

[Click here to skip intro](#)

Greetings

Welcome to The Ebony Cactus magazine
for March 6th, 2004.

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. 5

March 6, 2004

A New Perspective on
Business in the Southwest

Why was Don Logan Targeted?

Moving beyond
the Zero Sum
game! Pg. 15

Financial Services

- Tracy Little
- Tunde Ayoola

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minority businesses
in the Southwest United States*

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*According to our estimates

The Ebony Cactus magazine

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Tracey Little is one of Arizona's foremost financial experts. Holding a Bachelor's Degree from Pace University, Tracey has over 15 years of practical financial training and experience. She's been a licensed insurance and investment professional since 1997. Rare among many financial companies/advisors, Little offers clients at with no obligation or hidden costs a complete financial overview of existing annuities, investments and life insurance programs. Pg. 18



Nigerian born engineer **Tunde Ayoola** has a vision. "I truly have a passion for changing the social economic condition of Black people. I have always wondered why Blacks (Africans and African Americans) have so many obstacles to over come. I think what we lack is economic power. Though having worked for fortune 500 companies and having worked in that environment, I still truly did not understand how my mortgage and 401(k) worked. Then I realized that there was a large void for no one ever volunteered to tell me these things. I know there are thousands or millions out there like me who need the opportunity to see. So that is my driving force to reach out into my community and make a difference." Pg. 19

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:
 @thebonycactus.com
 Editor:
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CONTRIBUTING WRITER



Jeff Cleveland Pg. 21
 Jeff Cleveland is a financial representative with Progressive Financial Concepts, New England Financial. He is the co-founder and director of Academy Consultants, LLP. He serves as the board vice president for the Phoenix Youth at Risk Foundation; is a board member for the Phoenix Alumni Chapter of Kappa Alpha Psi Fraternity, Inc.; and is on the Young Entrepreneurs Advisory Council for Junior Achievement in Phoenix. Jeff also is a member of the Black Board of Directors Project and West Point Society of Phoenix. He may be reached at **602-224-3851** or **jcleveland@pfc.nef.com**

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Angienuity

Got Technology? Human Resources Redirects Back to the Future

by Angela Miller-Brooks

Accountability, Commitment and Skills. Three keys to business success- Rena Blackburn

In HR, people are like the miracle of a craftperson's clay masterpiece. Hence, the molding of individuals within any organization or conglomerate workforce can become a daunting task. Once regarded as the swarthy side of a company's makeup, now Human Resources (HR) in many cases is considered the backbone of most companies. For HR, the stigma of being known only as the place where pink slips reside has all but dissipated into infinity.

The age of Information Technology is upon us. Documented in an article by the American Technical Education Association, "as many as 40 million adults, one in four, engage in short-term, postsecondary occupational training. Thus, demand for postsecondary technical education is likely to remain strong." There is, however, one difficulty. Employees aren't effectively task communicating. I don't mean aimless and unnecessary chatter. I mean they're not talking about the tasks they're doing. They're not finding better ways to understand the process. Complacency has set in and many are happy allowing technology to do it all for them. People at work need to talk. They need to be afforded the opportunity and capacity in which to discuss occupational functionalities- what works and what doesn't. They need to be empowered to process work issues that are real and present in their world of cubicles and assembly lines. Millennium employees are rapidly becoming unchallenged. Here is something to think about. Basic employee training, the amalgamation of natural teams and the on-going monitoring of process accountability is on the rise coming back in a major way.

Since the mid 90s, the U S workforce has become consumed with technology. Many operations officers and hr administrators have forgotten that people, technology's developers, are America's most valuable commodity. US workers are now forced to compete for homeland jobs with overseas employees. It is in the employer's best interest to engage his or her employees with the buy-in of the company. Company buy-in begins with the development of employee loyalty. Employee loyalty is earned as employees feel connected for they too want a return on their time invested. Employees feel connected when they have a say. But, one can only have a say when one knows what's going on. To you be the victory!



Living in America

by George B. Brooks, Jr. Ph.D

What is Supplier Diversity?

He who learns, teaches -Ethiopian Proverb

In case you have not noticed, since December of 2003, we have been focusing on Supplier Diversity (SD). However, we have learned that (much to our surprise) many people have no idea what we are talking about and why we think SD is so important. Oops, our bad.

To begin, in our humble opinion, Supplier Diversity is one of the most important business concepts to be developed in some time. In summary, Supplier Diversity Programs focus on broadening the pool of corporate suppliers/sub-contractors to include a significant percentage of minority/women owned business enterprises. The true importance of Supplier Diversity is best summed up by the following quotation from the Citicorp website:



"For Citigroup, diversity is a competitive advantage in the global economy. Citigroup's emphasis on inclusion and innovation creates an environment where diversity is transformed from a key element of our business strategy into a competitive advantage for all of our businesses..."

As discussed in previous editorials, at first Supplier Diversity was a response to the statutory requirements of major customers such as the Federal Government or the City of Phoenix. However, in fulfilling the requirements to meet Disadvantaged Business Enterprise/Minority/Women Owned Business Enterprise (DBE/M/WBE) goals, businesses found that if they treated these enterprises as valued partners, they would realize competitive advantages including reduced costs, increased revenues and the innovative spark that comes from those who "think differently." They also become more adaptable to changing economic conditions by being able to take advantages of new economic opportunities developed by the diverse supplier base. This further improved their competitiveness.

