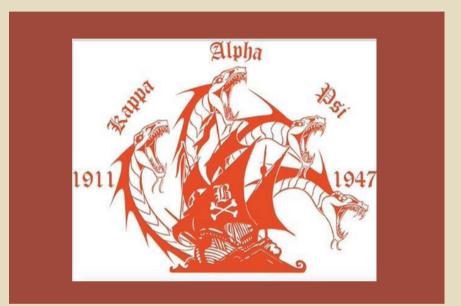
The Beta Chi Monster

Quarterly Journal Hampton University

Welcome to The Beta Chi Monster

We are pleased to present The Beta Chi Monster. The Beta Chi Monster was created by Beta Chi Brothers for All Brothers in our Noble fraternity. The spirit of the newsletter is inclusive in nature and informative in purpose. This is a quarterly journal that will come out on December 20th, March 20th, June 20th, and September 20th. A different Beta Chi Line will be featured every quarter. Its vitality and survival is dependent on our ability to invest the time and energy needed to write, share, and read about what we are doing, and the issues that are important to us as undergraduates and graduate brothers.



We attended or presently attend the greatest HBCU in the country (Hampton University) and pledged the greatest fraternity in the world (The Noble Kappa Alpha Psi). Brothers in the fraternity are doing amazing things in every field of human endeavor. We are busy but remain committed to achievement in the workplace, in our homes, and in our communities.

I'd like to thank the contributions of:



Brother Jerry Ferdinand -Layout and Design Amerika Spring 86



Brother Marc Alexander -Historian, Editor, Photographer Amerika Spring 86



Brother Johnnie Blackwell -Final Editor Aisha Spring 81

Quarterly Journal Hampton University

HOW DOES THE BETA CHI MONSTER SURVIVE?

A different line will be responsible for the newsletter content every quarter. Most of the news articles in this edition were submitted by Jalia (Spring 1988). The next edition will feature **Tumerudi (Spring 1994)**. This means that Tumerudi is tasked with providing or commissioning the lion's share of the articles for the March 2024 edition. Tumerudi will also choose the next line that will take on the June 2024 edition.



CAN ANY BROTHER SUBMIT AN ARTICLE AT ANY TIME?

Yes. Any brother in the fraternity (BX or otherwise) may submit an article at any time simply by sending your article to Brother Bill Atkins at

<u>achievement4students@gmail.com</u>.

The article will be placed on a shared drive and edited. You must also send a business headshot with your article.



BROTHER BILL ATKINS Publisher Jalia Spring 88

The Beta Chi Monster

DISTRIBUTED

• DECEMBER 20, 2023

- MARCH 20, 2024
- JUNE 20, 2024
- SEPTEMBER 20, 2024

FEATURED

NEW LINE

EVERY QUARTER!

WE ARE REQUESTING ARTICLES ON:



BROTHERS IN:

- Military
- Arts
- Education
- Law
- Medicine
- Business
- Raising Children

- Eating Healthy
- Marriage
 Etc.
- Living for God
- Homeownership
- Investing

Exercise

- Venture Capitalism
- Upcoming Events

*We are inclusive. All Brothers from BX and otherwise are more than welcome to submit articles, read, and enjoy this newsletter. Email articles to Brother Bill Atkins at <u>achievement4students@gmail.com</u>

Isaiah 9:6

How many times have you received a Christmas Card and read the passage? "For unto us a child is born, unto us a son is given, and the government shall be upon his shoulders: and his name shall be called Wonderful, Counsellor, The mighty God, The everlasting Father, The Prince of Peace."

Do you know that this prophecy was made 700 years before the birth of Christ? Christians believe that the Prophet Isaiah was speaking about the Christ to come. "A child is born" is celebratory. "A son is given" should give the redeemed pause.

Jesus was not caught off guard when He was beaten and hung on the cross. He knew full well the price He had to pay for our sins. Only His precious blood could pay our sin debt in full and forever.

Jesus fulfilled hundreds of prophecies in the New Testament that were written in the Old Testament. Below are just some of them.

