have to be paid if the home is sold, refinance, or after the 30 year mortgage has been paid. There are a variety of programs offered by government agencies, nonprofit organizations, and private lenders.

13. How do I qualify for down payment assistance (DPA)?

The eligibility requirements for DPA programs vary between programs. Generally, eligibility for DPA programs is determined by factors such as the loan amount, homebuyer status (e.g., first-time home buyer), borrower's income, family size, credit score, debt/income ratios, geographic location, etc. Depending on the down payment assistance program, these factors may or may not be of importance. For example, some DPA programs may have restrictions that limit eligibility to first-time homebuyers or borrowers below a certain income threshold and/or geographic location (restricting eligibility to property within a certain state, county, city, census tract, etc.), whereas other programs may not have these restrictions. Additionally, some DPA programs may require the completion of certain homebuyer education courses.

14. How do I know if a lender is qualified to offer a specific down payment assistance (DPA) program that I qualify for?

Each DPA program has its own list of approved/participating lenders that have been trained and are listed on their websites. Not every mortgage lender offers DPA programs. The best way to find out if a lender is qualified to offer the particular DPA program is to go onto the DPA program's website and check their list of participating lenders.

The following are some of the agencies/organizations that offer down payment assistance: California Housing Finance Agency (CalHFA), Southern California Home

Financing Authority (SCFA), Golden State Finance Authority, Housing Department of City of Los Angeles, Community Development Commission of County of Los Angeles, etc.

Also, here are a few examples of lenders: Neighborhood Housing Services of Los Angeles, NeighborWorks of Orange County, Neighborhood Assistance Corporation of America (NACA), Bank of America, CIT Bank, BBVA bank, New American Funding, Loan Depot, etc.

15. What is the Mortgage Credit Certificate (MCC) Program?

MCC programs are administered by state and local housing commissions or agencies in conjunction with participating lenders. Typically, the borrower applies for a mortgage loan from the participating lender broker. The lender determines the borrower's eligibility for an MCC and prepares the MCC application.

Generally, MCC programs enable qualified first-time homebuyers (i.e., borrowers who have not had an ownership interest in a principal residence in three years) to convert a portion of their annual mortgage interest into a direct dollar-for-dollar tax credit on their federal income tax returns. The qualified homebuyer is awarded a tax credit equal to a specified percentage (e.g., 20%) of the interest paid on their mortgage loan each year.

For example, let's say the mortgage loan amount is \$200,000, the mortgage interest rate is 4%, and the MCC percentage is 20%. Based on the interest rate on the mortgage, you would pay \$8,000 each year in mortgage interest. With a 20% MCC applied to the \$8,000 mortgage interest paid, your MCC tax credit would amount to \$1,600. This amount could then be used as a credit towards your federal income tax bill. Thus, if assuming your federal income tax bill is \$7,000, after deducting the \$1,600 MCC tax credit, your remaining federal income tax liability would be reduced to \$5,400.

$\$200,000$ (mortgage amount) \times 4% (mortgage interest rate) \times 20% (MCC percentage) = \$1,600 (estimated tax credit amount)

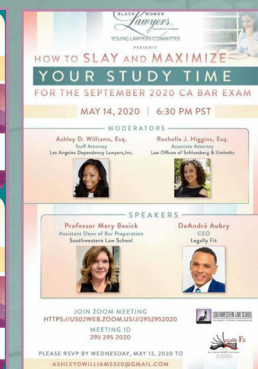
The MCC tax credit will remain in place for the life of the mortgage (e.g., 30 years) so long as certain conditions are met. Please consult with a real estate and/or tax professional for more information.



2019-2020 AT A GLANCE



GOING VIRTUAL





LIBRARY FOUNDATION OF LOS ANGELES: CHANGING LOS ANGELES THROUGH THE POWER OF LIBRARIES

Theresa Morrison
Chief Financial Officer, Library Foundation of Los Angeles
www.LFLA.org

Picture a teen sitting in an electric blue pod finishing that final term paper. In a nearby state-of-the-art makerspace, a class learns how to create ornaments with a 3-D printer. In a computer lab, someone researches a Los Angeles landmark through a digital photo archive called TESSA. This is a building of discovery—a modern day library—and with support from the Library Foundation of Los Angeles, the Los Angeles Public Library (LAPL) is ahead of the curve in library services.

