



Statement on the Recent Death of Minnesota Citizen George Floyd that helped Spark Protests across the Globe

The death of George Floyd spotlights the injustice that is a part of our society's DNA. Unfortunately, many want to be distracted by the outcome of the injustice (protests) versus dealing with the root cause. While denial is typical human behavior and in most cases understandable; however, the level of denial is now to the detriment of the people who love this country. Therefore, it is time for intervention that is action-oriented because the costs of the pain and suffering emotionally and economically to all of us is greater than the cure. So, from a human and civil rights perspective, a constitutional and economic perspective, it is time to make some recommended changes to include collective ownership and personal ownership as described below:

1. We must admit openly that we, as individuals, are powerless over the institutional injustice of racism.
2. We must believe that a higher power exists, one that is bigger than us, that we can individually call upon for strength to stand up to injustices and move beyond them.
3. We must take moral inventory of our beliefs and be willing to accept the outcomes of that inventory. Upon taking factual inventory, we must be willing to accept that each of us (White, Black, Asian, Hispanic, Native American, etc.) have the capacity to have racist or prejudicial attitudes that affects our behavior and decisions...yes all of us.
4. We must seek to understand others as individuals first even though the brain suggests people behave in like groups, which can lead to stereotyping others.
5. We must work to create genuine relationships that are beyond our comfort zone that will allow us to learn more about others' customs and traditions to grow beyond stereotypes.
6. We must love all our brothers/sisters in this country that we do not understand and recognize their contributions to this country because we pledge allegiance to our flag to make "One Nation Under God."
7. Go back to step 1 and repeat as this is a journey to unlearn beliefs and behaviors that create a toxic environment; acknowledgement leads to understanding and resolution.

These action steps are suggested if our country is to realize the preamble of...to form a more perfect union, establish justice, ensure domestic tranquility, provide for the common defense, promote the general welfare, and secure the blessings of liberty to ourselves and our posterity.

Fundamentally, most of us have a very high regard for law enforcement because they vow to keep us safe in pursuit of a perfect union. So, the juxtaposition of “to protect and serve” should never be to protect some and serve others. We all expect protection and at a minimum we expect high regard for our individual lives. We believe this is a human rights issue that holds a negative economic outcome. Unfortunately, many have benefited greatly from the economics of racism far too long via too many avenues. The benefits were reflected from the cotton fields to low-wage labor, separate and unequal education with the data that confirms a bias justice system.

As a businessman, the one thing that I have learned is that capital does not like conflict nor uncertainty. This lesson shows up whether it is international conflict, domestic conflict or local conflict when trying to recruit new business for economic development. Therefore, it would seem to me that any human with a high level of decency would request and require its local, state, and federal government to remove and mitigate uncertainty associated with unjust governing behavior within its community.


It should be given that no one wants violence, no one wants to be disrespected, and no one wants to live in fear of anyone who has sworn to protect them. The best way to manage this is via political engagement on the local level to ensure that leaders lead in the best regard for the long-term sake of the community. Ideally hearing political leaders publicly proclaim to ensure that all citizens be treated with dignity and respect by the forces under their leadership would positively affect change. Silence on the matter speaks volumes that unfortunately is deafening. The need for this level of leadership is so basic and common that it is uncommon. There should be proposals of review boards, removal of immunity for officers who violate basic rights of its citizens, and development of “trust councils” to include the community and policemen to eradicate these ills. While no one person alone can solve this at an individual level, a group of us can affect positive change that incrementally and systemically have an impact.

To our fellow business institutions, we must discuss and eliminate the micro-aggressions from our workplace. These biases fester to eliminate the inclusion that so many of us strive to achieve. Secondly, we need to look at the inclusion of our supplier base. The exclusion of the relationships in count and dollars may reveal more that we want to see. Third, the incremental progress that we discuss normally means the delay of inclusion to align with our values. As a leader, it all falls on us.

These suggestions are intended to expand us and correlate to metrics that are easily measured: home ownership, wealth gap, conviction rates to name a few.

We submit these ideals onto the tapestry that makes our country the best - collective engagement. If we can build the world’s greatest economy, we can surely expect the best from its people while doing so. These are just a few suggestions to move to a more perfect union as we say the name of ‘George Floyd’ whose death represents that a threat to any of us is a threat to all of us. We all want to breathe - together!

Sincerely,



Kenneth Kelly

Chairman & CEO

First Independence Bank – (a vision born and realized from the 1967 Detroit Rebellion)

~ Celebrating 50 years of Service to the Community ~

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P.S. If you found yourselves wondering about the pronouns – we, us, all, no one, ...go back to recommendation number 1 listed above to recenter the paradigm.