Event Predicted	Old Testament	New Testament
Prophecy	Predicted	Fulfilled
Messiah would be born in Bethlehem	Micah 5:2	Mathew 2:1, Luke 2:4-6
Messiah would be crucified with criminals	Isaiah 53:12	Matthew 27:38
Messiah would be given vinegar	Psalm 69:21	Mathew 27:34
Soldiers would pierce Messiah's side	Zechariah 12:10	John 19:34
Messiah's bones would not be broken	Exodus 12:46 Psalm 34:20	John 19:33-36
Messiah would be resurrected from the dead	Psalm 16:10 Psalm 49:15	Matthew 28:2-7 Acts 2:22-32

While Jesus was not born on December 25, we celebrate His birth because there is no birth in history more significant than the birth of our Redeemer. Be sure to enjoy this special time of year. Remember why He came, how He lived, and why He had to die for sinners like you and me. A quick contemporary reminder: Eight billion people on earth, and no two-including identical twins-have ever been found to have the same fingerprints. What's more plausible, that this is completely by chance, or that an unfathomable intelligence is behind such a phenomenon?

BROTHER BILL ATKINS Publisher

Jalia Spring 88



A Lifestyle Change for Better Health and Well-being

How many times have you received a Christmas Card and read the passage? "For unto us a child is born, unto us a son is given, and the government shall be upon his shoulders: and his name shall be called Wonderful, Counsellor, The mighty God, The everlasting Father, The Prince of Peace." Entering my 57th year, a diagnosis of multiple myeloma thrust me into a transformative journey. This narrative explores the profound link between diet and health outcomes, emphasizing the advantages of embracing an alkaline diet abundant in fruits, vegetables, and plant-based proteins.

Navigating the aftermath of my diagnosis, I unearthed the pivotal role nutrition plays in achieving health and sustaining well-being. The detrimental effects of refined sugar and a high-carb diet, notorious for contributing to diabetes and various ailments, underscored the impact of prolonged poor dietary choices. My personal triumph over diabetes and the restoration of health stands as a living testament to the transformative power of lifestyle changes.

In adopting an alkaline diet, I bid farewell to dairy, meat, and sugar-laden products. Guided by influential figures such as Dr. Sebi and master herbalist Yahki Awakened, advocates of alkaline eating, I immersed myself in comprehending the profound influence of food on health. The revelation of the acidic nature of the typical American diet, as depicted in the food pyramid, added weight to the argument for an alkaline diet. Acidic environments cultivate mucus, a precursor to disease, strengthening the case for alkaline eating.

While reshaping dialogues around our dietary choices may be unsettling, it proves essential for safeguarding health. Examining the connection between acid, mucus, and disease shifts the narrative from traditional diets to understanding their profound impact.

For instance, the sizzling of meat doesn't indicate juiciness; rather, it signifies that what you once were able to identify as "juicy" is heated mucus. Remember this simple formula: Acid creates mucus, and mucus creates disease. Run a simple Google search for a list of common acidic foods and run a search on common alkaline foods.

Recognizing the prevalence of chronic illnesses resulting from decades of consuming the standard American diet underscores the significance of dietary choices and exercise in shaping long-term health. An alkaline diet emerges as a proactive approach to salubrity, paving the way to a healthier, disease-resistant life.

To embark on this transformative journey, consider five easy ways to transition to a healthy fruit, vegetable, and plant-based alkaline diet:

- Increase Vegetable Intake: Aim to fill half your plate with a variety of colorful vegetables at each meal. These nutrient-rich foods contribute to an alkaline environment in the body.
- Incorporate Fruits Daily: Snack on fresh fruits or add them to your meals. Fruits, despite containing natural sugars, have alkalizing effects on the body.
- Choose Plant-Based Proteins: Opt for protein sources like legumes, beans, nuts, and seeds over animal products. Plant-based proteins support an alkaline balance.
- Hydrate with Alkaline Water: Alkaline water can help neutralize acidity in the body. Consider incorporating it into your daily hydration routine.
- Limit Processed Foods: Minimize the consumption of processed and refined foods, which tend to be acidic. Focus on whole, unprocessed foods to support alkalinity.

Embrace the fact that movement and exercise, sunlight (Vitamin D), and oxygen are essential. You can take proactive steps toward an alkaline diet, promoting overall health and well-being.

