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the nonprofit worked to address financial discrimination facing Black-owned businesses in the Albina neighborhood of North and Northeast Portland.

The company's support grew to include minority and women-owned business and those in low-income communities throughout the Portland

lessons learned — both the positives and the pitfalls — while navigating the financial terrain of small business.

"Entrepreneurs don't understand the lending and borrowing process. It's much different than getting a credit card," said Wang.

When young businesses are applying for loans

“Entrepreneurs don't understand the lending and borrowing process

Metro area.

Today, Ascent Funding offers various loans and lines of credit to businesses that have been turned down by banks.

"Sometimes we're able to help them if they have a low credit score or not enough collateral," Robin Wang, executive director of Ascent Funding, told *The Skanner*. "But we were thinking, what if we could prevent that in the first place?"

It seems the plan has hatched.

On Feb. 2, Ascent Funding is sharing its knowledge and expertise with novice business owners in a public event it's calling "Breaking the Barriers to Capital."

Taking place at the Curious Comedy Theater in Northeast Portland, "Breaking the Barriers" will bring together business leaders, lenders and experts to offer advice on how minority business owners can get their ducks in row when it comes to securing capital.

Guest speakers include entrepreneurs Jamaal Lane, owner of Champions Barbershop and Barbering Institute, Paige Hendrix Buckner of ClientJoy, and Chris Guinn III of Dwell Realty, all of whom will share their

over \$20,000, Wang said they need to be prepared to talk about their personal finances, which can be intimidating or uncomfortable for some and even a deterrent for others.

"People who might be disenfranchised with banks and the American financial system, they could say, 'I don't want to deal with it,'" he continued.

"Breaking the Barriers" is aiming to change that by aligning bankers with the business community to get young entrepreneurs comfortable with asking questions and sharing their stories.

A common mistake of first-time business owners is getting into unintended hot water with the IRS. Entrepreneurs often misstep by dipping into their payroll taxes to cover cash expenses. Before they know it, they owe much more to the IRS in back taxes.

"Once the IRS has a lien on your business, no one is going to lend to you, even five years after you've paid back the IRS... So our panelists are going to be preaching, 'Don't mess with the IRS,'" Wang said laughingly.

Read the rest of this story at [TheSkanner.com](http://www.theskanner.com)

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story about a woman at a wedding in her family who was 80 years old and, on seeing a multiracial group gather for photos at a family wedding between an African American woman and an Asian American man, "freaked out."

According to Grace, Aunt Ruth started running people off the stage, saying, "This is family only, get off the stage" — until the bride approached her and told her, "Aunt Ruth, it's OK. It's OK. They're all family."

Grace said it's not just her family that's getting more multicultural: 10 percent of African American women are married to someone of a different race, 10 percent of Hispanic women are married to someone of a different race and 26 percent of Asian woman are in interracial marriages as well. Forty-two percent of people between the ages of 18 and 34 identify as multicultural, and 51 percent of children under the age of 11 are multicultural, Grace

said.

"The changing demographics of my family scared the bejeesus out of Aunt Ruth, but Aunt Ruth isn't the only one

“The changing demographics of my family scared the bejeesus out of Aunt Ruth, but Aunt Ruth isn't the only one who's scared

who's scared. These numbers are scary to millions of people. They are disconcerted. Some may feel it's un-American," Grace said.

The actual Aunt Ruth has little power. But the Aunt Ruths of the world are pushing back against the change they

see, she said.

"What if the Aunt Ruths of the world are set loose on America's main stage? What if the Aunt Ruths of the world have money and power? What if the Aunt Ruths of the world get to determine who gets into the 'family' — i.e. the United States — and what if Aunt Ruth gets to determine who doesn't?" Grace said. "Suddenly, that cute little story ain't so cute anymore."

