

A close-up portrait of Robert Blaney, a man with white hair and a mustache, wearing a light blue shirt and a red tie with small white dots. He is smiling slightly and looking towards the camera. The background is a warm, textured brown with some abstract shapes.

The Ebony Cactus magazine

A New Perspective on Business

Volume 4 Number 8

September 2005

Strategies to Grow Your Business

A 3 part conversation with:

Robert Blaney, Director Arizona District Office
United States Small Business Administration

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September 2005

Welcome to the September edition of The Ebony Cactus magazine. For our new readers, this magazine is about how to leverage knowledge. It seems, the more you know, the greater the number of opportunities are available to you. In some cases, you will be able to recognize opportunities in places you might have passed over before. In other situations, increased knowledge will enable to create new opportunities where none existed before.

In this edition:

Tools and Tactics

Real Estate

Real Estate is booming in Arizona, but how long is it going to last? In part two of the "The Real Estate Bubble" **Dr. Michael and Karen Flemister** continue their discussion of Arizona's real estate game.

Business Cards

There is more to a business card than your address and email. Properly applied, your business card is one important part of your business strategy. In part two of a two part series, **Alex Kollitz** brings fresh insights to this critical but too often overlooked subject.

Small Business Administration: Robert Blaney Pt 1.

Continuing contributor **Robert Blaney**, Director Arizona District Office of the SBA this month presents a cautionary tale of bright people who make poor choices. Accepting an APR of more than 400% is perhaps not the wisest business decision. Of course there are better ways.

Strategic Thinking

Robert Blaney Pt. 2

As District Director **Robert Blaney** has about seen it all and has learned from it. In this second part of our continuing conversation with Mr. Blaney, he presents Six Strategies for Growing Your Business.

September Podcast

Ron Williams: In this second edition of The Ebony Cactus Podshow we bring you two powerful interviews. First, there are many organizations focused to the advancement of minority business. One of the most effective is the **National Minority Suppliers Development Council**. The NMSDC is represented in Arizona by the Grand Canyon chapter (GCMSDC) led by new president and CEO **Ron Williams**. In the first part of a continuing conversation, Mr. Williams explores the value the organization brings to its members.

Robert Blaney Pt. 3: Hurricane Katrina and 911 have demonstrated that tragedy can happen even in the United States. Though when and where tragedy may strike is difficult to predict, one can indeed be prepared. In the third part of this month's extended conversation with **Robert Blaney** of the SBA, we discuss what it takes to prepare your business for disaster.

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Six Strategies to Grow your Business.
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by George B. Brooks, Jr. Ph.D.

The "On The Air" Podshow

Segment 1. Ron Williams President and
CEO of the Grand Canyon Minority
Suppliers Development Council

Segment 2. Preparing Your Business to
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by: Angela Brooks Publisher
and Dr. George Brooks, Jr. Editor

Staff

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

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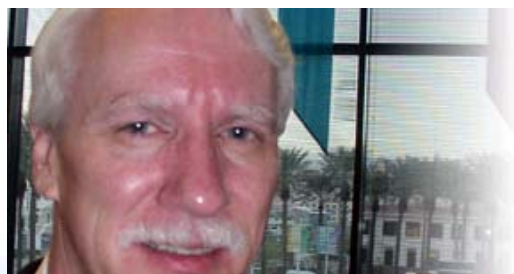
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Robert J. Blaney is the Director for the Arizona District Office of the United States Small Business Administration A native of Western New York, he is a graduate of the State University College of New York at Buffalo. In July of 1995, he was competitively selected as one of five people in the country to participate in the District Director Candidate Development Program. He was the first in his class to graduate and while in the program served as district director in Las Vegas, Nevada, Lubbock, Texas, and as Deputy District Director in Newark, New Jersey, Los Angeles, California and San Juan, Puerto Rico. In August of 1998, he was named District Director of the Arizona District Office. Mr. Blaney may be reached at 602-745-7200/ <http://www.sba.gov/az/>



