

# BFAN CONNECTION

A BIENNIAL NEWSLETTER FOR BLACK FINANCIAL ADVISORS

## Breaking barriers and broadening our horizons

For us, February is both a time of reflection and celebration. It's when we commemorate Black History Month and ring in our seventh annual Black Financial Advisors Network Symposium. That's why, as we prepare for this momentous time of year, we thought it fitting to revisit the history of the Raymond James Black Financial Advisors Network (BFAN) and appreciate how far we've come.

BFAN's story began in 2013 when Raymond James complex manager Tony Barrett – featured in this issue's Q&A – and several other financial advisors decided to create an organization where Black professionals could share their best practices and perspectives in a place where they felt welcomed, supported and celebrated in their success. Informal meetings and conversations soon flourished into a grassroots effort, leading to BFAN's inaugural meeting in January 2013 with the full support of Raymond James leadership. It's an event that signaled the beginning of a brighter, more promising future.

In the years since, BFAN has continued growing and is now a force of advisors led by the Black Financial Advisors Network Council, who are among the firm's most distinguished professionals:

Renée Baker – Florida

Russell A. Ballew, MBA, CFP® – California

M. Anthony Barrett – Pennsylvania

Thomas Dedrick, CFP®, WMS – Alabama

Lanta Evans-Motte, MBA, RFC®, RICP® – Maryland

Chris Fils, MBA, CFP®, AAMS® – Florida

Lynne Henning – Tennessee

Káon Nelson, CFP®, AAMS® – Washington, D.C.

Andrea Nichols – Illinois

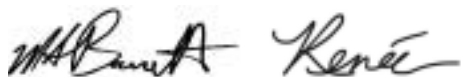
Carl W. Scott, Sr. – Texas



BFAN has served as a champion of diversity and inclusion, not just throughout Raymond James, but across the financial industry. Most recently, we worked with Raymond James leaders to help enact a number of powerful changes in response to the events of 2020. This included an initial pledge of \$1.5 million to support racial equality, financial literacy and empowerment, and volunteerism opportunities, as well as a commitment to expand Black representation throughout the firm.

From multiyear partnerships with colleges and universities to mentorships that foster the success of Black financial professionals, BFAN is determined to continue breaking barriers and paving the way for meaningful, industrywide change. We hope you'll join us on our journey.

Sincerely,




**TONY BARRETT**

*Managing Director, Wealth Management  
Delaware Valley Complex Manager*  
T 484.534.3422 // F 215.496.9263  
tony.barrett@raymondjames.com  
130 N 18th Street, Suite 1300  
Philadelphia, PA 19103  
RJBfan.com



**RENÉE BAKER**

*Head of Private Client Group Advisor  
Inclusion Networks*  
T 727.567.5716 // C 856.264.0120  
renee.baker@raymondjames.com  
880 Carillon Parkway  
St. Petersburg, FL 33716  
RJBfan.com

## The seventh annual Black Financial Advisors Network Symposium

Join the best and brightest Black advisors across the U.S., U.K. and Canada at the seventh annual Black Financial Advisors Network Symposium, being held virtually Feb. 1 to 3, 2021.

Attendees will have the opportunity to participate in insightful seminars hosted by industry experts, connect with senior firm leaders, and take away best practices to grow their businesses.

**Keynote speakers:**

- Keynote presentations from:
  - Internationally renowned social researcher, educator and author Joy DeGruy, Ph.D.
  - Critically acclaimed author, world-renowned speaker and educator Eric Thomas, Ph.D.
  - Author and former editor-in-chief of Essence magazine Susan L. Taylor



- An award ceremony featuring multifaceted actress Kim Coles, sponsored by the Mosaic Multicultural Associate Inclusion Network
- Raymond James executive leaders at our Town Hall, featuring CEO Paul Reilly, Private Client Group President Scott Curtis and more
- The symposium offers a chance to connect and network virtually

We look forward to seeing you – and invite you to join the conversation on social media using #RJBfan.



### In recognition of our efforts

Raymond James was recognized in the social justice category of the 2020 MMI/Barron's Industry Awards for our commitment to diversity and inclusion, as well as our pledge to support the Black community.

# FINANCIAL RESOLUTIONS

## 11 financial resolutions for clients in 2021

Help clients start the new year right by reviewing and revamping their financial plans using the 11 resolutions below:

### 1. Get balance sheets in order

Using December 31 as the effective date, update their personal balance sheets (assets versus liabilities, broadly speaking). Retired clients should also make note of the income they receive from Social Security, pensions and other sources. Everything proceeds from this first step, so take the time to bring these numbers up to date.

