

- 1.98 Trillion Dollars in Black Buying Power
- Black Men's Health: A Call To Action For Awareness And Improvement
- The Jones Effect: Stylist Chris Jones On Hair, Hustle, And Building His Business
- And More!



Keys Realty Group

### **KEYS REALTY GROUP**

MKG

Is Helping More Families Realize Homeownership

www.tcbmagazine.com

# TAKING CARE OF BUSINESS

Servicing the Greater Kansas City Area

CHIEF EDITOR Saleem Rasheed, Jr.

PHOTO EDITOR Randy Williams

CONTENT MANAGEMENT
Jeanene Dunn

GRAPHICS LAYOUT
DeMont Perry
Digital Media Partners

WEBSITE www.tcbmagazine.com



3

#### **TAKING CARE OF BUSINESS**

A Foreword From Our Editor Saleem Rasheed, Jr.

6

#### **FINANCIAL LITERACY**

1.98 Trillion Dollars in Black Buying Power

12

#### **HEALTH & WELLNESS**

Black Men's Health: A Call To Action For Awareness And Improvement

16

#### ON THE COVER

Keys Realty Group Is Helping More Families Realize Homeownership

20

#### **BUSINESS SPOTLIGHT**

The Jones Effect: Stylist Chris Jones On Hair, Hustle, And Building His Business



## Taking Care of Business.

(Hs the Executive Director of Rasheed Communications and Editor of Taking Care of Business, a new innovative bi-monthly business news magazine, our hope is to bring to you local and national news coverage from the African American community. Our focus is on premier black-owned businesses, powerful women in business, minority small business owners, and startup companies. We discribute this bi-monthly publication commercially and residentially with a target circulation of 5,000 copies six times per calendar year.

We highlight corporations that reinvest in our communities and further advance African Americans and women up their corporate ladder. We also intend to expose those comapnies which do not. We would like to provide your business with the opportunity to expand your marketing and advertising promotions for the Summer. Our goal is to build bridges so that the businesses in our community will support each other more. We will continue to foster an environment that encourages customers to shop locally for goods and service as we work to strengthen our community.



We look forward to expanding the reach of your business.

Sincerely,



Saleem Rasheed, Jr. **Executive Director** 

**\$400** 

**FULL PAGE** 

#### **WANT TO HEAR FROM YOU**

**FACEBOOK** 

**PHONE** 

RASHEED.IZME@GMAIL.COM

TAKING CARE OF BUSINESS

816-655-9652

10% off on half page

Ads with 2 commitment

15% off on

VISIT US ONLINE • WWW.TCBMAGAZINE.COM

#### ING CARE OF BUSINESS

Serving The Greater Kansas City Metropolitan Area



\$250



page Ads with a 2 issue commitment 20% off on 3-6 1/4

15% off on full





#### REASONS TO ADVERTISE WITH US

✓ Visibility

✓ More Customers

✓ Affordable Packages and Rates

✓ Posting for maximized exposure



2632 Denver Avenue, Suite B Kansas City, MO 64127 rasheed.izme@gmail.com



This could be your

business advertised!



**NEED AN AD CREATED?** 

FULL PAGE \$35 • HALF PAGE \$25 • OTHER SIZES \$15

Email: ddperry@dmpkc.com Phone: 816-775-0075 www.dmpkc.com



# Family is everything, and so is your home.

#### Your Home. Your Dream. Your Family.

Commerce Bank is here to help you build the life you imagined. We'll walk you through the homeownership lending process, because we know your family and your home mean everything.



Challenge Accepted.

844.340.2574 commercebank.com/neighborhoodbanking

©2024 Commerce Bancshares, Inc. NMLS# 411948





# JOB FAIR

#### HOSTED BY THE BLACK MASTERMIND GROUP

The Legacy Park Plaza Micro-Mall Businesses are
Hiring Full-Time/Part-Time Daytime After-School and Permanent Employees
16 years old and Older for the following positions:

Managers, Supervisors, Admin Support, Cashiers, Cooks, Food Prep, Retail Sales, Janitorial, Print Shop Workers, T-Shirt Print Workers Stylist, Salon Workers, and so many more positions available.

