

DIVERSITY

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more comfortable in being just that — different. Ethnic and cultural groups, women, the physically handicapped and others who are considered "different" choose to maintain their individual identities and to claim their rightful "place in the sun."

The African-American community has a vested interest in the acceleration of the trend toward a better understanding and the proper implementation of diversity in the workplace. The fact that Southern Nevada's social and business conscience has risen to the level of "inclusion" of the ethnic groups to the extent that it has, is a step in the right direction. It behooves us to break away from the stereotypes that have been attributed to us as a people by taking responsibility for ourselves, our youth, our economic viability and our community as a whole. At the same time, we must continue to use every resource available to us to ensure that the goal of total inclusion and diversity is fully realized.

R. Roosevelt Thomas, Jr., D.B.A. of the American Institute for Managing Diversity offers, "There is a growing recognition that a failure to address the challenges and opportunities associated with diversity will be costly, not just in connection with race and gender matters, but with respect to other dimensions as well." Thomas concludes that there are seven possibilities in the way managers approach diversity in the workplace.

1. Exclusion — minimizing diversity by keeping diverse elements out or by expelling them once they have been included.
2. Denial — where managers try to ignore the dimensions of diversity (i.e. pretending to be color-blind, gender-blind, etc). It

should be noted that denial is viable only if the object of your denial permits the practice. Individuals celebrating their uniqueness and cultural identity are reluctant to allow that sort of hypocritical denial.

3. Suppression — managers encourage entities to suppress their differences . . . this they say, in order to maintain good team spirit or minimize conflict.

4. Segregation — not necessarily only to the extent of the back-of-the-bus, but to other practices such as clustering members of racial or ethnic groups in certain departments, limited to certain levels within the organization, isolation or piloting a new approach in a single corner of the corporation, and developing special programs for minorities or women in particular.

5. Assimilation — managers attempt to transform the element with the differences into clones of the dominant group thereby minimizing the differences between the entities.

6. Building Relationships — the assumption being that a good relationship can overcome differences. While this approach has the potential to foster acceptance and understanding, often it's used to minimize differences. In other words, by focusing on similarities, the hope is to avoid challenges associated with differences.

7. Fostering Adaption — the parties involved accept and understand differences and diversity, knowing full well that those realities may call for adaption on the part of all components of the whole. As an illustration, a corporation's managers may hire people who are different, while knowing and expecting that they (the managers) will have to explore possibilities of system and culture changes to assure an environment that works for everyone.

I'm sure that like me, many of you have experienced one or more of the aforementioned approaches in your experiences in the workplace and other aspects of life in general — not only in the Southern Nevada community, but in these United States.

NBL

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porting amalgam that was founded in 1900 by Booker T. Washington in the belief that commerce and industry were the principal vehicles for Black advancement in American society.

Rise said that the NBL will discuss the time and place for a follow-up session at it's mid-Winter Board of Directors meeting in February.

Betty Darrell, Director, Supplier Development, Pepsi-Cola, said: "We are delighted with our association with the NBL because it's mission is universally recognized and it is the oldest national federation of individuals, firms and associations engaged in business development in the African American community."

Darrell stressed the need for real advocacy among Black organizations to help promote the needs of Black entrepreneurs, and called for a plan of action to carry Black businesses into the next century.

Among the organizations that the NBL plans to work closely with in developing it's strategies are the National Council for Policy Review, the NAACP's Fair Share Program and the National Black Chamber of Commerce.

The NBL represents 12,500 constituents in 127 chartered chapters, the collegiate division, the National Student Business League (with 62 college chapters and affiliates) and a national coalition of association affiliates through the National Council for Policy Review.

NEW NATIONAL

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Plans are underway for a national job and resume bank, a national directory of African American human resources professionals, an information resource library, a newsletter, an annual conference, and a gala star-studded fundraiser this Spring. The organization will also undertake several community service projects, including an activity with a focus on youth, self-image, and career development.

"The NAAHR will be a leading voice for Blacks in effecting positive changes in legislative and business issues that affect all African Americans," says

Rose McElrath-Slade, the Founder and Interim President of NAAHR, and a founder of the BHRN. "Membership is open to any professional, student, or corporation with goals and interests that match those of the NAAHR." Rose Slade is also President of Strategic Resources, Inc. — a minority woman-owned management consulting firm in Falls Church, VA — that specializes in human resources management, engineering, applied social science, and software development.

For more information of the NAAHR or how you can join, contact Rose McElrath-Slade at (703) 749-3040.

REAL ESTATE

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The shorter the lock-in period, the lower the cost to lock-in. This fee is usually paid at closing but some lenders require an upfront non-refundable fee to be paid at the time the rate is locked.

The alternative to locking-in an interest rate is to let it float during the loan-processing period. If you're floating and interest rates rise before the lender finalizes your loan documents, you'll pay a higher interest rate

on your new loan than you would have if you had locked the rate. If interest rates drop during the loan processing period, you'll get a lower interest rate on your loan.

Ask your loan agent or mortgage broker if interest rates appear to be rising or falling before making the decision to lock-in a rate or not (although no one can guarantee which way rates will go). However, they can tell you whether or not the rates appear to be stable, but the ultimate decision is totally up to you!

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