### 2. Review budget and spending

How closely did last year's spending match what clients planned? Were unexpected increases one-time items or ongoing costs? Where can they trim expenses? Start with clients' expected income, then assign those dollars to various expense categories, while also leaving room for things like healthcare that can't be pinned down precisely.

### 3. Review account titling

Proper titling has implications across a range of estate planning issues, from easing the burden of a spouse's unexpected death to ensuring assets are properly passed down. It plays into other situations as well, such as Medicaid eligibility and borrowing power.

### 4. Designate and update beneficiaries

Work with clients to update their beneficiary listings on wills, life insurance, annuities, IRAs, 401(k)s, qualified plans and anything else that would affect their heirs. When appropriate, encourage them to speak with an estate attorney to address relevant tax changes, the possibility of them and their spouse passing away simultaneously and other important considerations.



### 5. Evaluate cash holdings

Clients should have a certain amount of assets set aside in cash accounts that can be readily accessed. Discuss whether their current allocation strikes the right balance.

### 6. Revisit asset allocation

Appreciation in one asset class or underperformance in another can leave clients' portfolios with a different allocation than what they originally intended. Revisit current and ideal asset allocation at least annually and rebalance as needed (consider rebalancing with new contributions to help avoid capital gains taxes). Consider, too, whether they're comfortable with their portfolio's current level of risk. Remind them that risk tolerance isn't static – it changes based on net worth, age, income needs, financial goals and more.

### 7. Evaluate retirement income sources

Most retirees have several income sources, such as Social Security, pensions, retirement portfolios, rental properties, notes receivable, etc. Talk about how secure each source is. Would rental property vacancies interrupt their cash flow? Are the notes receivable backed by collateral? If too much of their retirement income is from less-than-solid sources, it may be time to reposition their assets.

### 8. Review Social Security statements

Remind clients who haven't yet retired to establish an account with the Social Security Administration – the SSA doesn't mail out individual statements of accrued benefits anymore. Help review their statements, and be sure all of their earnings over the years have been recorded. Encourage them to use the SSA's online calculator to compute their benefits at various retirement ages. If appropriate, revisit their spousal plan and revise as needed.

### 9. Review the tax efficiency of charitable giving

Think strategically about clients' contributions – for example, consider whether or not it'd make sense to donate low-basis stocks in lieu of cash, or learn about establishing a donor advised fund to take an upfront deduction for contributions made over the next several years. Help them give, but do so with an eye toward reducing their tax liability.

### 10. Check whether retirement plans are on track

What changes are needed given clients' current lifestyles and market environment? Don't fixate solely on retirement assets' value. Instead, drill down into what types of assets they hold, their expected cash flow, their contingency plans, the rate of return they're assuming, the inflation rate they're assuming and how long they're planning for.

### 11. Make indicated changes

Work with clients to determine whether they need to adjust their IRA contributions, other account contributions or tax withholding. Are they taking full advantage of their employer's retirement plan options, particularly any contribution match? Go after any problems areas – or opportunities – systematically and promptly.

## Invest in Others names Literacy Institute for Financial Enrichment (LIFE) a Grants for Change Winner

Raymond James advisor Lanta Evans secures \$25,000 for LIFE's Youth Save & Invest for the Future program



**LANTA EVANS-MOTTE,**  
MBA, RFC®, RICP®

*Investment Executive  
Financial Advisor*

## About Lanta Evans-Motte

### Why did you become involved with this organization?

“After a few years working in this industry, I realized that we were missing out on an opportunity to educate more people who could eventually participate in the investment world. In 2003, I co-founded Literacy Institute for Financial Enrichment (LIFE) for two reasons. First, I wanted to focus on education as opposed to trying to sell a product. Most organizations doing any type of education are tied to the goal of product sale. Second, I wanted to focus on young people, to plant the seeds while they're still young and impressionable, so they can make good decisions and avoid the bad ones.”

### What is the grant for and how will it benefit the community?

The mission of LIFE is to provide educational programs and resources to individuals, families and communities that enable

them to expand their financial knowledge on credit, credit cards and credit scores; avoid and reduce excessive debt; develop self-sufficiency; and create, preserve and transfer wealth.

