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## Greetings

Welcome to The Ebony Cactus magazine  
for January 6th, 2003.

In that many of you are new readers,  
we thought we would provide  
a few hints on the best way to use the magazine.

### Hint #1. DOWNLOAD FIRST THEN READ

If it is possible to download (save) the magazine  
onto your computer's desktop

**DO SO!**

Then reopen using Adobe Acrobat or Acrobat Reader 5.0 or better.

You will find this makes the magazine far easier  
to read and all of the hyperlinks work.

Also, since the magazine is now on your desktop,  
you don't have to go back to the web to read it and  
you can now send it to a friend if you like

### Hint #2 AFTER YOU DOWNLOAD AND REOPEN, THE HYPERLINKS WORK

If your system is configured properly and the Internet is on,  
clicking on a hyper (web) link will send you by way of your default browser  
to that page. Give it a try by clicking here----->\*

### Hint #3 USE THE JUMP BUTTONS TO NAVIGATE

The purpose of the Jump Buttons is to  
make it easier for you to navigate around the document.

For example, whenever you see the word "INDEX" by itself, click on it and it will  
jump you back to the index. Also, the index lines will jump you directly to the  
article etc.

Ok, lets try this: Click here-----> \*

Excellent!!!  
You are now ready to enjoy  
this issue of  
The Ebony Cactus magazine.  
[Click here to jump to cover page.](#)

[Click here to jump to the index](#)

# THE EBONY CACTUS magazine

Vol 3. No. 1

January 6, 2004

A New Perspective on  
Business in the Southwest

**A Brand New Breed**  
Linda G. Cooper,  
Supplier Diversity/ Strategic Entrepreneur

- EnStyle Planned Events
- G&L Joint Venture

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**EnStyle Planned Events.** Conferences, festivals and large events are neither easy nor simple to arrange and execute well. To make these kinds of events happen for her clients is the business of EnStyle Planned Events. Owned by Candace Hughes, EnStyle was first profiled in The Ebony Cactus magazine in the September 1st, 2002 edition. At that time the business was only 2 years old and just getting on its feet. Now, a little more than one year later, we take a look at how the business has progressed. Pg. 11.



**LGC Office Products**  
In this new economy, understanding the methodology and the importance of supplier diversity programs will lead those who are looking to the winner's circle. For savvy

entrepreneurs who become connected to nurturing supplier diversity programs, the successful develop a strategic partnership can be a great accomplishment. Linda G. Cooper, President of LGC Office Products in Arizona and Missouri did explore and has come to realize a grand strategic partnership with one of the nation's largest office products suppliers - Corporate Express. Pg. 14



**G&L Joint Venture**  
With an estimated cost between 200 and 250 million dollars, the Consolidated Rental Car Facility at Phoenix Sky Harbor International Airport will be a world class complex when completed in 2005. In recent years prime contractors have discovered that it is good business to sub-contract work to minority suppliers. As part of our continuing series on supplier diversity programs, we had a chance to talk with Arthur Luera and Richard Chamberlain regarding their work with G&L Joint Venture, a minority subcontractor on the rental car project. Pg. 17

# STAFF

**The Ebony Cactus magazine** is published by Ebony Cactus magazine Inc., Angela Miller-Brooks  
 CEO and Publisher  
 George B. Brooks, Jr. ,  
 Ph.D  
 COO and Editor

**Marketing**  
 Life Strategies Consulting  
 Sales Consultant  
 Susan Morris

**Graphics/ Art Magazine:**  
 Dr. George Brooks Jr.  
**Web Page**  
 Karl Rothweiler  
**Proofing**  
 Susan Morris

**Photography**  
 Angela Miller-Brooks  
 George B. Brooks, Jr.

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**To Reach Us:**  
 Mail: P.O. Box 24982  
 Tempe, AZ 85285-4982.  
 Phone: (602) 821-8191  
 Fax: (602) 437-8852  
 Publisher:  
 Publisher  
 @thebonycactus.com  
 Editor:  
 Editor  
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# CONTRIBUTING WRITERS



**Jeffrey C. Cleveland** is a financial representative with Progressive Financial Concepts, New England Financial. His mission is to help businesses develop and implement strategies for their long-term financial goals. He has a genuine interest in helping his clients attain financial independence through business, estate, and tax planning strategies. He and his team of associates are dedicated to tailoring plans for each client. Jeff's career includes 14 years of professional experience. He received his Bachelor of Science degree in Quantitative Management from the United States Military Academy at West Point, New York. Jeff is located at 5050 North 40th Street, Suite #100, Phoenix, Arizona, 602-956-0956.

Key words: African American Business  
 Minority Business  
 Black Business  
 Hispanic Business  
 Business to Business  
 B2B  
 Supplier Diversity  
 Minority Contractors

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# Angienuity

## Entrepreneurial Endurance and Diversity

by Angela Miller-Brooks

**If it don't make dollars it don't make sense - Unknown**

Exhale and hit the floor running. What an expression! On one crisp desert morning, this was the idiom that came to mind as 2003 scampered to a quiet close and 2004, filled with untold possibilities, pressed against my office door. As an entrepreneur in celebration of twenty- four years of creativity, I've come to realize and appreciate that the entrepreneurial spirit is the backbone of the United States' economy. It's amazing, really, when you think of all the things we use to make our daily lives easier were actually conceived from the mind of an entrepreneur. Some of those things include the electric traffic light, pressing comb and even the Internet (refer to the Internet for: Philip Emeagwali- The Father of the Internet) .

In my opinion, what saved many of our country's earliest entrepreneurs was their innate ability to endure challenge and change. Likewise, along with inherited endurance capabilities, I personally feel that the two major advantages of today's entrepreneur is their ability to identify and effectively utilize the many concepts that surround Diversity - Supplier Diversity of be specific.