Strangely enough, it is "conservative Arizona" that is a hot bed for diversity. We have found innovative and proactive programs well established in many cities and corporations as well as the institutional commitment to keep them going. We will be discussing this in more detail later in this edition (Pg 15). Enough for now, on with the show! **TEC**



Editorials

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TECNews

NEW BLACK OWNED HOTEL CHAIN TO BE LAUNCHED IN MAJOR CITIES

Atlanta, GA - A long time hospitality advocate announced today the formation of a new company that has been established for the purpose of owning first class hotels across the U.S. and throughout the Caribbean. Gary Cross, who lives outside of Atlanta, Georgia and is active in the hospitality industry said he is ready to take this industry to a new level! "For more than ten years, I have been active in hospitality while most of that time has been spent on promoting hotel ownership. As one of the first blacks ever to hold an assignment as a hotel franchise sales representative, I noticed that we did not own many hotels, and the ones we did own were not of the quality of which I could offer them a franchise." In the early 90's, Cross set out on a mission to spread the word about opportunities in hospitality. More on Gary Cross at: www.hotel-online.com.

CHAMBER AND KTAR'S NEW PARTNERSHIP BENEFITS VALLEY JOB SEEKERS AND RECRUITER

Phoenix, AZ- Finding qualified employees is one of the top issues facing Greater Phoenix businesses. The Greater Phoenix Chamber of Commerce has partnered with News Radio 620 KTAR to create a solution - the Employment Channel. This site will offer out of state visitors and local residents information on employment opportunities in the Valley and is a new benefit to Chamber members. "One of the Chamber's main priorities is to ease the challenges businesses experience with finding qualified employees. The Employment Channel is now the place where excellent employees find excellent jobs and employers," expressed Greg Pollack, vice president of marketing and communications for the Chamber. More on The Employment Channel at: www.phoenixchamber.com

SURVEY OF 1,600 TOP CANDIDATES SHOWS RECRUITMENT CONSULTANCIES ARE SET FOR A MAJOR COMEBACK IN 2004

Collecting survey data from some 1,600 candidates, the 3rd Edition of Top-Consultant's Recruitment Channel Report is likely to provide a wake-up call to many in the recruitment industry. The report demonstrates that many preconceptions about recruitment in the modern

e-world are dangerously misguided; by exposing these misconceptions the report highlights significant areas of untapped potential for both recruitment consultants and HR managers looking to optimize their recruitment strategies in 2004. Read more about this and other news from across the country at: PRWEB.com

EMOONLIGHTER ANNOUNCES NAME CHANGE TO GURU.COM

Emoonlighter, the world's largest online marketplace for free-lance talent, announced that it has changed its name to Guru.com. The new name completes the merger of Emoonlighter assets with those assets acquired from Silicon Valley-based Guru.com in July 2003. Read more about this and other news from across the country at: PRWEB.com

A NEW TREND FOR SHOPPING ONLINE – WHERE YOUR ONLINE BUSINESS SHOULD BE! Frustration of searching for online stores heats up search engine industry.

New York, NY-If you are one of the millions of Americans that shop online, then you will probably relate to the frustrations that arise from trying to find an online store that sells the product you are interested in. The frustration arises when searching for a brand or product and having everything under the sun that is irrelevant to your search, appear. For most of us, these unwanted results are a reality. For instance, if you are shopping for living room decor, and type 'living room decor' into a major search engine, your results may display 'how to' information to people telling you how proud they are of the new living room decor they just purchased! Occasionally you may find an actual store that sells living room decor.

24-7 Shopping Mall Directory, www.24-7shoppingmall.com, the new kid on the block has come up with a solution to this problem. Only show quality results from stores that carry what is being searched for. Read more about this and other news from across the country at: PRWEB.com

Just the Facts!



**African Americans
and HIV/AIDS**

- √ 1 out of 3 young African American men between the ages of 25-44 dies due to AIDS related complications!
- √ African Americans only make up 3% of Arizona Population, But 12 % of the states HIV/AIDS Cases!
- √ African American women are 20 times more likely to have AIDS Than non African American Women!

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AIDS / HIV

IT'S NOT AN URBAN LEGEND

Get INVOLVED!

The Ebony Cactus Magazine
100 % African American Owned and Operated
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AIDS Project Arizona

BizNet Calendar

Arizona

March 11

Greater Phoenix Black Chamber of Commerce Breakfast Networking-(GPBCC)

Location: Phoenix. Time: 7:00 am-9:00 am. The event will be held every second Thursday of the month at APS, 400 North 5th Street- 2nd Floor in Phoenix . GPBCC networking events are free for members. There is a nominal fee of \$10 for non-members. To attend contact Marquis Scott- Greater Phoenix Black Chamber of Commerce at: 602- 307-5200 or visit www.phoenixblackchamber.com.

March 15

Women I Should Know-(W.I.S.K.)

Location: Phoenix. Time: 11:30 am. to 1:30 pm The event will be held at the University Club, 39 E. Monte Vista Road. For more information email: M. Joyce Geysler at mjgpc@cox.net.

March 18

South Mountain/Laveen Chamber of Commerce Mixer

Location: Tempe. Time 5:30pm-7:30pm. Networking Mixers are the third Thursday of each month. This month's will be held at the Marc-Anthony Massage, 930 West Broadway Road, Suite 7. The Mixer is FREE to Chamber members. Visit the Chamber website at www.SouthMountainChamber.com.

