

volume II
issue III

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For those that say, "the Publishers Word is too long", keep flipping pages, there are plenty of pretty pictures for you!

I was speeding through the pouring rain one night, vibin' to Aretha Franklin, trying to focus on those tiny "white" lines on that shiny "black" highway. The black highway carries you, but the white lines direct you. Hmmmm.... However, in life, when the metaphorical rain is pouring, there is no color. You just continue to move, in faith. You can be timid and stop, or you can focus harder and keep it moving! So I kept it moving!

I reflected back on my trip to bring in the 2007 New Year, thinking, what a difference a year makes. I brought in that New Year in "your" nations capital. I remembered beginning to count down the minutes and reflecting back on where I was in life during January of 2006. As I counted down the seconds, there on the dance floor, I began to cry, and pray (on the dance floor), and thank God for a complete 180 turn. The positive turn began October, 2006. I finally broke the curse! October had been a bad luck month for me for many years. A list of bad decisions, job losses, and failed relationships litter the Octobers of old. The positive turn was solidified in November of 2006, the birth month of my deceased father. The subsequent months of 2007 were sentimental for me. I reflected on my months of homelessness from 2006, and they're something that I never want to forget.

In my life I've been told that I can't "afford" people. I've been told that I was gay (she REALLY didn't know me very well). I've been told that my twelve fingers were "gross". I've been called irresponsible, unrealistic, vain (who me?), and even stubborn (gotta agree with that one). Still none of that hurt as much as being ostracized by a certain group of "associates" who looked down upon me because they felt I would never be able to get a "real job" (little did they know...). Discrimination is terrible, but discrimination within your own ethnicity is ridiculous, and it hurts! A lot! Am I bitter? Well ... yeah, but not like a lemon. More like a grapefruit. Hardly anyone eats lemons, except for me (feelings and all). Yet, lots of people eat grapefruit, so, I will be ok. (Yeah, you missed that one)

I wanted Klazzy to allow me to have more time with family, yet, I find myself working more. I tried to stop taking my laptop home, but find myself constantly dreaming about the work that I have to do. I don't understand why in the hell people think that I'm "living the life", or that what I do is easy. Because it's NOT! (that's why the magazine always comes out late) No one seems to really get what I'm accomplishing here, or even WHY I'm doing it. (scholarship fund) Everyone's a critic, or has loads of advice but you guys really don't seem to get it. If I attend a "networking" (I use that word loosely) event or a social function I always see the same people partying and drinking. Yet, you wonder why I hardly ever attend. You still don't get it! I know my purpose. What's yours?

In high-school, 1992, my father passed and I began wearing his old boots from Desert Storm. They were a size and a half too small, but I would wear them anyway just to remember him. People made jokes, "Are those some new Timbs?" (Timberlands for the "ebonically" challenged), yet they had no clue as to WHAT they were actually making fun of. I wore those boots for months before I finally set them aside. So, I guess technically, I walked a mile in my father's shoes. Everything in life has a tradeoff or price if you will. (The price for my college education was my father's life) Sometimes we have to walk in other people's shoes to understand their journeys, AND, we can't take life for granted. I clock over 10 hours of driving to spend time with my children and my mother for one weekend, yet I was always "too tired" to visit my grandmother. Now she's gone. Does your family live in the same city as you? Walk (drive) in my shoes, and don't take life, or your family, for granted. The next time you see me I don't want to hear, "Bobby, you dress up well!", or, "Bobby, you look tired!". I want to hear, "Bobby! It's good to be blessed!" Yes it is! What a difference a year makes.

Amen

Welcome 2 Another Klazzy Experience!

~~The USE OF
Knowledge Is Power DANGEROUS!~~

THINK RESPONSIBLY!

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Hi Bobby,

I read the magazine. The publication looks really good. I can completely see your vision and after reading your letter in the first issue, I have an idea of the level at which you would like Klazzy to be.

Ayofemi Hunter-Kirby
Charlotte

Well Done!!!! This is highly impressive. Your hard work and commitment shows in your work. I can't tell you enough how happy I am for you. Please keep me posted, and I know I don't have to sign up for a free subscription, because I'm sure you've already taken care of that!!!!!!!!!! Again, BIG UPS to you. Oh, do I still have a job waiting? We'll talk about my salary and benefits package at a later date. I guess I better pull out those t-shirts I had made and start more advertising.

Kimberly Grier
Charlotte

~Make sure your shirt is REALLY tight. That makes for the BEST advertising :-)

Wow! I'm supposed to be studying right now! I just recently left Charlotte to attend law school in Houston. I was looking at Essence.com on a break and saw a comment by a brother from Charlotte with a magazine (great idea to include the website)! I was born and raised in Charlotte (that's right a native Charlottian)! I am VERY impressed with the magazine! I will continue visiting the website for more information and informative stories! Good luck, Bobby! I'm sure you're going to do well! I will definitely pass along the website to my friends! Klazzy has lots of information about things that matter to me! I hope others find the stories just as intriguing.

Mecie :)
Houston

I'm from LA but I attend school in the Bay. I look forward to reading the magazine. From what I've seen on the site, the magazine has a bright future.