America is a melting pot and its citizens are the ingredients in a hearty stew. To me Americans resemble a James Bond martini; as they scuttle around in life. They anticipate being shaken, but not stirred. However, to endure as an entrepreneur one may need to shake the public and a potential competitor or two with forward thinking, knowledge, shrewdness, a profusion of capabilities and ingenuity.

In this issue we've started the New Year by profiling two businesses that are on the mark. Linda Cooper-LGC & Associates adorns our January 6th cover. She's keenly redefined her business direction through careful planning and execution. She shares some of the ways she's capitalized on her redirection. Likewise, we present one of the most sought after minority construction companies in Arizona - Goldstein and Luera Construction, LLC and a partner company, Tierra Contracting. Lastly, we've follow up on an ingeniously enterprising special events planning and management enterprise - Enstyle Planned Events. As Publisher I'd like to wish you and yours a Happy New Year and prosperous new year. I hope you appreciate and can benefit from this issue as well as others to come. To you be the victory and glory in business and life! Dream Big! **TEC**

# Living in America

## Walking in the Front Door!

by George B. Brooks, Jr. Ph.D

**Si se puede! Yes it can be done! - Art Luera**

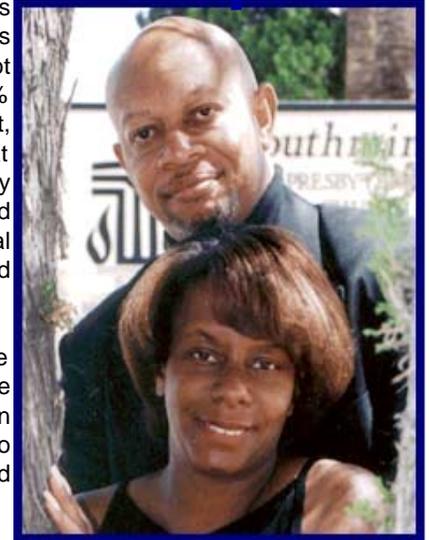
Some facts: **1.** Big business has discovered that "supplier diversity" is good for the bottom line. **2.** It is not enough for a firm simply to be 51% minority owned. To win the contract, they must also be the best at what they do. **3.** As a response, minority owned businesses have developed pools of educational and experiential expertise that rival the majority owned firms.

These facts elicit a question. If these firms are the best and have the credentials, why are they often shunted to subordinate positions to perform their services? One should not need a Ph.D., to dig a hole!

It seems that American business is now at the same cross roads with supplier diversity that was crossed some years ago as the employee base became more diverse. Then as now, the employer had to accept that the minority with a Ph.D., or MBA was a person who had earned that credential through hard work and thus had earned the right to succeed or fail on their own merits and to be compensated equally according to their accomplishments. Officially and legally (though often not culturally) the days have having to be twice as good to be equal were gone!

Regrettably, corporate cultures change slowly no matter what the law is so discrimination is still rampant. This is the reason why Affirmative Action is still necessary, not as a remedy for discrimination, but as mitigation. It is encouraging however, that we are now seeing more and more credentialed minorities appointed to the high and often politically sensitive positions in industry and even in the Bush administration where a minority would never have been considered even 10 years ago.

Now it is businesses turn. Today the diversity war has moved from the HR department to the Procurement office. Minorities and women have realized that (usually) wealth is created not by being an employee, but instead by being an employer! When the work place was integrated, there was a long period where minorities were satisfied just to have a job in the big house. Now that paradigm has changed. Minority business will not be satisfied with servants quarters in the back yard for very long. The want to build their own big house next door. Believe me, plans are being made and the foundations are being poured. Enough for now, on with the show!**TEC**



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## TECNews



Conferences: April 17-22, 2004 • Exhibits: April 19-22, 2004 • Las Vegas, NV

## Convention NEWS

**NAB TO HONOR OPRAH WINFREY WITH DISTINGUISHED SERVICE AWARD**  
 WASHINGTON, DC - Oprah Winfrey will receive the 2004 Distinguished Service Award from the National Association of Broadcasters during the All-Industry Opening at NAB2004 in Las Vegas, April 19. Each year the award recognizes broadcasters who have made significant and lasting contributions to the broadcasting industry.

"Oprah has revolutionized daytime television and has brought a higher level of compassion and activism to the genre," said NAB President and CEO Edward O. Fritts. "Her contributions not only to broadcasting, but to society at large, make her a perfect fit for this award."

Winfrey began her broadcasting career at a radio station in Nashville. At the age of 19, she became the youngest person and the first African-American woman to anchor the news at Nashville's WTVF-TV. She moved to Baltimore's WJZ-TV to co-anchor the six o'clock news and then became the co-host of People Are Talking, a local talk show.

In 1984, Winfrey moved to Chicago to host WLS-TV's morning talk show, A.M. Chicago, which became the number one talk show just one month after she began. In less than a year, the show expanded to one hour and was renamed The Oprah Winfrey Show. In 1986, The Oprah Winfrey Show entered national syndication and has remained the number one talk show in America for 17 consecutive seasons. Winfrey produces and hosts The Oprah Winfrey Show through Harpo Productions, Inc. It is seen by an estimated 23 million viewers a week in the United States, broadcast internationally in 110 countries and is the highest-rated talk show in television history.

Winfrey is chairman of Harpo, Inc., Harpo Productions, Inc., Harpo Studios, Inc., Harpo

Films, Inc., Harpo Print, LLC and Harpo Video, Inc. Her other ventures include publishing, producing films, co-founding the Oxygen cable network and working as an educator. She has also appeared in films, including her performance in *The Color Purple*, for which she received both Academy Award® and Golden Globe nominations.

