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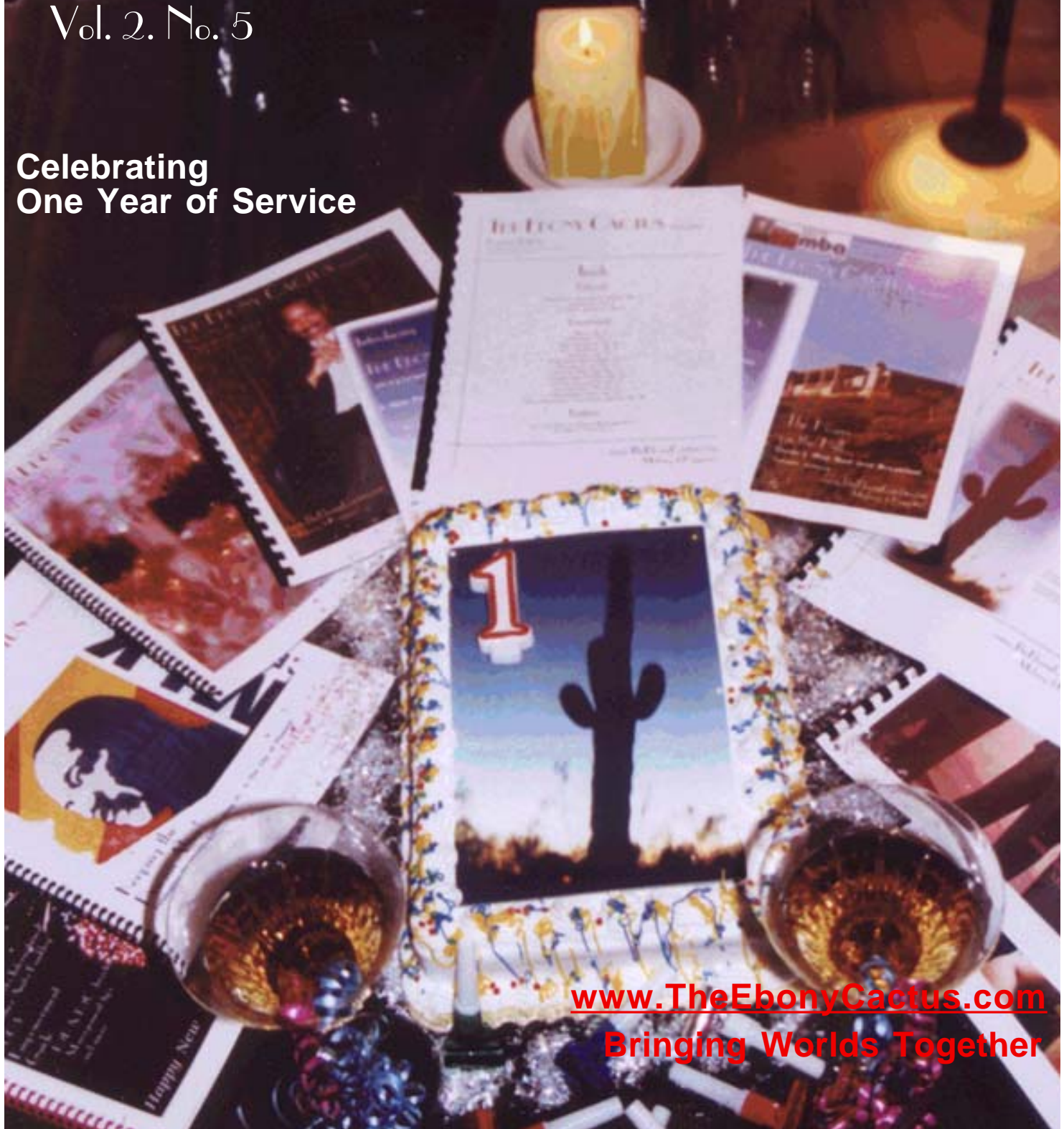
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THE EBONY CACTUS magazine

Vol. 2. No. 5

**Celebrating
One Year of Service**



www.TheEbonyCactus.com
Bringing Worlds Together

Published twice monthly, The Ebony Cactus (TEC) is a 100% electronic magazine, no hard copies will be available. To receive it, you need a recent model P.C. or Macintosh computer equipped with E-mail and Adobe Acrobat Reader 5.0. **Adobe Acrobat Reader 4.0 will work, but some features will not be available.** Copies of The Ebony Cactus may be accessed in the following manners:

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The latest edition will be sent to you twice monthly as an e-mail attachment (see legal). Note, the subscription list is for the use of TEC only. It will not be sold or distributed to any outside parties. There is no subscription cost.

2. Automatic Response by E-mail

You may have the latest edition sent to you by sending a request to TEC@theebonycactus.com. No message or subject line is necessary. When the message is received, the computer will automatically send the magazine back to you as an E-mail attachment (see legal). Again, there is no cost.

3. Download from the web page

Archived copies of the most recent and past editions of The Ebony Cactus will be found at www.theebonycactus.com for download (see legal). No cost.

4. Tell a Friend

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Published twice monthly, The Ebony Cactus is a new concept internet magazine that is sent directly to the reader. Created in PDF format, the magazine can be viewed equally well by both Macintosh and P.C. users. Hard copies made by the reader retain the exact format as seen on the screen. Past issues are archived at www.TheEbonyCactus.com.

Who reads The Ebony Cactus?