March 23

Phoenix Forum

Location: Phoenix. Time: 11:30 am - 1:30 pm. Speaker: Dr. Bob Arnot, NBC news correspondent 11:30 am - 1:30 pm- Arizona Biltmore Resort & Spa, 2400 E. Missouri Ave.

April 2

Business Networking- First Fridays Phoenix (FFP), The Wedding Expo

Location: Phoenix. Time: 6:00pm- 1:00pm. Focus- The Bridal Industry: Products, Services, Marketing. FFP will hold its Wedding Expo and networking event at the Airport Marriott showcasing the latest in the industry.

April 4

Historically Black Colleges & Universities (HBCU) Scholarship Banquet and Fundraiser

Location: Scottsdale. Time: 2:00pm. This event is will include live entertainment, special invited guests, great food, a silent auction and raffle, and more. Tickets are \$50 per person and can be purchased by contacting Debbie Young at HBCUAZ@aol.com or by calling (602) 405-3718. RSVP . Seating is limited.

April 16

Black Women's Task Force 16th Annual Conference

Location: Tucson. Registration begins at 7am. The conference will be held at the Radisson Tucson City Center, 181 W. Broadway Blvd. To attend contact Edria Johnson at 520-296-5370.

April 30

University of Arizona Black Phenomenal Woman Award Dinner

Location: Tucson. Time: 6:00pm Reception followed by dinner and awards at 7:00pm in the Grand Ballroom. The Honoree for this event is Sandra Taylor, Senior Vice President of Campus Life. To attend contact: Tina Johnson at 520-621-4407 or email: tina@uarizona.edu.

Professional Women's Roundtable

Phoenix Chamber of Commerce Board room, 201 N. Central Ave., 27th Floor (meets every 1st Tuesday) Call: 602-495-2195 or visit www.phoenixchamber.com/out_Events.cfm.

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Continued from the previous page

California

March 25

San Diego Regional African American Chamber of Commerce Monthly Luncheon

Location: San Diego. Time: 12:00 noon. Monroe's Cafe 7404 University Ave. La Mesa. Guest Speaker Jimma McWilson, Executive Vice President & CEO, San Diego Urban League. \$18 members (tax deductible); \$20 non-members Please RSVP to Chamber. For more information, phone: 619-262-2121 or e-mail: Info@sdraacc.org: www.sdraacc.org

March 27

San Diego Regional African American Chamber of Commerce Small Business Workshop Series. Session #1 Do you know your industry.

Cost: Members \$20/Non-Member \$25. For more information: Phone: 619-262-2121. Fax: 619-262-3841, Info@sdraacc.org: www.sdraacc.org

April 2

First Friday's San Diego (FFSD) Monthly Business Mixer

Location: San Diego. Time: 5:30pm-8:00pm. For more information visit: www.ffsd.com.

April 29-30

Minorities in Special Events Conference

Location: Long Beach. This two day event will be held at the Renaissance Long Beach Hotel. For more information E-mail : minoritiesinspecialevents-subscribe@yahoogroups.com.

Nevada

March 18

Reno Gazette-Journal (RGJ) Spring Networking Mixer. Location: Reno. Time: TBA. Build your business by networking at the Reno Gazette-Journal during its Spring Networking Mixer. Chamber member fee \$5.00, non-member fee \$10.00. Email: Brad Mitchell at bmitchell@reno-sparkschamber.org or visit www.reno-sparkschamber.org.

March 26

Las Vegas Urban Chamber of Commerce Monthly Luncheon

Location: Las Vegas. Time: begins at 11:30am and will be held at the Palace Station, 1048 West Owens Avenue. Guest Speaker, Lacy Thomas, CEO, UMC. Fee: \$20 for members; \$25 for non-members and ALL walk-ins. RSVP by Wed., March 24, 2004 at 702-648-6222. For more information call: Ph.: 702 648-6222, Fax: 702 648-6223 or E-mail: info@urbanchamberlv.org. Sponsored by UCC.

Southern Nevada Black Nurses Association (SNBNA)

Location: West Las Vegas. Time: 11:00 am . Meetings are held on the second Saturday of each month and at the West Las Vegas Library. The President is Donnetta Miller-Kyle, RN, BS. Contact the SNBNA at P.O. Box 270586, LV, NV 89127. 702-615-3575; fax 645-4708: www.snbna.org.

Professional Black Women's Alliance

Location: West Las Vegas. The Women's Alliance meets the second saturday of every month at the West Las Vegas Library. The address is 951 W Lake Mead. To attend call: 702- 631-0000.

July 22

The Delta Sigma Theta Sorority 47th National Convention

Location: Las Vegas, July 22nd through July 28th. For more information call: 202 986 - 2400 or visit the website at: www.deltasigmatheta.org. Email: dstemail@deltasigmatheta.org. **TEC**

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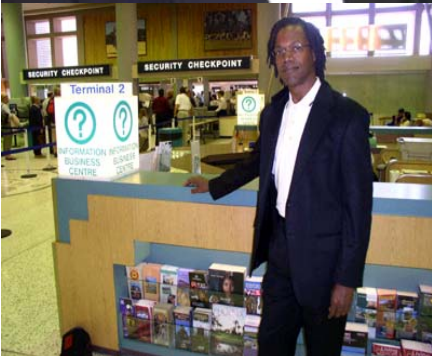
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**Susan Morris
Sales**

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602-738-0393



Coup d'etat number One
 Arizona's Black Pages distributed at Sky Harbor International Airport



Over the past month, there have been a series of significant achievements by the African American media in Arizona. Considering that African Americans represent only 3 percent of the state's population, all three of these are true Coups d'etats.