Come prepared to meet your next Employer at the Job Fair



DATE: Thursday, 28 August 2025



Legacy Conference Center 1123 N 5th St, KCK 66101

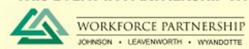
For more information call 913-371-0302

**913-371-0302** 

theblackmastermindgroup.com

info@theblackmastermindroup.com

THIS EVENT IN PARTNERSHIP WITH



# 1.98 TRILLION DOLLARS IN BLACK BUYING POWER

Black buying power in the United States has been on a steady rise. In 2019, it was reported at \$1.4 trillion and is expected to grow to \$1.8 trillion by the year-end of 2024. Additionally, the Selig Center for Economic Growth estimated that African American buying power reached \$1.6 trillion, accounting for 9% of the nation's total buying power. While specific projections for 2025 are limited, these trends suggest a continued increase in Black buying power, potentially surpassing \$1.8 trillion by that year.

ted ally,

The Black buying power in the U.S. is projected to reach approximately \$1.98 trillion by 2025, reflecting a steady increase that underscores the economic influence of the Black community. And expected to reach anywhere from \$2.5 trillion to \$3 trillion by 2030. This growing financial strength is part of a broader trend observed over recent decades, as the Black population has not only grown but also gained greater access to education, higher-paying jobs, and entrepreneurship opportunities. However, the full impact of this buying power depends on where and how it is spent, with ongoing efforts to direct more dollars toward Black-owned businesses to strengthen community wealth. The beauty and personal care industry remains one of the sectors most significantly shaped by Black consumer spending. Black Americans are trendsetters in haircare, skincare, and cosmetics, collectively spending billions each year and influencing global markets. Despite representing a smaller percentage of the U.S. population, Black consumers account for a disproportionate share of spending in these categories. This has prompted major corporations to adjust their product offerings, marketing strategies, and even their corporate policies to cater to the needs and preferences of Black consumers.

Another major area of influence is media and entertainment. Black Americans are leading consumers of streaming services, music, and television, with a cultural influence that far exceeds their population size. Streaming platforms like Netflix, Hulu, and Spotify have increasingly incorporated Black-led productions and curated content to appeal to this audience. Black consumers also dominate spending in digital content, gaming, and social media engagement, making them a coveted demographic for advertisers and content creators.

The fashion industry also benefits significantly from Black spending power. Black consumers are key drivers of trends in footwear, apparel, and accessories, often dictating styles that later become mainstream. Designer brands, athletic wear companies, and luxury labels have increasingly recognized the importance of the Black demographic, not only for their direct spending but also for their cultural influence on global fashion trends. From streetwear to high fashion, the impact of Black consumers is evident.



Despite these gains, many advocates point to the disparities in how this buying power is distributed and leveraged. The vast majority of Black consumer dollars are spent outside of the Black community, which limits the economic benefits for Black-owned businesses and families. Studies show that money circulates within Black communities far less frequently than it does in others, such as Asian and Jewish communities, where dollars are reinvested multiple times before leaving. This disparity underscores the need for intentional spending to build lasting wealth.

The importance of supporting Black-owned businesses has gained momentum, particularly in recent years, with campaigns such as Buy Black and initiatives tied to movements

for racial equity. Online directories, apps, and social media campaigns now make it easier than ever for consumers to identify and support Black entrepreneurs. Investing in these businesses not only empowers individual entrepreneurs but also creates jobs and fosters generational wealth within the community.

#### Breakdown of the Black Spending by Age Ranges

**18-24 years old (15%):** Young adults in this range often prioritize spending on education, technology, and personal interests such as entertainment and fashion. Their disposable income tends to be lower as they are often in college or starting their careers, but they are major contributors to trends in digital content and fast fashion.

**25-34 years old (25%):** This group represents the largest share of spending, driven by individuals in their prime working years. They often focus on housing, travel, and upgrading lifestyle products, such as home furnishings, automobiles, and tech devices. Many in this range are also starting families, increasing expenditures on childcare and family-related services.



**35-44 years old (20%):** Consumers in this range tend to focus on family-related spending, including education, homeownership, and healthcare. They are also significant contributors to industries like food, dining, and travel, as they balance professional and personal commitments.

**45-54 years old (18%):** Often in peak earning years, this group spends heavily on healthcare, saving for retirement, and supporting older children in higher education or launching their own careers. They also maintain strong

spending on leisure, including travel and hobbies.

**55-64 years old (12%):** Nearing retirement, individuals in this age group often shift their focus to healthcare and wellness, as well as financial planning for retirement. Their discretionary spending may also include travel and recreational activities, reflecting a "reward yourself" mindset after years of work.

65 years old and up (10%): Spending in this age range tends to prioritize healthcare and essentials. Many in this group live on fixed incomes, but they also allocate funds for leisure, travel, and supporting younger family members, such as grandchildren. This detailed breakdown highlights how spending priorities evolve with age, influenced by life stage, income, and familial responsibilities. It also underscores the importance of targeting marketing and business strategies to these distinct demographics, as each group shapes specific sectors of the economy.