Chika Obih
Los Angeles

I met you during CIAA 2007 and I challenged you on your magazine. You told me to go online and review it and get back with you. Well I did review the magazine and I must admit I found it interesting. I have not had a chance to completely read it but what I did review I found interesting enough to admit you guys are good. I found the publishers column quite interesting. I have two teenage children one male and the youngest female and it is important that there are magazines out there to hold their interest. I have subscribed and will read it completely before I pass it on. Thanks for the heads up and I am glad to report back that you were correct. Keep up the good work. God knows we need it.

Michael Hall
Pennsylvania

Hey Bobby,

I'm truly sorry to hear about your grandmother's death. And with all the other things you had going on, I'm sure that you're a much stronger person than you were last year at this time. Congratulations on finishing school! You see what happens when one door is closed - all kinds of doors open up. So I'm glad you hung in there to see it all through. Now just keep on trucking. It's all good from here.

Take care,

Nettie Reeves, Owner
N'shape with'N, LLC
www.NshapeWithN.com

Good Evening Mr. Bowden,

I first want to give my condolences to you and your family. Losing a Grandmother is not easy, Congrats on completing Grad School as well. I'd like to contribute some Publisher's Love to you. It is a good look seeing another Publisher doing their thing in the QC! I look forward to meeting you one day.
Have a wonderful evening,

BL Davis
CEO, Publisher
ONPoinTt.com
Charlotte

Bobby,

I read your magazine and I loved it! Consuella is a dear friend of mine, a sister if you will and I love supporting her endeavors. I saw her on the cover and I loved it! I also loved the contents of your magazine. Congratulations on a wonderful product and best wishes in the future!

Love,

C.C.
V101.9, WBAV
Charlotte

~Too much love can be hazardous to your health!

I first encountered your publication while at work(that afternoon was unproductive-according to my boss). Nonetheless, I truly enjoyed the combination of wit and sarcasm fused with info throughout the articles.

Allison Hall
Fashion Designer

~new slogan: "Klazzy, read it until you're fired!"

Bobby,

I enjoy the rants you call "Publisher's Word". A touch of Adult ADD is it? Just kidding. Stream of consciousness seems to work for you. I enjoyed the magazine, picked up an issue at CVS on my daily walk. I will submit something soon, as soon as I compile something up to your...ahem.. standards? Keep up the good work and cynicism...it's good for you no matter what all those "optimist" say!

Crystal Sherrod-Kimble
Charlotte

~I've heard of "mall walkers", but "CVS walkers"? No one can live up to my standards baby! Don't get mad cuz you can't "rant" as good as I can...

~HEY! You got something you want to say? It's probably not important but if you insist, log on to klazzy.com to submit your Feedback. But remember, I get the "Last Word". :-)

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Once Again, Legal Crap In Tiny Print To Cover My A\$\$

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HEY, IT'S ALL IN GOOD FUN PEOPLE!



Money for Your Life: Determining Your Life Insurance Needs

Life is priceless, but if you're purchasing life insurance, a financial value needs to be assigned to it. How do you determine how much your life is worth in dollars to the family you'll leave behind?

The Thumb No Longer Rules!

There are several rules of thumb you might have heard about when it comes to calculating your basic life insurance coverage need. Figure six to eight times your annual gross income, and maybe throw in special funding needs (e.g., college for the kids) on top of that. Or back into your answer by determining your premium expense as a percentage of your income--6%, plus an additional 1% for every dependent--and buy as much insurance as you can for that amount. These rules of thumb are simple enough to use. Trouble is, they don't take into consideration your individual circumstances. Consider them no more than a rough starting point.

Are You What You Earn?

The human life value approach, often used in court cases involving wrongful death suits, attempts to measure your economic worth to those who would be affected by your death. Your human life value is defined as the present value of your future net earnings (adjusted for inflation) that would be used for your family's benefit, plus the value of other services you contribute (e.g., you mow the lawn rather than pay to have it done), through your planned retirement age. The resulting figure represents the amount of life insurance coverage you should have to adequately replace your economic value to your family should you die today.

While the human life value approach is more precise than any of the rules of thumb, it still has its weak points. In one sense, it tends to overstate your family's insurance need by failing to account for other assets and sources of income that can help support your family if you die. In another sense, it tends to underestimate your family's life insurance need by failing to account for certain large lump-sum expenses that will come up only after you die-- for example, final medical expenses, funeral costs, and estate settlement expenses. Finally, by focusing primarily on replacing your income, this approach may ignore the financial needs of your surviving family members.

It's All In The Family.

One of the more comprehensive methods of calculating your life insurance need is the family needs approach, which assumes that the purpose of life insurance is to cover the needs of your surviving family members. Accordingly, it focuses primarily on estimating what their immediate and ongoing financial needs would be upon your death. Your family's immediate financial need will require cash to cover expenses incurred upon your death, such as final medical and funeral expenses. Their ongoing financial need will require an income stream to meet family expenses associated with different situations that will last until your surviving spouse's death (e.g., child dependency, college, spousal income needs until retirement, and spousal retirement). These needs will vary depending on your spouse's and children's ages, whether any family member has special needs, your spouse's capacity to earn income, your spouse's intended retirement age, and his or her life expectancy. Under the family needs approach, the amount of life insurance you'll need will equal your family's immediate need plus the present value (after other expected sources of income are deducted) of your family's ongoing need, less the value of other assets that could meet some of these needs.

