Our Firm's Primary Role. Our mission is to position your business for **successful funding** by turning your capital request into a compelling, bank-ready presentation tailored to meet the specific requirements of lenders and investors. Using proven systems and processes, we package your business into a professional, comprehensive presentation that ensures funders have everything they need upfront—reducing delays, minimizing questions, and expediting decisions. We assist with the following:

1. Developing a Clear Plan. At the heart of our approach is a well-defined plan of action—your **roadmap for growth and expansion**. Our team highlights the unique strengths of your business that lenders might otherwise overlook, helping you present yourself as a confident, well-prepared entrepreneur. This roadmap illustrates not only what your business can do today, but also what it can achieve once properly funded.-

2. Calculating the Reality. We go beyond ideas—we help you **determine exactly what it will take to succeed**. Working with you and your financial team, we forecast capital needs, build realistic financial projections, and connect you with funding programs aligned with your goals. With the right preparation, our network of lenders believes every request has the potential to be fundable—and we make sure your business is positioned to stand out.

3. Building a Strong & Comprehensive Business Plan. The final deliverable is your **Business Plan**—a practical, adaptable tool designed to grow with your company. Far more than paperwork, it is a tangible asset that strengthens your long-term financial strategy. Our process brings together financial analysts, tax accountants, attorneys, insurance professionals, researchers, and business writers—ensuring your plan is comprehensive, credible, and ready to secure funding.


MEET the TEAM

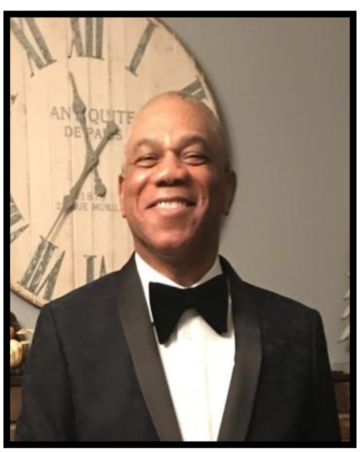
ROBERT D. JAMES,

MANAGING MEMBER
CADRE WORKS, LLC

Robert James is a graduate of the **Peter J. Tobin College of Business at St. John's University**, where he earned his **Bachelor's Degree in Business Administration**. He brings extensive experience in insurance, business formation, tax preparation, and financial planning. Over the course of his career, he has helped individuals and corporations establish entities in multiple states, obtain Tax IDs, and manage both corporate and personal tax filings.

Mr. James also specializes in developing **business plans**, incorporating financial spreadsheets and accounting analyses to strengthen documentation and enhance presentation quality. His expertise extends to **property and casualty insurance**, where he has advised clients on customized solutions to protect both personal and corporate interests. In addition, he has been actively involved in **real estate transactions**, representing clients and himself in purchases and sales, while skillfully negotiating with mortgage brokers, bankers, and private lenders to secure favorable rates.

A strong advocate for minority-owned businesses, Mr. James has guided companies through the **state and federal certification process**, opening doors to government contracts and partnerships with major corporations. This work often requires preparing detailed financial statements—including Profit & Loss, Cash Flow, and Balance Sheets—to ensure compliance and strengthen applications.



LARRY FAUST

MANAGING MEMBER
CADRE WORKS, LLC

Larry Faust has been working with Michael C. Sanders and his associates since 1998. They have collaborated on various multi-million-dollar insurance clients buy insurance via trust and business platforms. As a licensed New York State Broker, with an extensive background representing the needs of clients and companies, Larry adds his 39 years of experience of solid commercial underwriting and management experience to the stable.