With additional resource and technology support, LIFE can enhance its impact and reach throughout the Washington, D.C., Maryland and Virginia region, and expand to other parts of the United States via online webinars and workshops. About 95% of our financial seminars and programs have been for Black and minority audiences. We have also worked with specialized populations, including at-risk youth, returning citizens (formerly incarcerated), rural populations and victims of domestic abuse.

“We're looking forward to serving the community all over the country by investing in the technology and tools that will allow us to do that.”



## An interview with **Tony Barrett**



**TONY BARRETT**  
*Managing Director  
Complex Manager*

The year was 2009. While the country was grappling with an ongoing financial crisis, Tony Barrett was working as a young advisor in New York City and slowly realizing that the culture of financial conglomerates no longer suited him. That's when he set his sights on Raymond James – a move that would define his career for years to come.

In a little over a decade, Tony has risen through the ranks of the firm, going from Mid-Atlantic complex manager to managing director of the Delaware Valley complex. Perhaps most importantly, however, he has helped pave the way for others like him – not just at Raymond James, but throughout the financial industry. From helping found the Raymond James Black Financial Advisors Network to speaking out about the importance of diversity in finance on platforms like [wealthmanagement.com](http://wealthmanagement.com) and [thinkadvisor.com](http://thinkadvisor.com), Tony's impact has gone far beyond portfolios.

### **Q. Can you tell us a bit about your background?**

I was born in Kingston, Jamaica. When I was about 5, my family immigrated to Toronto, Canada, and I spent my entire youth there until I got an opportunity to play football for Colgate University in upstate New York. After college, I got a job offer in Charlottesville, Virginia, and have lived in the U.S. since.

### **Q. Did you always know you wanted to be in finance?**

Growing up, I always had an interest in business. But I also spent a lot of time drawing and painting, which is why I considered becoming an architect. I ultimately let the college I picked determine my career path. I knew I wanted a school with great academics and a competitive football team where I could get playing time. And I ended up at Colgate, which doesn't have an architecture design school. It was all about economics there, so I got a B.A. in economics and that led me toward the path I'm on now.

### **Q. What was your career trajectory after graduating?**

I was fortunate enough to get a job right after graduating in 1994 as a research analyst at a hedge fund. But I realized early on that was not my thing. So my plans to be an analyst and then become a portfolio manager and run the world went out the window. [laughs] But then something serendipitous happened.

At the time, my routine was to go to the gym early in the morning before work. One day, Chuck – a gentleman I saw there every day – struck up a conversation with me. We ended up talking about how I was an analyst and he asked if I'd ever considered becoming an advisor. I thought of my high school football coach, who had always been a great mentor to me and was a Black financial advisor. So I said, "If I really knew exactly what they did, I might consider it."

It turned out Chuck was the manager of a Merrill Lynch office a block away from my job. He invited me to lunch to talk about the business, and it sounded way more exciting than anything I was doing. I mean, when I first walked into his office, he was on the phone placing a \$250,000 trade. After learning more about it, I joined Merrill's financial advisor training program. And I've been on this side of the business ever since.

Years later, I asked Chuck what made him approach me and how he knew I'd be well suited for the business. He said, "I saw you in the gym every day at 6 a.m., which showed you had a bit of discipline. You obviously went to Colgate because you were always wearing Colgate gear, so I knew you weren't a dummy. And then when we started talking, I saw you had a good personality. That's a pretty good formula for success as a financial advisor."

### **Q. How did you end up at Raymond James after becoming an advisor?**

I was a financial advisor at Merrill Lynch for five years. During that time, I had a number of good mentors who inspired me to pursue a position in management. That's when I was recruited for Paine Webber's management development program. Shortly after joining them, they were bought by UBS Wealth Management. I was there for seven years in various management roles and then went back to Merrill as a sales manager in the New York City headquarters. I stayed from 2006 until 2009.

By that point, I realized that the impersonal culture of large conglomerate firms wasn't a good fit for me. So I started looking at different avenues of the business, including smaller firms where I could feel more comfortable. Once I met with some folks at Raymond James and did a home office visit, I immediately fell in love with the culture. I remember meeting [President and Chief Executive Officer of Raymond James & Associates] Tash Elwyn, who was recruiting me as a division director at the time, and [former CEO and current Chairman Emeritus] Tom James. And I felt these were everyday people who were very serious about doing good things with the firm. It was a stark contrast to the cold conglomerate environment I'd experienced elsewhere. That's what made me jump at the chance to join Raymond James.