BROTHER LENNOX ARMSTRONG Jalia Spring 88



The Science of Start-Up vol.1

We have heard that 80 percent of start-ups will eventually fail. That isn't because there aren't good, new business ideas. It's not because there aren't competent entrepreneurs. The reason is that entrepreneurs so often begin the journey of the venture without enough CAPITAL. These are the items you should consider when you evaluate your capital position.

Goodwill Capital

Goodwill is an intangible asset that accounts for the excess value above net fair value (net fair value = tangible assets – liabilities). These are some of the factors to include as you assess your venture's goodwill capital:

- Unique company name
- Brand recognition
- Customer base
- Customer service
- Employee relations
- Proprietary technology

Human Capital

Human capital can be defined as the experience and skill set of your executive leadership or management team. These are the intangibles that you should consider when evaluating your venture's human capital.

- Experience
- Education
- Training
- Employee benefits

Financial Capital

Financial capital can be defined as the money that is put to work to generate economic value for the venture. There are 3 types of financial capital: equity capital, debt capital, and working capital.

- **Equity capital**: Equity capital is cash generated by selling an ownership stake in a venture. It's measured in shares for a stock corporation and membership interest for an LLC.
- **Debt capita**: Debt capital can be bank loans or private loans. Debt capital charges interest for the use of their cash for a certain amount of time.
- **Working capital**: The money used to cover the daily operational expenses. This is usually cash or bank loans. Bankers usually evaluate accounts receivable, top-line revenue, or EBITDA (earnings before depreciation amortization) before determining the terms of working capital financing.

Yours in the Bond,



BROTHER MARK CHRISTIE

Theta lota Chapter, 1984 Phone: 972-752-8526 Mobile: 214-733-7093 Email: mark@thezoegroup.com

Letter From Dr. Paul Harvey

Brothers,

I hope this day finds you well and in good health. I was asked to give some insight into colon cancer screening and its importance to us as African American males. Let me start by saying, I know that a lot of you may be apprehensive about the process. However, let me assure you that you are given sedation, will go to sleep, and it will be over before you know it. The worst part is the prep.

Let me also say that there are several other ways to obtain colorectal screenings. The Gold Standard is Colonoscopy. It remains the Gold Standard because it is both diagnostic and preventative. Meaning, the physician cannot only screen for colon cancer but during the same procedure can remove polyps that could potentially turn cancerous.

Colon cancer can affect individuals of any race. However, African Americans have a higher risk of developing and dying from colorectal cancer than other races. The primary etiology, or cause, for this disparity, remains socioeconomic factors which delay diagnosis and therefore impede overall treatments and outcomes.

Getting a colonoscopy is particularly important in African Americans because it can assure early detection. This leads to more effective treatment and improves your chances of survival. African Americans tend to develop colon cancer earlier in life and the disease tends to be more aggressive. Forty-five years of age is the recommended initial screening time frame.

Nupes, the bottom line is that by stressing the importance of colon cancer screening, making lifestyle changes, and improving access to healthcare, we can change the statistics and save lives. It is impossible to cover this entire topic in a short time. I am sure some will have questions, such as:

What is Cologuard?
 What is a FIT Test?
 What are the types of Polyps?
 What role does my family history play in my medical/health status?

Yours in the Bond,



BROTHER PAUL HARVEY, M.D.

Spring 88, Jalia Boharvey27@aol.com 404-434-7060



The Beta Chi chapter of Kappa Alpha Psi Fraternity, Inc., was selected to host this year's C. Rodger Wilson Leadership Conference. More than 400 brothers from approximately 30 chapters attended this event. The day featured workshops for officers, paraphernalia from a variety of vendors, and catered food provided by Hampton University. The day was capped off with \$1,000 being awarded to the Dream of Hope Foundation.

Founder's Day 2024

We will be celebrating our 113-year Founders' Day in New Orleans, LA, with a weekend of activities from January 3 through January 7. The weekend will include Leadership training, the first Grand Board meeting of 2024, and a closed Banquet with guest speakers.

January 4 through January 6 2024 Leadership Summit Registration: \$149

Two-day Summit Registration Badge
 Thursday, January 4, 2024 Lunch
 Friday, January 5, 2024 Lunch
 Saturday, January 6, 2024 Grand Board of Directors Meeting
 Saturday, January 6, 2024 Kappa Alpha Psi® Foundation Board Meeting
 *Registration doesn't include National Founders' Day Banguet Ticket.