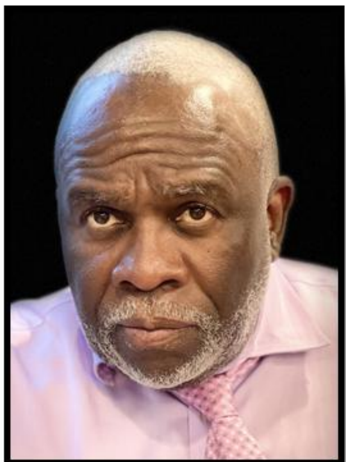
Larry was employed for 18 years as a Company Underwriter with Atlantic Companies, Allstate Commercial Insurance, AIG, Continental Insurance Company, and Gerling America, Inc. His solid underwriting (analytical) experience and proven ability in developing great working relationships with numerous insurance carriers and agencies is a welcomed asset to our team of professional associates. Larry has experience in handling large Workers Compensation & Employers Liability, Commercial General Liability, retrospective rating plans along with Builders Risks, Crime (Fidelity) and Surety Insurance for Commercial Real Estate and Not-For-Profit businesses.

Larry also worked as a Manager - [Commercial Lines] and was responsible for the management and service of a $30 million commercial book of business and staff of nine. He has working knowledge as a Marketing Representative involved in procurement of new and renewal insurance contracts for clients with company underwriters.

Larry's professional highlights include:

- Creation of a Property & Casualty agency.
- Underwrote & placed a $15,000,000 Builders Risk for a Local Community Development Corp.
- Streamlined the daily back-office operation of a P&C agency.

Larry received his B.A. degree from SUNY at Buffalo and received a credentialed Diploma in Risk and Insurance from the College of Insurance.



MICHAEL C. SANDERS

FINANCIAL SERVICES PROFESSIONAL

Michael C. Sanders comes from a family deeply rooted in the insurance industry—his grandfather's cousin was a founder of **North Carolina Mutual Life Insurance Company** in Durham, NC. After earning his **B.A. in Communications from Fairleigh Dickinson University**, Michael began his career as a field representative for **Metropolitan Life Insurance Company**. A year later, he joined **United Mutual Life Insurance Company** in Harlem, the only minority-owned life insurance company in New York at the time.

Over the past **46 years**, Michael has built a distinguished career in **life insurance, annuities, medical coverage, and property & casualty insurance**. He has worked with banks and lenders nationwide, helping clients secure solutions tailored to their financial goals. Known for his ability to balance the needs of both clients and institutions, he has consistently delivered strategies that provide long-term value.

Michael specializes in pairing business owners with innovative financing options by leveraging **sophisticated insurance products and guaranteed interest programs** as tools for collateral and capital funding. His approach provides seamless methods to help entrepreneurs access the resources they need to grow and expand.

In addition, Michael has cultivated relationships with wealth management firms that design **customized portfolios** for clients seeking alternative investments, including real estate, private equity, and private lending. These partnerships allow him to offer clients a comprehensive suite of financial strategies that extend beyond traditional insurance.

MARK ROSNER

Mark Rosner started in the insurance business in 1979, first working in the pension department of Guardian Life, a large insurance agency in New York. Mark then took over his father's insurance practice in the mid-1980's while holding the position as the Brokerage Manager of New England Life, the number one insurance agency in the country at the time. In the 1990's, Mark joined Americana Financial Services, a national firm, as the Director of their Life Insurance Division until the company moved to South Carolina. Mark then joined the National Life Insurance Company in 2006 in New York City (the number one agency in the country) as the Director of Insurance Brokerage.

As a Brokerage Director, Mark has worked with some of the most successful and respected agents in the New York area and has an expertise in many areas of Life Insurance as well as being highly knowledgeable in insurance products and underwriting. For 36 years, he has underwritten almost every kind of risk. He has had major stars as clients such as Roberta Flack and other who's who of notable names. Mark also does a lot of community service and has been on the Board of Trustees for the South Orange Village in New Jersey for over twenty years.