Currently, we are in the midst of an overwhelming world crisis, and once it ends, libraries will be at the heart of neighborhoods helping communities rebuild through free education and access to information. The Library Foundation's mission is to support the Los Angeles Public Library and will continue this aid as the Library stands at the forefront of this recovery through helping students succeed, investing in lifelong learning, and engaging the imagination.



The LAPL offers an entire slate of forward-thinking programs like Future Ready Teens, an initiative serving young people between the ages of 11 and 19. It includes Student Zones, which are dedicated spaces in the library for teens to do their homework with access to in-person support.

Whereas, Live Homework Help with Tutor.com enhances distance learning by allowing any student with a library card and internet access free online homework help with a professional tutor.

From 11 a.m. to 11 p.m. each day, K-12 grade students receive help with core classes such as math, science, English, and social studies. Get Ready for College, also known as Student Smart, prepares middle and high school students for college entrance. Under this program, eligible students gain free access to the Princeton Review course for SAT and ACT prep; a savings that can vary between \$600-\$1,900. Then there is the Democracy Project or Teens Leading Change, which engages teens through civic projects to better their local communities.

Full STEAM Ahead programs promote Science, Technology, Engineering, Art, and Math (STEAM) learning for library patrons. One highlight of this program is the annual DTLA Mini Maker Faire is an inspiring showcase of 100+ local makers and innovators that invites library patrons to take part in hands-on STEAM learning like experimenting with virtual reality or 360 photography.

With cutting-edge technology and innovative educational programs, going to the library is much different than it was 30 years ago. Libraries have always been robust public sanctuaries of learning, but the tools to elevate learners of all ages have evolved.

As we approach the brink of this new normal, libraries will be of even greater value. Whether preparing your child for college or looking for your next job, seek out your local branch, immerse yourself in the support system of your neighborhood librarians, and discover a world of free and accessible resources.



TIPS FOR SAFE TRAVEL IN A POST COVID-19 WORLD

Jill Carter, Esq.
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This is not the travel article I envisioned writing for the newsletter. I had so many ideas of much more interesting and fun topics. But COVID-19 swept through the world with a vengeance and changed everything. At the beginning of all of this, vacations and trips moved to the absolute bottom of our priority lists. Yet for many of us, dreams of traveling to break free from our lockdown headquarters have surfaced and we're ready to start planning.

What will travel look like in a less restrictive world? By the time you read this article, we may already know. As eager as we may be to break free, there will undoubtedly be varying levels of trepidation. What can we do to slowly reintroduce vacations and getaways into our lives? Here are some tips for traveling post quarantine that will make it easier to comfortably reintroduce travel:

LOCAL TO START

When we are able to travel, the first wave for most of us will come in the form of staycations. Most people will not be comfortable letting their maiden voyage post lockdown include air travel. Renting local vacation homes can be a first step toward curing our cabin fever. And while many vacation homes are professionally cleaned prior to each visit, arriving with our own cleaning supplies and doing a quick (but thorough) wipe down of door knobs, faucets and other common areas will hopefully curb anxiety. Recently, Airbnb released new optional cleaning protocol that gives hosts the option to opt-in to 24-hour vacancies between bookings to reduce exposure to COVID-19. This protocol begins in May and should be displayed at the time of booking.

Hotels are certainly options for staycations, but with more opportunities for person to person contact and common areas, hospitality experts say it's less likely they'll initially be the preferred method of lodging.

Local road trips will be appealing as well. People won't venture too far from home

because that involves more stops for gas, food, restrooms, etc. Closer road trips from Los Angeles to places such as Palm Springs, Santa Barbara, Orange County Beach cities and San Diego will be great options for getting away from home without going too far.

VENTURING INTO THE AIR

Presumably later in the year and certainly next year, air travel will pick up as people's fears of flying subside a bit. When that happens, it'll be very important to be armed with all of the tools we need to lessen the spread of germs.

Airlines will do their part to require certain protocols to increase safety as well. The use of masks on planes will be required for passengers and flight attendants by most airlines. Flying with masks will undoubtedly be a part of our travel experience for the foreseeable future...and then some. Jet Blu has already made masks a requirement on all flights. Airlines will also step up their cleaning guidelines by requiring more thorough and frequent cleanings between and during flights. Regardless, flying with disinfectant wipes will be crucial. In fact, going full out Naomi Campbell with sanitizing

our seats, trays, arm rests, seat belts, air vents, call buttons, lights, tv's and any other nearby surfaces isn't a bad idea either. And of course, we'll also need to keep up with measures currently in place for social distancing, frequent hand washing and use of hand sanitizer.