Education and workforce development also play a critical role in the growth of Black buying power. The rising number of Black Americans earning college degrees and entering higher-paying professions is directly tied to their increased economic influence. However, wage gaps and systemic barriers still limit the full potential of Black income growth, highlighting the need for policies and programs that address equity in hiring, pay, and promotion opportunities.

Entrepreneurship is another driving force behind the growth of Black buying power. Black women, in particular, are leading in business formation, with startups ranging from tech firms to health and wellness companies. Despite facing challenges in accessing capital, these entrepreneurs are transforming industries and creating new pathways for economic mobility. Support for Black entrepreneurship through funding, mentorship, and partnerships is crucial to sustaining this growth.

While the projected \$1.98 trillion buying power figure is impressive, it also calls attention to the need for strategic action. Economic empowerment advocates emphasize the importance of financial literacy, community investment, and wealth-building strategies to maximize the impact of this spending. Without these efforts, much of the potential

economic benefit could continue to flow out of Black communities.

Ultimately, the growth in Black buying power is a testament to the resilience and resourcefulness of Black Americans in the face of systemic challenges. While significant progress has been made, much work remains to ensure that this economic influence translates into lasting prosperity and equity. By prioritizing intentional spending, investment in education, and support for Black-owned businesses, the Black community can leverage this buying power to drive broader social and economic change.

However, the full potential of this economic clout depends on efforts to recirculate these dollars within the Black community in which Black Wall Street USA plays a pivotal role.

Black Wall Street USA is dedicated to revitalizing Black economic ecosystems through the establishment of Black Wall Street districts across the country. These districts are designed to emulate the success of the historic Greenwood District in Tulsa, Oklahoma—once known as "Black Wall Street"—which thrived in the early 20th century as a hub of Black-owned businesses and financial independence.

The Greenwood District was a remarkable example of a self-sustaining Black economy during the early 20th century. In its heyday, Greenwood was more than just a neighborhood; it was a vibrant ecosystem where the recirculation of Black dollars created unparalleled economic strength and resilience within the community. Nearly every dollar earned within Greenwood stayed within the district, supporting a network of Black-owned businesses, professionals, and laborers, thereby creating a self-contained economic stronghold.

The power of recirculation of the Black dollar in Greenwood was extraordinary by any standard. Historians and economists estimate that each dollar earned in the neighborhood changed hands 19 to 100 times within Greenwood before leaving the community

Remarkably, it is believed that the money stayed in North Tulsa for over a year before being spent elsewhere. This dynamic underscored the symbiotic relationships between Greenwood's residents, merchants, and service providers.

The neighborhood housed a diverse range of Black-owned businesses, including grocery stores, theaters, pharmacies, restaurants, and hotels. For example, John and Loula Williams, prominent business owners, established the Dreamland Theater, which drew customers and entertainers from across the country. These establishments ensured that residents had access to nearly every good or service they needed within their own community, further reinforcing the circulation of wealth locally.



By the mid-20th century, Greenwood's economy was still thriving, with salaries for Black professionals and workers reflecting a wide range of earnings:

Attorneys earned \$1,500 per month in 1955, equivalent to approximately \$15,987 in 2024 when adjusted for inflation. Schoolteachers, a backbone of the community, made \$1,100 monthly, translating to about \$11,589 in 2024 dollars. Grocery store owners, who played a critical role in keeping money circulating locally, earned \$500 a month, or around \$5,500 in today's terms. Maids and chauffeurs, often employed by wealthier residents of Greenwood, earned between \$80 and \$100 monthly, roughly \$850 to \$1,500 when adjusted for inflation. These figures reveal that Greenwood supported a range of incomes, with opportunities for economic mobility. Professionals lawyers like B. C. Franklin and teachers had middle-class salaries, while entrepreneurs contributed significantly to local wealth creation by reinvesting their profits back into the community.

The success of Greenwood's economic model was driven by four key factors:

**Strong Community Cohesion:** The sense of unity and mutual support within Greenwood ensured that residents consciously chose to patronize local businesses, even when doing so might have been less convenient or more expensive than seeking goods and services outside the neighborhood.

**Entrepreneurial Spirit:** Greenwood was a hub for Black entrepreneurship, with business owners striving to create not just livelihoods for themselves but also opportunities for their neighbors. This entrepreneurial culture fostered economic independence and innovation.

**Limited Access to Outside Markets:** During segregation, systemic racism barred Black residents from accessing many businesses and services outside their community. While this was a form of exclusion, it inadvertently reinforced Greenwood's self-reliance, as residents had little choice but to support one another.