Arizona's Black Pages (AZBP) publisher Desmond Peartree has much to be proud of. His publication is well respected and found across the state and his company will soon begin the publish the Nevada Black Pages as well. However, the secret of true success in this business is maximizing distribution.

Phoenix Sky Harbor International Airport hosts more than 18 million passengers per year and is the latest distribution point for the AZBP. "When we look at our distribution, our brand initiative is that of a mass market," said Peartree. "So we try to raise the product brand to where everybody is using it and that requires distribution in places like this (the airport). Over the past three years, 1/3 of our request for the book has come from newcomers and visitors. Ninety percent of the materials taken out of the airport are from people coming in, so it was a supreme place to put our book."

To get the AZBP in the airport, the magazine had to be submitted to the City of Phoenix for approval. Once approved, there is a fee for distribution. Peartree states, "The fee is relative for me because I pay to distribute the book. Provided that the number of books that go out of here is equivalent to the bulk mailing cost, it is a good mix."

In many cases, a minority business must be "certified" to do business with the City. However, according to Peartree, "The only criteria is, does the publication meet the standards of what Arizona wants to show as a lucrative business."

Copies of the 2004 Arizona's Black Pages can be found the information desks in Terminals 2, 3 and 4 at Sky Harbor.

www.arizonasblackpages.comTEC

Photo Captions

Top: Publisher Demond Peartree

Middle: One of the AZBP distribution locations at the Terminal 2 information desk

Bottom: The latest edition of Arizona's Black Pages

Top Right: Arizona's Black Pages in the airport newsstand.



Coup d'etat number Two
 Black Talk Radio in Phoenix. The Vernon Bolling Show

Long time Phoenix media personality Vernon L. Bolling has scored another one. He is now the only Black radio host in the Phoenix Metropolitan area. The Vernon L. Bolling show is broadcast on KFNX 1100 radio and webcast at www.1100kfnx.com from 8:00pm to 10:00 pm Monday through Friday.

Vernon sees his show as The Good the Bad and the Ugly, "The Good - Minorities must learn that strength comes in numbers, and quality must be the driving force. The Bad - We are subject to forces and controls that are not in our best interest. The Ugly - We are defined as a people and a nation by the actions of our Government and our influences on other countries.

"My aim is to allow callers to express themselves regarding the topic under discussion and try to practice that age old saying of allow your neighbor to agree to disagree," said Bolling.

On Thursdays, Vernon hosts his roundtable where issues of the day are discussed. On March 4th, 2004, his in-studio guests were Ms. Janet Blair, Project Coordinator, Office of Facilities Management for the Arizona Department of Economic Security, Division of Business and Finance and CEO of Janet Blair Consulting LLC, Dr. George B. Brooks, Jr., Editor of The Ebony Cactus magazine and political consultant Mr. Richard Burney. To call in dial 602-277-KFNX. **TEC**



Photo Captions:
 Top: The talk show goes on with guests Janet Blair, George Brooks (off camera) and Richard Burney (off camera)
 Middle: Vernon L. Bolling



Coup d'etat number Three

Introducing the Az. Examiner

Phoenix, Arizona, February 26, 2004: In the quite of the alcove at the George Washington Carver Museum and Cultural Center dedicated to the 4 young women lost in the Birmingham Bombing of the civil rights struggle, The Leadership Consortium (TLC), a 501(c)(3) organization whose mission is to identify, recruit, develop, support, re-engage and retain leaders of color in Arizona, announced two new important partnerships in Phoenix. In cooperation with the Phoenix Business Journal, TLC has launched new publication. The AZ Examiner - a bi-monthly, multi-page, color insert in the Business Journal - will take "a look at cultural diversity in business." The AZ Examiner will highlight the achievements of all cultures. It will feature articles about minority-owned and majority-owned businesses who value diversity; diverse emerging leaders; a calendar of multi-cultural community events; editorials; and business developments in different parts of the Valley. Michael Kelly, president and chairman of the Board for TLC, Denise Meridith, CEO of TLC and Michelle Fitzhugh-Craig, Editor-in-Chief of the AZ Examiner, are the managers of the new "news publication."

TLC is also partnering with the Greater Phoenix Chamber of Commerce to present the Arizona Black Expo, a large trade fair, to be held at the Phoenix Civic Plaza this summer. This successful African-American trade fair, created by Kevin and Sandra Solomon of Able Marketing in 2001, attracted more than 3,500 attendees last year. TLC will continue the tradition of encouraging and showcasing Black entrepreneurship at the event, which is scheduled for August 21.

FOR ADDITIONAL INFORMATION CONTACT: Denise Meridith, CEO Leadership Consortium (602) 763-9900. **TEC**



Photo Captions:

Top: Left to Right Don Henninger Publisher of The Business Journal, Michelle Fitzhugh Craig, Michael Kelley, Denise Meridith and Valerie Manning President of the Greater Phoenix Chamber of Commerce.