### **Q. After joining Raymond James & Associates in June 2009 as the Mid-Atlantic complex manager and a senior vice president of investments, how did you become involved in launching the Black Financial Advisors Network?**

I want to begin by emphasizing that lack of diversity is not simply a Raymond James issue. It's industrywide. Both at Merrill and UBS, I'd become accustomed to seeing very, very few faces that looked like mine. I had taken that as par for the course in the industry.

But about four years after joining Raymond James, I was running the Washington, D.C., complex and one of the advisors, Káon Nelson, called me saying he was looking for marketing material on Martin Luther King Jr. Day and Black History Month to send his clients, and that he couldn't find any. So I called Marketing to ask them about it, and they confirmed they didn't have any materials on those events. I thought, "How could you not have that?" The short answer was, there was no one who had even raised awareness that this was important. There was no malicious intent. It's just that, culturally, it wasn't on their radar.

I called the other advisor and we agreed we needed awareness around these culturally significant events. That led to us having a conversation with Tash, and his response was, "I agree 100%. And I would love for you guys to come up with some ideas on how we address this issue." That's what planted the seeds for what would become the Black Financial Advisors Network.

**Q. What was the process of going from that conversation with Tash to establishing a network of advisors?**

It was a challenge at first. We didn't keep any data on demographics. We had no idea how many Black advisors were affiliated with the firm. It was just me, two Black advisors from my Washington, D.C., office and one Black branch manager down in Miami.

“We weren't even sure of what our starting point should be, so we began by identifying who was out there.”

I joked that I was on a search for Black people. We got on the phone with regional and divisional directors. And the year before our first BFAN Symposium, I went to the national conference Elevate and literally walked around seeing if I could find Black folks to tell them about our network and what we were trying to do. People who knew I was with RJA would see me at these RJFS events and be like, “What are you doing here? Are you switching sides?” I'd say, “I'm looking for Black people. If you see any send them my way.” It's funny, and it would make some people feel uncomfortable. But then I would explain that we were starting a Black Financial Advisors Network and were trying to identify people who would be interested.

**Q. Thinking back on all that BFAN has accomplished since those early days, what makes you feel most proud?**

How raising awareness through BFAN has had such a positive impact on the overall culture of our firm. We play a significant role in driving the conversation about diversity, equity and inclusion within our organization. Members of our board of directors – from [Raymond James Chairman and CEO] Paul Reilly and [President of Raymond James Private Client Group] Scott Curtis to Tash – are all on board with our efforts. And they're very connected with what we do.

We've also made significant advancements in our recruiting. We have a very specific focus on diversity recruiting, along with great metrics around what we're looking for and how to do it. And we've been able to build on our success to help develop other employee resource groups.

When BFAN started out, we learned a ton from the Women Financial Advisors Network, which started in 1994. Similarly, when the plans for the Pride Financial Advisors Network started coming together, we spent a lot of time with the folks there. They learned a lot from our experience with BFAN, and that made it easier to get the Pride network up and running because they didn't have to reinvent the wheel.

Now with BFAN being part of the overall diversity and inclusion efforts with the Advisor Inclusion Networks, the journey continues.

**Q. What are some of the biggest challenges BFAN has faced?**

When we started, we set goals around what we wanted to accomplish. We wanted to hire a lot of people and have a certain amount of Black advisors. We quickly learned that was way harder than we expected. That's because the problem wasn't just the structures and systems inside the firm. We were also dealing with industry problems, with systemic issues in education, with Black college graduates who had preconceived notions of our industry and weren't interested in joining the wealth management field.

Since then, we've worked with our HR hiring team and the Advisor Inclusion Networks to come up with realistic metrics so that we're not just setting arbitrary goals based on numbers that feel good to us. So we've been able to establish long-term plans rooted in achievable objectives.

**Q. We saw a wave of civil unrest this year highlighting the continued racial injustice afflicting the Black community. How did you navigate these difficult circumstances?**

Personally, 2020 was undoubtedly tough. When the protests began, I received calls from people across the firm and industry asking about how to navigate the situation. At the same time, I'm a Black man with two Black sons who was also seeking guidance. I was dealing with the emotional impact of what was happening around us, trying to manage it within my own house while also having the energy to go out and lead.