Wealth Multiplication Through Circulation: Each transaction in Greenwood—whether between a barber and a teacher or a lawyer and a restaurateur—multiplied the wealth circulating within the community. This continuous exchange amplified the collective prosperity of the district.

The Greenwood neighborhood's success in the recirculation of the Black dollar offers a powerful lesson on the potential of community-focused economics. Its economic model highlighted how localized spending and reinvestment can generate wealth, foster entrepreneurship, and empower communities, even in the face of systemic discrimination. Though the 1921 Tulsa Race Massacre tragically disrupted Greenwood's prosperity, its legacy continues to inspire contemporary movements aimed at building Black economic power.

Today, advocates for economic justice often point to Greenwood as an example of what is possible when communities prioritize supporting local businesses and circulating wealth within their own networks. Programs aimed at fostering Black entrepreneurship, such as local incubators and cooperative economic models, draw heavily from Greenwood's example.

Greenwood's story is a testament to the power of intentional economic practices and the resilience of a community that chose to uplift itself through mutual support and shared prosperity. While external forces ultimately challenged its longevity, the success of the recirculation of the Black dollar in Greenwood remains a shining example of what can be achieved through collective effort, entrepreneurship, and community solidarity.

Black Wall Street USA's efforts aim to create modern spaces where Black businesses can flourish, leading to stronger community wealth and economic empowerment.



Black Wall Street USA promotes initiatives that foster entrepreneurship, financial literacy, and infrastructure development within these districts. By creating spaces where Black-owned businesses and services are concentrated, Black Wall Street districts help to ensure that a greater percentage of Black consumer spending circulates within the community. This recirculation is crucial for creating jobs, supporting local entrepreneurs, and building generational wealth.

One of the key strategies of the Black Wall Street Movement is to attract both private and public investment into these districts. This includes partnerships with financial institutions, policymakers, and other stakeholders to provide funding, resources, and support for Black-owned businesses. These efforts not only stimulate economic activity but also address systemic barriers that have historically limited access to capital for Black entrepreneurs.

The cultural significance of Black Wall Street districts cannot be overstated. They serve as symbols of resilience and self-sufficiency while fostering pride and unity within the community. By highlighting the importance of economic empowerment and showcasing successful Black businesses, these districts inspire individuals to actively participate in wealth-building activities and support their local economies.

The connection between Black Wall Street districts and the projected growth in Black buying power is clear. As more districts are established and thrive, they provide opportunities for Black consumers to direct their spending toward Black-owned businesses, creating a positive feedback loop of economic growth. These districts also provide opportunities for education and mentorship, equipping the next generation with the tools needed to sustain and expand economic progress.

Black Wall Street USA also works to integrate modern technologies and digital platforms into its districts, recognizing the importance of e-commerce and innovation in today's economy. By enabling Black-owned businesses to compete on both local and global scales, these districts amplify the impact of Black consumer dollars. Online marketplaces and apps dedicated to promoting Black businesses are integral to this effort, further expanding their reach and visibility.

Another critical aspect of Black Wall Street USA's mission is advocacy for policy changes that support economic equity. This includes pushing for greater access to affordable housing, education, and healthcare within Black communities, all of which are essential components of a thriving local economy. By addressing these systemic challenges, the organization helps lay the groundwork for sustainable economic growth.

The establishment of Black Wall Street districts aligns with the broader movement to harness the power of Black spending for collective benefit. Campaigns like Buy Black have gained momentum in recent years, emphasizing the importance of intentional spending to uplift Black businesses. Black Wall Street USA provides the infrastructure needed to turn these ideals into actionable, community-wide efforts. Current Black Wall Street districts include, Black Wall Street Baltimore, Black Wall Street Bridgeport, Black Wall Street Chicago, Black Wall Street Mound Bayou, Black Wall Street Sacramento, the Greenwood Village in Hattiesburg, Mississippi, the New Black Wall Street Center in Stonecrest, Georgia and countless other Black Wall Street district projects in development around the globe.

By creating these economic hubs, Black Wall Street USA not only strengthens Black businesses but also contributes to the broader economic fabric of the country. The vision of revitalizing Black Wall Street is about more than dollars—it's about restoring a sense of agency, identity, and prosperity to Black communities. As these districts expand, they will play an increasingly significant role in shaping the economic landscape of America.