Dr. Michael Flemister has been in the real estate business since April of 2001 selling primarily residential properties. **Karen Flemister** entered the real estate business in November of 2003. They have worked for some of the most successful real estate teams in the country before developing the FLEM Group of Realty USA Southwest. 480-797-2181



Alex Kollitz is a partner in Crazy Dog Imprints, a marketing products company producing everything from printed material to signs, apparel, direct mail, displays, exhibits and promotional products: (480) 941-8995. 1800 N. Scottsdale Rd. #3, Scottsdale, AZ 85257.

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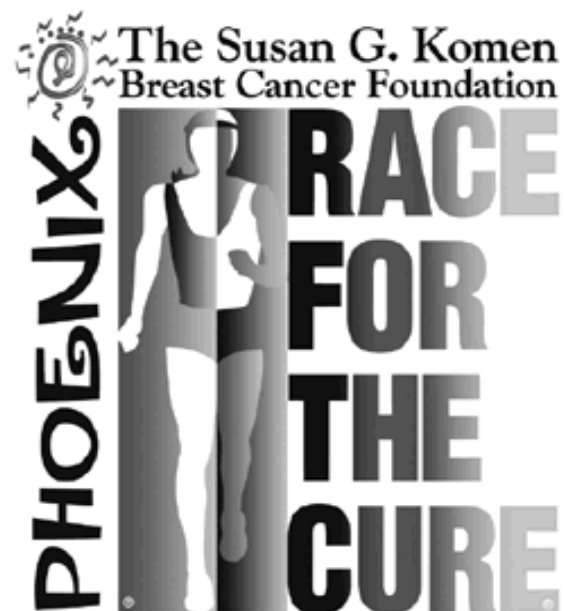
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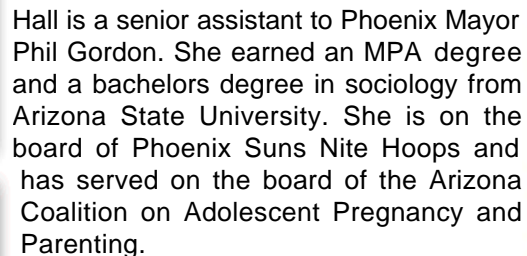
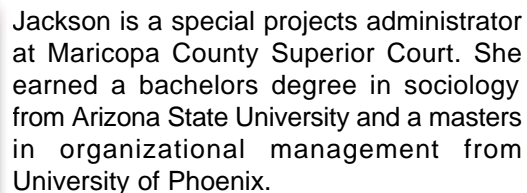


News



Jackson and Hall Selected for Prestigious BBOD Project Award

Tracee Hall



Theressa Jackson

<http://www.THEEBONYCACTUS.com> Vol. 4 No. 7 August 2005

Saturday, October 1, 2005

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Snapshot

City Council Candidate Launches First Political Podcast in Arizona



Stretching from Arcadia on the North across Downtown to booming South Mountain on the South, Vice Mayor and City Council Candidate Michael Johnson serves District 8, what could be the most economically important and ethnically diverse region of the City of Phoenix. "Reaching out to such a diverse constituency is challenging" said Johnson. "So we must use every means at our disposal to empower the voters."

To meet the need, Johnson is the first politician in Arizona to use the new and rapidly growing technology called "Podcasting." Podcasting is making audio files (most commonly in MP3 format) available online in a way that allows the files to be downloaded for listening when the user wishes. Recent demographics suggest there will be 50 to 60 million Podcast listeners within the next 5 years. These projections are well within reason considering today, most computers, MP3 players like Apple Computer's iPod and now the latest "smart phones" can all be used to hear Podcasts.