In a recent Harris poll, Winfrey was selected as the top television personality, a rank she has held four times in the last six years. She has been honored with many awards, including the George Foster Peabody Individual Achievement Award and the IRTS Gold Medal Award. In 1997, she was named the most important person in books and media by Newsweek and TV Guide crowned her the "Television Performer of the Year." In 1998, TIME magazine named her one of the 100 most influential people of the 20th century. That same year, she received The National Academy of Television Arts & Sciences' Lifetime Achievement Award. After accepting this pinnacle honor, Winfrey removed herself and then her show, which together have received a total of 39 Daytime Emmy Awards®, from future Emmy consideration. In 2002, Winfrey was presented with the first-ever Bob Hope Humanitarian Award at the 54th Annual Primetime Emmy Awards®.

Past recipients of the Distinguished Service Award include Cokie Roberts, Edward R. Murrow, Bob Hope and Walter Cronkite. The sponsor of the All-Industry Opening is media2media.

NAB2004 will take place April 17 - 22, 2004 in Las Vegas (exhibits open April 19). It is the world's largest electronic media show covering the development, delivery and management of professional video and audio content across all media. Complete NAB2004 details are available at [www.nabshow.com](http://www.nabshow.com).

The National Association of Broadcasters is a full-service trade association that promotes and protects free, over-the-air local radio and television stations' interests in Washington and around the world. NAB is the broadcaster's voice before Congress, federal agencies and the courts. NAB also serves a growing number of associate and international broadcaster members. Information about NAB can be found at [www.nab.org](http://www.nab.org).

**News continued on page 21**

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# BizNet Calendar

## Arizona

January 10, 2004

**Educational Empowerment Seminars for Arizona's Youth.** 12 – 4 pm, All Sessions. Contact local HBCU offices for locations and additional information. Presented by the Historically Black Colleges and Universities Alumni in AZ [HBCUAZ@aol.com](mailto:HBCUAZ@aol.com).

January 12, 2004

**Greater Phoenix Chamber of Commerce: 4th Annual Governor's Reception in honor of Governor Janet Napolitano.** Location: Phoenix, AZ. 5:30pm-7:30pm. The event will be held at the Hyatt Regency - Phoenix, Atrium Level, 122 N. 2nd Street in Phoenix. For more information please visit [www.phoenixchamber.com](http://www.phoenixchamber.com).

January 15, 2003

**South Mountain/Laveen Chamber of Commerce Mixer at Exhibit Experts.** Location 4012 E. Broadway Rd., Suite 307. Please RSVP to Colette ([colette@exhibitexpertsaz.com](mailto:colette@exhibitexpertsaz.com)) or 602.437.3634 You may also RSVP online at [www.southmountainlaveenchamber.com](http://www.southmountainlaveenchamber.com) under "Upcoming Events". The Mixer is FREE for Greater Phoenix Chamber of Commerce members including affiliate chambers – South Mountain / Laveen Chamber, Greater Phoenix Black Chamber, Chamber of Commerce at Anthem. \$10 for non-Chamber members. If you would like to invite a non-Chamber Member, a one-time guest pass can be downloaded from [www.southmountainlaveenchamber.com/Guest\\_Pass.pdf](http://www.southmountainlaveenchamber.com/Guest_Pass.pdf)

January 27

**Evening Networking Forum.** The Greater Phoenix Black Chamber of Commerce will hold its next networking Mixer at Club Central located at 3121 North 3rd Avenue in Phoenix, Arizona. RSVP Marquis Scott: [marquis@phoenixblackchamber.com](mailto:marquis@phoenixblackchamber.com).

January 30, 2004,

**Mastering the Purchasing Maze IV.** Sponsored By ASU West, West Valley & Luke Air Force Base 7:30am. – 1:00pm. ASU West, La Sala Building 4701 W. Thunderbird Rd Phoenix, AZ. The activity is focused on minority and women-owned business. Over 90 governmental agency booths with buyers ready to talk. Make initial contact with buyers representing: Military bases, Federal agencies, universities, school districts, cities, counties, State government, private sector. Panel workshops on: Present information on "How to do business" with their type of agency. Tactics on "Successful sales techniques" Information and registration available at [www.glendaleaz.com/PurchasingFair](http://www.glendaleaz.com/PurchasingFair). Call 623.362.6737 for fax registration.

February 13, 2004

**Black Wealth Building Seminar.** Location Tempe, Arizona. Presented by Myron Douglas, Tracey Little & Guest. Time: 7:00pm. The event will be at the Comfort Inn Suites, 1625 South 52nd Street, Tempe, AZ. For more information contact: 480.446.9500.

February 12 & 13, 2004

**Arizona African American Legislative Days.** Theme: "Empowerment - It's Yours." Location: Arizona State Capital Building, 1700 West Washington, Phoenix, Arizona. Feb, 12th event start at 8:30am on the House of Representative lawn with the Assembly of participants. Feb 13th starts with participants in the House Chambers ending with lunch at noon. For more information: 602.926.5864

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February 20, 2004,  
**100 Black Men of Phoenix, Inc. Fourth African American Achievement Awards.**  
 Location: Phoenix, Az. Time: 6:30pm at the Marriott Hotel, 1101 N. 44th Street, Phoenix, Az. This annual event is presented to recognize individuals and organizations for their exemplary work and leadership in the Phoenix Community. Business attire required. For information contact Leonard G. Knight at 602.534.9804.