January 5 and January 6 16th Biennial National Founders' Day Weekend Registration: \$250

National Founders' Day Registration Weekend Badge
 National Founders' Day Registration Gift
 Saturday, January 6, 2024 Grand Board of Directors Meeting
 Saturday, January 6, 2024 Kappa Alpha Psi® Foundation Board Meeting
 Saturday, January 6, 2024 National Founders' Day Banquet Ticket
 *Registration doesn't include participation in the Leadership Conference or Lunches over the weekend.

Brothers interested in attending should register at the below Link: <u>https://members.kappaalphapsi1911.com/s/login/</u>

Yours in the Bond,



BROTHER CHRIS MALLOY

Spring 88, Jalia

Recognizing Brothers Who Served or Serving in the Military

Brother Nicholas Anthony was gracious enough to share connections between his pledge process and things learned from serving in the military. Brother Anthony entered the Army Reserves in 1986 and retired in June 2018 as a Lieutenant Colonel. He was an aviator and flew the Huey, Blackhawk, and Chinook helicopters in the United States, Asia Pacific, Europe, and Middle East. On a side note, Brother Anthony earned his PhD in Psychology from Capella University. Essentially, this brother can rain down hellfire from the sky while scientifically understanding the radical behaviors of the Taliban. Below is what he shared.

Letter from Lieutenant Colonel Nicholas Anthony

Dear Brothers,

As a former military enlisted soldier and officer in the Army, I strongly recall having to learn, maintain an awareness of, and practice/execute/exemplify what is referred to as "General Orders." There are a total of 11 such orders that provide guidelines on how service members should behave in any situation they may encounter. This level of discipline in their work maintains the integrity of their role and provides a structure to what they do. In following these orders, military personnel can safeguard their own lives and the lives of others.

With my experience in having to embody such a level of discipline while in the military, I found it quite comforting to also become a part of a brotherhood that fostered that same level of discipline, loyalty, respect, and passion when I pledged at the Beta Chi Chapter of Kappa Alpha Psi, Inc.

As a scroller, I remember being taught that a pledge is a solemn promise, and in a fraternal sense, the maker of the promise became synonymous in nomenclature with the promise itself. And just as I and many other military Nupes exemplified the level of dedication required to successfully adhere to the General Orders while in the military, like all men of Kappa, I believe we must persist in striving daily to uphold the pledge promise of lifelong dedication to the ideals and purposes of Kappa Alpha Psi, along with continuously achieving in every field of human endeavor!

Yours in the Bond,

BROTHER DOCTOR NICHOLAS ANTHONY PH. D. IN PSYCHOLOGY RETIRED LIEUTENANT COLONEL U.S. ARMY Spring 88, Jalia



Don't Wait to Buy Real Estate, Buy Real Estate and Wait

Generational wealth is a term that refers to the accumulation of wealth across more than one generation. Increasingly, families are focusing on building their retirement and turning their estate over to those they love. Real estate is an essential component of building generational wealth through proper investment planning. There are many methods to create generational wealth. However, one of the most common ways is through real estate. When purchasing property, you can leverage the power of debt to purchase assets whose values may increase over time.

The home is likely the biggest asset one will have, and conversely, the biggest liability as well. Learning how to manage both sides of the balance sheet is extremely important. Too often, people buy homes independent of their other financial goals, without considering how this major purchase is going to affect other aspects of their lives. This can be a mistake, and therefore it's very important to recognize that financing a home holds very important implications for the rest of the financial plan. Unlike many peoples' approaches, money is not emotional, it is tactical. So, when we purchase a home, whether it be owner-occupied, investment, or short-term leasing (Airbnb), we are doing more than just buying real estate. If done properly, homeownership can be a foundation on which to build wealth.

For instance, the median net worth of homeowners is \$231,400, while renters have a net worth of around \$5,000. In other words, homeowners are worth 39 times more than renters; this example is only for a primary residence. Adding Investment properties to the financial portfolio has the potential to grow the financial base exponentially. Stocks and real estate continue to be the engines of American wealth. Unfortunately, it's an engine that many people find hard to access and magnify.