The general equation would look like this:

$$(Im + P[On - Xi]) - As = LIN$$

where Im equals the Immediate financial need at your death, P[On - Xi] equals the Present value of your family's Ongoing financial need less other eXpected income, and As equals the value of existing Assets available to defray some of these expenses. The result is your Life Insurance Need.

By examining in detail your family's anticipated expenses during various periods after your death, the family needs approach provides a realistic estimate of your life insurance need. Not only does this approach offer more accurate estimates than the various rules of thumb, but it may also provide a clearer estimate of your family's needs than the human life value approach.

Cynthia McCrory, MBA, is a broker/dealer and investment advisor for National Financial Services Group, a registered independent of Equity Services, Inc. For more information call 704-343-3011

Can Reducing My Credit Card Debt Actually Lower My Credit Score?



Most lenders use an automated credit scoring system to help determine your creditworthiness. The higher your credit score, the more creditworthy you appear.

One of the factors built into credit scoring systems is your credit card balance-to-limit ratio (the amount of debt you owe compared to your total credit limit for all cards). Lenders like to see ratios indicating you're indebted for balances approximating only 30% of your total limit. Generally, if your balance-to-limit ratio is higher than that, then reducing your debt will improve your credit score. But how you reduce your debt can make a difference.

You may have heard that you should consolidate several credit card balances on one card with a low interest rate, then close the paid (usually higher-rate) accounts. Doing so, the claim goes, not only minimizes the risk that you'll "dig the hole" of indebtedness even deeper, it also reduces your exposure to identity theft through the fraudulent use of inactive open lines of credit.

But if you do this, you could:

- Lower your total credit limit available without lowering your total debt, thus raising your balance-to-limit ratio--and potentially lowering your credit score in the process.
- Make your credit history appear shorter by canceling accounts you have had open longest--and a shorter credit history also may lower your credit score.

While it makes sense to transfer balances subject to high interest rates to accounts with lower rates (and then concentrate on paying down what you owe), consider waiting to close the paid accounts. Keeping them open may actually improve your credit score by lowering your balance-to-limit ratio (since you'll have the same amount of debt, but a higher total credit limit) while maintaining the longevity of your credit history.

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6 Reasons to Work with a Financial Professional

If you're like most people, you probably bring your automobile to a professional mechanic for routine maintenance. You see a doctor when you have concerns about your health, and for regular exams. When the need for legal counsel arises, you consult an attorney. All of us rely on the expertise of others. It's no different when it comes to personal finances—most people could benefit from working with a financial professional. Here are six good reasons to do so:

1. You don't know what you don't know

No one can be an expert on every subject. Managing your finances on a day-to-day basis is one thing; implementing a comprehensive investment plan to fund your retirement while setting aside funds for your child's education is something else. That doesn't mean that you're not capable of doing it, only that you shouldn't underestimate the expertise needed to put together an effective plan. If you're going to go it alone, you'll need to educate yourself, and that brings us to the next point...

2. You have good intentions, but never set aside the time

There's an entire industry built around providing individuals with the tools they need to do their own financial planning. Books, magazines, websites, calculators, worksheets, and videos all empower individuals to take a more active role in their financial future, whether they're working alone or with a financial professional. Not one of these tools, however, will help unless you set aside the time to learn to use the tool, and the time to apply the tool to your own situation. Working with a financial professional forces you to stop procrastinating and shifts the time commitment from you to the professional.

3. Doing it all yourself isn't efficient

There's a long list of things that we could do ourselves but instead choose to pay someone else to do for us. For example, you could paint your house, but you may be happy to pay someone else to do it. Why? It's more efficient. You can spend the time working on other things and, if you choose the right professional, it will

probably be done faster and better than if you did it yourself. The same goes for working with a financial professional.

4. You're not objective

It's hard to look at your own situation objectively. Having someone else with experience analyze your financial condition can be extremely helpful. And, in cases where you and your spouse aren't on the same financial page, a financial professional can listen to both of your concerns, identify underlying issues, and help you find common ground.

5. Keeping up with change is a full-time job

Last year, there were four major pieces of tax legislation signed into law. Even seasoned financial professionals have had a difficult time keeping up with the changes. Not understanding how these changes might affect your financial plan could be dangerous, but understanding the changes takes time and effort (see reason number 2).

6. You see the trees, but not the forest

A good financial professional can help you see the big picture. He or she can show you how your financial goals are related—for example, how saving for your child's college education might affect your ability to invest for retirement. He or she can work with you to prioritize your goals, implement specific strategies, and choose suitable products or services. A financial professional can also stay on top of your plan to make sure it remains on track, recommending changes when conditions, or your circumstances, dictate.

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OBESEITY



There is a silent killer among us. It lives in our homes, follows us through the day, and at times appears to be our closest friend when it is really our worst enemy. Millions of Americans have been betrayed by its deceptive comfort, while others are unaware as they fall victim to its delectable appeal. It is an addiction that many choose to deny they have, but live daily with its undeniable consequences. But there is a way to stop its attack before it's too late.

Obesity is the second leading cause of preventable deaths in America and is predicted to surpass smoking to become number one. "It's not what you're eating, it's what's eating you," said Dr. Omar Danner, Medical Director and Weight Management Specialist for Charlotte's Medical Weight Loss Center.