## California

January 15

**San Diego Regional African American Chamber of Commerce Monthly Luncheon.** The San Diego County Black Chamber of Commerce hosts its Monthly Meeting & Luncheon, 11:30am, Location: TBA. \$15 members (tax deductible); \$20 non-members Keynote Speaker: TBD. Topic: TBD Please RSVP to Chamber. For more information, phone: 619.262.2121, or Email: [sdcbcc@pacbell.net](mailto:sdcbcc@pacbell.net)

## Nevada

January 10

**Southern Nevada Black Nurses Association (SNBNA).** Meetings are held on the second Saturday of each month and begin at 11:00am. at the West Las Vegas Library. The President is Donnetta Miller-Kyle, RN, BS. P.O. Box 270586, LV, NV 89127. 702.615.3575; fax 702.645-.708: [www.snbna.org](http://www.snbna.org)

January 10

**Professional Black Women's Alliance.** The group meets the second Saturday of every month. West Las Vegas Library 951 W Lake Mead. 702.631.0000.

January 14, 2004

**Las Vegas Career Fair Las Vegas, Nevada.** Career Fair begins at 11:00am. and will end at 3:00 pm and will be held at the Palace Station Hotel and Casino. For more information phone: 702.367.2400.

April 17 - 22

**National Association of Broadcasters (NAB)** The NAB2004 Electronic Media Showcase and Conference will take place on April 17 - 22, 2004 in Las Vegas, Nevada (exhibits open April 19). NAB2004 is the world's largest electronic media show covering the development, delivery and management of professional video and audio content across all media. Complete NAB2004 details are available at [www.nabshow.com](http://www.nabshow.com). **TEC**

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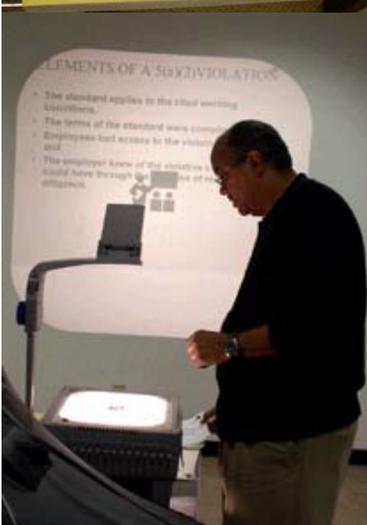
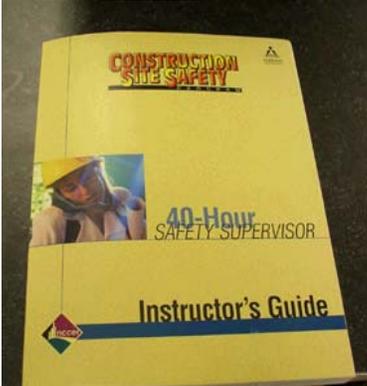


## NAMC-AZ hosts Work Place Safety Training Course

National Association of Minority Contractors (NAMC) provides training and development for its members as determined by individualized assessment of each firm. In this case the assessment revealed the need for training in work place safety. Construction work places are particularly hazardous because of the nature of the work and because day by day the nature of the work place changes. OSHA (the Occupational Safety and Health Administration) requires that an employer present a work place that is free from hazards and unhealthy conditions. In order to do that, the employer must have a person that understands and is able to recognized potential hazards.

The workshop was conducted by Richard V. Bowles, a master instructor accredited through OSHA and the National Center for Construction Education and Research. As a master instructor Mr. Bowles can train other individuals that in turn train the workers ("Train the Trainers"). The safety directors' course is accredited and the graduates will be registered with the National Accreditation Registry so their credentials will be good across the United States.

This course was one of many offered by NAMC with the assistance of Progressive Training Consultants. Other courses offer training for contractors to prepare them to expand or initiate Arizona contractors licenses, project management, estimating and bidding, accounting and financing, administrative management, insurance and bonding. For full information on upcoming seminars and times, contact NAMC-AZ at 602.252.6800 or by email at [ptnamcaz@aol.com](mailto:ptnamcaz@aol.com). **TEC**





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[www.scottsdaleaz.gov](http://www.scottsdaleaz.gov)

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Be Part of the Solution  
Not Part of the Problem

Arizona African-  
American  
Legislative Meeting  
February 12th and 13th, 2004

Feb 12 event starts at  
8:30am on the lawn of the  
Arizona House of  
Representatives  
Arizona State Capitol  
Building  
1700 W. Washington  
Phoenix, Arizona

Evening Reception  
First Institutional Baptist  
Church  
Feb 12th, 2004  
5-7 p.m.

Feb 13th Assembly in the  
Chamber of the House of  
Representatives ending with  
lunch at the Capitol

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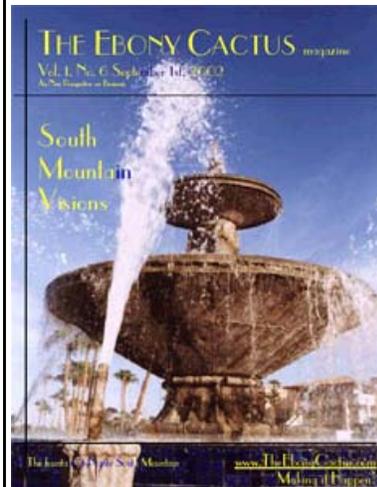
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“As an event  
planner, it is  
very  
important  
that I am  
able to  
understand  
my clients  
needs and  
then be able  
to execute  
their vision.”

## One Year Later

by George B. Brooks, Jr.

Conferences, festivals and large events are neither easy nor simple to arrange and execute well. To make these kinds of events happen for her clients is the business of EnStyle Planned Events. Owned by Candace Hughes, EnStyle was first profiled in The Ebony Cactus magazine in the [September 1st, 2002 edition](#) (see image to right). At that time the business was only 2 years old and just getting on its feet. Now, a little more than one year later, we take a look at how the business has progressed.