There are four areas to consider in investing in real estate.

1. DETERMINE THE IMPACT OF LEVERAGE.

Leverage is the use of mortgage funds to reduce your cash investment out of pocket. Are you better off paying cash, or using a mortgage? Generally:

- Pay Cash: if the Cap Rate + the Property Appreciation Rate is lower than your mortgage rate, your rate of return would be higher if you pay cash.
- Use a Mortgage: if the Cap Rate + the Annual Property Appreciation Rate is higher than your mortgage rate, your rate of return would be higher if you used a mortgage.

2. DETERMINE YOUR LIQUIDITY STRATEGY.

How quickly can you liquidate the investment and get access to your cash? Generally, real estate is not liquid. That's why it's smart to never be 100 percent invested in real estate. For example, if your budget for real estate investments is \$200,000, you may want to keep part of that cash in the bank, sitting on the sidelines. This helps to weather the storm if the property sits vacant for a few months. Also, a cash cushion allows you to quickly take advantage of other investment opportunities when they arise.

3. TAKE INTO ACCOUNT YOUR SALES AND MARKETING COSTS.

What are the "costs to carry" the property if it sits vacant or if you can't sell it? These can include property taxes, insurance, utilities, and maintenance costs. Also, what are the costs you'll incur when selling the property? These can include commissions, taxes, seller closing costs, and seller concessions to the buyer.

4. EVALUATE INVESTMENT MANAGEMENT ISSUES.

With real estate, you have asset and property management. Property management is the physical management of the property. Asset management is reviewing the numbers and making sure the investment still makes sense. Should you refinance the mortgage? Should you change the rent? Should you sell the property?

In sports, playing defense is useful, however, if you can't score points, you still can't win the game. Paying off debt, cutting up credit cards, improving credit, are important issues, but these are defensive tactics and don't necessarily win the game. Playing offense (buying assets regularly) is what is required to get the win.

Technically, the home should be the centerpiece of the wealth-building strategy. By using a mortgage (again, one of the biggest assets you may likely have) you automatically put the three financial miracles (tax-free accumulation, compounding interest, and leverage) in operation. How you use your mortgage makes a huge difference in the end.

Yours in the Bond,



BROTHER DERICK HUNGERFORD

CEO/NMLS/88252 240-475-9906 derick@myrmcloan.com www.myrmcloan.com Spring 88, Jalia

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If you receive a paycheck, here's a way to protect your earned income. A short-term disability policy offers you income protection to help cover monthly expenses (such as mortgage, rent, utilities, or car loan) if you're unable to work because of a total disability due to illness or injury.

Policy options are designed especially for short-term disability. They include one- and three-year benefit periods, with a monthly benefit amount ranging from \$300 to \$3,000 (subject to your income and occupation class).

Accident Supplemental Hospital Stay Insurance

Supplemental Health Insurance and Supplemental Health Insurance Plus is additional insurance you can purchase to help individuals and families deal with additional medical costs and the extra costs associated with hospital stays.

Yours in the Bond,

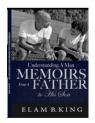


CONGRATULATIONS!

Elam B. King, A Hackensack, NJ, native is a profound Author, Relationship Coach, and exhilarating Speaker.

Elam travels the world empowering people with tools from his amazing relationship manuals. His motto is "To improve our communities, we need to improve these families. To improve these families, we need to improve the two main individuals who are a part of the family."

Brothers are encouraged to visit the <u>ElamBKing.Com</u> website to support the undertakings of Brother King. King created the "Are We Ready Yet" dating game and published the book titled Memoirs from a Father to his Son.



Memoirs from a Father to his Son

How can 24 men from various educational, ethnic, and occupational backgrounds share information to help young men advance further in life? Memoirs from a Father to His Son is a power-packed manual for the times-when many sons are without fathers, or when fathers simply need some help handling the hard topics, like money, sex, respect, and purpose for a productive life. Elam and his collaborators have carefully crafted Memoirs to be an impactful guidebook, For Young Men, By Real Men.