Hours: 8:00 A.M.-5:30 P.M. Monday thru Friday

#### FISHER AUTO ELECTRIC

COMPLETE AUTO REPAIR

WE ACCEPT ALL FORMS OF PAYMENT

VISA • MASTERCARD AMERICAN EXPRESS • DISCOVER

All Electrical Repairs \* Diagnostic Checks Cold AC Service \* Complete Suspension

4901 East 31st Chelsea, Kansas City, Missouri 64128 Phone: (816) 861-5527 Fax: (816) 861-3010



### Black Men's Health: A Call to Action for Awareness and Improvement

Black men in the United States face significant health disparities compared to other racial and ethnic groups. These disparities are not only a reflection of individual health behaviors but are deeply rooted in systemic issues such as racial discrimination, socioeconomic challenges, and unequal access to healthcare services. Addressing these disparities requires a multifaceted approach that includes raising awareness, promoting preventive care, and advocating for policy changes.

The African American Wellness Project (AAWP), a national nonprofit that works to address health disparities in the African American community, believes that improving Black men's health is a critical public health priority. By addressing the systemic and socioeconomic factors that contribute to health disparities, promoting preventive care, and advocating for policy changes, we can work towards health equity. Health bloggers and advocates play a vital role in raising awareness and driving the conversation forward. Together, we can create a healthier future for Black men and their communities.



#### **Health Disparities and Leading Causes of Death**

Black men have a life expectancy of 66.7 years, which is significantly lower than the 73.7 years for non-Hispanic white men (Office of Minority Health). This discrepancy is driven by higher rates of chronic diseases and other health conditions. The leading causes of death among Black men include heart disease, cancer, unintentional injuries, homicide, and stroke (CDC).

Heart disease is the leading cause of death, accounting for 23.7% of deaths among Black men (Office of Minority Health). This is followed by cancer at 20.2% and unintentional injuries at 7.9%. Notably, homicide is a major cause of death for younger Black men, particularly those aged 15 to 44, highlighting the impact of violence on this demographic(Visible and Invisible T...) (CDC).

#### **Chronic Health Conditions**

Black men are disproportionately affected by several chronic health conditions. For instance, they have higher rates of hypertension, with 56.8% of Black men aged 20 and older affected (CDC). Obesity is also prevalent, with 44% of Black men considered overweight and 37.5% classified as obese(African American Health...). These conditions contribute to the higher incidence of heart disease, diabetes, and stroke in this population.

Prostate cancer and diabetes are other significant health issues. Black men are more likely to develop and die from prostate cancer than men of other races. Additionally, the incidence of diabetes is higher, which can lead to complications such as kidney disease and lower limb amputations (CDC).

#### Mental Health and Substance Use

Mental health is a critical but often overlooked aspect of Black men's health. The stigma surrounding mental health, along with barriers to accessing mental health services, contributes to low treatment rates. Only 26.4% of Black and Hispanic men with daily feelings of anxiety or depression seek mental health services, compared to 45.4% of non-Hispanic white men (Office of Minority Health).

Substance use is another area of concern. Black men are more likely to experience substance use disorders, which are often compounded by socioeconomic factors and the criminal justice system's impact on their lives.

#### Socioeconomic and Systemic Barriers

Socioeconomic factors such as poverty, unemployment, and lack of access to quality healthcare services significantly impact Black men's health. Historical and ongoing discrimination and systemic racism exacerbate these challenges. For example, the legacy of the Tuskegee syphilis experiment and other unethical medical practices has led to a deep mistrust of the healthcare system among Black communities (CDC).

Access to healthcare is another critical issue. Black men are less likely to have health insurance and more likely to experience barriers to receiving timely and effective medical care. This lack of access contributes to delayed diagnoses and poorer health outcomes (CDC).

#### **Promising Interventions and Community Initiatives**

Addressing these health disparities requires targeted interventions and community engagement. Community-based programs that promote preventive care, healthy lifestyles, and mental health awareness can make a significant difference. For instance, initiatives that provide free or low-cost health screenings, educational workshops, and support groups can help improve health outcomes.

Policy advocacy is also essential. Efforts to expand healthcare access, improve the quality of care, and address social determinants of health are crucial. Policymakers must work to eliminate barriers to care and ensure that all individuals, regardless of race or socioeconomic status, can achieve optimal health.







HOME IS CLOSER THAN YOU THINK

HOME TURF ASSISTANCE PROGRAM



Central Bank DREAM BIGGER. BANK BETTER.