"Many people are using food as a vice that is just as deadly as other unhealthy habits like drugs and alcohol."

Dr. Danner says people rarely make unhealthy choices just because the opportunity is available, but are rather choosing food instead of discovering deeper issues that must be confronted before their lives can change. To help people discover the reasons behind the unhealthy habits that lead to weight gain or unhealthy weight loss. Dr. Danner has enlisted a group of specialists to create a safe haven to help people receive the support needed to live healthier lives. "My goal is to help transform people from living to eat, to eating to live, and to

eating mindfully instead of mindlessly," Dr. Danner says. "I want to help educate people so they can live longer and teach other people how to alter their strategy to do the same thing."

At the Medical Weight Loss Center Dr. Danner has helped people take control of their lives and begin the life transformation that he hopes will lead to a more fulfilling life experience for his patients and those they interact with. Dr. Danner's vision of viral education and lifestyle change has motivated many to take the steps needed towards living a better life. "It's probably been one of the best experiences of my life," says Markita Ford, one of Dr. Danner's patients. "I realized I had to take a real look at my life and my health." "If I wouldn't have been in the program, I would never have had the insight I needed to do what I had to do," she says.

With Dr. Danner's help, Ford, certified in substance abuse, had to examine the emotional reasons behind her unhealthy eating habits and realized she had an addiction to food that was slowly eating away at her happiness. "I had to compare my life to that of an addict, I was using food to self medicate," she says. "No matter what the feeling was, I resorted to food. I relieved some anger and some of the depression I felt at that moment."

Though there are easily accessible surgical options to losing weight, Ford decided exercising and healthy eating way was best for her to achieve her weight loss goal. As a result of her decision and efforts, she lost 45 pounds. "Deep in my soul I knew I could do it, I had to make the decision to make the necessary steps to be healthy," Ford says. "The surgical route would have been a quick fix, a quick solution, but I didn't get this way overnight and I knew it wasn't going to be fixed overnight." "I had to make the changes and really figure out what got me here," she says.

Ford is now transitioning into the weight maintenance phase of Dr. Danner's Comprehensive Weight Management Program that includes learning about how to make healthy food choices. "Every day I must take the steps to eat right, and to make sure I'm healthy," Ford says. "I want to be here for my grandkids, this is for my life and that's something I think we often take for granted."

To loose weight Dr. Danner and Ford say one has to be internally motivated to begin a program of weight loss and weight maintenance, and that the change must come from within. "If the person isn't motivated, the chances of them being successful diminish," Dr. Danner says. "We have to learn how to be good stewards of our bodies as the temple it is, as though it were someone else's. If we begin to love ourselves, we can begin to love our bodies."

~Ayofemi Hunter-Kirby

Omar K. Danner, M.D. runs The Charlotte Comprehensive Weight Management Center, a state-of-the-art Laparoscopic Bariatric Surgery Practice and Medically Supervised Comprehensive Weight Loss Center. The address is 330 Billingsley Road, Charlotte, NC 28211. He can be reached at (704) 364-6258.

quick eats



This pretty pink and green salad can be made from freshly cooked salmon, shrimp, fresh tuna, or even leftovers from last night's dinner. Serve it on a bed of dark, leafy greens or in a whole wheat pita.

Ingredients:

cooked salmon, or tuna, or shrimp, or all three

lettuce (obvious)

everything else is optional:

tomatoes

onions

bell peppers

scallions

mushrooms

etc.

Instructions:

You don't need instructions to make a salad, it's a salad! Just throw everything together and enjoy! Just be sure to hold the dressing. Instead opt for a vinaigrette dressing, or no dressing at all. The purpose of this recipe is to show you how to fix a "quick" snack that's still healthy. We all love salads (yeah right) but they do tend to get boring, so throwing some salmon, or tuna on top of your salad can give it great flavor!

Nutritional Information:

Per serving:

269 calories

11 g total fat (1 g sat)