**TEC:** How have things changed over the past year?

EnStyle Planned Events is an event planning company. When we first talked, EnStyle was a part time business and continues in that status. In the next year or two I am planning to make it full time. One of the many things that has changed is that I am more localized now. Then, most of my work was out of state and now I am looking at doing more work in Arizona. I know that the State is growing and there are going to be a number of large activities that will be coming. I hope my company will get some of that work.

**TEC:** What kind of clientele are you looking for?

I prefer the kind of assignment that allows me six month to a year lead time. I am looking to work with large companies that plan 1 to 3 large events a year. For example, a city festival that may involve 1,200 to 10,000 people. I can do small events, but I choose not to. I like to be able to design and plan an event for a multitude of people. For example, the Superbowl will generate a number of large events within the Cities of Phoenix and Glendale. They may hire one company to oversee an event. Then that company will sub smaller concerns the some of the work. I would like to get some of that work subcontracted out to my company.

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**TEC:** What are you doing to win these big jobs?

The first step is getting certified as a minority company with the local municipalities such as the Cities of Phoenix and Glendale. Once you are certified, then you can win just about any contract as long as you meet their price.

**TEC:** What is that extra bit of value you bring to your customer?

In events planning, one of the most important things is to be able to listen. Your client knows what they want in the event. For me as an event planner, it is very important that I am able to understand my clients needs and then be able to execute their vision. So what I bring to the table is the ability to hear what my clients want, take what they have said and make it work for them. Sometimes it costs a little more to do what my clients ask for. In the end for them, money is not necessarily the issue but instead service and that I am able to bring forth what they ask.

**TEC:** Who is your competition?

Arizona has more the 50 event planning corporations. Some of us are in the same realm, but our target audience is different. There are others with the same target audience, but I believe there is enough work to go around.

**TEC:** Is the economy picking up for you?

In some cases yes it is, but in other cases it is not. The industry is still suffering from 9-11. At that time a lot of companies went out of business because so many events were canceled. Being a small company I have been able to survive. **TEC**

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# LGC & Associates

Office Products Division (MBE)

Linda G. Cooper, President

14175 West India School Road , Suite B4-417 Goodyear, Arizona 85338

E-mail: lgc@lgcandassociates.com

Website: [www.lgcandassociates.com](http://www.lgcandassociates.com)  
623-536-0296

## A Brand New Breed Supplier Diversity/ Strategic Entrepreneur by Angela Miller-Brooks

In this new economy, understanding the methodology and the importance of **supplier diversity (SD)** programs will lead those who are looking, to the winner's circle. For the savvy entrepreneurs who become connected to nurturing SD programs, the development of *strategic partnerships* with successful individuals or companies can be great accomplishments. As entrepreneurs (now numbering nearly 25 million in the United States) become more and more sophisticated in their processes they will deliver outstanding training and development programs that will rival Fortune 500 mainstays. So the table has turned for Corporate America as they've discovered a brand new breed of entrepreneur.

It been said recently that it's not enough in America to be a minority owned woman or disadvantaged person in business. It takes more, much more, to swing a contract your way. To win the day, they must be willing to explore and exploit their core capacities to ensure business longevity.

Linda G. Cooper, President of LGC Office Products in Arizona and Missouri did explore and has come to realize a grand strategic partnership with one of the nation's largest office products suppliers- Corporate Express.

*Continued on the next page*



"As I saw it, it was a great way for me to continue providing services to clients I was already working with. Through office supply products, I'd be able to offer clients even more."

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### *Leadership for Global Competitiveness*

LGC Office Products/*Corporate Express* is a strategic partnership between two highly respected businesses who through careful planning compliment each other through business diversification. Both are driven competitors who value, foster and personify the ideology of supplier diversity.

LGC (Leadership Global Competitiveness) was founded in 1992 as a diversity consulting firm in Kansas City,