ERIC S. AVRUMSON, CEBS, ChHC
DIRECTOR, NATIONAL ACCOUNTANTS

With more than two decades of experience, Eric commenced his career as a financial underwriter at Aetna Healthcare in Hartford, CT. Afterward, he moved on to client-facing roles in benefits consulting before joining NFP Corporate Services in 2010. As a team leader, he supervised a diverse group of middle and large market clients, comprising both public and privately held concerns.

Eric worked in tandem with his team to pinpoint opportunities to provide tailored cost containment and value enhancements for clients and prospects. His recent responsibilities involved devising strategic initiatives for all municipal clients in the Northeast region. Eric earned a dual degree - a BA and an MBA in Management.

He also earned the prestigious CEBS designation from the Wharton School at the University of Pennsylvania after completing the requisite coursework and exams. Moreover, Eric contributed to the broker advisory council for MetLife, The Hartford and United Healthcare Global. Beyond his work at NFP, Eric is actively involved in the community. He teaches insurance courses

ROBERT FORTUNE, RIA

Fortune Advisory was founded by owner Robert Fortune in 2017. He was born in Brooklyn to Haitian immigrant parents in 1981. He saw his parents build their own American dream from hard work, dedication and continued education. Robert was brought up to know right from wrong, treat people how they would want to be treated and learn from not only one's own mistakes but those of others.

Today his Investment Advisory & Consulting businesses focus on financial literacy, generational wealth & financial freedom. He has worked at major firms such as JPMorgan & HSBC Securities as well as brokerage houses on Wall Street. His wife Latisha and son Chase are his daily driving forces to strive for greatness like his favorite sports teams. You have meaningful goals. We can help you reach them. For over 12 years, we have worked with individuals, families and businesses to deliver services and solutions that help build, preserve and create wealth.

Tailored advice for every life stage is the promise. No matter where you are in life, we will be right there with you planning for today and all the following tomorrows. By putting clients first, leading with exceptional ideas, doing the right thing, and giving back, Fortune Advisory aims to deliver results today, while setting strategic goals for the future. Our purpose is to deliver our passion for financial freedom through service and help clients reach their financial goals and obtain the same financial freedom.

JAMES S. MENDELSON, LUTCF

James Mendelson develops financial strategies to bring assets, income, risk elimination or business enhancement to his clients. Clients include businesses owners, executives, families and estates. Once the customized strategy is created, understood and implemented, the client is on their way to more success. For 38 years, Jim has built a reputation of fine service and support within the financial services industry as well as with his clientele. Prior to working in the financial services industry, Jim expanded a small family paper business in just 5 years, into a global commodity leader.

Today, Jim also brings knowledge and financial services to a network of accountants, attorneys, bankers and others to help build their relationships and service for their clients. His strengths are to build solid, dependable relationships, with clients and their team. Through these relationships, Jim has built a considerable network of advisors, professionals, and friends. This has given Jim a large talent pool of leading professional advisors and financial resources. More and more often, Jim finds that a "team approach" is the only way to create growth and value for clients. Jim easily works with people or all kinds of economic, and experience and financial level.

Jim has a unique background. He has worked as a business owner, a finance, travel, fiction writer, financial sales and marketing professional, and instructor. Additionally, Jim has had experience as a mill hand, private cruise ship mate, humorist, and copy writer, photographer, and musician. His attitude is, the more you do, the more you help and understand people of all backgrounds.

Mere financial products as a solution are an outdated approach to Jim, the real way to make, manage and keep money is the quality of the financial strategy employed. By empowering the client with knowledge based on a team, many opportunities can arise. Any worthy goal has been achieved by a ***sound strategy***, not a product, and not by a singular investment or by one person alone. It takes a team, and long-term client support. This is the way large businesses have worked, and Jim brings the team concept to the small and mid-size business.

RODNEY LITTLES

Mr. Littles gained his management and financial consulting experience providing business development and real estate services to majority as well as minority owned business clients. He has successfully managed multiple company offices covering several Counties of New York and New England States, for David J Burgos and Associates, Inc. providing management and financial consulting services.