59 mg cholesterol

10 g carbohydrate

33 g protein

3 g fiber

99 mg sodium

Seafood Salad





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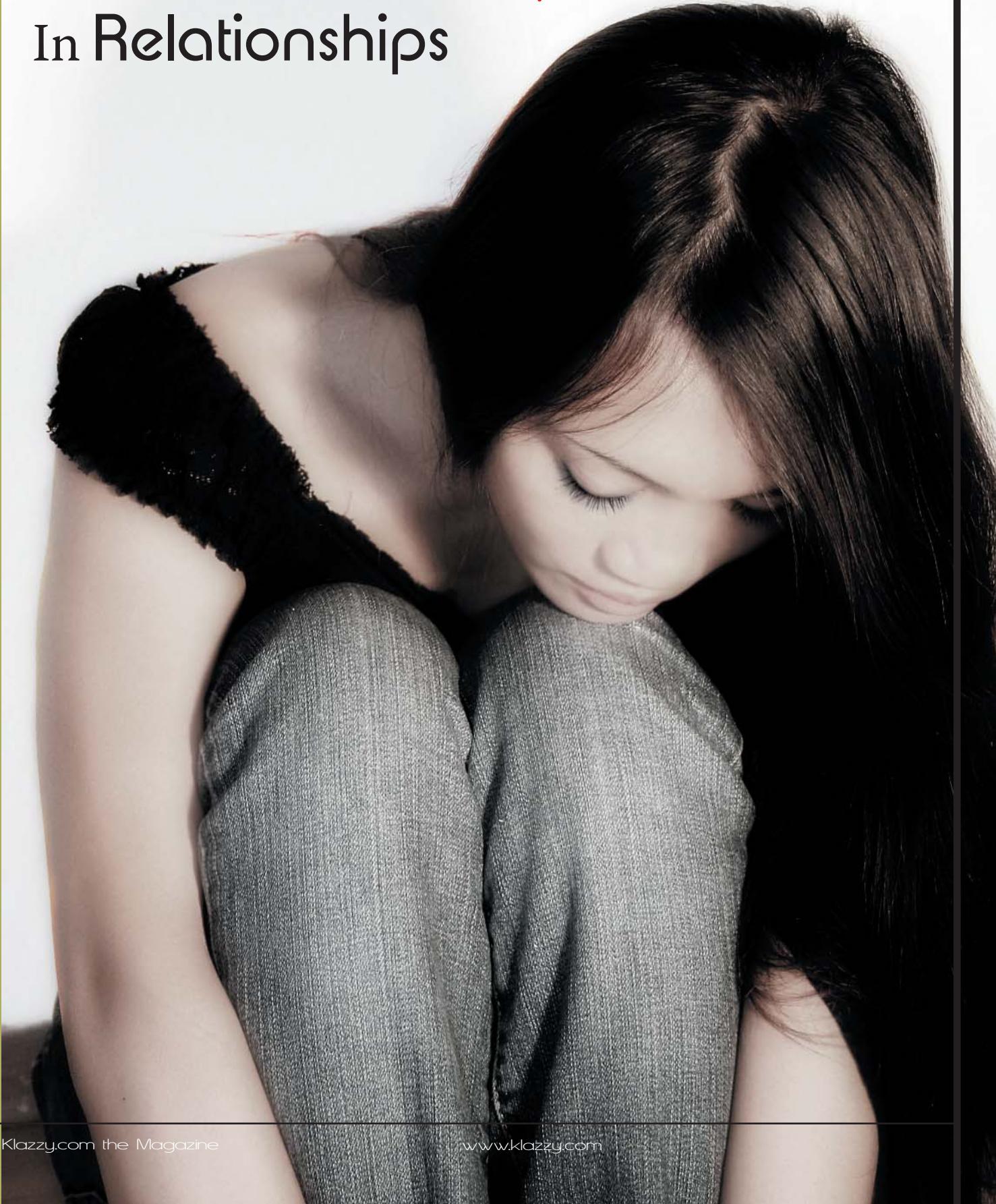
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The **BIGGEST** Mistakes Women Make In Relationships

from a WOMAN'S point of view



“After consoling my friend over another failed relationship, & noticing her patterns of self-destructive behavior, I realized how a woman can really ruin a good relationship...”

As I watched her devastation swivel into rage, she actually believes she is the victim. She never mentioned her jealous rages, her never-ending temper tantrums when he wanted to occasionally hang with the boys, or her infamous snooping into his personal matters.

It was a shame. Everyone knew she had a good man but why didn't she? She was all about herself and too blind to see that it was her that damaged her relationship, not him. Her tired, immature behavior and past hang-ups left her single, yet again.

So, what are the biggest mistakes women make in relationships? I asked thirty men that very question. The majority were single, eleven were married and all were within the ages of 21-35. Hell, I even asked my ex to see where I had went wrong and the responses surprised me. (But then again, they didn't) Think about it.....

The number one complaint was nagging. Let's face it, no one likes to be nagged, because if they did, everyone would still be living with their mothers. If you have to mention anything more than once, and he heard you the first time, obviously he's not trying to "hear" you at all. It's not the end of the world if the trash needs to be taken out when the game is on.....

The second mistake is and I quote "Jumping to conclusions and asking too many damn questions." Unquote. Ladies, lets stop assuming and cross examining when you want to know where he has been, what he has been doing. You should trust your man until you have a valid reason not to. If a man wants you to know something, he will tell you. Besides, most questions, don't even need to be asked.

The third mistake deals with the trifling behaviors of drama, jealousy and being just plain wrong. First, to all to you "Best Actresses in a Drama Series", yeah, you know who you are, you're not receiving an award, lose your speech. The same applies to your friends and family, who tend to meddle even though it was initially you who invited them into your woes. Don't announce your personal business on the loudspeaker.

The most popular, and most stated, mistake is jealousy. Insecurities play a major role in relationships, whether you realize they do or not. Stop allowing past baggage to ruin new kinships. Oftentimes, we measure ourselves against other women, failing to recognize our own value. Find YOUR value. Shadiness needs no clarification. Don't lie, cheat or steal because just when you think you're being slick by secretly checking his email, cell or wallet, trust me, he knows.

There are a few other downfalls that we possess as women. We get pissed off and spazz out and say the most insensitive words imaginable. Yes we can be quite emotional. Then, the next day, after cooling off, we later come back with, "I didn't mean what I said." If we would stop trying to correct problems while still in a fit of rage then there would be no reason for regrets. We have to be careful here because women and men alike have been arrested, assaulted, or even killed during these senseless uncontrollable emotional situations.