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Thank You 100 Black Men of Phoenix
From All of Us at The Ebony Cactus magazine,

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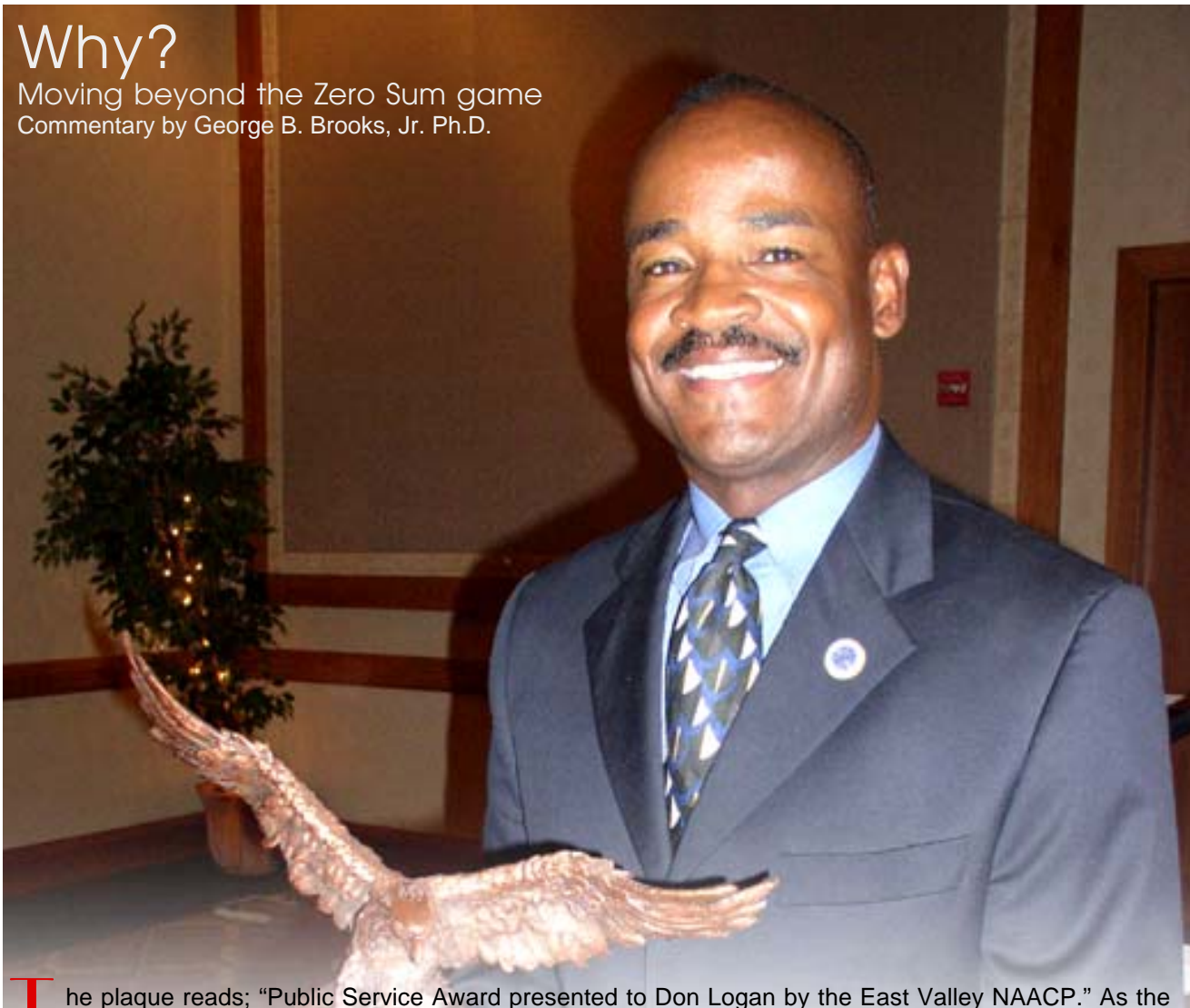
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February 20, 2004

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Why?

Moving beyond the Zero Sum game
Commentary by George B. Brooks, Jr. Ph.D.



Supplier Diversity

The plaque reads; "Public Service Award presented to Don Logan by the East Valley NAACP." As the investigation regarding the mail bomb attack on Don Logan proceeds, there are the persistent questions as to "Why Don?" What did this dedicated public servant and his staff do to deserve such treatment? Essentially, psychologists suggest that there are two reason people send bombs through the mail, either to further their political agenda or for revenge. Sometimes these reasons are one in the same. In recent years, it seems some groups in the United States feel that they are under attack. They perceive their opportunities for livelihood are being restricted or taken away. As the demographics change, they see themselves or their children becoming the "minority" and are deathly afraid of being done unto as they have done unto others. These individuals see their world as a social Darwinistic Zero-Sum game and thus lash out in hate (the frequent pathological byproduct of their views), using the excuse of self protection. On one end of the spectrum, some of them may feel a mild dissatisfaction with minorities who they feel are being given a leg up over them. On the other end, some feel very threatened and are capable of violence.

Moving beyond Zero-Sum

Zero Sum outcomes are the part of game theory that describe win/lose scenarios. I gain 10, you loose 10, the sum is zero. Following that thought, any gain you make is an equal loss for me. Thus, any contract or job that a minority may gain, is a contract or job that I have lost. It is said that all is fair in love and war, and this particular competition for resources is seen as war! However, it need not be so.

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Continued from the previous page

Win Win
vs
Zero Sum

Business need not be a Zero Sum game. Cooperation with your competitors can enlarge the pie for all, and enlarging the pie is what it is all about. There is a simple term for this, GROWTH! Our nation is now part of a world wide economic system of its own creation. Within this context, companies must not only survive, they must grow in a sustainable manner. The best way of accomplishing this task is to make wise use of all of their resources, not only a select few.