**Q. What are some ways that people can put anti-racism into practice, whether in financial services or beyond?**

Anti-racism is important. But I think it's naive to expect everyone to prioritize it because not everybody has been personally impacted by racism. There are people, like myself, for whom it's a priority. And we need to continue driving the conversation, building awareness, changing what we can and having people come on board over time. There are other people who think racism has recently exploded around the country. But this has been going on for hundreds of years. Now it's on camera; now we have data. Still, we can't always indict people for not taking action – because if their worldview and experiences have been the opposite of ours, they may not even realize how racism remains a problem.

**Q. Are there specific challenges you've had to overcome as a Black professional?**

I don't know what it's like to be anyone other than me, so I can't say whether I would've done better or worse if I weren't Black. That said, I know Black men don't get treated the same as others.

“So there are certain things I've had to do to put myself in the best position for success.”

For example, when I was a financial advisor in Richmond, Virginia – which is not the most welcoming place for minorities – I always assumed that I had about two minutes to make a good impression on a prospect, otherwise I had no shot of winning the business. When I had meetings, I specifically planned out a quick dialogue to build rapport and create a connection because I fully expected they would not want to work with a young Black man. I overprepared for every meeting. I would write a proposal to make sure I could answer every question; I read all of the fine print; I made sure I considered every variable – down to how I dressed. Every day, I was clean shaven with a pressed suit, good tie and spit-shined shoes. And I practiced. I wanted every presentation to be perfect. I knew I couldn't control any bias they might have, but I could control the quality of my presentation.

I don't know how many accounts I lost because of my race. I never thought, “That guy didn't work with me because he's racist.” That thought never entered my mind because that was not controllable. If I didn't win an account, I would instead go through everything I did, making sure that I addressed any issues before the next time. It's a process that made me more prepared than other people in my office, and one that I think helped advance my career.

**Q. Looking ahead, what are some ways for financial services to recruit more Black professionals?**

At a company level, firms need to do what Raymond James is doing and be deliberate in their recruiting tactics. I'm not just talking about affirmative action programs. If you want the best talent, you've got to make your environment welcoming for everyone. You don't want an entire segment of the population full of ambitious, intelligent people saying, “This business isn't for me.” Otherwise, you lose that talent forever. That's why every firm needs to foster an open, inclusive environment for the best people, regardless of their gender or ethnicity. From an industry standpoint, we also need to band together to improve the perception of financial services. For example, companies could have a financial services day at major universities and host summits for diverse folks.

I also think people like me need to be out in our communities and setting good examples. There's a phrase that's being used a lot lately – “If you can see it, you can be it.” When I think back to Chuck asking me about becoming an advisor, I remember having no apprehension because my high school coach was Black, and he was an advisor. I thought, well, coach Lauren was doing this, so I know I can do it.

That's why people like me need to be doing mentoring programs and financial literacy programs and having group talks. That's one thing I encourage all advisors to do – get out there, get in your community. Because there will be young kids who look at you and say, “Hey, I want to be like that guy.”



# 2020: A YEAR OF ACTION

In June 2020, Raymond James pledged \$1.5 million to support the advancement of Black communities.

We are excited to share that the firm has selected 12 charitable organizations based on three key focus areas – education, financial empowerment and mentorship – located in the areas where we live and work.

## The benefitting organizations

A collaboration among the Mosaic Inclusion Network and Black Financial Advisor Network (BFAN), our Diversity & Inclusion Advisory Council and leaders across the firm, Raymond James selected 12 organizations within 10 U.S. markets to receive funding from our initial \$1.5 million pledge:

- Peace Preparatory Academy, Atlanta
- Chicago Youth Programs, Chicago
- Urban Leadership Foundation of Colorado, Denver
- Rhonda Walker Foundation, Detroit
- Houston Area Urban League, Houston
- 100 Black Men of America, Memphis
- The Collective Blueprint, Memphis
- College Possible, Philadelphia
- Urban Youth Impact, South Florida
- Pinellas County Urban League, Tampa Bay
- YMCA of Greater St. Petersburg, Tampa Bay
- National Black MBA Association, Washington

## Focusing on education, financial empowerment and mentorship

These organizations span a wide variety of service areas, including K-12 education, college preparation, affordable housing, economic development, leadership training and more.

Partnering with these organizations will create volunteer and board involvement opportunities for associates and advisors all across the firm as we work to build lasting relationships and partnerships and create meaningful change.

## How the pledge and partnership will work

In an effort to build effective, sustainable relationships with the benefitting organizations over time, each of the 10 markets will receive a total of \$150,000 from Raymond James over a three-year period – or \$50,000 a year. The four selected organizations in Tampa Bay and Memphis will each receive \$75,000 – or \$25,000 a year.