Johnson is not alone. Across the nation politicians from Arnold Schwarzenegger to George W. Bush have recognized the power of the pod to reach out to the people. "Through a Podcast linked to my website, this is one additional way that I can talk directly to my constituency and through email they can talk to me" said Johnson. "That's progress." **TEC**

Click [here](#) to listen to Michael Johnson's podcast (limited time).



I love the man that can smile in trouble, that can gather strength from distress, and grow brave by reflection. 'Tis the business of little minds to shrink, but he whose heart is firm, and whose conscience approves his conduct, will pursue his principles unto death.

Thomas Paine (1737-1809)

News

NEW TECHNOLOGY BROADCASTS BUSINESSES WORLDWIDE

A new technology is hitting the market and making it even easier for businesses to communicate their message. Arizona Broadband Connection aka ABC WebTV, based in Phoenix, launched their business in 2005. Through advancements in web video streaming, they are making it possible for individuals, companies and organizations to broadcast through the Internet at a fraction of the cost of regular TV. The result is a high quality television style show that downloads almost instantaneously. The viewer's only requirement is high-speed or broadband Internet access and the FREE windows media player for PC or MAC.

All industries from the business sector to education, music and film will be able to benefit from this technology. It has been used for items such as business infomercials, independent films, music videos, tutorials, and documentaries and is accessible 24/7 anywhere in the world.

This technology is revolutionizing the world. Any profession can utilize it and it is affordable for businesses of all sizes. And, there are no other hard costs associated except for a minimal monthly fee and production costs. Businesses don't have to produce brochures or videos, or incur the additional expense of postage. Instead, they have the ability at their fingertips to broadcast their message worldwide," said Rex Parry, owner of ABC Web TV. To learn more about ABC Web TV, visit <http://www.abcwebtv.com>.

KOMEN PHOENIX RACE GETS PARTNER



The 13th Annual Komen Phoenix Race for the Cure, scheduled for Sunday, October 9 in downtown Phoenix, is pleased to welcome Fry's and Fry's Marketplace as its new VIP Partner. Through sponsorship of the Komen Phoenix Race for the Cure, corporate partners like Fry's help the Komen Phoenix Affiliate fund programs that provide breast health education, and breast cancer screening and treatment services for the uninsured and underserved residents of Central and Northern Arizona, while also investing in research that will one day lead to a

cure. The 13th Annual Komen Phoenix Race for the Cure features a one-mile family fun run and walk, as well as 5K competitive and non-competitive races for all skill levels. Entry fees begin at \$18 per person.

Since its 1983 origination in Dallas, the Komen Race for the Cure event has grown from one local race with 800 participants to an international series of more than 100 races with more than 1.5 million people expected to participate in 2005. With an event to fit every level of fitness and ability, the Komen Phoenix Race for the Cure invites people of all ages to make a difference in the fight against breast cancer.

The mission of the Susan G. Komen Breast Cancer Foundation is to eradicate breast cancer as a life-threatening disease by advancing research, education, screening and treatment.

For more information about the Foundation, its Phoenix Affiliate or the 13th Annual Komen Phoenix Race for the Cure, call 602-544-CURE (2873) or go to <http://www.komenphx.org>.

BLACK DIGITAL NETWORK OFFICIALLY LAUNCHED

Black Digital Network (<http://www.blackdigitalnetwork.com>), America's first 24-hour ON DEMAND, multimedia news and information center, has officially launched. Black Digital Network is a division of Black PR Wire – the nation's first and largest black news distribution company.



Black Digital Network offers around-the-clock television and radio programs, sports and entertainment, and up-to-the-minute news of interest to the Black community 24 hours a day, 7 days a week. In addition, Black Digital Network

provides portals to Black newspapers throughout the U.S. There is no other internet-based network like Black Digital Network anywhere.

"Black Digital Network is an online community dedicated to providing news throughout the nation that pertains to the African American culture in one location," says Bernadette Morris, president and CEO of Black PR Wire, Inc. "We are excited to now offer viewers an all access pass to black college sports, music and entertainment, public affairs programming and much more."