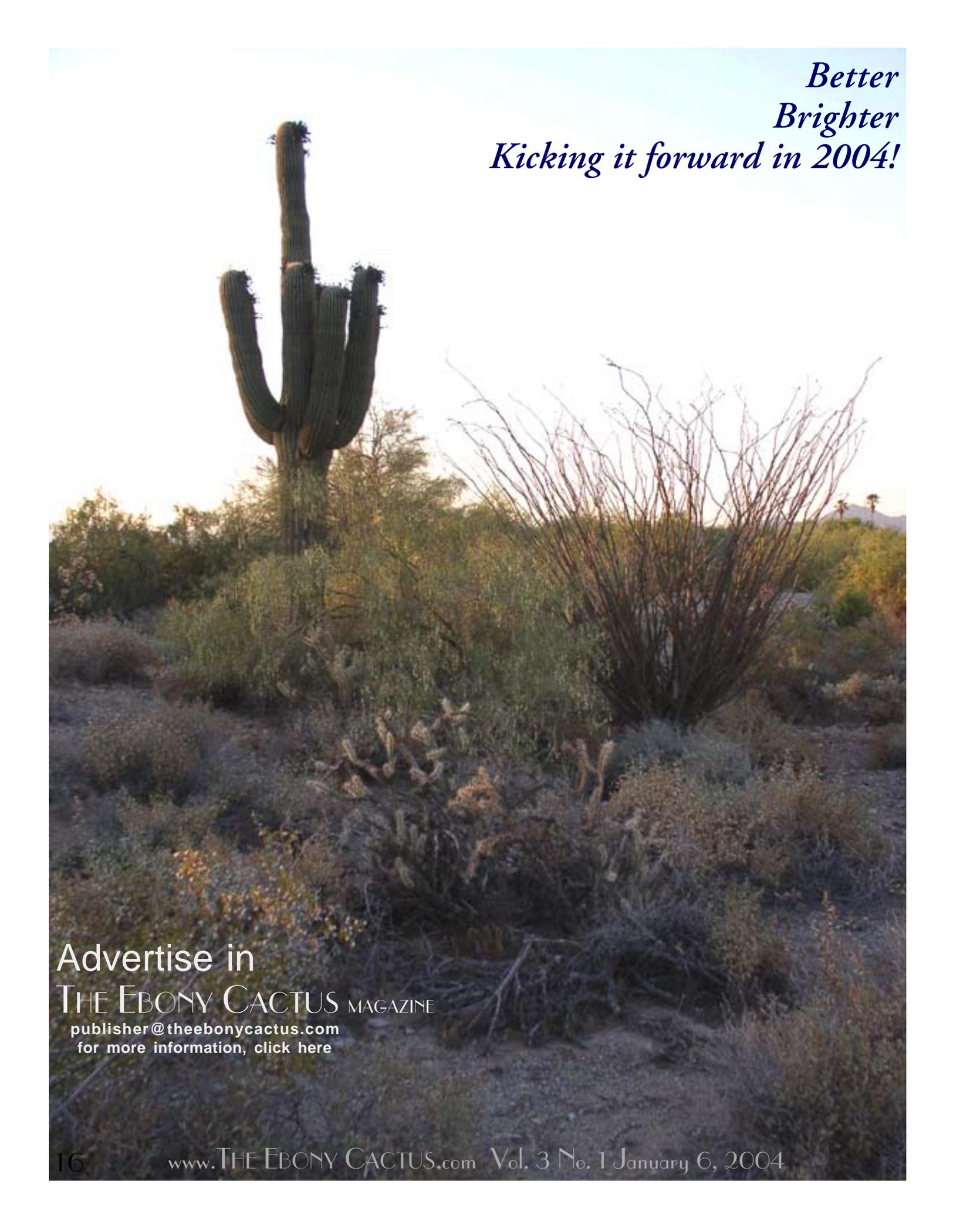
Missouri. Initially, for over 12 years, the company consulted with corporations, government and educational institutions on diversity. During this time, Cooper found that companies and educational facilities who wanted to help minority suppliers were more interested in those who were in manufacturing, construction and related areas. Cooper, who's business leaned more toward services was not in as much demand. Thus, a change in her business plan was needed.

Cooper states she was introduced about a year ago to the office supply business. Through rich discussions, she was able to present her past 12 years of accomplishments and successes and how she might be able to transfer that experience into the office supply industry. "As I saw it, it was a great way for me to continue providing services to clients I was already working with. Through office supply products, I'd be able to offer clients even more," said Cooper. This particular move has proven to be most beneficial for Cooper and her clients.

"LGC isn't merely an office supply company" Says Cooper. "We have everything a person or company would need to utilize." We offer office furniture, janitorial and breakroom supplies, facility supplies, imaging and computer graphic supplies, forms management, promotional items for businesses and non profit organizations and more."

In so far as her effectiveness in business, Cooper attributes her success as a businesswoman to relationships. "Through my various contacts in Kansas City, I was referred to business entities in Phoenix. I strive to develop good, strong business relationships. How I do this is by connecting with the organizations that support supplier diversity; whether it's the Black Chamber of Commerce, the Grand Canyon Minority Supplier Council or the City of Phoenix Equal Opportunity Department."

Specifically, in reference to supplier diversity, Cooper said in her experience, "initially, large corporations explored supplier diversity more as a social commitment. Now, organizations are recognizing that supplier diversity really is good business. **TEC**



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# G&L Joint Venture

Goldstein and Luera  
Construction, LLC.  
&  
Tierra Contracting

Arthur Luera  
President

Richard S. Juarez  
Vice President

Alberto M.  
Chamberlain  
Director of Operations

1219 S. 9Th St  
Phoenix, Arizona 85034  
602.252.1310 Office  
602.254.5460 Fax

Photo: Juarez (left)  
Luera (center)  
Chamberlain (right)

When the project went out for bid, Austin unbundled the contracts so that smaller minority companies could be involved. Austin is also providing the insurance and the performance and payment bonding. This allows the smaller contractors to perform on bigger projects.



## Si se puede! Yes it can be done!

By: George B. Brooks, Jr. Ph.D.

With an estimated cost between 200 and 250 million dollars, the Consolidated Rental Car Facility at Phoenix Sky Harbor International Airport will be a world class complex when completed in 2005. Austin Commercial of Dallas Texas, is the prime contractor on the project in a joint venture with Layton Construction Company. As with most projects of this type, a significant portion of the work is performed by subcontractors.

In recent years prime contractors have discovered that it is good business to sub-contract work to minority suppliers. As part of our continuing series on supplier diversity programs, we had a chance to talk with Arthur Luera and Richard Chamberlain regarding their work with G&L Joint Venture, a minority subcontractor on the rental car project.