NMLS 407985 MEMBER FDIC





#### **LADONNA ALI**

Team Lead, Community Development and Mortgage Loan Officer NMLS# 488983 4668 Blue Ridge Blvd. Kansas City, MO 64133 1423 E. Linwood Blvd. Kansas City, MO 64109 816-521-2543 ladonna.ali@centralbank.net



#### **GYNON BROWN**

Community Development Mortgage Loan Originator NMLS# 499528 3901 Main St. Suite 202 Kansas City, MO 64111 913-901-3204 gynon.brown@centralbank.net

Income is limited to 80% of FFIEC MSA median family income. Dwelling must be owner-occupied. Product is only available in specific geographies. Funds are only available to be used for Central Bank mortgages. Funds are available for a limited time. Any borrower cannot receive this credit more than once in 24 months. Lender Credit applied to closing costs only for refinanced transactions. Reduced lender credit possible for refinances. Required down payment amount will vary based on loan program selected. Homebuyer education is required on purchases. This is not a commitment to lend or extend credit. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. All rates, programs and fees are subject to underwriting guidelines and are subject to change without notice. Other restrictions may apply. Information is subject to change. See bank for details.



For more than two decades, Tenesia Brown, CEO of Keys Realty Group, Inc., has been guiding families and individuals through the home buying process. She marks 21 years in the business of educating and empowering homebuyers. And creating more homeowners.

It started as Tenesia Brown's mission — and with her team beside her, 889 families now have homes of their own. The journey to 1,000 continues.

#### Market Shifts: Why Now Is the Time to Buy

According to Brown, today's real estate landscape looks different from just a few years ago. "We've shifted from a seller's market to a buyer's market," she said. That means there's more housing inventory available, and buyers now have greater negotiating power. "My team is on the front lines of navigating the ups and downs of the market, so we have the most up-to-date insights."

Having increased negotiating power doesn't necessarily make things easy. Rising costs from materials to renovations have pushed home prices up. The typical buyer is looking in the \$180,000 to \$250,000 range, where competition is still fierce and the condition of the homes often requires investment.

Still, Brown remains optimistic. "With the right preparation, information, and the right financial and real estate teams, homeownership may be more achievable than people realize," she said.

#### Two Cities, One Mission: Expanding Access to Ownership

Three years ago, Brown expanded Keys Realty Group and opened an office in St. Louis. She was already doing business in the city as a property owner and saw an opportuni-

ty to do more. "There was such a clear need for homebuyer education and community-focused real estate in St. Louis," she explains. "It felt like a natural next step since I was already there for my work."

Operating in both cities, Brown sees firsthand the similarities and differences between the two cities. "St. Louis and Kansas City are both full of potential, especially in neighborhoods that haven't always been included in conversations about growth," she says. "But in St. Louis, the market is more spread out. You must go the extra mile — literally — to find the right home for each client."

Still, she finds the work just as rewarding. "St. Louis families are just as eager to become homeowners. They just need the right resources, support, and someone who truly believes in them. That's what we're bringing to the table."



#### Get Ready to Own: What Buyers Can Do Today

The first step? Know your numbers.

- "You've got to be honest with yourself about your credit, your budget, and what you can realistically afford," says Brown.
- From there, buyers are encouraged to connect with a lender for pre-approval and meet with a trusted agent to map out their goals.
- The full process from first conversation to closing typically takes 45 to 60 days.



Beyond single-family homes, Brown and her team provide personalized, concierge-level support for clients exploring real estate as a wealth-building tool, including rentals, flips, and multifamily investments.

#### Beyond the First Home: Making Real Estate Work for You

Brown is equally passionate about helping clients go beyond primary homeownership and explore the possibilities of real estate investment. "Owning your first home is a huge milestone," she says. "But using real estate as a tool to create income is where long-term financial freedom starts to build."

Keys Realty Group regularly works with clients interested in purchasing rental properties, multifamily homes, and fix -and-flip opportunities. Brown and her team offer guidance on:

#### We guide you through investment success:

- Identify promising rental or flip properties.
- Understand your return on investment.
- Build equity to fund future projects.

"You don't have to be a millionaire to invest in real estate," she adds. "You just need the right plan and the right support."

For clients who are interested but unsure where to start, Brown emphasizes the importance of education. "We talk about using your current home's equity, leveraging first-time investor programs, and finding the right team to support you — whether that's a lender, a contractor, or a property manager," she says.

"The goal is to help people see that investing is not out of reach. It's a path that's possible." She views this as essential for rewriting the financial future for historically marginalized families: "It's about ownership, empowerment, and legacy."

#### Walk-In Wednesdays: Real Talk, Real Help

One of the firm's longtime signature programs is Walk-in Wednesdays, held on the third Wednesday of each month. "We created this for people who can't come to the office during typical business hours," Brown explains. The drop-in event offers free advice on homeownership, credit, and financial readiness, and no appointment is necessary. "It's about meeting people where they are," she says.