Sustainability

No business wants to be a flash in the pan. Burning up like a supernova is not good for the long term bottom line. Thus, sustainability is the goal. As a teacher of environmental studies, I know there are five basic requirements for sustainable growth: Renewability (a company must use its resources no faster than it can replace them); Substitution (use renewable resources instead of non-renewable ones); Independence (a company must recognize that it is part of a larger whole that must survive as well); Adaptability (a company must be flexible with a diversified product base to be able to withstand economic shocks and to take quick advantage of new opportunities) and Institutional Commitment (the company leadership must enact policies to support the first four goals). If the overall objective is sustainable corporate growth, It is clear that 2 out of the 5 development goals are significantly enhanced through a diverse supplier base. For example, diversity partners naturally think differently. They are the result of different conditions and different life experiences. Thus they may see solutions for the myriad challenges facing a business that the main stream does not. The result is new and innovative strategies that will enhance the group's adaptability. The more adaptable the business, the better the bottom line. The better the bottom line the bigger the pie grows for every one. Similar thinking holds true for Interdependence (accessing the rapidly growing minority customer base).

Diversity works for everyone

Don Logan was targeted because he is effective. He is making diversity work by creating Win Win solutions. The Win Win solution is when the pie gets bigger and so does everyone's share. If more participants are added, no ones share gets smaller and no one is left out. For this to occur however, the "institutional commitment" to stay the course must be strong. So far in Scottsdale, it has been and I expect it will continue to be. The more diversity works, the more people like Don Logan are successful, the greater the ire of the old guard will be raised. The pressure will be great, but the economic reality is clear. **Diversity works and it works for everyone. TEC**

Conference Call

UPCOMING MULTICULTURAL CONFERENCES AND SEMINARS FOR PROFESSIONALS IN 2004

Courtesy of Multicultural Marketing

APRIL

Apr 19 "The Matrix Awards: Women Who Change the World," NYC, New York Women in Communications, Inc., 212-297-2133

Apr 19-20 "11th Annual Director Days Conference," NYC, The DMA, 212-768-7277 x 1500

Apr 21-23 "16th Semi Annual AHAA Conference," Miami, Association of Hispanic Advertising Agencies, 703-610-9014

Apr 22 "A Celebration of Diversity - Annual Awards Banquet," Washington, D.C., National Association of Minority Media Executives (NAMME), 703-288-6501

Apr 22-24 "52nd Annual National Alliance of Market Developers Conference," NYC, NAMD, 212-685-4033

Apr 22-24 "Passport to Media and Marketing: Innovations, Strategies and Trends," NYC, National Alliance of Market Developers, Inc., 215-424-1412

Apr 23-25 "Sweet Auburn Spring Fest: Multicultural Street Festival," Atlanta, The Friends of Sweet Auburn, 404-886-4469

Apr 25 "Fiesta Broadway," LA, All Access Entertainment, 310-914-8308

Apr 26-28 "Multicultural Branding," NYC, IQPC, 212-885-2759

Apr 27-28 "The 2004 Annual Diversity Conference: Building Organizational Capability Through Diversity," NYC, The Conference Board, 305-531-1518

Apr 29-30 "Minorities in Special Events Conference," Long Beach, CA, The Community Chest Productions, 310-330-0540

Apr 29-May 2 "NMCI's 19th Annual National Conference - Diversity and Coalition Building in Times of Crisis: At Home and Abroad," Bethesda, MD, National MultiCultural Institute, 202-483-0700 Ext. 232

Apr 29-30 "Minorities in Special Events Conference," Long Beach, CA, Community Chest Productions, 310-330-0540



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Tracey Little-Financial Expert

Address: 8615 S. 22nd Pl.

Phoenix, AZ 85042

Phone: 1-866-707-9825

Fax: 1-866-707-9825

E-mail: TLittle@TraceyLittle.com

Website: www.traceylittle.com/

information courtesy of Jonathan Burr

Fact: More than one quarter of Americans believe their best chance to obtain half a million dollars or more in their lifetime is by winning the lottery or sweepstakes.

Capital Research Associates, 1999

Tracey Little is one of Arizona's foremost financial experts. Holding a Bachelor's Degree from Pace University, Tracey has over 15 years of practical financial training and experience. She's been a licensed insurance and investment professional since 1997. Rare among many financial companies/advisors, Little offers clients at with no obligation or hidden costs a complete financial overview of existing annuities, investments and life insurance programs.

A regular radio personality on the weekly financial radio show, "How Your Money Works," Little enjoys helping people. She enjoys it so much that at the onset of 2004 she, along with respected colleagues in the industry presented three financial enriching seminars- Understanding Variable Universal Life (VUL), The Black Wealth Building Seminar and just recently, Women & Money Seminar.

Fact: MORE THAN HALF OF ALL AMERICANS ARE BEHIND IN SAVING FOR THEIR RETIREMENT. A related survey shows that almost 3 out of 5 expect lifestyle decline with wide differences noted among groups in retirement preparedness.- www.consumerfed.org.

In Little's profession, financial empowerment is key to financial success. Empowering people in becoming financially secure is her goal. Within her wealth of knowledge and expertise, Little can assist with the following financial needs: Education, Estate Planning, Financial Services, Insurance and Retirement.