- Currently, the per -issue readership is about 20,000. The following is a partial listing of where The Ebony Cactus is read: Motorola, Intel, Aztec Engineering, Evans and Kuhns, First Institutional Baptist Church, Southminster Presbyterian Church, Arizona State University, The Thunderbird Graduate School of International Management, Arizona State University West, Maricopa County Community Colleges, University of Arizona, University of California Davis, Palomar College (San Diego), Los Angeles Unified School District, Berkeley County South Carolina School District, Medical University of South Carolina, The J. Paul Getty Trust, University of Phoenix, Flagler Hospital (Florida), San Francisco State University, Nokia, City of Phoenix, Arizona State Government offices, Roosevelt School District, South Western Bell(TX), BellSouth (Atlanta,GA), NTL.com (UK)/ Arizona, California, Nevada, Minnesota, South Carolina, Texas, Florida, Louisiana, Georgia, Tennessee, Kansas, Oklahoma, Washington State, Washington DC, Maryland, Virginia, South Carolina Japan, Belgium, United Kingdom, Japan and South Africa.
- 99% use computers
- 99% use the internet
- 58% have family incomes exceeding 50K (www.census.gov)
- 35% have family incomes exceeding 75K (www.census.gov)
- 42% hold a bachelors degree or greater (www.census.gov)

Who is Profiled in The Ebony Cactus?

The Ebony Cactus magazine presents in-depth interviews with a wide variety of successful businesses. We seek to look beyond the superficial to see how they work and why they succeed. Non-Profit organizations such as Kappa Alpha Psi Fraternity, Planned Parenthood and First Institutional Baptist Church with strong business programs have also been profiled. In addition, we utilize a cadre of professionals to present detailed lectures on business management. **Finally, the Ebony Cactus seeks to provide you information on new business opportunities before they come over the horizon.**

The Ebony Cactus magazine's definition of business includes individuals who sell their services for a fee. In other words, any one who earns a living, is in business. This unique perspective allows The Ebony Cactus to provide additional insights on individual success, for example the spotlight on Ricky Colter in the January 1st issue.

Expanding concept of individual success, The Ebony Cactus also presents the Success 101 seminar series. In success 101, notable achievers discuss their personal "keys to success." This conversation between the writer and the reader explores those nuances of experience that are often lost, but are now recorded here for posterity.

Should I advertise in The Ebony Cactus magazine?

Yes, you should. Your full color advertisement in The Ebony Cactus will be seen by thousands of potential customers world wide who possess the resources and the need to use your products and services (see demographics). A service unique in the nation, the nature of the Ebony Cactus encourages it to rapidly propagate across the globe through "Word of Net." The higher the quality of information in the magazine, the more it is passed along for more eyes to see. Your quality advertisement will synergistically add to the overall value of the of the magazine thus increasing the number of individuals that will see your services.

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Woman without man is like a field without seed-
Ethiopian Epigram

Time rises and falls with the sun. As we quietly celebrate our magazine's first anniversary, our beloved president is taking us to battle with Iraq. Musing of yet another editorial, resting on a comfortable chair my mind begins to race. Today, the office is as still as a leopard waiting to seize prey. But, wait is all I can do as foreign newscasters calculate the hour of an imminent war.

Then, during a midday writer's yawn - I begin to think of life, living and all things good. A switch is triggered. In comes the thought of hundreds of acres of field land in Mississippi and all the cotton I picked as a child. In a bizarre way I can declare those were good days.

Quickly, my musing wandered to the day I laid my head, filled with fat pig-tails on a brown feed sack with red writing. I remember looking at a swirl of blue topaz clouds in the summer sky. With a warm smile I recalled a dream. In it I vowed when I was an adult, I'd write words. Somewhere, somehow about how wonderful life can be if one could see. If nothing else, I was going to bring people together. There, 4 years old nestled between a row of pure white Delta cotton ambitious about life I lay. I was harvesting the field with my mother learning lessons of life.

I've been harvesting my entire life. Seeding and watering and raking and watching... keeping the dream alive. But, there was always something missing. Often a farmer recognizes that seed planted on certain soils does not bear well. In that case, the entire field can be dug up and retreated. That was somewhat the case with the Ebony Cactus newsletter and later the Ebony Cactus magazine. The field was good but, the seed was not. The land and I needed help. I was growing tired. Was it all a fleeting dream? Then a new day dawned. My new husband and business partner proposed a way to reach the masses. It was new, unique and uncultivated territory. The field could again be nurtured. In his mind he retained the right seed enabling me to harvest a desert field of Cactus. The rest has been history. Dream Big!

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TEC chronology:

- 1995: Angela Miller develops the concept for a print newsletter called The Ebony Cactus to help support her "Life Strategies" consulting business.
- 1997: First hard copy published (1,500 copies)
- 1999: Last hard copy published (1,500 copies)
- March 2001: The "Ebony Cactus newsletter" transformed to "The Ebony Cactus magazine on-line" by Angela Miller and Dr. George B. Brooks, Jr
- March 2002: First on-line edition published (100 copies distributed)
- March 2003: First anniversary on-line edition published (24,000 copies to be distributed (est))



The good Lord gave us a blessing this past year, a new child. Not a child in the traditional sense, we have 4 beautiful daughters already. No, our new child was and is The Ebony Cactus.

Normally men don't feel the pain of birth. I doubt if we are strong enough to take it. However this time, I did feel the pain and it did indeed hurt, a lot! However, when it was all over and we looked upon that bright new face, we were in love.

Raising this child has been no easy task. It is a good natured kid, but even the best of children have special needs. For The Cactus, those needs were not easy to fill. We gave it all the love and TLC we could muster and our child is growing and learning. However, the Cactus is still very needy as babies tend to be. It is just learning to walk and it getting into every thing. It wants to know about the world and more about what it can do. Though only one year old, it is time to start school.

What kind of magazine do we wish are child to grow up to be? We want it to know its heritage and be proud of it. Its African American ancestry provides the philosophical foundation that will keep it strong all through its life. We also want it to know all about the world and all its wonders. To understand how all people think. To know how to analysis and synthesize, so it can develop new and powerful answers for the questions of life. This is a tall order and to accomplish it will take some planning. First, let us place it in a new environment where it will hear new voices and new view points and see what it does.

Enough for now, on with the show.

Africare Announces New Board Members Former HHS Secretary Sullivan, Discovery COO McHale Among New Directors



Honorable Louis W. Sullivan, M.D.