Honestly, we tend to create unrealistic expectations of how a relationship should be. We try to change men, knowing we don't like to be changed ourselves. Never make unrealistic expectations, therefore, you will never be disappointed. Stay true to yourself, love yourself, and make personal commitments to improve yourself.

~LaKysha Yvette Erwin



The 100 Black Men of Atlanta, one of the nation's most recognized, youth-focused social service institutions hosts the annual Bank of America Atlanta Football Classic which is held every September in the Georgia Dome. The event, which began in 1989, is now sponsored by Charlotte-based Bank of America.

Under the theme of, "Experience Football, Family and Fun," this is a week-long celebration of excellence in Atlanta that culminates into a college football game that always sells out the 7,000 plus seats in the Georgia Dome. The Bank of America Atlanta Football Classic is now the nation's second largest HBCU Classic game and weekend. It also remains the largest of 100 Black Men of Atlanta's fundraising activities.

Each year the game pits longtime rivals, Tennessee State University and Florida A&M University against one another in a classic gridiron match, and also includes a Thursday night Battle of the Bands as well as a full, half-time showdown. As a part of its commitment to the community, 100 Black Men of Atlanta also will offer programs including, a town hall meeting on African-American health issues; a Collegiate 100 Symposium – traditionally a debate between these rival institutions; a health fair, a job fair and a college fair, as well as a parade celebrating Georgia's scholars right down Atlanta's most famous street.

Truly a community event, whose revenues bolster both universities, **the Classic weekend is expected to bring more than 150,000 people and \$30 million to the city of Atlanta.** Its proceeds benefit 100 Black Men of Atlanta's flagship charity, Project Success, a holistic mentoring, academic support, cultural enrichment and scholarship program that supports students from Atlanta's challenged communities.

"Our sponsorship of the Atlanta Football Classic is a strong example of Bank of America's commitment to the African-American community and Historically Black Colleges and

Universities," said Milton Jones, Chief Operating Officer for the Chief Financial Officer organization at Bank of America. "While the game is a significant sports and cultural event, it also serves a greater purpose in providing critical academic and economic support for young people throughout Atlanta."

While the game and overall weekend is sponsored by Bank of America, many corporations pool their resources to make this exciting weekend of events possible. These corporate partners include, McDonald's, Tyson Foods, Verizon Wireless and many others. AllState Insurance Company has signed on as a Platinum-Level Partner and Title Sponsor of the new AllState HBCU Showdown, featuring the AllState Step Show – which will showcase the talents of some of the regions best Greek fraternities and sororities and the Tyson Foods Atlanta Classic Band Jamboree – a drumline-style Battle of the Bands. Also, in keeping with the 100's focus on economic development, Allstate has agreed to recruit possible employees at the job fair being held during the classic weekend. Additionally, Allstate agents will be present throughout the weekend at various venues to lead and support the financial literacy program.

As the second largest recurring college sporting event in Georgia, The Classic now has a permanent exhibit located in the Georgia Dome commemorating its success. Aetna, AllState, The Atlanta Journal-Constitution, Atlanta Life Financial Group, Bank of America, Blue Cross and Blue Shield of Georgia, Coors, Delta, Ford, Georgia Power, MARTA, McDonald's, Russell Corp, Turner, Tyson Foods, Verizon Wireless and UPS join title sponsor Bank of America to make this event possible. These events have raised more than \$2.6M for Project Success and almost \$7M in contributions for the participating universities. The Bank of America Atlanta Football Classic is available on the World Wide Web at www.atlantafootballclassic.com.

"The Bank of America Atlanta Football Classic remains one of Atlanta's most important community events, complete with economic, social and educational opportunities for all," said John T. Grant, Jr., CEO, 100 Black Men of Atlanta, and also the weekend's major organizer. "We have been doing this since 1989 and 100 Black Men of Atlanta is pleased to continue to offer this level of venue to America's families."

The mission of the 100 Black Men of Atlanta, Inc. is to provide support and improve the quality of life for African Americans, particularly African-American youth, in the Atlanta community. The 100 is one of the city's strongest, most self-reliant African-American volunteer organization focused on education, enrichment and empowerment. The organization's primary programs are Project Success, a mentoring and academic support initiative; and the Family and Youth Empowerment Program, a homeownership program for parents of students participating in Project Success. For more information log on to: www.100blackmen-atlanta.org



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On Wednesday nights, the essential focus is the live poetry and open mic. Artists command the stage enticed with souls of insight, proclamation, and raw emotion; reciting what we feel and breathe every day.

This is what Charlotte has been missing. When you pass by Allure, stop in, take a seat and enjoy yourself. Open for lunch Tuesday to Friday, 11am-2pm and serving entrees from 6pm-10pm, plus open on the weekends. Let Allure cater your next business or family function.

~LaKysha Yvette Erwin

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1508 S. Mint Street
Charlotte, NC 28203
704-333-8555

Adams of Ballantyne

Looking for a unique place for the perfect date?

Allow me to introduce you to Adams of Ballantyne. Located on the sophisticated SouthPark strip, this cozy octagon-shaped nook takes first place for originality and elegance.