In addition to health safety measures, future air travel should include the added protection of travel insurance. Not all travel insurance covers pandemics, so it'll be necessary to research which policies offer this feature. Also, have a thorough understanding of your airline's cancellation policies before booking.

These last several weeks of being quarantined have certainly not been easy. It's been as challenging a time as ever before. However, we've had some tough hits in the past from the recession of 2008 to 9/11 and we've bounced back. While travel is probably not anyone's main concern, still rest assured that we will gradually ease back into exploring the world. And when we do, keeping an eye on the ever-changing updates will be essential for continuing to navigate this uncharted territory.





REEXAMINING THE PETTY CRIMINALIZATION NORM: HOW MISDEMEANORS, TICKETS AND WARRANTS CONTRIBUTE TO USE OF FORCE INCIDENTS

Rachel Rossi, Esq.

The police killing of George Floyd began with an investigation into the alleged passing of a counterfeit \$20 bill. The killing of Eric Garner began with police response to the alleged selling of untaxed cigarettes, and Alton Sterling was shot to death by police after allegedly illegally selling CDs. Philando Castile was killed by law enforcement after a traffic stop — the last of 46 minor traffic stops over years, only 6 of them for things a police officer would notice from outside a car — like a broken muffler. Law enforcement use of force against Black communities is not a new problem, and it is perpetuated today by many causes, nuances, and drivers. One is the overcriminalization of petty

offenses in low-income and communities of color, which increases routine contact with police.

Misdemeanors — or low-level “petty” criminal offenses — account for about 80% of all arrests and 80% of state criminal dockets. Annually, approximately 13 million misdemeanor cases are filed in the U.S. — closer to 33 million if traffic speeding misdemeanors are counted. In Los Angeles County alone, approximately 91,000 misdemeanors are filed per year, and this does not include misdemeanors filed by the County’s 10 City Attorney offices. These low-level offenses make up the vast majority of our justice systems, and the vast majority of interaction with law enforcement.

Outstanding warrants also permit broad discretionary law enforcement contact. A warrant enables the police to arrest someone for as minor an offense as missing a traffic ticket court date. This broad permission to arrest was expanded further in the 2016 Supreme Court case *Utah v. Strieff*, where the Court relied on the “attenuation doctrine” to hold that an officer’s discovery of an outstanding warrant broke the causal chain between an unconstitutional stop and the discovery of evidence, making the stop legal. Because he had an outstanding warrant, the illegal stop of Joseph Strieff was permitted.

Most troublingly, this broad arrest authority for minor violations disproportionately burdens low income communities and communities of color. Justice Sotomayor’s fiery *Strieff* dissent highlighted that in Ferguson, Missouri, a predominately Black and lower-income community, 80 percent of residents had a minor traffic ticket warrant. California’s traffic fines and fees are some of highest in the country, and create a disproportionate burden on lower income communities. And in L.A., misdemeanor arrest rates for Black people are 4.5 times higher than for white people. Petty offenses place low income and Black communities in contact with law enforcement much more often than affluent white communities.

Reducing use of force incidents against Black communities will require a multi-pronged and multi-faceted approach. Hundreds of years of disparity and racism have built systems that together facilitate and perpetuate outcomes that devalue Black lives, and every sector of society must work toward identifying and dismantling them. True equity will require reconsideration of county and city law enforcement budgets, legislative reforms, policy reforms, and continued public pressure. Alongside these efforts, a drastic reduction in the petty criminalization of marginalized communities is one crucial step toward ensuring that Black Lives Matter.



ENDURING COVID-19: MY CHECKLIST FOR SURVIVAL

Michele Anderson, Esq.



Dear Family, Friends, Colleagues and Board Members,

We are all experiencing extraordinary times. The challenges of maneuvering the new normal coupled with the daily tallies of COVID-19 cases and deaths have been overwhelming and stressful to say the least. Adding to the stress, is the internalization and grief over the murders of George Floyd, Breonna Taylor, Ahmad Arbery, and a seemingly endless list of additional names being added to black lives tragically lost at the hands of police and vigilantes. These deaths and the far-reaching impact of systemic racism are a heavy burden to bear. So how do we cope?