Washington, D.C. (Jan. 6, 2003) ... Africare announces the appointment of six individuals to its Board of Directors, replacing previous members who rotated off the Board. The appointments include two who are rejoining the Board after a period of absence—the Honorable George W. Haley and the Honorable Louis W. Sullivan, M.D.—and four new members—Valerie Dickson-Horton, Luddy Hayden, Jr., the Rt. Rev. Frederick Calhoun James, and Judith A. McHale.

Mr. Haley, who is the brother of author Alex Haley, served as the U.S. Ambassador to the Republic of the Gambia from 1998 to 2001. In addition to his tenure as a partner in law firms in Kansas City, Philadelphia, and Washington, D.C., Mr. Haley has participated in many international delegations on behalf of the U.S. and has held elected office in Kansas.

Dr. Sullivan is the founder and President Emeritus of Morehouse School of Medicine, in Atlanta, GA: the first minority medical school established in the twentieth century. He served as U.S. Secretary of Health and Human

Services from 1989 to 1993 under the previous Bush administration. Dr. Sullivan was the recipient of Africare's 2001 Bishop John T. Walker Distinguished Humanitarian Service Award.

Ms. Dickson-Horton is currently employed as an International Management Specialist. Prior to engaging in independent consulting, Ms. Dickson-Horton had a 25-year career with the U.S. Agency for International Development, where she held high-ranking positions in the Bureau for Africa.

Mr. Hayden is Manager of International Government Relations for ChevronTexaco, where he represents the company's interests in Africa. His 32-year history with ChevronTexaco has included work in federal relations and public affairs. Mr. Hayden was a key player in ChevronTexaco's service as National Chair of Africare's annual benefit event, the Africare Bishop Walker Dinner, in 1998.



Judith A. McHale.

Bishop James has had a 43-year history of leadership in the African Methodist Episcopal Church. He served as Bishop in many different regions, including southern Africa, Arkansas, South Carolina, and the mid-Atlantic region, before retiring in 1996. He has been a community leader at the local level, and has served on advisory boards to the White House and the State Department.

Ms. McHale is President and Chief Operating Officer of Discovery Communications, Inc. (known for its cable television channels such as the Discovery Channel and Animal Planet). Ms. McHale has been recognized for innovative approaches in allowing employees to balance work and personal life, and she founded the Discovery Channel Global Education Fund, which delivers free educational programming to students throughout Africa and Latin America.

Departing the Africare Board were Laretta J. Bruno, the Honorable Walter C. Carrington, the Honorable Alice M. Dear, Carl J. Lowe, Carlton A. Masters, and Percy C. Wilson.

Africare is a leader in aid to Africa as well as the oldest and largest African-American organization specializing in African aid.



Moving up

TRK Announces **Gary J. Nelson** - Director of Construction Management

Gary J. Nelson, Director of Construction Management, is a Registered Architect in six states. With 17 years of design and construction experience, Gary enjoys "making client's goals and architectural designs a reality". Gary has over 10 million square feet of construction experience ranging from sports facilities to commercial renovations.

Gary is a member of the National Organization of Minority Architects, the Alliance for Construction Excellence, Westmarc and received the Outstanding African American Entrepreneur Award in 1997. He is dedicated to his community having served on the board of directors for the Phoenix Black Theater Group and is a member of St. Louis King Parent Advisory Board. Gary is a resident of Peoria.

Gary Nelson's success as our Director of Construction Management has directly contributed to TRK's success. In April 2002, Gary was promoted to Associate Shareholder at TRK Architecture and Facilities Management, Inc.

Smoking Facts

Each year, approximately 45,000 African-Americans die from preventable smoke-related diseases (US Department of Health and Human Services).

Smoking and other tobacco use within the African-American population are major contributors to the three leading causes of death; heart disease, cancer and stroke.

Sources: A Report of the Surgeon General. Atlanta's Department of Health and Human Services, Center of Disease Control and Prevention, 1998. Tobacco use Among Racial/Ethnic Minority Groups-African-American Indians and Alaskan natives, Asian-American and Pacific Islanders, and Hispanics.

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Phoenix Arizona

Tanning with a Twist

Tan4Life

edited by Angela Miller-Brooks

Type of Business: Upscale Tanning Salon

Owners: Ken Burnett, Irvin Smith and Nick Smith

Location: Dynamite Creek/ Cave Creek, AZ-28230 N Tatum Blvd, Suite C9

Telephone: 480.419-8778

Fax: 480-419-8793

Employees: Several



Business Type: We are an upscale tanning salon. We also provide massage therapy. At Tan4Life, we consider ourselves to be one of the finest upscale salons in the Valley. Therefore, we cannot afford to let our first impression be a bad one. It is crucial that customers IMMEDIATELY realize that this is not a run-of-the-mill experience. If their initial impression is one of mediocrity, then we have already failed.

Background and Development: Tan4Life first opened December 2001, in Northeast Phoenix on Tatum and Dynamite. Over the next 10 months, we opened two more salons in the North Valley. The second location opened in August 2002 at Cave Creek Rd and the Loop 101. The third one opened in November 2002 at Scottsdale Rd and Grayhawk.

Target Market: We consider our target demographic as the dating crowd. This crowd is representative of people who are very conscientious about their appearance. They are our biggest customers. Women comprise 90% of our clientele and they range in age from 16 to 40. Ninety percent of all clients are Caucasian.

Clientele: Most of the clients come through referrals. We have a very good image due to the controls we have in place. People REALLY notice just how different we are from other local salons. It's not uncommon at all for people to say that our salons are the nicest ones that they've ever been in. It's certainly not an accident. We realize that word of mouth is the best form of advertising there is. Therefore, first impressions mean a lot to us.

Primary Product or Service: Although we offer products that enhance and complement our service, our primary service is tanning.

Service function: To provide a intelligent alternative to lying in the hot Valley sun.

Encouragement: My business partner and I were thinking about opening a sport therapy facility. While searching for office space, we came across a couple who were looking to open a tanning salon. In our curiosity we began a year long process of investigating the tanning business. Much to our surprise, we found tanning to be a billion dollar business in this country. So we opened our first one. And the rest is history.

