

Minority Opportunity News

"Our Ninth Year"
Established 1991

"The Paper of Choice"

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Volume 9, Number 10

NATIONAL NEWS BRIEFS

African-American elected president of magazine organization

(NNPA)-George E. Curry, editor-in-chief of Emerge magazine, became president of the American Society of Magazine Editors (ASME), the first African-American and the first non-New York based editor to hold the association's top position.

May declared National Investment Month

(NNPA)-The Coalition of Black Investors (COBI) announced May as National Investment Month. The month will heighten awareness and emphasize consistent saving and investing as a means to build wealth for families, communities and futures. COBI activities for the month include a student essay contest, an investment conference in Houston and Pay Day, May 26th.

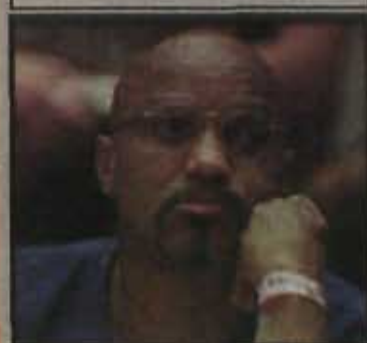
Clinton brings digital opportunity to families, communities

(NNPA)-President Clinton along with The Kaiser Family Foundation and other organization committed over \$100 million to a media campaign to motivate young people to "Get Connected" with digital technology. Basketball greats Magic Johnson and Rebecca Lobo will star in public service announcements to air on 13 major networks.

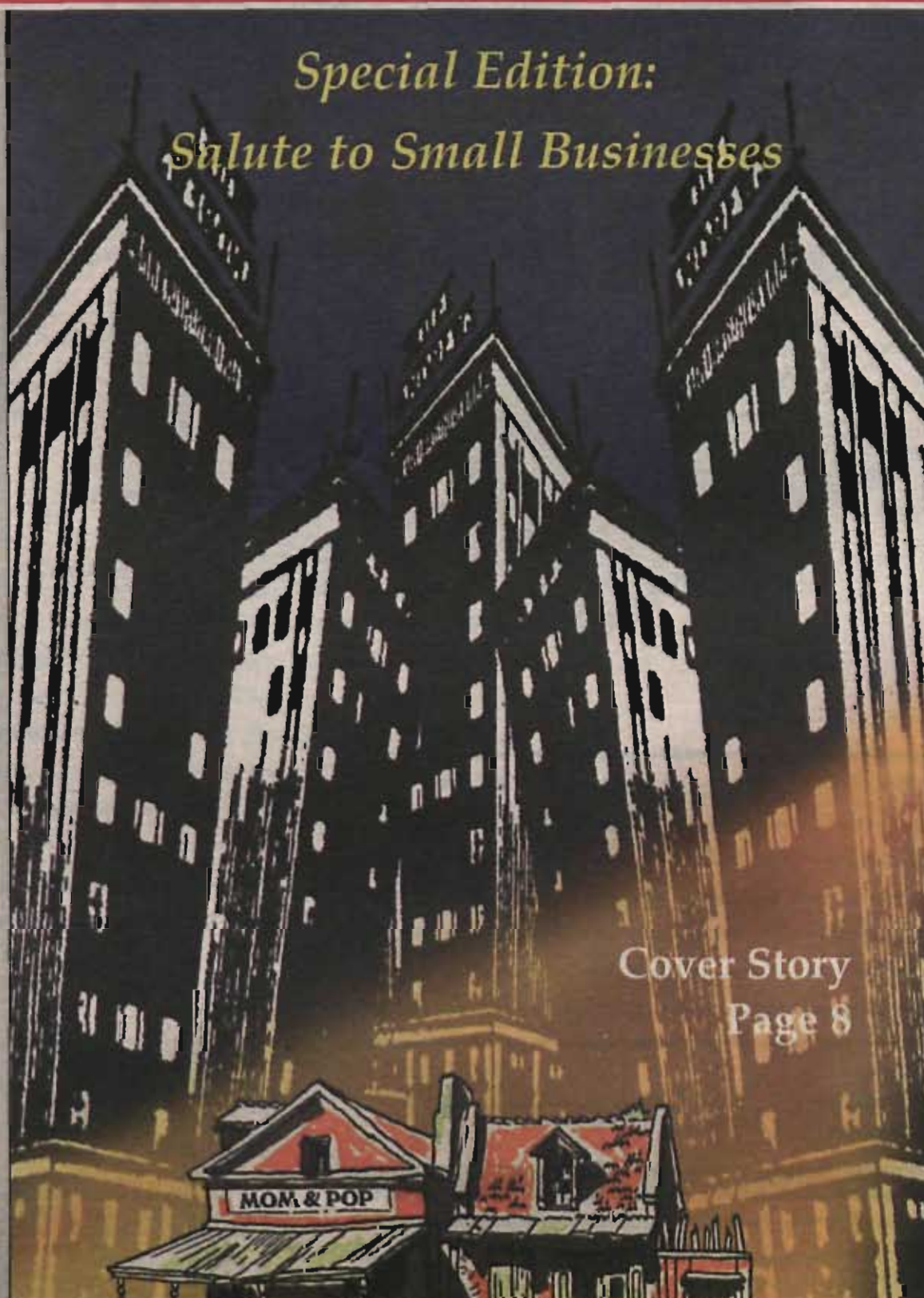
"Geronimo" Pratt settles lawsuit against FBI