While serving as Assistant Director of the New York State Small Business Development Centers he supervised 40 professionals in 14 offices in Long Island, New York City's 5 Boroughs and 5 upstate New York Counties. He also served in the Office of the Dean of the School of Business, Medgar Evers College, the City University of New York, and was responsible for Business and Community Partnerships.

He has served as an Economic Development Associate of the Dubois Bunche Center for Public Policy and an adviser to the Center for Entrepreneurship and Economic Development at the College. He was a loaned executive, from the School of Business at Medgar Evers College to the New York City Council Committee on Economic Development. He reported to the Chairperson as an Economic Development Senior Adviser on the implementation phase of the recommendations from the Disparity Study into new legislation.

As a founding member of the New York State Minority Business Advisory Board, appointed by then New York State Governor Hugh L Carey, Mr. Littles led the Board in the drafting of the legislation that created a State-Wide Minority Business Development program to increase the State's purchasing from Minority Owned Businesses.

Mr. Littles has traveled to the West Indies, including Puerto Rico, Dominican Republic and Jamaica as a business and real estate development consultant. He has traveled to Nigeria and Cameroon West Africa with a client in the energy and environmental industry exploring opportunities as a guest of a Nigerian Diplomat.

Mr. Littles built a company culture in which time has proven that our unparalleled advice, backed by experience and expertise, sets us apart from other consulting companies. He has earned a reputation for excellence in the field of consulting with over 30 years of experience in Real Estate and Business Development consulting.

Rodney is a graduate of Syracuse University - Martin J. Whitman School of Management Major: Bachelor of Science, Real Estate & Urban Development Minor: Engineering

IRIS RIVERA-GAY

CEO RandG Consulting LLC.
MANAGING PARTNER New Heights 4 Biz

In 2005, Iris Rivera-Gay and her late partner, Walter Gay—two postsecondary education professionals with over 50 years of combined experience—founded **RandG Sales Consulting**. The firm was created to provide full-service support to adult career schools, helping them increase profitability and growth. With a deep understanding of the rapidly evolving postsecondary landscape, they implemented a holistic approach designed to build synergy between departments and strengthen their clients' bottom line.

In 2015, Walter and Iris expanded their services beyond education to include start-ups, small and mid-sized businesses, and nonprofit organizations. Staying true to their philosophy—"develop a plan, work the plan"—they emphasized the importance of a strong business plan as a roadmap for success. Their expertise has guided clients in securing funding from diverse sources, including banks, government agencies, foundations, and private investors.

Iris brings more than 25 years of experience in the postsecondary industry. She began her career as an Admissions Representative and advanced to become the National Director of Sales and Marketing for Career Blazers Learning Centers. Throughout her career, she has helped schools at every stage of development by creating departmental processes, establishing policies and procedures, and training staff for peak performance. Beyond education, Iris has also assisted small businesses with writing business plans and preparing competitive responses to state and federal RFPs to generate working capital.

In 2021, following the passing of her husband and business partner Walter, Iris joined forces with Charlene T. Frailing to establish **New Heights 4 Biz (NH4B)**. Together, they combined their experience and networks to support businesses of all sizes with comprehensive funding solutions. NH4B works closely with funding sources that provide capital for multi-million-dollar requests. They understand the importance of presenting funders with viable, financially sound opportunities that minimize risk and maximize return.

NH4B ensures that clients are fully prepared to meet funding requirements by guiding them through every stage of the process. Their due diligence includes developing detailed business plans covering brand identity, goals, performance metrics, and fund utilization strategies. Client presentations also incorporate essential protections for both business principals and investors.

To deliver these results, NH4B partners with a team of specialists, including business writers, marketing experts, financial analysts, tax professionals, insurance advisors, and attorneys. Serving as the primary liaison between businesses and lenders, NH4B coordinates these experts to produce all-inclusive, compelling presentations—helping clients secure the funding they need to achieve growth.