Competition: The Sun! Other tanning salons pose a little threat to us since most of our locations are of superior quality. We've been careful to position our salons in key locations.

Service: By far our most important differences are our high levels of cleanliness and customer service. Before we opened, we questioned dozens of tanners regarding what they liked and disliked about their current salon. A dirty facility and workers who had no knowledge of tanning and products ranked VERY high on the list. When customers arrive at our salons, they immediately notice how well maintained the facility is and how our staff can intelligently answer almost any question they may have.

Continued on the next page



Customers appreciate friendly and knowledgeable employees.

Initial response? It was overwhelmingly positive! That's why we opened the second and third salons so quickly after the first one opened.

Marketing strategy: We are big proponents of working with other tenants. We feel that all of our successes are tied to one another. So we offer special discounts to employees and owners of surrounding businesses so that they will be compelled to refer people to our salons.

We currently utilize the services of local coupon mailers since our business is very neighborhood specific. We have also used a lot more guerilla marketing with flyers and door hangers. We are currently looking to expand by way of licensing the Tan4Life name. The Tan4Life business has been very good for us. We are looking to share this opportunity with others.

Key message: We want to convey quality! Many salons say they are upscale, but we LIVE it! And many people are surprised that our services are still affordable.

Market: We do all of our marketing in house.

State of the Art Tanning Booth

Employee Training: We constantly train our employees on how important it is to pay attention to detail. We have bi-weekly meetings to discuss issues and implement new policies and procedures. We also make sure that there are incentives for maintaining a high level of proficiency.

Pricing: First, we looked at other salons and what they were charging. We didn't want to out range ourselves or undercut ourselves. We wanted to be within the general ballpark in so far as service fees. Then we adjusted our prices to a level that was justifiable given the quality that existed in our salons. We may be a little more expensive, but our customers can appreciate the value they receive in return.

3 top objectives: Our equipment is second to none. People come to get tanned and we do that well. Our facilities are very clean. Nobody wants to utilize an unsanitary tanning bed. We have a professional staff.



Life Strategies Consulting

Angela Miller-Brooks

Unique HR Solutions,
Professional Writing and
Public Relations services

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Home

Mesa Arizona
"Jesus loves the little children"

Jesus Lil' Ones

by: Angela Miller-Brooks

Owner: Felicia King
Type of Business: Day Care
Location: 2723 South Estrella Circle
Mesa Arizona 85202
Telephone: 480-730-0428
Fax: 480-730-0428
E-mail: Fking23@netscape.net
Years of Service: 2 years
Employees: 2 Part-time, 1 full-time

Background: I'm a 33-year-old former southerner, wife and mother of three. My hometown is Memphis, Tennessee. My family moved to Colorado in 1988 and most recently to the Phoenix area. After working in a fast paced industry, I wanted to do something more rewarding. I decided to open a childcare business. Jesus Lil' Ones became a reality in 2000.

Description: Jesus Lil' Ones Childcare is a 24 hours a day operation, open Monday through Friday.

Location: Currently, I have the best location there is, in my opinion, of my home, I feel that I can provide a family environment setting for children of various ages.

Goals: My goal is to one day own a larger child care facility promoting spiritual well being in a safe, loving, caring, nurturing and educational environment.

Competitive edge: By far I feel my services out pace any potential competition. Our competitive edge would include the following:

- hours of operation
- flexibility
- competitive prices
- positive attitude

Business Impact: My business hours and flexibility gives parents the ability to work different shifts. For me being open 24 hours and five days a week has proven to be a good strategy.

Clientele: I supply services to families with small children ages 6 weeks to 7 years and from different ethnic and financial backgrounds.



Market: My market is simple; it is families who are in need of a reliable childcare provider.

Breakthrough Opportunity: My breakthrough opportunity was when I became licensed. That's when the doors of opportunity began to open.

Motivation: Children! Working each day with children and being able to watch them learn and progress each and every day is my motivation.

Business Philosophy: Train up a child in the way they should go and when they are old they will not depart from it. (Proverbs 22:6)

Keys to Success: First and foremost pray and take things one day at a time. Secondly, get all the training possible.

Memorable Experience: When one of the first children in my childcare started walking. Because of medical issues her doctor said she wouldn't walk.

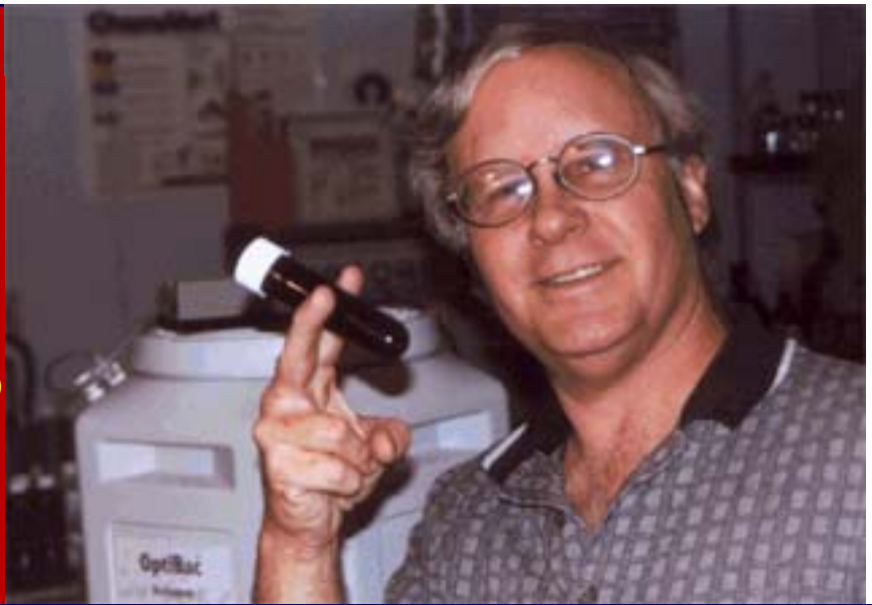
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In the Know: Phoenix Az

Aqualogy BioRemedics

by: George B. Brooks, Jr.