(NNPA)-Elmer "Geronimo" Pratt, the former Black Panther who served 25 years in jail before his conviction was overturned in 1997, settled a civil rights and false imprisonment lawsuit with the city of Los Angeles and the FBI for \$4.5 million. Pratt was convicted in 1972 for robbing and fatally shooting a schoolteacher. He always maintained his innocence, saying the FBI and police destroyed wiretap evidence proving he was in another city at the time of the incident. Pratt now lives in Morgan City, La.

Geronimo Pratt



Special Edition: Salute to Small Businesses



Cover Story
Page 8

Feature:
Mothers with Small
Businesses

Strategy:
Small Businesses
and the 401K Plan

MAY MILESTONE MOMENTS

- 17 1956 Sugar Ray Charles Leonard is born in Wilmington, S. C. Leonard will win the National Golden Gloves championship at 16, an Olympic gold medal in 1976, and have a successful professional boxing career, winning titles in both the welterweight and middleweight divisions.
- 19 1991 Willy T. Ribbs becomes the first African-American driver to qualify for the Indianapolis 500. During the race, which occurs the following week, Ribbs will be forced to drop out due to engine failure.
- 20 1951 The New York branch of the NAACP honors Josephine Baker for her work to combat racism. Baker, the American chanteuse, who was acclaimed in Europe, had led a personal crusade to force integration of clubs where she appeared in Miami and Las Vegas. She also campaigned against segregated railroad facilities in Chicago and buses in Oakland.
- 24 1944 Patricia Louise Holte is born in Philadelphia, Pa. She will be better known as Patti LaBelle and the Bluebelles in 1960. In the 1970's she will reconfigure the group and later reteam with Nona Hendryx and Sara Dash as LaBelle. In 1976, LaBelle will pursue a solo career, gain even more critical and popular acclaim and win a 1992 Grammy.

May 19, 1925

Birth of Malcolm X

Malcolm Little later known as Malcolm X and El Hajj Malik El-Shabazz was born May 19, 1925 in Omaha, Nebraska. In prison he is introduced to the Nation Of Islam and begins studies that will lead him to become one of the most militant and electrifying leaders of the civil rights movement. His story will be immortalized in the book Autobiography of Malcolm X, ghostwritten by Alex Haley.

Malcolm X was an intrepid opponent of the U.S. government and its imperialist policies. He fought the racist oppression of Blacks and the profit-driven plunder of Africa, Asia, and Latin America. He expressed this revolutionary political outlook in the opening years of the 1960's while a major spokesperson for the Nation of Islam.

During the last year of his life, Malcolm organized the Muslim Mosque, Inc. Alongside it, in June 1964, he founded a secular political group, the Organization of Afro-American Unity (OAAU).