Surrounded by tall windows and candlelit tables overlooking the night sky, the essential focus is on their intimate lounge and bar with an enticing pianist to match. Live music adds the most intriguing touch to the evening. Soft love ballads from the 50s and 60s fill the air as the dance floor warms up. Request your favorite tune and consider it done. After hours, the DJ jazzes it up a bit, enough to pull your partner off their seat.

To complement the mood and your appetite is a savory menu suited for all tastes. Offering succulent entrees from roasted duck and exquisite she-crab soup, to their specialty steaks and American-Mediterranean cuisine. Simplicity is not appreciated here.

Unique touches of dark mahogany and burgundy marble entangle the room while dim blue lighting adds to the moment. This is the pure essence of romance and class. Bring your dancing shoes and the one you love, or wish to love in the future!

~LaKysha Yvette Erwin

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Joseph Hart

“...murals, portraits, paintings, illustrations etc..., oil, pencil, pastel, acrylic, airbrush etc..., canvas, paper, drywall, brick etc..., any size, any theme, and anywhere... I want to inspire and move folk. Just as theatre, literature, and music causes emotion, people should feel visual art...”

www.josephJhart.com

The Girl Talk Newsletter

Welcome 2 Girl Talk

This is our inaugural newsletter to introduce you to what we are about. Below is a list of the topics that future Girl Talk Newsletters will cover. If you want to submit information regarding the topics, or if you would like to add your name to the email list, write to:

info@girltalkfoundation.org

or send a letter to:

Girl Talk Foundation, Inc.
801 E. Morehead Street
Suite 105
Charlotte, NC 28202

If you would like to subscribe to the FREE printed version of the Girl Talk Newsletter, which is featured within Klazzy Magazine, then log on to:

www.klazzy.com

and click on "subscribe".

Newsletter Topics

Volunteer Opportunities
The Meaning of a Song
Favorite Places To Eat
College Highlight
Healthy Relationships
JD's Corner
Interviews
Health & Beauty Tips
Study Tips
Fashion Do's & Don'ts
"Burning" Questions
Girl Talk Calendar
Girl Talk Suggestions
Motivational Quotes
Highlights From Past Events
Embarassing Moments
Hot Music & Artists
Movie Reviews & Releases
Up & Coming Artists

Mission

To empower today's girls to become leaders of tomorrow.

Goals

- To encourage positive and critical thinking, build character, promote self-respect and teach life skills
- To serve as a network of support for young girls between the ages of 11 – 16
- To develop leadership skills through a 10-week curriculum focused on education, health, life skills, volunteerism, and arts & culture

Fast Facts

- Girl Talk Foundation, Inc. (GTF) is a 501 (c) 3 agency founded in February 2003
- GTF was founded by Janine Davis, a local radio and television personality.
- Since 2003, Girl Talk Foundation, Inc. has served more than 1500 girls.
- After attending Girl Talk:
 - 46% improved academically
 - 76% are now more interested in college and career
 - 73% have a desire to take on leadership roles
 - 73% have an improved overall self-image
 - 55% feel more confident and make better decisions when interacting with boys
 - 90% of parents notice a positive difference in their daughters
- Annually, Girl Talk Foundation, Inc. impacts approximately 700 girls through programs and special events.

Program Success

Tailoring Teens for Success™

Girl Talk Foundation, Inc. offers young girls, ages 11-16, the "Tailoring Teens For Success"™ Curriculum, a 10-week character-building program designed to teach critical thinking, leadership skills and promote positive esteem to up to 35 young girls through a variety of developmental work sessions. In 2006, Girl Talk Foundation, Inc. successfully graduated 30 girls from this program. 46% of these girls said their grades improved after Girl Talk, and 40% experienced their first college visit.

College Tour

Girl Talk Foundation, Inc. tours at least four colleges and/or universities each year to expose young girls to higher education. 70 young ladies have visited four schools with 88% admitting the tour was extremely helpful to them. 76% of the girls stated because of the tour they were more interested in college and career. One young lady admitted the college tour deterred her from dropping out of high school.

Prom Project

Girl Talk Foundation, Inc. hosts its annual "Prom Project" to collect and donate gently used, and new, prom dresses to young girls in need. Girls also receive an etiquette lesson in addition to hair and make-up tips. Since it began in 2003, The Girl Talk Foundation, Inc. Prom Project has collected nearly 2000 gowns. Almost 800 young girls have received dresses and/or accessories.



GIRL TALK FOUNDATION, INC.

Teen Summit

Girl Talk Foundation, Inc. offers free open forums for teen "boys and girls" twice a year to discuss their issues including, but not limited to health, drugs & alcohol, relationships, education, and more. It's a 90-minute "rap session" led by professionally trained facilitators and also includes food, live entertainment and contests. Nearly 1300 teens have participated in the sessions with 10% admitting to drug use and requesting assistance.

Fitness Camp

As advocates of health, Girl Talk Foundation, Inc. seeks to reduce the risk of obesity in young girls through the Girl Talk Fitness Camp, scheduled for the first time in 2007. Our goal is to instill the importance of positive body image through a vigorous one-week fitness program for 40 girls. The program focuses on nutrition, exercise, team-building, and self-esteem building initiatives. The program also includes drama and dance led by professionally trained facilitators and counselors.