Owner: Thomas Rothweiler
Type of Business: Waste Water Treatment
Address: 2810 S. 24Th St. Suite #110
Location: Phoenix , AZ
Telephone: (480) 893-9234
Fax: (602) 244-0522
E-mail: crescent@aqualogy.com
Website: www.aqualogy.com



Description: Aqualogy BioRemedics was founded in 1996 by its parent (the Rothweiler Corporation), as a sister company to Crescent Research Chemicals. Unlike Crescent, Aqualogy BioRemedics is devoted to the natural care and treatment of water and organic waste through the use of bioremediation. We started out with just one product, OptiBac, which was composed of naturally occurring bacteria that degrades sludge and other organic waste. This bacteria strain was selectively grown and reproduced under laboratory conditions to yield a highly concentrated bacteria product. Our line of OptiBac products covers all aspects of bioremediation from water clarification to sewage and manure degradation.

Origin: The name Aqualogy (the study of water) back in 1989 but I did nothing with it until 1996. The company is not incorporate, but is instead a division of The Rothweiler Corporation along with Crescent Research Chemicals (aquaculture industry supplier) (www.aqualogy.com/crescent), Chem Lab Supply (laboratory supply) (www.chemlabsupply.com) and Crescent Research through which we market a way to open possibly contaminated mail safely (www.safemailbag.com).

Vision: Our vision is to provide low cost methods for treating the many forms of the wastes of mankind from septic tanks to agriculture and lake management. By reducing the costs it can be used more widely.

As we see it, the OptiBac biotechnology can be used whenever biological treatment is viable. This includes:

- Providing basic sanitation for the developing world with low cost pot latrines, septic systems and defecation fields.

- Treating surface and ground water to clean up water sources prior to their use and reuse.
- Accelerating biogas (methane) production from waste for renewable energy, with the advantages of clean air, reduced deforestation and a low cost source of hydrogen.

Goals: To prevent disease in fish by creating higher quality water. Remediation is to make change in something, in this case to clean up polluted water. Bio means life. So in this case, we use non-pathogenic/beneficial bacteria to clean water.

Products: We manufacture the OptiBac Biosystem. It is an on-site device that produces the bacteria that are used for bioremediation. The whole idea behind this is to grow a small amount of bacteria into the large amounts needed for bioremediation work. This gives you the many gallons of material from a start of just a few ounces.

We also supply the blends of bacteria targeted for the type of the water to be treated. Different pollution problems require different combinations of bacteria. Though the Biosystem does nurture bacteria, the stock does not last forever, so the bacteria must be replenished. It is however, far less expensive to ship a few ounces of our bacteria to Africa to be grown in the biosystem than the gallons needed for other techniques. We have one formula for aquaculture and lakes, another for human sanitation. We have other formulae under development.

Continued on the next page



Our vision is to provide low cost methods for treating the many forms of the wastes of mankind from septic tanks to agriculture and lake management.

Top of Article: Owner
Tom Rothweiler with
a vial of OptiBac bacteria.
<<<<- Right - The OptiBac Biosystem

Further encouragement came from a test of our system on a lake in Idaho. For under \$500 we had excellent results. We changed 43 acre feet of water from a visibility of 8 inches to 9 ft within two weeks. We also discovered recently, that our product can work with other brands of bacteria increasing its versatility.

Motivation: It started when I got interest in the environment which led to my Masters Degree in Environmental Sciences. Later I got into aquaculture (the farming and husbandry of aquatic animals and plants) as a business opportunity. It fit well into my philosophy.

Key to success: Understanding the synergy between systems and processes.

Competitive edge: Ultra low cost.

Where will aqualogy be in 5 years: I think we have a technology that can be used across the world. In that time I would be surprised if we are still a small company by then. The focus will be to expand the market for the already identified uses of the product.

Clientele: My current clientele are fisheries research institutions, fish farmers, ornamental lake owners and organizations focused on waste water management.

Most memorable business experience: While attending a California Aquaculture Association meeting, I stood on the deck of the Queen Mary just shortly after I had purchased Crescent Research Chemicals. I was just learning of the potential for aquaculture to feed the world. I felt my involvement in this business was helping to serve mankind which gave me a sense of well being.

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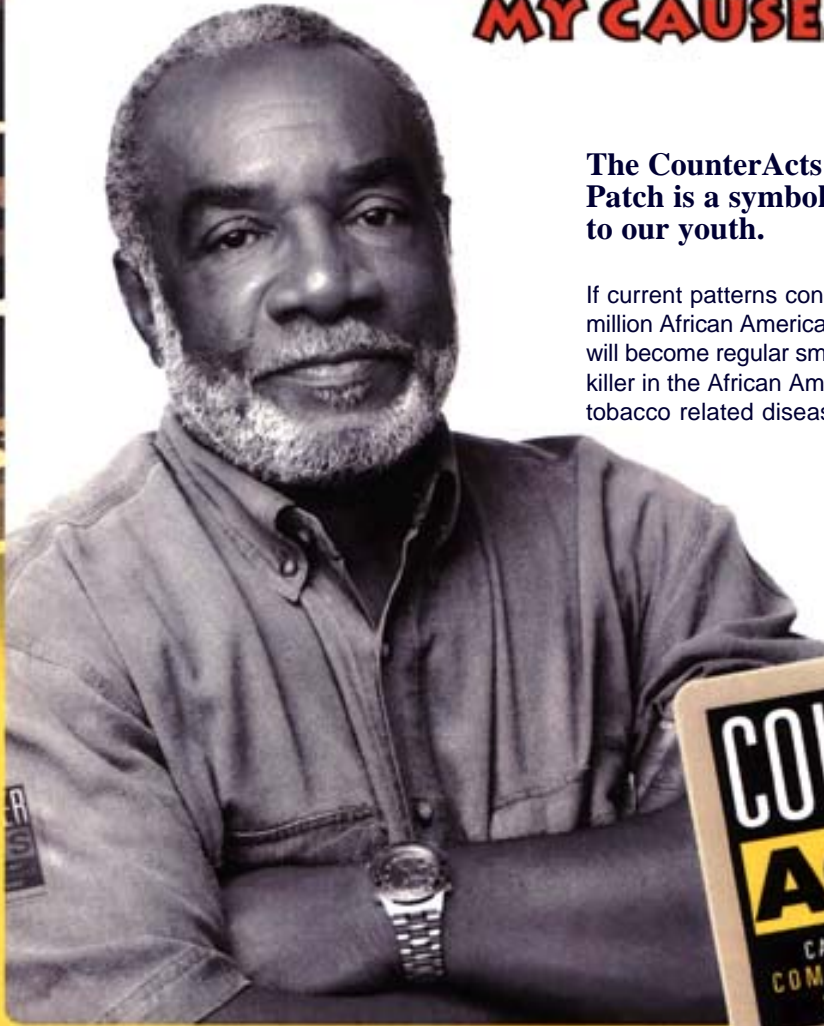
Patent: I am in the process of completing the patent on the Biosystem. It is patent pending, but we are in the end run of the process, and expect to have the patent issued in the not to distant future.

