

# UTILIZE THEM!

PHYSICIANS INSURANCE BROKERS CAR SALESMEN HOLISTIC HEALTH CENTERS CHILD CARE PROVIDERS DENTISTS RESTAURANTS REAL-ESTATE AGENTS BEAUTY SALONS COUNSELING ACCOUNTANTS TUTORING/ MENTORSHIP DANCE STUDIOS GYMNASTICS OPTOMETRISTS MEDICAL SPECIALISTS HOME HEALTH CARE ETC.



## D CONSCIOUSLY

By Kenndra L. Roberts

### Imagine...

Imagine a world where Black businesses are in abundance—thriving, striving, and bettering our world. In this world, the businesses that we patronize always respect us, enhance our community, and eagerly employ African American workers. This world can become a reality if we "plant our seeds and watch them grow" and allow every dollar we spend to sprout opportunity and triumph within our community.

### **Double Duty Dollar**

Originally, the "double duty dollar" concept was used in the early 1900's. Our forefathers and foremothers laid the foundation, and we must build upon it and make our money work for us! When Black consumers buy goods and services from black-owned businesses, the dollars spent have a doubling effect; they allow us to build a business

sector that can serve the larger marketplace and ourselves.

This "doubling" effect creates additional capital within a community and provides new opportunities, jobs, and local businesses. If you spend at a local business, you are supporting that business owner's family and employees. If this business owner spends at another local business and that owner does the same, the members of this community can keep up the cycle of doubling until the impact of the dollar has reached tenfold its value by the time leaves the community. Implementing this concept would be a significant catalyst to improve the quality of life, employment, and economic welfare in Black communities throughout the United States.



Other movements are grounded in this same empowering concept. The movements to shop small businesses, to shop locally, and to support businesses in Missouri and in the United States of America all share the same message—spend your money where it will benefit you the most.

## SPEND CONSCIOUSLY



### THE "DOUBLE-DUTY DOLLAR" EXPLODES OUR FINANCIAL WELL-BEING



Where We Could Be Tomorrow

### Worth More than its Face Value

While our control may be limited in politics, the decisions we make with our finances are within our control. Making wise financial decisions will lead to economic advancement within our households and our community. In addition to individual financial goals — such as purchasing a home, saving for our children's education, and implementing retirement plans — we must also pay attention to the larger picture of our role and our contribution to our community. Financial literacy not only helps our own households, it also allows us to give back to the community and make the community stronger. We must be conscious of where, how, and with whom we spend our money and must realize that a dollar is worth so much more than its face value.

### It's Feasible

Shopping solely with Black-owned businesses is difficult due to the limited number of them. There are, however, countless opportunities to do business with one another. Support Black doctors, patronize Black mechanics, hire Black lawyers, utilize Black insurance agents, eat at Black restaurants, and buy vehicles from Black-owned new car dealerships. **Spend consciously**. It is also important to patronize businesses owned by people of other races that value, respect, and appreciate your patronage, but never support businesses that don't.

### Because We Can

What is independence? It is defined as freedom from the control, influence, or aid of another. African Americans have to become more independent and stop relying on others to improve our communities. The race that doesn't build doesn't grow! A student

in school can't expect to excel in his education by relying on the person in the seat next to him for correct answers, and neither can we. By supporting worthy businesses in our neighborhoods, those funds will eventually help to grow those same communities. And as we support our businesses while demanding high standards, they grow, develop, and become noteworthy. By gaining greater independence, we will be less reliant on the government and its officials to issue funds to improve Black communities. Bringing our own funds into our own assemblages will allow more influence over our neighborhoods, our schools, and our future.

### Lighten the Load for Our Children

We must not expect others to fix us; we can heal our community! We have to learn to lean on one another and to uplift and support each other. Support must become a priority and a conscious daily practice until it becomes second nature. So—Spend Consciously!