Leadership

JANINE DAVIS is an 18-year veteran of the professional broadcasting industry and currently serves as Producer/Co Host of Charlotte's #1 urban radio morning show NO LIMIT LARRY AND THE MORNING MADDHOUSE heard each weekday morning from 6 - 10 on 97.9 WPEG-FM, Power 98.

Active in the community, Janine started Girl Talk Foundation, Inc. in 2003 after visiting several middle and high-schools, in which girls opened up to her with their issues.



Janine organized an all-girls rap session later that year to focus on the needs of teen girls—nearly 200 girls attended. Janine took the rap sessions a bit further to start an organization targeted specifically at building self-esteem and teaching leadership skills in young girls. Since starting Girl Talk, the program has served nearly 1500 girls. Janine is the recent recipient of the prestigious Pride Magazine Youth Empowerment Award for her work with young girls in the Girl Talk program and has been featured on WSOC.com as one of those 'Making A Difference' in her community.

Television credits:

- Host, ABC-affiliate WSOC-TV's "Gimme The Mike" entertainment television show
- Co-host for FOX TV's "News Edge"
- Host, UPN Video Magazine "City Heat"

Radio credits:

- Charlotte Observer's BEST RADIO PERSONALITY
- Consultant for nationally syndicated TOM JOYNER MORNING SHOW
- Award recipient for BEST NEWS FEATURE, BEST NEWS SERIES, BEST AFFILIATE OF THE YEAR, NABJ BEST NEWS DIRECTOR

Community Works:

- Founder and Executive Director of Girl Talk Foundation, Inc.
- Board member & Secretary, Florence Crittenton Services
- Member, HAAT (HIV/AIDS Awareness Team)
- Member, CM3A (Charlotte-Mecklenburg African-American Agenda)
- Member, Delta Sigma Theta

Sorority, Inc.

Awards:

- Pride Magazine Youth Empowerment Award 2007
- THE ROSA K. BILLIE TEEN EMBRACE AWARD 2006
- The Body Chronicles BODY HERO AWARD
- SIGMA GAMMA RHO ODYSSEY WOMAN OF THE YEAR AWARD
- BLACK POLITICAL CAUCUS
- NAACP
- CHARLOTTE URBAN LEAGUE
- GUARDIAN AD LITEM
- CMS (Charlotte-Mecklenburg Schools)

Publication Features:

- Pride Magazine
- The Charlotte Observer
- Greensboro News & Record
- The Charlotte Post
- Charlotte City Magazine
- Deep Magazine
- Skirt Magazine



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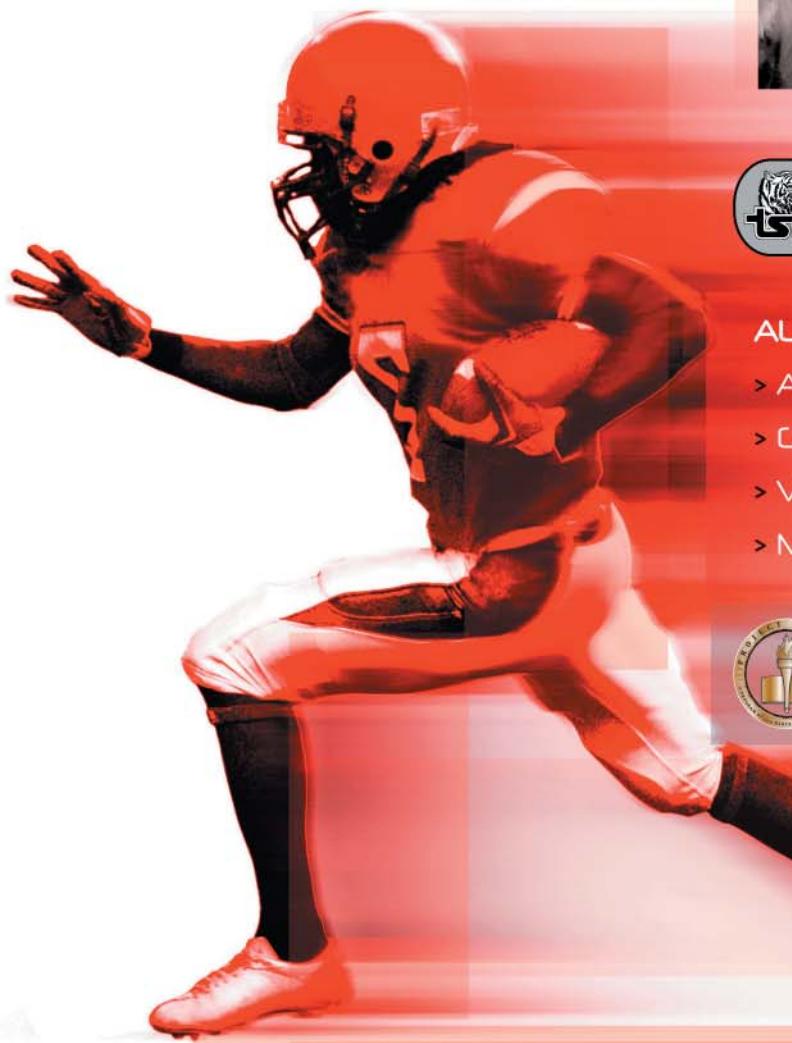
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