Phoenix Arizona
 World Financial Group

Tunde Ayoola
 Field Leader/
 Independent Contractor
 Type of Business:
 Financial Services,
 Wealth Management
 and
 Financial Planning.
 Address:
 10201 S. 51st St.
 Suite 285
 Phoenix Arizona 85055
 Telephone:
 480-961-4967
 Fax: 480-785-4934
 Mobile: 480-332-2169
 Email:
oayoola613qi@worldfinancialgroup.com
 Web:
WorldFinancialGroup.com

“Many people assume that because you are a professional that you have resources. However, though they are out there, if you don’t know where to look you will never find them.”

Established: 2003
 Employees: 0
 Education: B.S. Electrical Engineering North Carolina State University
 Affiliations: IEEE, NASD, Alpha Phi Alpha

Vision Nigerian born engineer Tunde Ayoola has a vision. “I truly have a passion for changing the social economic condition of Black people. I have always wondered why Blacks (Africans and African Americans) have so many obstacles to over come. I think what we lack is economic power. Though having worked for Fortune 500 companies and having worked in that environment, I still truly did not understand how my mortgage and 401(k) worked. Then I realized that there was a large void for no one ever volunteered to tell me these things. I know there are thousands or millions out there like me who need the opportunity to see. So that is my driving force to reach out into my community and make a difference.”

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World Financial Group HQ Photo courtesy WFG

An Electrical Engineer by training, Tunde began his career working for major firms such as Motorola and Erickson. However, the independence bug was too strong and he branched out into his own engineering consulting firm. That is what he did until the true power of money management was explained to him. It was then he realized the need for financial services.

Tunde is a Field Leader/Independent Contractor for World Financial Group (WFG), which has been around since 1992. The international umbrella organization AEGON has been around since the early 1800s. WFG is a financial service organization. "The idea is to reach out to middle America with financial services" said Tunde. "Today only 5% of the working public will retire with a pension, which leaves the vast majority needing advice on what to do."

According to Tunde: "Many people assume that because you are a professional that you have the resources. However, though they are out there, if you don't know where to look you will never find them. For example I had my mortgage for more than seven years and never realized that I could earn interest on my own mortgage payment."

For a start-up business, marketing is always a challenge. Tunde has addressed this issue through First Friday events and no obligation financial seminars. "I don't do any advertising. It has been word of mouth and referrals. At a typical financial seminar, I invite people to attend. The idea is just to share a few concepts for a couple of hours on a Saturday. I understand consulting and understand that building a business takes time. All I have to do is stay with it and stay focused. I am making changes in the market to open it up."

"I think I have a competitive edge over the competition because I deal with individuals regardless of their income" said Tunde. "You don't need \$50,000. My clients have from as little as \$50 dollars to \$2,000 dollars a month to work with. Everybody must know how important this is. It is not about that commission for me. It is about you succeeding. I know that if I am successful in working with you, I will get 10 times back in referrals so you can expect honesty and integrity from me. Basically I am offering a 6 step process. The first step is increasing cash flow. The second step is managing debt. The third to create emergency funds. The fourth step is to insure proper protection. The fifth is to build long term asset accumulation and sixth is to preserve your estate."

Tunde also sees opportunity within the Supplier Diversity market: "Within World Financial Group I do everything from estate planning to setting up 401(k) plans for organizations. This could enable me to manage the 401(k) plans for large organizations. There is a tremendous opportunity as well to go in and share information with the employees. If the employees realize their company is providing them valuable information on how to manage their personal resources, it can be a plus for the company will be viewed as one that cares about its employees."

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A WISE WOMAN'S GUIDE TO INSURANCE AND FINANCIAL PROGRAMS

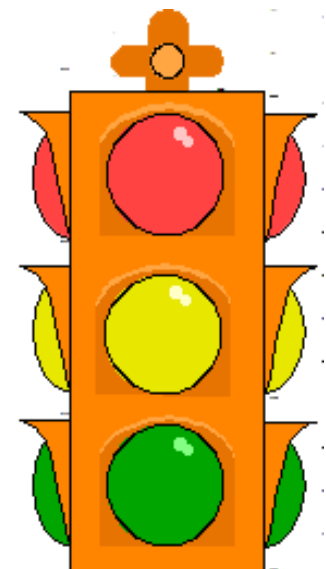
Provided By Jeffrey C. Cleveland

With the deluge of financial information bombarding you in your home and office, in newspapers, magazines, and direct mail solicitations, how can you possibly sort through it all and make the right investment decisions? Based on some recent studies, some women have said they simply ignore the messages; others occasionally respond to offers. But many will agree they would welcome the assistance of a knowledgeable, trustworthy professional in developing their personal financial strategies. While there's no magic formula for making wise investment choices, there are resources available to help you sort out your current and future needs and provide you with a road map for making prudent financial and investment decisions. Here is how to harness those resources to work for you.

Step 1: Take a quick inventory of your current situation and future needs.

This need not be an exhaustive analysis; just a brief accounting of what you have in the way of insurance coverage and investment vehicles to help meet your immediate and long-term needs. Once you have sorted through your overall needs, goals and priorities, you could be better able to define them for a professional. This could help you both focus on the most critical needs first and saves valuable time. For instance, based on your goals and objectives:

- ✓ Do you have adequate life insurance to provide income and/or mortgage protection for your family, your parents (if you assist them), and for your children's education in the event of your death? Today's life insurance policies may be geared to provide funds for college and income for your retirement as well as basic protection. You will probably want to supplement your employer's group term life with a personal policy that could boost the value of the benefits you will receive.
- ✓ Is your earning power protected with disability insurance? Most likely, you have a health plan where you work or through an association membership. It may also include coverage for a short-term illness or disabling injury. But if you do not have a long-term disability policy that could continue your income beyond a few months, you may want to explore that option too.
- ✓ What about your retirement and long-term care? When you are ready to retire, you may need more than a regular Social Security check to maintain your lifestyle. If your company offers a 401(k) plan, you may want to maximize your contributions now, then reduce them when your children are college-bound. By starting early your personal retirement account could have ample time to grow tax-deferred, which may give you enough income to remain independent later on. As one focus group participant suggested, "My bottom line is that I want to have enough money to cover nursing home care, but I am also concerned about growing my assets during my retirement years." Said another, "It's a question of remaining independent, having choices, and not being a burden on anyone."