Continued on the next page





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[Continued from the previous page](#)

Among the programs debuting on Black Digital Network is Black College Football Today. With Black college sporting events attracting audiences from 25,000-150,000 at annual football rivalries like the Aggie-Eagle Classic between North Carolina Central and North Carolina A&T and the Atlanta Football Classic between Tennessee State and Florida A&M University, Black Digital Network now offers backstage access to viewers not able to travel to the games via the internet. In addition, all broadcasts will be archived for viewers to access whenever they want and as many times as they want—hence Black Digital Network's definition of On Demand Access.

The partnership between Black Digital Network and ESPN Sports Radio/Black College Football Today will allow viewers to access Black college football, basketball and other sporting games. "ESPN Sports Radio could not pass up the opportunity to be a part of Black Digital Network, an on-line, on-demand internet community for African American news," says Charles Gostonment, founder of Black College Football Today. "We're excited to work with Bernadette and her winning team."

To find out about programming placement and/or sponsorship opportunities on Black Digital Network, contact Bernadette Morris at 1-877-BLACKPR, or contact her via email at bmorris@blackprwire.com.

ARVIZU CINCO DE MAYO, FIESTAS PATRIAS EVENTS MOVE TO GLENDALE

Thanks to the construction of several new sports fields adjacent to the Cardinals Stadium, Arvizu Marketing will move its major festivals to Glendale, including Cinco de Mayo and Fiestas Patrias festivals. "We are excited about the opportunity to partner and create new and innovative events at the upcoming venue," said Ray Arvizu, of Arvizu Marketing. The fields are expected to be completed by next spring, in time for the Arvizu-produced events to take place beginning in 2006. The 14-acre property adjacent to the Cardinals Stadium site will feature soccer and football fields -- six total -- with rest rooms, locker rooms and concession facilities.

The construction of the youth and amateur sports fields was developed in partnership with the city of Glendale, the Arizona Sports and Tourism Association (AZSTA) and the Fiesta Bowl, who will provide funding contributions and additional opportunities for the city to expand on youth sports while fulfilling its obligations to provide the overflow turf parking for the Cardinals games and AZSTA events. **TEC**

Calendar



September 13-14

19th Annual Entrepreneurial Women Conference - Women's Business and Buyers' Mart.
Location: Chicago. Recognized as the oldest businesswoman and opportunity fair in the country. <http://www.wbdc.org>.

September 22

17th Annual Business-to-Business Expo
Location: San Diego. Town and Country Resort & Convention Center, 500 Hotel Circle North. Read more about this event at: <http://www.sdchamber.org>.

September 25

CFO Magazine 6th Annual Technology Conference and Exhibition
Location: San Francisco. Hyatt Regency. A three day event designed to examine the tools today's CFOs utilize to drive execution of successful business strategies.
<http://www.cfoenterprises.com>

September 27

2005 Spirit of Enterprise Award
Location: Phoenix. The awards ceremony will be held at the Arizona Biltmore Resort & Spa on Tuesday, September 27, from 11:30 until 1:30. For additional information you may call Mary Lou Bessette at 480-965-1042 or email her at maryloubessette@asu.edu.

October 11

National Black MBA 27th Annual Conference and Exposition
New Location: San Diego. For more information visit: <http://www.nbmbaa.org>.

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Arizona-The Real Estate Bubble

Pt. 2 By Michael and Karen Flemister

Bio on pg 5

Good Realtors have become teachers because it is essential during a Seller's Market to explain clearly to the seller and the buyer the nature of the game. In some cases a buyer may submit five purchase contracts on five different homes before they finally get an offer accepted. The nature of the game has changed and so has the role of the "Good Realtor."