CHARLENE T. FRALIN

MANAGING PARTNER

NEW HEIGHTS 4 BIZ

Charlene T. Fralin is a graduate of Lincoln University Pennsylvania, whose experience includes managing segments of large business operations, both for profit and non-profit entities. Her experiences and skills were with organizations and businesses in industries such as job training and placement; client needs assessment, government and commercial contract administration, project management, community relations development and real estate sales.

Formally, Charlene is a Managing Member of Millennials Financial Innovations LLC, whose business purpose is to assist business owners in securing capital funding. Established in 2010 and grew into a registered entity in 2017, the foundation for Millennials Financial Innovations is writing business plans for startup and existing businesses. MFI have created business plans for real estate development, both residential and commercial, solar panel installations, fresh meats and seafood wholesalers' acquisitions, railroad cars refurbishment, and expansion goals for tax preparation, medical transportation and auto repair services. In addition, MFI provided research and consultations to primarily start-up and new businesses. Over the past several years, MFI worked with insurance professionals, financial analysts, marketing experts as well as funding sources, to fulfill their commitment to clients as they move through the process of securing capital funding.

In 2021, Charlene joined forces with Iris Rivera to establish **New Heights 4 Biz (NH4B)**. Together, they combined their experience and networks to support businesses of all sizes with comprehensive funding solutions. NH4B works closely with funding sources that provide capital for multi-million-dollar requests. They understand the importance of presenting funders with viable, financially sound opportunities that minimize risk and maximize return.

MICHAEL K. TROUTMAN, JR. MBA

Michael K. Troutman, Jr. brings a highly diversified background in media and marketing, with experience spanning healthcare, real estate, insurance, nonprofit management, and broadcast media. His career includes work with major Viacom networks such as BET, MTV, and Paramount Pictures, where he gained extensive knowledge in product marketing and honed his expertise in creating innovative marketing solutions to help businesses achieve their sales goals.

Michael is a graduate of **Brown University** in Providence, RI, where he earned dual B.A. degrees in **Visual Arts** and **Economics**. While at Brown, he also dedicated time to managing after-school programs, tutoring, and mentoring middle school students. He later pursued his **MBA with a concentration in Marketing** from **Keller Graduate School of Management/DeVry University** in Cherry Hill, NJ.

Professionally, Michael has served as a program and marketing manager, development manager, and classroom volunteer for **Junior Achievement**, where he created business-education partnerships and hosted leadership training sessions. He also served on the **Brown Alumni School Committee** for Mercer and Monmouth Counties (2006–2014), interviewing applicants and conducting presentations for prospective students.

His community involvement is extensive. Michael is a **Board Member of Sejona Sports Foundation**, supporting athletic and physical education programs for underprivileged schools and orphanages in Ghana, West Africa. He tutors marketing career students at **Burlington County Institute of Technology** and is a **founding member of Building Our Youth's Development (B.O.Y.D.)** in Trenton, NJ. Additionally, he contributes his skills to the **Workmen Devoted Evangelistic Church in Camden, NJ**, where he trains the media team and manages all A/V and social media outreach.

MARVA MACK, MBA

Innovative Fortune 500 marketing leader providing consultive services for the assessment and management of high-value goods and services. Exceptional track-record of creating and successfully implementing highly profitable business plans. Routinely increases profits and market share through data-driven strategic plans while simultaneously enhancing the consumer experience. Collaboratively designs corporate strategies, including organizational restructuring, to increase efficiency, maximize productivity, and enrich shareholder value while elevating employee morale and job satisfaction. Trusted partner and high-energy leader

AREAS OF EXPERTISE

New Business Opportunities:

- New Product Dev
- Emerging Markets
- Brand Extension

Market Research:

- Trends & Forecast Analysis
- Competitive Analysis
- Consumer Psychographics

Strategic Planning:

- Strategic Business Plans
- Brand Marketing Plans
- Organizational Design

Brand Product Management:

- International Project Management
- Training & Development
- Pricing & Promotions

Marketing & Communications:

- Creative Conceptualization
- Social & Alternative Media
- Logos & Graphic Design
- Retail Merchandising
- Special Event Planning
- Advertising Campaign
- Brand Partnerships
- Product Packaging

RICARDO CARPENTER

Ricardo is a licensed Insurance Producer supporting life, health, property, casualty, annuities, and commercial clients. He has extensive sales and business development experience in the Private Sector and has managed government contracts as a County Division Head in the Public Sector. He began his career as a Xerox Sales representative and benefitted from their world-renowned training program.

Most of his career has been in Information Technology (IT) where he worked for Digital Equipment, Hewlett-Packard, EMC2, and as an IT Professional Services Regional Sales Executive. He won many sales awards, President's clubs, and has held leadership roles as a Sales Manager and Team Leader. His responsibilities included meeting revenue targets for global clients and companies in mid-tier markets. As a County Division Head in the Public Sector, he has been an advocate for youth and young adults meeting performance measures by delivering essential services and wrap around support for achieving lifelong success. Additionally, he has worked as a Family Partner for a non-profit organization with the mission of preventing child maltreatment and neglect.

Ricardo has a Bachelor's Degree in Marketing from Fairleigh Dickinson University and a Master's in Business Management from Saint Joseph's University. He also completed the Project Management Professional (PMP), Body of Knowledge and gained an Information Technology Infrastructure Library (ITIL) Foundation certification.

His vertical industry experience includes Insurance, Information Technology Software and Professional Services, Telecommunications, and Government and Non-profit programs.

ROHAN K. BRAMBLE

Ron has been in the insurance industry since 1990. Ron has been a persistent professional with over 30 years of experience in the insurance industry on both the independent and direct side of the business. Specialize and extensive knowledge in a full range of insurance products and programs.

He has worked for various companies such as, American Transit, All City, and Empire Insurance Companies. As years passed Ron developed a passion for directly serving the public. Utilizing his extensive experience in the insurance industry, in 1998 Ron formed his own agency QTT Brokerage Inc.

Born in the Caribbean, Ron migrated to the USA in 1983 where he settled in Brooklyn, New York. and attended Boys & Girls High School, and then furthered his education at Medgar Evers College. He was athletic through my early years. Being an above average soccer player, he played for New York state's junior soccer team, and was even recruited to play for one of the professional teams in England. He had **always** had an eye for business and had worked in the business sector even through high school. Being a constant professional, and conducting myself as such, people of all races and cultures have always been attracted to me. I have served with different community organizations such as Bed-Stuy and Flatbush community boards. For years Ron worked with Cadre Works, which served and developed programs for non-for-profit organizations such as churches, private schools and men help centers in states along the east coast (NY, OH, NJ, CT, PA).

Between 2000-2003, Ron was the driving force in the development of the NY Taxi and Livery organization, where participants were able to get medical care, workers compensation, debit cards (from participating banks), and cheaper insurance rates for their vehicles.

ROSHANNA CAMPBELL

Roshanna Campbell, VP of Sales and Strategy at SVJ Insurance Advisors. Roshanna offers expertise in Asset Accumulation and Distribution in Retirement, Social Security and Tax Saving Strategies.

In this role she oversees the firm's business expansion efforts in Philadelphia. She leads and consults with the sales force and brokers to provide asset preservation capital in the areas of alternative benefit planning for group health coverage, charitable giving, wealth transfer and retirement planning. Roshanna partners with estate planning attorneys, CPA's, CFP's, trust officers at banks and private fiduciaries, designing competitive and tax-efficient options.

The outlook for medical insurance continues to evolve, with an increasing focus on personalized coverage, accessibility, and cost-efficient solutions to meet the diverse needs of individuals and families.

RANDY P. DAVENPORT Esq.