The OptiBac Biosystem is my invention. I believed that if it was patented, it would show its uniqueness. It would also give it a little more strength in the marketplace. There is some unique technology used in it that we feel is worth protecting. The money spent on the patent will be recouped by the additional value the patent would bring.

To achieve the patent took a lot of explaining to the Patent Office so they could understand the nature of the invention. It also took 4 years and quite a bit of money that was diverted from other uses in the business. It was money well spent however.

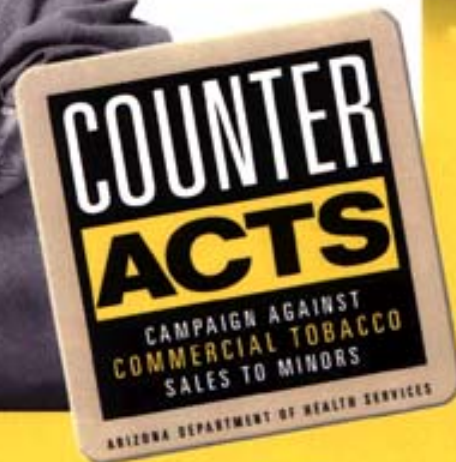
Breakthrough Opportunity: The success that we had in a study from the National Pork Producers in reducing the odor from swine waste. We ranked in the top #8 out of 32 products tested. This told me we were on to something. Another thing, the early testing demonstrated the strength of the bacteria and its rates of growth within the BioSystem.

**MY PEOPLE,
MY PRIDE,
MY CAUSE.**



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ARIZONA DEPARTMENT OF HEALTH SERVICES
Tobacco Prevention & Education Program

The Job Search Pt. VII

Special Guest Lecturer: Ella Dawson



Ella Dawson is the Business Department Chair and instructor of Everest College, (formerly Rhodes College), in Phoenix, Arizona. She is the senior staff member, with fourteen years, at the college and is currently responsible for three program areas of Accounting, Business Administration, and Office Management and Technology. Each program offers an Associate of Applied Science Degree. She has also worked in the position of Area Director with the Arizona Cactus-Pine Girl Scout Council, in Phoenix, and was the first Black female supervisor at Brown & Williamson Tobacco Corporation, in Petersburg, Virginia. Her undergraduate and graduate studies were completed at Virginia State University. For related questions and answers, forward them by e-mail to: mandedawson@qwest.net.

Congratulations to The Ebony Cactus Magazine on their first year anniversary. This is a proud day to see the success of the magazine, and my thanks to them for printing my words on the job search.

As I mentioned in Part VI (The Resume), with the economy fluctuating, challenges in the space industry, gas prices rising, and the potential “hot-spots” for war, securing a job today is highly competitive. Employers are and will be seeking the best-qualified candidates for the very limited number of job openings. As a potential candidate, you must be able to communicate effectively, provide a good resume, provide a cover letter (Part V), and sell yourself during the “interview process”.

So what is the job interview all about? It is a means by which you, the applicant, and the employer come together to determine if you are the most qualified individual to fill the position that is open. Two basic objectives occur here: one, to get the right person for the job, and two, to get the right person who will contribute to the missions and organizational goals established by the company. In some instances, there are no tomorrow's. The first impressions can be the last impressions. When we have the opportunity to showcase our skills, we must take advantage and put our best “foot” forward.

The “interview process” allows the opportunity for the employer to see your uniqueness and for you to evaluate the employer. The employer knows the educational levels and experience they would like to see in a job applicant for a particular position. Be prepared to display the following types of characteristics or traits or skills when being interviewed:

1. Positive traits—Create positive presence in behavior, wearing appropriate clothing, being well groomed, and displaying a confident, relaxed manner.
2. Communication skills—We read this throughout my segments and I continue the emphasis. Practice how you will communicate your skills. Communicate ideas clearly, especially at the level the position requires, because your interviewer will be assessing content and delivery of communication. Provide “benchmarking” statements (Part VI).
3. Self-esteem/energy—Display an enthusiastic approach. You must sound and display confidence that you can handle the workload applicable to the position.
4. Show smarts—Grades from school are not always the determining factor. How you answer questions, what questions you ask, and the display of your capabilities will all be determined by the individual doing the hiring.
5. Know your limitations—Energy levels and general alertness are the motivational factors behind this category. These traits may not be as easily measured as skills, education or experience levels.

There are some do's and don'ts in a job interview. We sometimes do not put the importance on these areas, but some employers are assessing these items as well as what has been discussed above.

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1. Arrive early and alone to an interview.
2. Greet individuals with a firm handshake not a limp or wet handshake.
3. Dress appropriately and do not use excessive colognes or make-up.
4. Emphasize positive responses and never make negative statements about current or former employers or employees.
5. Be honest about your background and never lie on the resume or during the interview.
6. Include the five categories above.
7. Jot down notes for future reference and include them with the notes you have at home.
8. Thank the interviewer for their time and do not appear anxious to end the interview.