As a first step, I have had to acknowledge and accept that even though I did not know these people personally, their deaths resonated in a very deep and personal way. Any of them could have easily been a family member. I felt helpless and saddened by the system that continues to single out black men and women. The deaths of these individuals have left me feeling a mixture of fear and anger. I’ve had to acknowledge these feelings and at times disconnect from social media and the news. I’ve also had to learn when not to respond to people who seems to lack an ounce of empathy.

In order to regain proper perspective, I’ve adopted certain strategies to keep my peace while acclimating to the new normal. This has been critical because my family and I needed to learn how to live, work, play, and relax in the close confines of our home. We needed to re-evaluate and manage our day to day interactions and household responsibilities in order to successfully function. Meal planning, preparation, and clean-up was at the center. Initially, when the shut-down began, with everyone being home for every meal, I quickly found myself overwhelmed with the cooking and housekeeping chores. At times, I felt like I was operating my own restaurant, except I was the hostess, chef, busboy, and of course the dishwasher. Now, my family chips in by sharing the cooking responsibilities and making easier meals, like pizza (store bought), pasta, salads, or ordering in and picking up meals.

As the weeks have passed, my strategies for survival have centered around maintaining a sense of normalcy and work life balance in the new stay at home environment. Some of my routine and strategies for maintaining mental and physical health are as follows:

1) PRAYER AND MEDITATION: Each morning, I begin my day with gratitude and a morning prayer and/or meditation. I thank God that me and my family are safe. I pray for healing, understanding, and peace for everyone and their families, especially those going through difficult times. As I inhale and exhale deep breaths, I concentrate on the new day ahead of me and the opportunities that lie ahead. With my eyes closed, I visualize a beautiful place (e.g., ocean, park, etc.) that brings me comfort and joy. My mood is further enhanced when I integrate some soft music, a candle and/or incense. These few moments of prayer and quiet reflection are what help me reset and get ready to start my day. I know from experience that just a few moments of quiet reflection, meditation and/or prayer can have a powerful impact on the day.

2) HYGIENE/HAIR & MAKEUP: Even while living in this “new normal” with everything centered around COVID-19, there can be moments of humor. For example, I am sure most of us can relate to how easy it is to convince ourselves that there is no reason to get dressed, because no one will know. But believe me, I feel so much better when I get up, get out of bed and get dressed. And, yes, that means showering, too. I do not always put on makeup

or fancy clothes, but sometimes a little effort can go a long way. Also, in my opinion, now is the time to try out any crazy haircuts or do it yourself hair dye kits while you are at home. No one needs to know what happened if you are not on Zoom call. Even then you can just participate on the phone if your new hairdo is drastic. So, now is your chance, if you’ve always wanted to be a hot honey blonde or a dynamic redhead, go for it.

3) WORK: I have found that establishing a routine and setting up a specific work space at home has really helped me maintain my sanity working at home. Currently, our guest bedroom is my new home office. It is a place where I can work without interruption. This has been especially beneficial for my Zoom/virtual meetings and conference calls. I would recommend having a secure and private space, preferably a closed room with a sign on the door that states “MEETING IN PROGRESS,” to prevent unwanted interruptions. Of course, if you have small children that are too young to read and more prone to unannounced visits, this will likely require enlisting some help from a household member perhaps or someone who you trust. This suggestion would also apply to pets as well.

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ENDURING COVID-19: MY CHECKLIST FOR SURVIVAL

Continued.

4) SCHOOL: For learning at home, I keep to a scheduled time, and include breaks. Establishing a routine keeps me on track and increases my ability to complete my assignments on time. Similarly, when teaching your children established routines and times are important. Keep in mind attention spans vary depending on the method of learning. Studies (aka personal experience) have shown that an individual's attention span is greater when scrolling through their Facebook or Instagram feed than in-person learning. Therefore, I try to take breaks every hour. Children may need more frequent breaks. Attention span for children is equivalent to their age in minutes.

So, if your child is ten years old, his or her attention span is 10 minutes. Of course, you may not want to take a break every 10 minutes, but you should try and be aware of when your child is drifting off. If you are a parent homeschooling your child/ren, I applaud you; it isn't for the faint at heart. All I can say is, be patient.