At the Law Office of Randy P. Davenport, Esq., founding lawyer Randy P. Davenport has successfully defended individuals facing the most severe legal issues. For years, he took on difficult cases with confidence, gaining the respect of the judiciary, prosecutors, his peers, and courthouse personnel.

Attorney Davenport wants to help people like you — individuals charged with felony offenses and municipal court violations. He will bring his years of experience as a hard-fighting trial attorney to bear in your case — thoroughly investigating the charges against you, fully preparing your case for trial, and proceeding into the courtroom unafraid to stand up for your rights and reject bad plea deals that are not in your best interest.

Practice Areas

- **DUI & DWI**
- **Estate Planning**

  Guardianship & Conservatorship Estate Administration, Health Care Directives, Trusts, Wills

- **Business Law**

  Business Contracts, Business Dissolution, Business Finance, Business Formation, Business Litigation, Franchising, Mergers & Acquisitions, Partnership & Shareholder Disputes

- **Criminal Law**

  Criminal Appeals, Drug Crimes, Expungement, Fraud, Gun Crimes, Internet Crimes, Sex Crimes, Theft, Violent Crimes

- **Divorce**

Collaborative Law, Contested Divorce, Military Divorce, Property Division, Same Sex Divorce, Spousal Support & Alimony, Uncontested Divorce

- **Employment Law**

  Employee Benefits, Employment Contracts, Employment Discrimination, ERISA, Overtime & Unpaid Wages, Sexual Harassment, Whistleblower, Wrongful Termination

JAMES D. BROWN, CPA

James D. Brown, CPA is Managing Partner of James D. Brown, CPA, a full service accounting and consulting firm based in Teaneck, NJ which specializes in providing tax preparation and planning, accounting, business management, and consulting for small businesses and high net worth individuals. His prior experience includes service as Senior Director and Principal with G. Collins & Co., and a variety of financial management positions in industry.

James served on the Board of Directors of the National Association of Black Accountants, Inc. (NABA) for eleven years, serving as National Parliamentarian as well as President of NABA's New York Chapter and Eastern Region. In addition to being a Lifetime Member of NABA, he is also a member of the American Institute of CPAs, the New Jersey Society of CPAs (NJCPA), and the Association of Certified Fraud Examiners. James holds the Chartered Global Management Accountant (CGMA), Certified Fraud Examiner (CFE), Chartered Financial Consultant (ChFC), Chartered Mutual Fund Counselor (CMFC), Chartered Life Underwriter (CLU), and Fellow, Life Management Institute (FLMI) designations. He obtained a Bachelor of Science Degree in Accounting from Fairleigh Dickinson University (FDU), and is a Certified Public Accountant in the State of New Jersey.

A member of the Bergen LEADS Class of 2010 and Leadership Teaneck Class of 2012, James has served on the advisory boards of the FDU Educational Opportunity Fund, FDU's Alumni Board of Governors, the New York State Society of CPA's Career Opportunities in the Accounting Profession (COAP) Program and the Boards of Directors of the YMCA of Greater Bergen County, the Teaneck Stingrays Soccer Club, Teaneck Southern Baseball League, 100 Black Men of New Jersey and The Bergen Volunteer Center. He currently serves on the boards of Teaneck Comes Together, Teaneck Organization for Public Schools, the Meadowlands Regional Chamber of Commerce, where he is Chairman, the Bergen County Chapter of NJCPA and the Teaneck Chamber of Commerce. He is also a member of Teaneck's Parks, Playgrounds and Recreation Advisory Board and Zoning Board of Adjustment.

He has been a featured speaker for several business and civic organizations, as well as local high schools and middle schools, and has been published in Ebony, Black Enterprise, and Meadowlands USA Magazines.

James and his wife Theresa reside in Teaneck, New Jersey and have two grown sons, Jordan and Joshua.

"Individual commitment to a group effort; that is what makes a team work, a company work, a society work, a civilization work"