As you begin the interview, listen attentively and respond accordingly. Most employers are seeking people who have done their career planning and who know what they can do for the organization. The quickest way to be rejected by an interview is to appear undecided or hesitant about your responses. Know your resume so that when the opportunity arises, you can repeat what is on it.

Be prepared because you may be called back for a second or third interview. If this is a company you want to work with, accept the opportunity to return. If it is not, do not waste your time or the employers by going to a site just for practice. Avoid wasting time when your energies can be placed in other directions.

Once the interview has been concluded, write a follow-up thank-you letter to the interviewer, thanking them for their time (Part VIII). Get a business card, if possible, to ensure you have the correct name, address and title. On a final note, if you have not heard from an organization in the time period indicated during the interview, it is perfectly appropriate to write a letter of inquiry or make a phone call inquiring about your status.

We are winding down the information on the job search. There are some loose ends that will be coming, including the thank-you letter content, salary negotiating, keeping your job, down-sizing/layoffs, and resigning strategies. As I mentioned in Part 1, these are the strategies that are taught to my students in Career Skills. They complete activities related to these areas in a six-week time span as they prepare to end their program at Everest College in Phoenix.

As always, if there are questions regarding any of the information presented, do not hesitate to e-mail me. I have found that some of this information is being used in career development classes by other instructors and individuals seeking employment. One employment seeker got the government job!! Some of my students have also been successful. Good luck with your efforts.

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Financial Education 101 for Kids

Special Guest Lecturer: Edward L. James, III, MSW, MPM



Edward L. James, III is the Manager, Multicultural Student Services, Student Affairs Arizona State University West in Glendale. He has been a faculty member with the School of Social Work, ASU Main and with the Department of Social Work and the Department of Recreation, Tourism and Management, College of Human Services, ASU West. He is also the principal with Edward L. James, III and Associates in Glendale, providing organization development, consultation, research and training to not-for-profit social organizations.

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"What are the principles of good education? Well it starts with having high standards, high expectations. It starts with having people who believe that every single child can learn."

President George W. Bush,
Remarks at Rufus King High School, Milwaukee, Wisconsin, May 8, 2002

Educating children regarding their personal finances may be one of highest priorities for family night discussions, secondary to health and safety concerns. If you were to ask your primary or secondary education child the question, "Where does money come from?" you might get a variety of answers: "from the ATM"; "from the check cashing store"; "from daddy's wallet". The truth may be, primary and secondary education children may not have the knowledge base of financial education. If the schools do not place this knowledge in the curriculum and if the parents do not provide this education in the home and setting the examples, where are our children gaining their knowledge of financial education?

According to "Spotlight Youth During Youth Week", published by CUNA and Affiliates in 2002, American youth, who are estimated to spend roughly \$150 billion annually, display a lack of financial knowledge and skills. When they do not understand the basic principles of financial knowledge, our children are likely to miss being contributing members of our society. We as parents, mentors, teachers and concerned citizens have a responsibility to inform, teach and provide positive examples of financial education.

In 1998, the Jump \$tart Coalition for Personal Financial Literacy issued benchmarks for financial education for grades 4, 8, and 12. These benchmarks provide a foundation for financial education for children. It is important these are used both in the formal education setting, as well as in the home.

What are some of the topics children should learn concerning financial education and what should we do?

- Money Management. How do children develop savings goals? If a child wants a MP3 player and new pair of sneakers, what are the strategies to achieve the desired outcome?

What to do?

- o Explain how limited personal financial resources affect the choices people make.
- o Discuss the importance of taking responsibility for personal financial decisions.
- o Design a plan for earning, spending, saving and investing.

- Savings. How do children save their money? Do they pay themselves first? What are the reasons for saving?

What to do?

- o Explain the relationship between saving and investing.
- o Describe reasons for saving and reasons for investing.

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The Ebony Cactus is seeking additional writers

Over the past year, our outstanding faculty of writers have brought you a wide variety of subjects ranging from how to find a job to how to write a business plan. Along with continuing this series of seminars, you have told us you want more. So be it! Currently seminars are being developed on environmental compliance and on Black business in South Africa. If you have information you feel would be of interest, we invite you to contact us. The following are a few of the criteria:

Authors/Sources: Articles are written by journalists, business people, academics, technical professionals and consultants. Prospective writers are encouraged to read past issues to get an understanding of content, direction and style.

Viewpoint/Style: Our readers are interested in business tips and information that is directly useful to them and that is provided by their peers. Our writing style is academic with journalistic overtones. We desire to present valuable and concise information in a way that is not dry or dull.

Mission: Our mission is to connect the disconnected by creating a document with a combination of features that interact synergistically to provide high value to our readers and advertisers. To accomplish this task, The Ebony Cactus magazine must be: Useful, High Quality, Ground Breaking, Exciting, Consistent, In Depth, Accessible, Insightful, Readable, Clear, Innovative and Timely.

Subjects Covered: Entrepreneur and established business profiles, business management, accounting, job hunting, success tips, new development updates etc. We use by-lined articles, interviews and reports.

Article Length/Scheduling: News articles generally run approximately 200 words. Business profiles, Spotlight profiles and feature articles run between 400 and 800 words. Requests to guest lecture (write) should be received 3 months in advance.

Editorial Calendar: Requests to guest lecture should be received 3 months in advance. Completed articles must be timely at receipt and transmitted a minimum of 3 weeks in advance of publication dates on the 6th and 20th of the month. The submission dates are the 1st and 15th of the month. The Ebony Cactus reserves the right to accept/reject and edit manuscripts and set publication dates.

The 2003 editorial themes will focus on various industries or business types including, beauty and fashion, health care, travel, technology, banking, finance, and the arts. The magazine will continue its lecture series on business management and success tips. Finally, the geographic focus will be expanded to nationwide but with emphasis on businesses in San Diego, Los Angeles metro and Las Vegas.