Congratulations Brother Elam King! Dhahabu Spring 97





A fun and exciting adult game for dating, engaged, and married couples. Challenge yourself and your partner with 100 questions designed to spark intimate conversations. This is a great date-night game for two; or have more fun by playing as a group. Once you get started, you won't want to stop playing.

CONGRATULATIONS!

Brother Anton Goldsmith is a 2023 initiate into the Beta Chi Chapter of Kappa Alpha Psi Fraternity, Inc., and a recent graduate of Hampton University. He is being highlighted for his contracting firm's recent deal as well as individual achievement. Bro. Goldsmith is the founder and CEO of Golden Age, a software contracting and consulting firm that currently specializes in custom software development, data analytics, and automation. Recently, the firm signed a contract with Staples. Under the contract, they'll be responsible for creating data dashboards and reports for companies including Starbucks, CVS, Circle K, and others.

On a personal level, Bro. Goldsmith has big goals for himself.

"I look forward to having more contracts and clients with Golden Age and eventually hiring employees. I primarily need more developers but over time, I will look to hire people for recruiting, human resources, business operations, and so on."

Goldsmith also has plans to build an app.

"I'm currently working on CarScout, a free-to-download app that will be available on the App Store soon. CarScout will serve as a tool to help users pinpoint cars they can look into buying based on factors including budget, make and model, body style, engine type, and more."

In his short time since graduating from Hampton University this past May, Bro. Goldsmith has wasted no time in making an impact not only within the Golden Age but his external opportunities as well.

Congratulations Brother Anton Goldsmith! Kuhuisha Spring 23



CONGRATULATIONS!

Brother Ishmael Carter is a junior marketing major and a 2023 initiate into the Beta Chi Chapter of Kappa Alpha Psi Fraternity, Inc. He is being highlighted for his upcoming internship as well as his clothing brand.

Bro. Carter will be working as an intern this upcoming summer in a business development role with Klynveld Peat Marwick Goerdeler, commonly referred to as KPMG. In addition to Hampton University's career center, he utilized the bond, connecting with Bro. Nyerere Hyacinthe, another 2023 initiate into the Beta Chi Chapter, who has previously interned with KPMG.

Congratulations Brother Ishmael Carter! Kuhuisha Spring 23



Bro. Carter also owns a clothing brand, <u>Offthebacknd</u>, alongside his cousin, Zion Clark. Bro. Carter has seen tremendous growth in his streetwear brand as of late, expanding to serve more and more of Hampton University's student body. Offthebacknd has big plans in the works, as it will be releasing a Sherpa hoodie collection as well as beanies and bucket hats in January.



2nd ANNUAL BALTIMORE BX BASH JUNE 21- JUNE 22

FEATURING PRETTY RICKY ON THE GRILL AND THE BEST FRIED FISH IN MARYLAND PREPARED BY "LADIES LOVE ME, FISH FEAR ME, DEER CAN'T HIDE FROM ME" - BIG BILL

Brothers All,

Your family, friends, and you are cordially invited to attend the Second Annual Beta Chi Bash. This is a two-day event and will be held on Friday, June 21 and Saturday, June 22. This program is free for all undergraduate brothers and family members of graduate brothers who are registered. Again, there is no additional charge for brothers to bring their family this year. Your Zelle Payment is your registration.

ACTIVITY: BARBEQUE

Date: Friday, June 21 Time: 2pm-11PM Location: (Bill's house) 18117 Bunker Hill Road, Parkton MD 21120 Parking: On property Provisions: Hamburgers, hot dogs, ribs, sides, soda, water, beer, and desserts Registration Fee: \$50

ACTIVITY: CRAB BOIL AND FISH FRY

Date: Saturday, June 22 Time: 2pm-11PM Location: (Bill's house) 18117 Bunker Hill Road, Parkton, MD 21120 Provisions: Crab boil, fried fish, sides, soda, water, beer and desserts Registration Fee: \$50

To register for the 2024 Baltimore Beta Chi Bash

Zelle \$100 to William Atkins (410) 428-2635 for a (2) Day Registration (Friday and Saturday) Zelle \$50 to William Atkins (410) 428-2635 for a (1) Day Registration (Friday or Saturday)

Questions: email Brother Atkins at Achievement4students@gmail.com

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