Also, if your friends have children that are in the same age group, you may find it helpful to collaborate on homework, projects, and successful learning methods. Remember to have fun. I find this is helpful for me as well. I often notify my friends of seminars and classes that I am taking so that we can attend them virtually together. I find it more engaging and it provides us with an opportunity to chat about various subject matters.

5) EXERCISE: We all need exercise more than ever now. Exercise reduces stress, keeps us in shape, and releases endorphins, which makes us feel happy. I've been doing my best to avoid gaining 19lbs due to the COVID-19 shut down. I admit, since lockdown, I've spent a lot of time thinking about what to eat, snacks, and when the next meal is coming. So, yes exercise has been the key for me. I started out slow and I have worked my way up. Initially, I started by just doing a set of ten reps for each of the following: jumping jacks, knee bends, sit-ups, etc. Also, I found that walking is a great way to get some exercise and fresh air at the same time. I always wear a mask when I am out for a walk, in case I come in contact with others.

6) DIET: I try to eat healthy by keeping healthy choices around. I buy assorted fruits and veggies. Pre-wash, slice and keep refrigerated. This has been very helpful for me, especially when I am starving. It makes the healthy choice more convenient to grab and go.

7) CHECK- IN: I try to call one or more friends or colleagues during the week to check in. Talking and sharing has helped me feel more connected with others and less isolated. Sometimes, I draft a personal handwritten note to provide support and appreciation for the people I care about.

8) KINDNESS: Despite all that is going on, I believe it is important to continue to reach others with kindness. Being kind to someone else is a gift in itself. It always makes me feel good and more connected with my family, neighbors, colleagues, and others. The kind gestures can be simple and basic. You do not have to violate social distancing to do so. For example, I have a fruit tree - taking the proper safety precautions, I put out a basket with fruit and lunch bags with a sign to help yourself. This allows my neighbors to take what they want. They will appreciate the fresh fruit and the cost is perfect.

9) FUN: Having fun is very important. Despite the pandemic, I have made it a point to find ways to have fun with my family by doing the following:

- a) Paint day or night. I order paint supplies online and had them delivered to my house. We paint abstract, or just about anything that comes to mind.
- b) Cooking. I try cooking new recipes with my daughter. Brunch- My family makes Sunday brunch at home.
- c) Read a good book. I am catching up on my reading these days- you have never had so much time so why not? If you are not keen on reading yourself...try an Audible book--and let someone else read to you.
- d) Watch a good movie. Take it up a notch by arranging a Zoom watch or Netflix party with your friends.
- e) Dancing. We Dance to our favorite songs and have cocktails at home.

10) PROTEST: We all are outraged by the events and have and will continue to protest the injustices that have impacted our lives. There are many ways to protest, but if you decide to do so in person, please stay safe. I wear a mask, take hand sanitizer with me, social distance, and do not shake hands or hug others. I drink out of my own water bottle, and do not share.

If you do shake hands with someone, use your hand sanitizer immediately. I do not touch my face. I wear sunglasses or regular glasses to protect my eyes. After being out in crowds, I take a shower, wash my hair, and my clothes. I also clean off my cellphone. If you have been in a large crowd, it may be worth considering getting a COVID-19 test to make sure you are not asymptomatic. Protect yourself, your family and others. The pandemic is not over.

Finally, remember we are all in this together. We are strong, resilient and we will persevere.



BWL STATEMENT ON THE RECENT KILLINGS OF THREE UNARMED BLACK PEOPLE AND DEMANDS IMMEDIATE CHANGE

Issued on May 30, 2020.

Black Women Lawyers Association of Los Angeles, Inc. (BWL) is deeply saddened and disturbed by the recent deaths of three unarmed Black men and women. We honor the lives of George Floyd, Breonna Taylor and Ahmaud Arbery and pray that their families, friends and loved ones find comfort and peace in this time of grief. The members of BWL stand with you, we hear you and we understand your frustration, anger and pain.

Unfortunately, we are all too familiar with injustices committed against communities of color, and the systemic and painful institutional racism directed at our communities by law enforcement and vigilantes throughout this country. Over the past eight years, civilian cell phones have captured what we have long understood to be a daily risk of being Black in America.

We heard the last words of Trayvon Martin as he was killed walking home from a convenience store. We also watched 18-year-old Michael Brown, an unarmed Black boy, be fatally shot by a white police officer after leaving a convenience store.