"While there's no magic formula for making wise investment choices, there are resources available to help you sort out your current and future needs and provide you with a road map for making prudent financial and investment decisions. Here is how to harness those resources to work for you."

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Step 2: Select a professional you can live with.

Because many professional men and women are loath to admit they need assistance, they neglect the value of referrals from people they know and trust. "It is far easier to ask a friend for a referral to a good internist than it is to ask who does her financial programs," is how one high level professional woman sees it. Even so, a referral from a friend or business associate could be the best route to a knowledgeable, trustworthy financial representative. If a personal recommendation is not in the offing, a referral from your company, accountant, or attorney may be a good place to start.

When you first meet with that prospective representative, make sure you feel comfortable he or she has experience working with people like you. The financial needs of older single women, divorced working mothers, and young women in their first professional positions are very different. Your representative should be prepared to offer tailor-made solutions based on your goals and objectives rather than boilerplate plans. Additionally, he or she should take the time to listen to you, ask appropriate questions about your individual situation, and establish rapport before launching into any product recommendations.

If after an informational interview with the representative, the "shoe does not fit," find someone else with whom you can work closely over many years. A comfortable, long-term relationship could be essential for continuity and the fulfillment of your long-term plans.

Step 3: Check credentials and references.

Ask about his or her experience and look on the walls for client service awards, special degrees, and industry designations such as Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), or Chartered Financial Planner (CFP®). This representative may be "licensed" to sell insurance or investment products, but does he or she have the appropriate knowledge and expertise to help you?

Step 4: Always know your options – and insist on being educated.

With so many products available in today's financial marketplace, you cannot possibly know everything that is available. Your representative should be willing to answer your questions and provide fundamental explanations of how investment and insurance products work. Be sure he or she explains concepts that are unfamiliar to you in terms you understand. **TEC**

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Information Services

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Stockdecks.com- 100 Free links for finance and stock

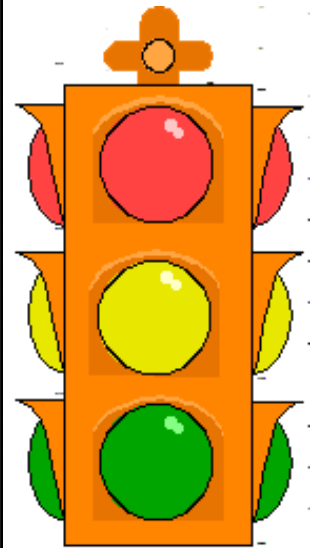
www.stockdecks.com/

Investors

investormap.com/

Market Buzz

www.themarketbuzz.com/financial_links_a-o.html



Step 1: Take a quick inventory of your current situation and future needs.

Step 2: Select a professional you can live with.

Step 3: Check credentials and references.

Step 4: Always know your options – and insist on being educated.



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WEB Site Development
News Release Development
Editing
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Trade Shows

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"I want my legacy to be of an individual that realized a need for himself and shared that information with multitudes of people. One out of 5 black people in the United States is of Nigerian decent or about 6 million. My goal is to reach people like myself who share the vision economic independence. My vision for my business is to talk it to all 50 states and even back to Nigeria so people can start to understand how money works. The currency may be different in Nigeria, but money works the same." **TEC**

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Susan Morris
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- 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. Let us help you Make It Happen!

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For advertising information, contact Susan Morris at TEC@theebonycactus.com

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Sings Big Band
- 27 Arturo Sandoval
- April 3 Gaelic Storm
- 23 The Tweaksters
- 25 Mark O'Connor's
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Quetzalli de Veracruz

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The Arizona Parenting Alliance (APA), Black Women's Task Force, Delta Sigma Theta Sorority, Inc. Phoenix Metropolitan Alumnae Chapter and the Arizona Father's & Family Coalition invites you to attend the,

2004 African American Marriage Celebration in honor of National Black Marriage Day, and a kickoff to APA's African American Healthy Marriage Initiative

Wednesday, March 24, 2004, 6:00 p.m. - 8:30 p.m. Doubletree Suites, 320 N. 44th St. (44th St./Van Buren)

All are welcome to attend! The event will serve as the kick-off to APA's **African American Healthy Marriage Initiative** aimed at building healthy relationship skills among youth and adults, strengthening marriages and preparing individuals for marriage. Awards will be presented to outstanding couples and individuals!

Professor Clay Dix, a retired Senior Lecturer and Professor of Social Work at Arizona State University West will serve the keynote address focusing on the necessity of restoring marriage in African American communities.

Tickets are \$20 per person, \$35 per couple. Please make checks payable to Arizona Parenting Alliance and mail to PO Box 91529, Phoenix, AZ 85066. For more information and to RSVP, please contact Cynthia Pullen at (480) 706-1927 by March 19. Hope to see you there!