Throughout the course of the next three years, firm leaders, associate- and advisor-market liaisons and organization representatives will work together to measure the incremental impact of the donations.

## Our continued commitment

Our commitment extends beyond these 12 organizations with longstanding community partnerships and Tampa Bay-area organizations whose work supports and helps advance the Black community. Learn how you can get involved with the following organizations:

- Lunch Pals
- Junior Achievement
- Big Brothers Big Sisters
- Chi Chi Rodriguez Youth Foundation

## Academy Prep

Thanks to thousands of associates and more than 60 leaders across the Raymond James Board of Directors, Executive Committee, Operating Committee and Diversity & Inclusion Advisory Council, the people of Raymond James affirm their continued commitment to addressing racial inequality in the communities where we live and work.

## A persevering pledge to the Black community

Following the events of 2020, Raymond James renewed our commitment to support and strengthen Black communities across the nation by:

- Expanding Black representation among our associates, advisors and corporate leadership through recruitment, investment in college pipeline programs, and mandated candidate pool diversity at the leadership level.
- Establishing explicit goals and implementing transparent reporting to strengthen leadership accountability for hiring and retention of Black associates and advisors.
- Launching a mentoring initiative to support the professional development and business growth of our Black associates and advisors.

- Developing and delivering a training curriculum and resource portal with required courses on a variety of topics, including unconscious bias training, for every Raymond James associate and advisor.
- Pledging an initial \$1.5 million to support advancement of our Black communities, racial equality, financial literacy and empowerment, and volunteerism opportunities – in addition to declaring Juneteenth a firmwide day of service and education to ensure we continue the dialogue on racial equality and support our Black communities.

We invite you to share how you’ve helped uphold our pledge in your community – tag #RJBfan on social media or email us at [BlackFinancialAdvisorsNetwork@raymondjames.com](mailto:BlackFinancialAdvisorsNetwork@raymondjames.com).

## An exclusive BFAN coaching opportunity

In 2020, Raymond James’ Practice Intelligence coaching team alongside the Advisor Inclusion Networks team proudly partnered with Practice Management consultants to launch an exclusive coaching program tailored to our Black Financial Advisors Network.

“It’s important to us to continually enhance our support for our Advisor Inclusion Networks and build new programming to help advisors navigate challenging times and continue to grow their businesses,” Renée Baker, head of Private Client Group Advisor Inclusion Networks at Raymond James, said.

The program, developed in partnership with Practice Management consultants, the firm’s Advisor Inclusion Networks and Private Client Group Education and Practice Management group, offered personalized coaching in which participants received individualized plans and one-on-one coaching calls.

The curriculum included focus on five areas:

- Enhancing your value proposition: Identifying your ideal client and developing and clearly communicating your unique value proposition
- Business development planning: Organizing and developing a robust marketing plan and sales approach for prospective clients and centers of influence
- Creating advocates through deeper engagement with clients: Building and executing a client engagement/contact plan that aligns with respecting client segments and tiers
- Refining your core client-facing functions: Developing and implementing your core service offering, including client discovery, client reviews, financial planning process, risk management and investment management processes
- Organizing and streamlining your business: Analyzing your business and organizing practice operations and processes



Marcelle Gordon



Marlon Hall



Christian Nwasike



Mark Willis



Robyn Hatcher



Mark Purnell



Each managing partner has decades of experience in their field of expertise.

**MEET YOUR COACHING TEAM.**



# A different approach to diversity

Our very own Tony Barrett was recently featured in the [wealthmanagement.com](https://www.wealthmanagement.com) article “A Different Approach to Diversity.”

The piece details the history and ongoing progress of diversity in finance, along with Tony’s personal experiences – such as how his Black football coach inspired him to join the industry, and the actions he’s taken in recent years to promote diversity and inclusion.



Read the full article at [wealthmanagement.com](https://www.wealthmanagement.com).





## CONTACT US

For questions and ideas, please email us at [BlackFinancialAdvisorsNetwork@raymondjames.com](mailto:BlackFinancialAdvisorsNetwork@raymondjames.com).

**CONNECT WITH US!**

Internal advisors, find us on [RJnet](#).

Follow [#RJBfan](#) on LinkedIn and Twitter.

[RJBfan.com](https://www.rjbfan.com)