Now, not to make the game any more complicated, take into consideration the number of people losing their jobs and deciding that they could make big money in real estate in a hot state such as Arizona. Well, there are over 72,386 Realtors in the State of Arizona. Almost everyone's cousin is a Realtor. Does this not make the game more exciting? There are discount real estate agencies offering partial services and investors willing to pay cash for real estate, however; remember what grandma used to say, "if it's too good to be true, then it probably isn't true. Some people have called us and asked why do we need a real estate agent and we reply respectfully, "would you go into court without a lawyer?" We rest our case.

How are Realtors making money in this market? It's simple, they had to change their game plan. Buyers are becoming both buyers of their own home and investors. "Show Me The Money Baby!" Get your calculator out and determine the return on investment that you would like to get, and go for it. In our next article we will address how to become an effective real estate investor in Arizona. **TEC**

Part 1 was published in the August 2005 edition of The Ebony Cactus magazine

How to Make Money with Business Cards

Pt. 2 by **Alex Kollitz** bio on page 5



Lets begin this month discussing pictures. Do you have a photographic memory? Neither do I. How many times have you heard that buying is made on an emotional basis and people buy from people, not companies? Without the picture on the business card, you are telling people to buy from a company. When you add a picture, they are then buying from a person. Every time they look at your card, you, as a person, are reinforced in their mind as the person they need to talk to. It strengthens the emotional bond between your prospect and you. Need I mention the importance of a good headshot? Use a professional photographer and think about how you want to appear to your prospects. Better yet, think about what image will reinforce your message/product/service and take a picture in that context. i.e. If you're a doctor, don't show a picture of you and your Porsche at the race track, rather pick a pose that shows your medical professionalism and yet is still personable and approachable. Create trust, and professionalism; you can't miss with those two.

A word on costs

If your goal is to reduce costs, get out of business. The more successful you are, the more it will cost you.

Your major cost will be in the time needed to develop the content, layout the card and design the graphics (and don't forget the mug shot!). The actual cost

of the card is not the place to try to save a dime. This is one of your most important marketing tools, treat it as such.

Just like a job interview, you always want to make the best first impression. Purchase a card that is offset printed on good paper stock and a nice finish. Using quality touches such as embossing, die cutting or foils is icing on the cake, but the major consideration is what is printed on your card and the manner in which it is printed.

About free business cards, inkjet cards or other inexpensive cards

If you need a temp card, by all means, use what's available, but quickly change to a nice card as soon as possible. The priority for a good card is first and foremost, the content, next is how it is designed followed by a quality print job.

Sample Card:

Business card designed in a style that reflects her target market and her business. Content placed to naturally build value and overcome action roadblocks, which leads the viewer to a quick decision to visit her website which will then continue the education/sales process.

Biz card sample shown:

1. Major benefit statement
Five supporting benefit bullets
2. Name with credibility statement
3. Nice picture shows confidence and professionalism
4. Tagline
5. Supporting paragraph on what she does, highly relevant to target market
6. Incentive to visit her website
7. Website address
8. All other contact info. **TEC**

Part 1 was published in the August 2005 edition of The Ebony Cactus magazine

Business Lessons

The other day I revisited two important lessons in business management with two equally nice people at two very different ends of the business spectrum. My first visitor of the day was a long-time acquaintance who built his business from the ground up. He struggled for years to become successful, grow his customer base and establish himself in the community. His hard work paid off for him and his family. He also provided jobs and opportunities for others while providing a quality product to his customers.

Why did he stop to visit with me? He wanted to tell me of his pending bankruptcy. Three people he hired years ago and trusted were stealing from him. By the time he found out it was almost too late. He hopes to be like the mythical Phoenix and arise from the ashes, but I could see the toll it has taken on his face.

Our late president, Ronald Reagan, coined the phrase “trust but verify.” Trusted employees are an asset, however, when you are the owner of a business you are responsible for the operations of the company. Oversight and good management are the keys to success.