Grace said until recently, she would read about or watch stories of bigotry in the world and assume somebody would speak up and push back. Without mentioning President Trump by name, she referred to his recent comment referring to predominantly Black countries as, in her words, "bleepole countries," and asked why no one pushed back against him in that room that day.

"There are 46 million Black people in the United States. 46 million. And yet,

if you were like me, we only thought of ourselves as individuals. If you were like me, you stared at that television set, frustrated and numb, and you wondered, 'Who's going to come help clean up this situation?'" Grace said. "I'm here to tell you there are 46 million of you all who can step up and help clear this up."

Grace urged the audience to move past fear and leverage their power as consumers and business leaders, to use social media, networking organizations and churches to start organizing.

"Rosa has left us. Malcolm has left us. Martin has left us. The only us left now is us: 46 million of us. Use your power," Grace said.

The video of Grace's speech was broadcast live on *The Skanner's* Facebook page; you can watch it here. A broadcast of the entire breakfast will also air on Open Signal Portland Community Media later this month.



PHOTO BY JERRY FOSTER

Racing to Change

"Racing to Change: Oregon's Civil Rights Years" opened Jan. 15 at the Oregon Historical Society. Pictured here on opening day are Kerry Tymchuk (left), executive director Oregon Historical Society; Kimberly Moreland, member of Oregon Black Pioneers and co-director of the exhibit; Oregon Supreme Court Justice Adrienne Nelson; Willie Richardson, President Oregon Black Pioneers; Gov. Kate Brown; Gwen Carr, member of Oregon Black Pioneers and co-director of the exhibit. The exhibit will remain open until June 24. For more information, visit <http://www.ohs.org/museum/exhibits/racing-to-change-oregons-civil-rights-years.cfm>.

Nelson cont'd from pg 1

Growing up Nelson considered careers in medicine and law; her interest in the latter was cemented by a startling experience of injustice.

Nelson grew up in Arkansas and was set, upon her 1985 graduation, to be the valedictorian of her class. The school had never had a Black valedictorian before, and administrators decided to give the honor to the student with the next-highest GPA — a student who was White. That prompted Nelson's mother to sue.

"It was devastating, because all of a sudden I was seen as someone other than who I was," Nelson said. "It was difficult for me as a young person because I was in the middle of a controversy that I didn't make."

The suit ultimately did not go to trial, as the school rescinded its decision and Nelson became valedictorian. The law firm her family hired invited her to work for them, which she did after graduating and for two summers in college.

Asked for her advice for young people of color who might be interested in pursuing a career in

law, Nelson said simply, "Go for it."

"I've never regretted my decision to become a lawyer," Nelson said. There's not a specific path of

“All of a sudden I was seen as someone other than who I was

study aspiring lawyers need to follow in college, she added. They just need to keep their grades up and stay focused on their education.

Nelson is active in the American Bar Association and has served on various committees including the Commission on Disability Rights and the Committee on Public Education. She is board chair of Self Enhancement, Inc. and sits on the Oregon Community Foundation Metropolitan Portland Leadership Council, the Reed College Board of Trustees and the Girl Scouts Beyond Bars Advisory Board. She has served as president of Queen's Bench (the Portland chapter of Oregon Women Lawyers) and as an

adjunct professor at Lewis and Clark Law School. Nelson said she intends to continue her volunteer commitments for the foreseeable future, but may reevaluate her schedule down the road, since the new job is based in Salem.

Nelson was appointed to Multnomah County's Circuit Court in 2006 by then-Gov. Ted Kulongoski; at the time she was the second Black female judge in the state's history. She has spoken highly of Kulongoski's commitment to diversifying the judiciary, and praised Gov. Brown's efforts as well.

"I think the governor has done a tremendous job of increasing the diversity of the judiciary," Nelson said.

Committing to diversity begins with the governor, Nelson said, but voters can and should continue to vote to keep judges in their positions once they've been appointed. Voters should also not assume minority judges got to where they are due to preference policies, and should look at their qualifications.

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