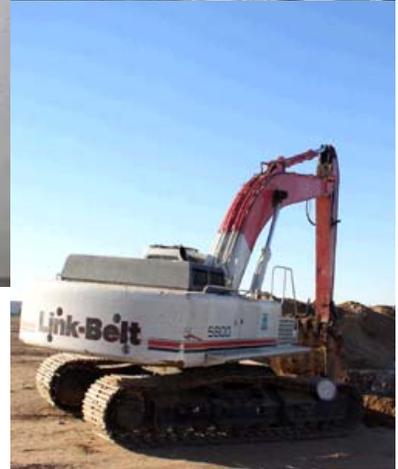
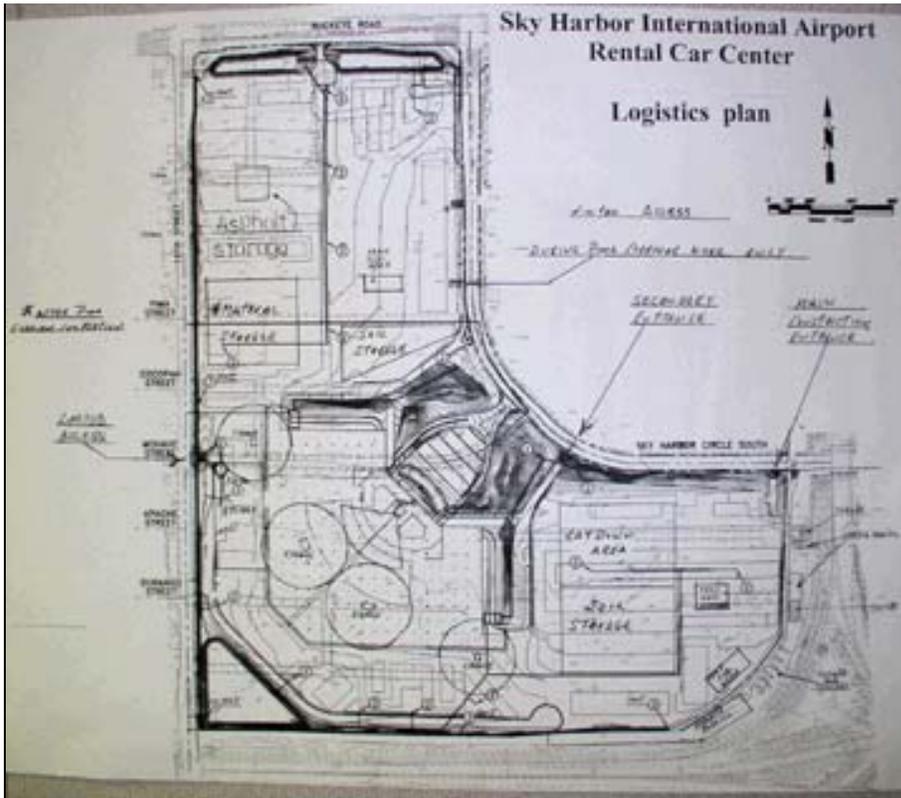
### TEC: What is your history on the project?

Goldstein and Luera LLC did the surface demolition of the 140 acre site. Subsequently, we formed a joint venture with Tierra Contracting, Inc., (G&L JV) also a DBE firm, to perform the installation of storm drains in the contract amount of \$1,400,000. We started this project on 01/02/04 with the joint venture approved by the City of Phoenix. Both companies are members of the National Association of Minority Contractors - Arizona Chapter.

*Continued on the next page*

*Supplier Diversity*

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TEC: What was the process?

An advertisement was made by the City of Phoenix seeking minority contractors. Austin sent a representative to interview minority companies in the Greater Phoenix Black Chamber of Commerce and in NAMC-AZ. When the project went out for bid, Austin unbundled the contracts so that smaller minority companies could be involved. Austin is also providing the insurance and the performance and payment bonding. This allows the smaller contractors to perform on bigger projects. There are currently 5 or 6 minority contractors working this job.

TEC: What additional work may be available on this job later?

There are a number of phases to the project.

1. Surface Demolition
2. Pulling out the utilities from the footprint.
3. Doing the utilities outside of the area
- 4 & 5 Getting the steel structure up, foundation and concrete work.
6. General construction on the building itself.

We are currently doing 2nd phase work, 3,4,5 have already been bidded out. There is however work available on the 6th phase.

TEC: What is special about this project?

The area itself is special. This is the old Golden Gate area that once had 98% minority residency. Secondly Sky Harbor is a major revenue generator for the City. This new facility will significant enhance that ability. Bringing all the rent-a-car facilities under one roof facilitates bigger business.

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## Estate Taxes and Living Trusts – Building Your Legacy

Provided by Jeffrey C. Cleveland  
(bio on page 4)

Watching a house under construction can be a fascinating, learning experience. Each element builds on the next – working up from the foundation to the roof – until the building is safe from the elements. Constructing an estate plan is a similar process. If you "build" your estate on a solid foundation, according to a well-designed plan, it can securely "shelter" your loved ones for the future.

Just as all house styles do not suit all families, all estate plans do not fit all situations. Many couples are familiar with the unlimited marital deduction, which allows the spouse who dies first to leave his or her estate to the surviving spouse free of estate taxes. However, a married couple with assets exceeding the applicable exclusion amount of \$1,000,000 may face a sizable estate tax liability.

This is because each individual's assets above the applicable exclusion amount are subject to estate taxes (note: the applicable exclusion amount will gradually rise until it reaches \$3.5 million in 2009). Without a proper estate plan in place, the first spouse to die will be unable to use his or her respective applicable exclusion amount.

### A Case in Point

A living trust, also called a revocable inter vivos trust, may help you avoid this problem when combined with a pour-over will. To illustrate, let us consider the hypothetical example of Fred and Melanie Moore, whose combined assets total \$1,650,000. Suppose Fred's estate is worth \$1,200,000, while Melanie's is worth \$450,000. If Fred dies first, due to the unlimited marital deduction, his assets will automatically pass to Melanie free of estate taxes.

Melanie's estate will then be worth \$1,650,000 (Fred's \$1,200,000 plus her \$450,000). However, at Melanie's death, the maximum she may transfer to their surviving children free of estate taxes is \$1,000,000 (her applicable exclusion amount).

The remaining amount of assets over the applicable exclusion amount may be subject to estate taxes starting at 41%. This tax can take a sizable chunk out of an estate, unwittingly making Uncle Sam a significant beneficiary.