My second visitor was a young struggling entrepreneur. She knows where every dollar in her company is now, but ran a little short and decided to take a “pay-day” advance loan for \$300.00. She went to a “business” that is in such business. She wrote her check for \$300.00 and the person behind the counter gave her \$255.00 keeping \$45.00, or 15% as the “fee.” Her \$300 check was due and payable in 14 days. If the company was not able to cash it in the prescribed period, the cost was an additional \$45.00.

This type of loan over a 30 day period has a APR of over 400%!!!

The simple lesson here is: do not borrow money from non-business sources.

Bright people, poor choices.

If you need to speak with someone to discuss your business situation the SBA has partners who provide free, confidential counseling. SCORE, Counselors to America’s Small Business, the Small Business Development Center Networks and our Women’s Business Centers all provide counseling, at no cost, on these and other issues facing small business owners.

For more information about all of SBA’s programs for small businesses, call our district office at 602-745-7200 or visit the SBA’s extensive web site at <http://www.sba.gov>. **TEC.**



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Strategic Thinking



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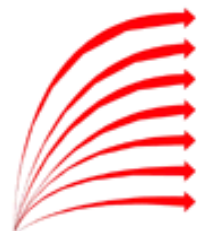
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Cover Story: Six Strategies to Grow Your Business. Part 2 of A Conversation with Robert Blaney Director Arizona Region, US. Small Business Administration - by Dr. George B. Brooks, Jr.

<http://www.sba.gov> 602-745-7200

Robert Blaney is one of TEC's long term contributors. As the Director of the Arizona region of the Small Business Administration, he is a wealth of knowledge. In part two of this months three part conversation with him (see article on page 16 and podcast on page 22) we explore questions regarding growth strategies for small businesses.

Question 1. What are the 6 most important things a small business needs to do or consider when planning its growth strategy?

1. **Evaluate in detail.** You have to take a look at your businesses plan or your business model. You have to see where you came from, how you got there, and what you are going to go to go forward. How are you going to expand? Who are going to be your suppliers. You have to go back and look at your business plan and evaluate. Think about your products and services. Who is your market? Who are your customers? How large is your market and how large is your market share? How do you set pricing? What is valued added? How do you diversify your products and services? Do you have patents, intellectual property? Are you doing research and development? What is the return on your investment from that research 3, 5 10 years down the line?
2. **Increase the level of knowledge.** People need to read. They need to study. They need to think about business. How many people can honestly say they have read a business book? How do you maximize your opportunities and minimize your mistakes? Knowledge lets you create opportunities that you might not otherwise see. People become comfortable where they are. Reading takes the comfort level up by seeing other peoples ideas thus increasing ones vision.
3. **Marketing.** What is your biggest profit generator.? What is it that you have? What is that you must be aware of when you make your marketing studies? Will your customer leave you for price? They may, unless you can show that you are adding value. Everybody talks about giving the best service and best price. Best service and best product is not unique. Value added is unique. Be innovative.

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opportunity to have flexible hours? What is their opportunity to be part of a good working team? Will they have Having challenges?

5. Systems. Systems and procedures are necessary for a business to maximize its efficiency and avoid mistakes. If you leave the office and the place falls down, you have something wrong. You don't have systems so people don't know what to do and don't know what to expect. For example, ninety percent of people who buy a franchise make it. The reasons they make it is because there are systems in place. If you don't have systems, you will have higher costs, higher employee turnover and a loss of intellectual property with the people you loose.

6. Advisors. When I speak I tell people to not think like a small business, but instead to think like a big business. A big business has a board of directors. A board is a sounding board. It helps you think of ideas. Consider who you would want on your board. You would want an insurance advisor to protect your business from liability. You would want an attorney to advise on legal ramifications as well as a business consultant and a financial advisor. You need people that you can trust and share your ideas with. People who are not necessarily your friends but can be friendly with you. People who will give you sound ideas and advice.

Question 2: What local and national SBA programs are available to assist?