"It's a great opportunity for people to come in and talk one-on-one with a real estate professional. They leave our office with information and resources."

#### Fall Home Tour: See What's Possible

Fall in love with what's possible. On Saturday, Sept. 13,



from 11 a.m. to 4 p.m., the Fall Home Tour delivers a one-day-only lineup: a dynamic homeownership panel, vendor showcases, and a bus tour of Kansas City homes that are ready for you.

"These tours are one of the many tools we provide to help buyers feel more confident and informed," Brown said. "We also collaborate with our partners to make sure participants walk away with real resources."

#### Founder Spotlight: Tenesia Brown's Mission to Reach 1,000 Homes

For Brown, this isn't just business, it's deeply personal. "We want people to not just give their children a bedroom," she says, "but to give them a home." As of this year, she's helped 889 families find their homes, and she is far from done. Brown has her sights set on reaching 1,000 by the end of 2025.

"You don't have to be a millionaire to invest in real estate

— just the right plan and support." – Tenesia Brown

Ready to start your homeownership journey? Visit KeysRealtyGroupInc.com to schedule a consultation or stop by our next Walk-In Wednesday

Keys Realty Group office located in the First Time Homebuyer Headquarters:

• Kansas City: 5737 Swope Parkway

• St. Louis: 6140 West Florissant Avenue

### COMING SOON THE LEGACY PARK PLAZA

A Micro Mall & Food Court in the Heart of KCK

"Creating A Legacy That Will Remain"

CREATIVE EMAJINATIONS PRESENTS

TALENT SHOWCASE PERFORMANCE EVENT



FEATURING GUEST SPECIAL APPEARANCE BY

F.H.E. FAMOUS AMOS\_SO FUNNY

From Mous & Level hit song "I Bet You Won't



YOU could be one of the selected audience members to hit the stage and dance with our special guest! (Selections will be made live bring your energy!)

### SEPT 20TH 2025

# DISCOVER A NEW LEVEL OF ENTERTAINMENT

DOORS OPEN @ | 5:00PM-| VIP EARLY ENTRY 4:00 PM
THE GEM THEATRE
1615 E 18TH ST, KANSAS CITY, MO 64108

General inquiries Text 816 984 2056 or Email ce816kids@gmail.com
Tickets on Sale Eventbrite.com/STVCKC



THIS EVENT IS SUPPORTED IN PART BY THE NEIGHBORHOOD TOURIST DEVELOPMENT FUND (NTDF) OF KANSAS CITY, MISSOURI.

# THE Jones Effect

Stylist Chris Jones on Hair, Hustle, and Building His Business

#### BY JEANENE DUNN



Chris Jones, owner of The Jones Effect Salon, has spent more than a decade turning passion into profession. A licensed cosmetologist with 13 years of experience, Jones offers a full suite of services that include weave extensions, natural hair care, relaxers, and eyebrow waxing. But for Jones, styling hair is just one part of his larger mission to empower clients and build a lasting business.

This October 31, Jones will celebrate the salon's one-year anniversary after a years-long journey to arrive at this place in his career.

#### Jones envisioned a career in hair at an early age

Growing up, Jones spent a lot of time in salons. "I found that I had a passion for doing hair," Jones explains. "I had one cousin that I learned from, but I was more serious about doing hair than she was. I wanted to go further because I saw this as a career where I could succeed and earn a good living." Jones was in middle school at the time.

When Jones got to high school, he just wanted to complete the basic academics so he could proceed to cosmetology school. He pursued his passion through a high school vocational program and earned his state board license after completing 1,500 hours of cosmetology training while working a full-time job.

"There were moments when I questioned if this was the right career path for me," he says. "Between holding down a full-time job and going to school, it was hard, but I was determined to finish school." His love for the craft and commitment to excellence kept him going.

#### From suite to salon: Growing his business

Once Jones completed his studies and earned his profes-

sional license, he worked as a booth rent stylist at NikkyWeaves Dollhouse Suites. "The salon owner and I are very good friends," Jones says. "And the salon provided an environment for me to grow and learn more."

THE



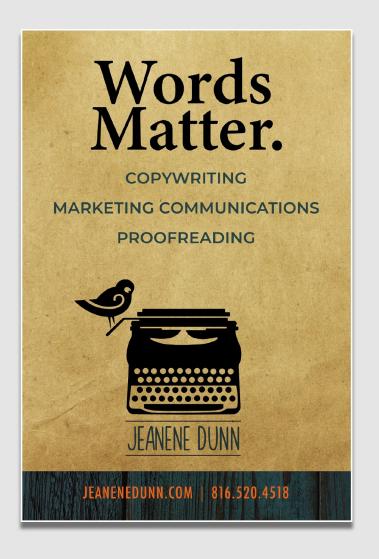
After he left NikkyWeaves, Jones moved into a private suite where he worked before deciding to open The Jones Effect Salon last year. It was a bold move fueled by faith, perseverance, and a drive to create something lasting. "I was impulsive at times, but I also worked very hard," he says. "You've got to plan and believe in what you're building."