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- Spending. Do children comparison shop or spend at the first store which offers the most sophisticated ads?

What to do?

- o Compare the benefits and costs of spending decisions.
 - o Compare the advantages and disadvantages of different payment methods.
- Income. What are the sources of income?

What to do?

- o Analyze how career choice, education and economic conditions affect income.
- o Explain how taxes, employee benefits relate to disposable income.

The school environment has an opportunity and an obligation to provide young people financial education. B. Douglas Bernheim, Daniel Garrett and Dean Maki in 1997 reported evidence that shows youth financial education can and does make a difference. Graduating seniors, in states that offer financial education courses, have higher savings rates and net worths as a percentage of earnings than those who graduate from schools in other states that don't.

Jump \$tart Coalition has compiled a twelve month theme calendar for financial education. Parents, mentors, teachers and concerned citizens are encouraged to use these twelve themes as a "jumping off" point for further discussions with children.

January	"Map your financial future"
February	"Don't expect something for nothing"
March	"High returns equal high risks"
April	"Know your take home pay"
May	"Compare interest rates"
June	"Pay yourself first"
July	"Money doubles by the Rule of 72"
August	"Your credit past is your credit future"
September	"Start saving young"
October	"Stay insured"
November	"Budget your money"
December	"Don't borrow what you can't repay"

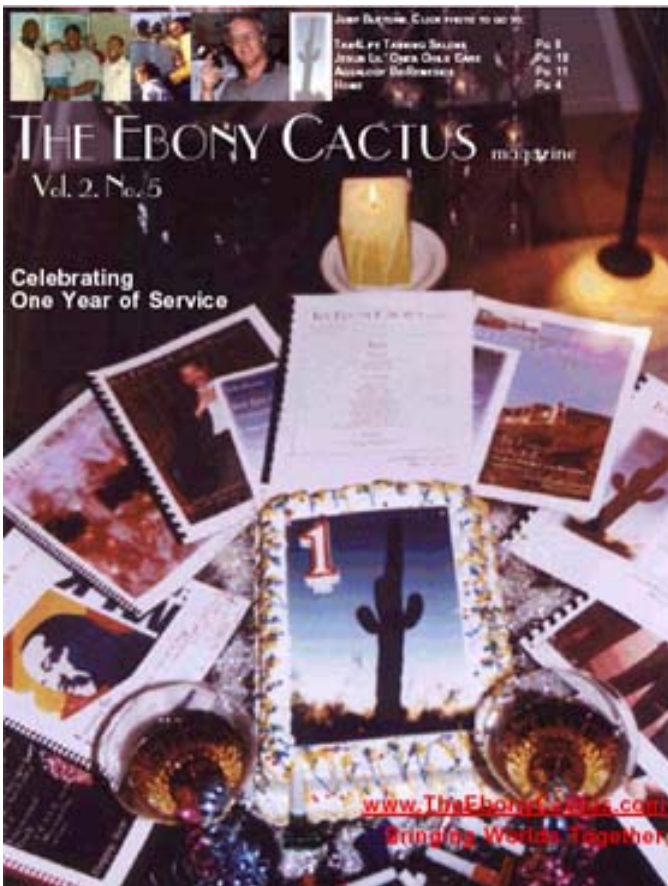
"Financial education can be compared to a road map to the American Dream. I believe that we need to teach all Americans the necessary skills to read that map, so that they can reach the dream."

Treasury Secretary Paul H. O'Neill
Testimony Before the Senate Committee on
Banking, Housing and Urban Affairs, February 5, 2002.

Why Advertise in The Ebony Cactus

1. **Demographics:** Part of the mission of The Ebony Cactus magazine is to showcase 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 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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Birthday Greetings

Congratulations on your one year anniversary!!! I pray you have continued success.

Iris - Phoenix

**Congratulations - I think it's a GREAT publication!!
Take care,**

Talaya - Mesa

Congratulations Angela! God is good!

Paula- Phoenix

**CONGRATULATIONS
DON'T LOOK BACK. WE NEEDED A
NATIONAL, EVEN
INTERNATIONAL PLATFORM FOR
SHARING THE EXPERIENCES OF LOCAL
AFRICAN AMERICANS. PEOPLE HARDLY
BELIEVE WE ARE HERE.**

Roz- Phoenix

Congratulations Angela! You folks are true leaders! Thank you for the example and keep up the wonderful work!

Linda- Glendale

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FIRSTFRIDAYS PHOENIX

EVENTS

Fri, Apr 4 – 1st Fridays @ Doubletree Paradise Valley Resort
5401 N Scottsdale Rd Scottsdale, AZ 480-947-5400
TIME 6pm–9pm: Networking / 9pm–1 am: Socializing
COST \$5 before 8pm; \$10 thereafter

THEME Size Up Our Spring Fashion Extravaganza @ 1st Fridays Phoenix!
Carolyn's Custom Tailoring and Design will be showcasing the latest fashion trends for the season. Unlike the fashion shows in Milan and Paris, you can actually purchase and wear these outfits around town. When spring fever hits, you definitely need to look your best!

Sat, Mar 15 – FFP Classic Film Series @ Farrelli's Cinema Supper Club
14202 N Scottsdale Rd Scottsdale, AZ (480) 905-7200
TIME 1pm (please arrive by 12:30pm)
COST \$10 per person (includes food & beverage)

We have teamed up with Farrelli's to bring you some of the best Black films ever! What's unique about the FFP Classic Film Series is that ALL of the movies are selected by YOU! After each movie, we have a lively discussion session that's well worth the price of admission. Current Movie Choices: Cider House Rules, Claudine, Crooklyn, Hav Plenty, Hollywood Shuffle, Lady Sings the Blues

If you are interested in booth rentals and/or on-screen advertising, please email info@1stfridaysphoenix.com.

To VOTE and/or purchase film series tickets online, please visit www.1stfridaysphoenix.com/film.html.