We saw the brutality of Eric Garner's arrest for suspicion of illegally selling loose cigarettes - he would later die in police custody. We were devastated by the loss of nine Black worshippers at the Emanuel African Methodist Episcopal Church in Charleston, SC, who were shot by a white supremacist.

We saw the body cam footage of the traffic stop that preceded Sandra Bland's arrest and incarceration, and mourned when she was later found hanging from a noose in the jail. In 2016 we witnessed Alton Sterling, a Black man shot several times at close range while held down on the ground by two white Baton Rouge, LA, police officers.

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BWL STATEMENT ON THE RECENT KILLINGS OF THREE UNARMED BLACK PEOPLE

Continued.

We saw the life leave Philando Castile's body after he was fatally shot by an officer after being pulled over in his car in a suburb of St. Paul, MN. In 2017, we saw a white nationalist rally turn deadly in Charlottesville, VA – and President Trump describe the white nationalist terrorists as "good people." In 2018, we learned that Botham Jean was killed by an off duty white officer as she entered his apartment purportedly believing it was her own, and in 2019, Atatiana Jefferson was shot in her home playing video games with her nephew when the police were only supposed to check on occupants' well-being.

We know these tragic stories all too well. President Barack Obama said "[w]hen incidents like this occur, there's a big chunk of our fellow citizenry that feels as if because of the color of their skin, they are not being treated the same. And that hurts. And that should trouble all of us."

BWL calls on its members, allies and lawmakers to prevent these deaths from being reduced to clever memes on social media. We need to act and create change. The kind of change that provides real consequences for the brutality inflicted on people of color in America. The kind of change that provides consequences for people who make false claims against Black men who are simply living their daily lives and bird watching in the park, or Black men who are sitting at a coffee shop minding their own business, or Black men enjoying a barbeque in the park. We cannot idly stand by and allow this latest wave of atrocities to pass by without making a concerted effort to bring about change.

BWL commits to using our power, ability and influence to shape and direct this conversation towards holding people accountable for their bad behavior. No longer will we wring our hands and lament that yet another Black person has been unjustly murdered. Therefore, we demand:

- **That Congress enact legislation making filing a report with any law enforcement agency, falsely accusing a person of color of physical attack, threatening to commit a violent act or carrying a weapon, a federal crime (a violation of the section 1983 of the**

United States Code) and that state legislatures similarly enact legislation making such false accusations a felony (hate crime) punishable by mandatory custody time and fines.

- **That the federal government form a multiracial, multigenerational, gender diverse, nonpartisan national commission to provide civilian oversight of all police departments/law enforcement agencies with complaints of racial bias, racial profiling, disparate treatment, or police brutality. Require the commission to maintain statistics and publish biannual reports.**

- **That the respective local prosecutors and the Department of Justice promptly and without delay launch investigations into these crimes, file charges, and transparently release the findings of such investigations. Further, in cases where it is necessary, the national commission shall appoint a special prosecutor to investigate and prosecute such incidents.**

- **That federal and state legislatures enact legislation establishing the right for any person/bystander to video and audio record law enforcement encounters/arrests and overt racism/racist behavior toward Black people and others so long as they are not physically hindering the law enforcement authorities in the performance of their duties.**

- **That charges be filed against any law enforcement officer as an accomplice, who fails to intervene or render aid in any acts of excessive force or brutality by principal officer(s) which results in serious bodily injury or death.**

- **That a national reporting investigative protocol automatically activate immediately whenever an unarmed Black person is killed.**

While these measures will not bring back the unjustly lost lives, we believe that they are a step in the right direction to prevent further similar acts from occurring and to swiftly hold accountable those who act with deadly malice and unfettered racism towards Black people and bring truth to the words, "... and justice for all."

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City National Bank	Law Offices of Stephenson, Acquisto & Coleman	Squire Patton Boggs
Dansby Law Group	Law Offices of Tamara Benefield	Sweet Red Peach
DeAndre Aubry	Lawrence Young	The Bar Code
Demetria Graves	Legally Fit	The Graves Law Firm
DeVonne Law	Los Angeles Lakers	The Lewis Farmer Law Group, APC
DJ DeVoux Grant	Loyola Law School	The Stocks & Stiletto Society
DJ Mike Moss	Loyola Law School, Black Law Students Association (BLSA)	Thurgood Marshall Bar Association
Epiq	Maisha Daniel Jamerson	Trucker Huss
Equal Rights Law Group	Mary Basick	USC Gould School of Law
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