However, if Fred has a living trust (which must be established while he is still alive), he could place his entire \$1,200,000 estate into the trust. At his death, his trust will be able to fully utilize his \$1,000,000 applicable exclusion amount. This amount will still be available to Melanie for income and support and will ultimately pass to her children free of estate taxes.

Fred's remaining \$200,000 (his original \$1,200,000 estate minus the \$1,000,000 used to offset the applicable exclusion amount) would pass directly to Melanie at his death. This would leave her with a total estate worth \$650,000 (her original \$450,000 plus the \$200,000 Fred left her). At Melanie's death, her applicable exclusion amount (\$1,000,000) will allow her to pass her entire estate of \$650,000 to her surviving children free of estate taxes. In this case, the use of a living trust can help the Moores pass their entire combined estate of \$1,650,000 to their children free of estate taxes.

### Funding Your Trust

Once you have built a house, you would not live in it unfurnished. A trust that is not funded is like an empty house – although the structure is in place, it cannot fulfill its purpose. In order to fund a living trust, all the assets (such as your home, bank accounts, securities, and brokerage accounts) you wish to place in the trust must be retitled. The trust must also be designated as the beneficiary of any insurance policies.

While it is understandable some people may balk when it comes to retitling assets and changing beneficiaries, remember one of the objectives of a living trust is to maximize the use of both spouses' applicable exclusion amounts...and to do so in the most efficient manner. Retitling assets will assist you in accomplishing this objective.

A living trust is but one of a variety of estate planning options. Just as you would consult a contractor when building your house, it is important to consult with experienced legal and financial professionals to help determine if an estate plan is appropriate for your circumstances and consistent with your objectives. With a well-constructed estate plan, you can rest easier knowing you have done all you can to preserve your financial legacy. **TEC**

## News continued from page 6

### PHILLY-BASED AFRICAN-AMERICAN SAVINGS CARD PROGRAM EXPANDS INTO DIFFERENT MARKETS

Philadelphia, PA - Unity Card Services, an advocate for black-owned businesses and their consumers, is expanding into different areas of the country through its UNITY Savings Card Program. The goals of the program are to help recycle black dollars, save consumers money and unify and empower the black community. The vision is to help see social, economic and cultural progress in the black community by seeing this program in every major metropolitan area in the United States. The program has over 60 participating businesses in the Philadelphia area and is expanding into the following areas in early 2004: New York, Baltimore, Washington, DC, Chicago, Cleveland, Atlanta, Dallas, Houston, Memphis, Raleigh, Los Angeles and Las Vegas. Unity Card Services is also currently looking for salespeople to fill positions in these areas.

The UNITY Card promotes conscious spending habits and recycles black dollars. Card holders make the conscious effort to further extend their purchasing power by spending more at businesses owned by people of African descent. All memberships are good for one year. For more information contact Unity Card Services at [info@unitycards.com](mailto:info@unitycards.com). **TEC**

## Supplier Diversity continued from page 18

**TEC:** What is the significance of your company being involved?

We are an inner city Hubzone 8(a) company. We joint ventured with another minority contractor and all the employees are from the local area. To our understanding this may be the first time residents from the area are working on a project in the area.

**TEC:** What does this bode for the future?

Unknown to many, small businesses often have staffs with educational credentials as great as with any prime contractor. We can not only dig a hole, we can manage and lead as well. As members of NAMC and as small businesses, it shows that by joint venturing we can perform and do bigger jobs. By being given a chance it makes the business community aware that Si se puede! Yes it can be done!

Austin Commercial is a breath of fresh air for they have done so well in subcontracting with minority companies in

Texas hitting at times up to 40% minority participation rates. They told the City of Phoenix and the minority community that they would do likewise here and so far they are walking the talk. The proof is in the pudding but so far they have awarded 7 to 8 million dollars to minority firms. Austin has a culture that focuses on being part of the community and bringing up the economic base. When you talk to them, they want to make it happen. **TEC**

## Why Advertise in The Ebony Cactus

- 1. Demographics:** Part of the mission of The Ebony Cactus magazine is to showcase African-American businesses to all who could use their services. The magazine's format is simple, open and easy to read. The content is focused on people and issues that will be both interesting and valuable to both small and large business. In this case, small business people include both those whose full time occupation is their business and those who may have a full time job, but work their own businesses on the side. These are large demographics. Free access to the magazine via the internet also works to increase the number of eyes viewing the magazine.
- 2. Capacity Building:** To "Build Capacity" is to increase a business' ability to do more and to overcome barriers to its growth. One way to accomplish this goal, is to build synergistic relationships with other successful firms and/or workers in an industry segment. The Ebony Cactus is a source of timely and comprehensive information about what African-American businesses are doing and what services they offer. This information will give you the data you need to increase the capacity of your business and improve your ability to grow.
- 3. A New Application of Established Technologies:** Unlike a web based Ezine, The Ebony Cactus does not dwell on the net. Instead, like any print magazine, is sent directly to the reader. There it resides on their computer desktop just as a newspaper would reside on the reader's kitchen table. From there the magazine can be read at any time. Macintosh and P.C. users can view it equally well. If so desired, copies can be made by the reader for their personal use. Add to this the ability to hyperlink (weblink) directly from the magazine. Now the direct link to your website can travel with The Ebony Cactus wherever it goes.

The Ebony Cactus magazine is a powerful source of potent information for small and large businesses alike. We encourage you to use this service and allow us to help your business grow. If you would like to know more, drop us a line at: [publisher@TheEbonyCactus.com](mailto:publisher@TheEbonyCactus.com). Let us help you Make It Happen!

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