We have 63 SBEC's (Small Business Development Centers) around the county with 1,100 county service locations. There is a lead center in Tempe Arizona and 11 throughout the state (of Arizona). There are 389 chapters of SCORE (Service Corps of Retired Executives) in the United states with 3,500 volunteer counselors. . We have 80 Women's Business Centers nation wide including two in Arizona. The importance of these organization is that the majority of the counselling is free. These consultants allow you to put your self to see how someone who may have already faced your problem solved it.

Also SBA has an increasing number or online courses at <http://www.sba.gov>. I've taken them, they are good. The one I took used about 2 hours. **TEC.**

4. People. The people in your organization are your strongest assets. Its very important to help them. There has been studies done about people working in organizations to determine their greatest concerns. Many would say it is pay. Statistical studies however suggest that it actually is their opportunity to grow, develop, work in a good place and have a decent boss who teats them like a human being. What is their

On The Air



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The Ebony Cactus magazine Podshow - September 2005

Independent programming and audio supplementing the September edition of The Ebony Cactus magazine:



Segment 1. Ron Williams, CEO and President of the Grand Canyon Minority Suppliers Development Council - Phoenix Arizona

<http://www.gcmsdc.org>

Subject: An overview of the GCMSDC.



Segment 2. Robert Blaney, Arizona District Office Director, U.S. Small Business Administration

<http://www.sba.gov>

Subject: Preparing your business to survive a disaster.


Additional programming on:

Cactus Internet Radio <http://www.CactusInternetRadio.com>

AfterThoughts

By Angela Brooks, Publisher and Dr. George Brooks, Jr. Editor

Renaissance



In preparation for this editorial, I took a few minutes to look back over the past 4 months of magazine. In that time period we have discussed; the knowledge economy, SBA's match making program, how to start a business, how to play the knowledge game, Arizona's real estate bubble, brand equity management, how to make money with business cards, Podcasting, the U.S. Department of Commerce's Minority Business Development Agency, owning the supply chain, Donald Trump, the Boeing 787, the State of the City (Phoenix), how to capitalize off media exposure, and the phoenix South project. In Podcasts and written interviews we have spoken to the Governor of Arizona, the Mayor of the City of Phoenix, a member of the Arizona Board of Regents, a senior researcher at the Translational Genomics Institute, the Chancellor of the Maricopa County Community College District, a brilliant professor at Arizona State University, a world renowned author and former editor for Black Enterprise magazine, the CEO of the Grand Canyon Minority Supplier Development Council, the Director of the Arizona District Office of the SBA and many many more. The interesting thing is, all of these diverse individuals hold one belief in common. All feel that times are changing fast for business and that there are great opportunities if you have the knowledge and vision to see them..

The question is now, what to do with all we have learned? All that we have written or talked about suggests that we live at one of those points in history where people will look back and say "that is when everything changed." History as it is, we know that nothing happens overnight. However, the surge of

events over the past 15 or so years beginning with the Gulf War, Bill Clinton, George W. Bush, 911, the Iraq War, global warming, the Internet, globalization, increasing fuel costs and most recently Hurricane Katrina has pushed the Nation and the world to the brink of something new. Exactly what this new economic/social order will be I do not know. Many feel that it will be based on the currency of knowledge or at least who has knowledge first and can use it the best will play a considerable role. One thing however is certain, minorities in the United States are in a position we have not seen since the Harlem Renaissance.

The Harlem Renaissance was a time when Black and White Americans alike "discovered" the vibrancy and uniqueness of Black art, music, and especially, literature. As it was then, all the balls are in the air and if knowledge is indeed the game, then no one has a true advantage. So the leaders and losers in this new world will be determined by who has the best ideas and the chutzpah to use them. More than for any other recent time, there is now a chance once again, for minorities to take a seat at the table from where economic opportunities are determined. I hope we are ready.

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Send comments on this editorial to
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