Today, The Jones Effect operates as a full-service salon that is focused on not just on styling hair, but on educating clients on healthy hair maintenance once they leave his chair. "My clients pay for me to care for their hair, and that's what I do," Jones says. "When they get home, they have the information they need from me to keep their hair looking great between appointments."

#### Passion meets innovation during a critical time

During the COVID-19 shutdowns, Jones expanded his services by diving into wig-making—creating custom units that offered clients versatility and convenience while adding a new revenue stream for the business. "Mastering this skill saved my business at the time," he adds. "I was able to offer this service to my clients and bring in much-needed revenue to keep going." His custom wigs are now a big part of his business and a specialty he is known for.

Because many clients wear wigs and extensions, Jones continues to encourage them to care for their natural hair, especially when wearing these units.



#### His tips:

- 1. Shampoo and condition regularly.
- 2. Wrap your hair in satin or silk.
- 3. Don't use metal bands, as they cause breakage.
- 4. Maintain regular salon visits.

#### Jones is committed to delivering for his clients

Jones' secret sauce is building client trust. "I work hard to build strong relationships and deliver professional customer service. His portfolio of work on his social media pages



and positive reviews from satisfied clients speak to his dedication to the craft.

While he uses his social media accounts on Facebook and Instagram to market his business, his best marketing is word of mouth. "I get a lot of new clients who are referrals from existing clients," he says. "And I am fortunate to have longtime clients who continue to come to me for their hair care needs and bring their friends into the fold."

Inside The Jones Effect, clients will find a relaxed, welcoming environment. Jones offers refreshments and ensures privacy, creating a salon experience that feels both personal and professional. Despite rising product costs due to international tariffs, he's committed to delivering high-quality service at a fair price.

Jones's advice for aspiring salon owners? "Plan, save, and don't quit," he says. "Faith and consistency will take you further than you think."

With skill, heart, and hustle, Chris Jones is proving that when you care deeply about your craft and your clients, the results speak for themselves.

#### Jones is hiring stylists

Jones has open chairs in the salon. "I'm looking to fill the spots with another stylist, braider, or barber," he says. "If you're interested in joining The Jones Effect team, email me at chrisj@thejoneseffectsalon.com or text at 913-244-4358."

#### **Grand Opening Event**

Chris Jones will host a grand opening celebration on Halloween, October 31, 2025, to mark the one-year anniversary of The Jones Effect Salon. The event will include festivities for the community, and highlight the success of the salon since its opening on October 31, 2024.

#### Location

7600 Raytown Road, Suite 207, Raytown, Missouri 64138

#### **Hours of Operation**

Tuesday: 10:00AM-6:00PM

Wednesday: 10:00AM-6:00PM

Thursday: 1010:00AM-6:00PM

• Friday: 9:00AM-7:00PM

Saturday: 8:00AM— 3:00PM

Sunday and Monday: Closed

#### **Social Media & Online Booking**

Facebook: Chris Jones (crowndbyc)

Instagram: @thejoneseffect

Book Online: https://crownedbyc.square.site





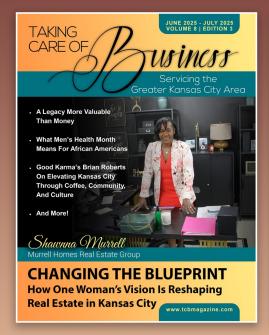
# A Home-At-Last Loan from Capitol Federal® offers qualified buyers:

- No minimum loan amounts
- Low down payments & competitive rates
- No up-front mortgage insurance premium
- Homebuyer education by recognized community organizations

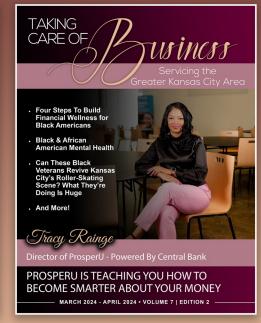
Or find the right loan for your needs with a Purchase + Improvement Loan or Home Equity Line of Credit.



View CapFed's loan options and apply today.













# KANSAS CITY'S BUSINESS COMMUNITY IS TAKING CARE OF BUSINESS!





www.tcbmagazine.com