Malcolm X



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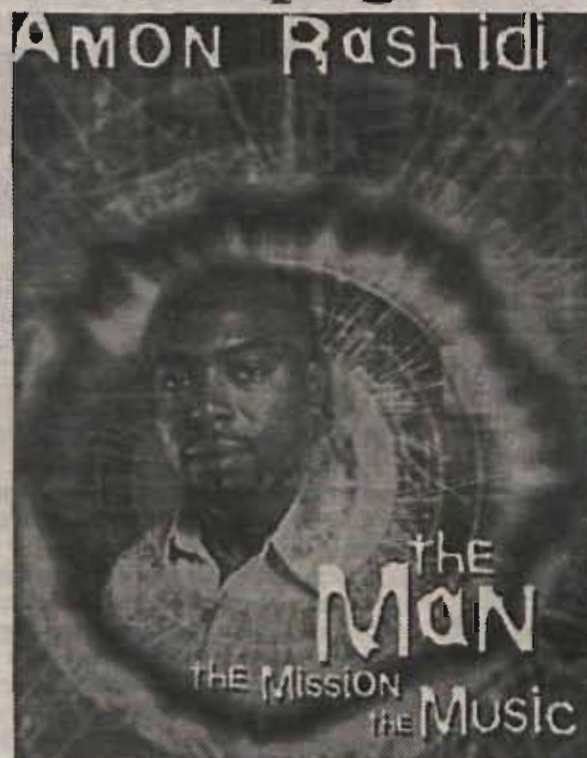
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Next Edition Features

MON debutes its new entertainment page



Minority Opportunity News has long lived up to its mission statement by providing information and discussion to help our readers address personal and community opportunities. In the next edition MON takes its responsibility a bit farther and debuts a new entertainment section. Just like every section in MON, this section will provide close-ups of minority artists, entertainers and events. Amon Rashidi, spoken word artist, will be one of the many people featured in this section.

"I suddenly appreciated what real education might be. I vowed, right then, to learn something new every day...at that moment my life was changed."

Amiri Baraka

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Minority businesses encouraged to become globally oriented

A verity for the new millennium is that the current assault on affirmative action programs and laws that protect the rights of America's minorities will continue - even intensify. It is revealing commentary that the economic, political, and social progress by those whose history included enslavement, has generated such virulent antipathy. The less people of color become a ward of the taxpayer, the more successful they become in living the American Dream as equal partners, the greater the perceived threat of those who insist that the long-established practice of affirmative action must prevail.

The struggle is real, the stakes are high, and the commitment to fight this assault must be total and unequivocal. The struggle also must be waged on two fronts: domestically to preserve hard won gains, and in international markets to create new opportunities to grow, prosper and compete. The assault on affirmative action today is as coordinated, tenacious and ferocious as the assault that galvanized African-Americans and their allies into action a generation ago. Today, the stakes are considerably higher: the economic future for all of America's people of color.

America's minority communities have a tremendous stake in the outcome of this current struggle. Minority entrepreneurs in America are generally own-

ers of small-to-medium-size firms. These firms fuel America's economic engine because they are responsible for six out of every ten new jobs. Within the African-American and Hispanic-American business communities, they have created more than 300,000 new businesses since 1992. They hire primarily from within their own communities. The economic future for these communities, therefore, is a function of the viability and competitiveness of the minority-owned companies that hire, train, and promote job seekers from within their ranks. Even if they win this latest battle, they could lose the larger war to protect economic freedoms.

The struggle for economic viability is not a zero-sum game. The minority communities in America have to expand the economic pie to include opportunities not only in domestic markets, but in global markets as well. This is the future. The imperative today for the minority owned business community is to think globally. As Los Angeles civil rights attorney Connie Rice points out, "Latino groups are looking to Mexico, and Asians toward the Pacific Rim...African-Americans can do no less. They, too, have the concomitant responsibility to seek new opportunities in new markets if they are to remain viable business entities, and what is more important, competitive. They can

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Natural Entrepreneurship:

Starting a Business from a Minority Perspective

By Bob Wallace
Special to MON

I could hardly wait for the plane to take off from the busy JFK Airport in New York. The excitement of going back to West Africa had built up inside me like the hot steam churning inside of one of those crab steamers that folks in Maryland live and die by. I was to spend two weeks in Bekwai, Ghana, lecturing on my research in entrepreneurship, intrapreneurship, and micro-enterprise development in emerging economies from the findings from my first book, *Black Wealth Through Black Entrepreneurship*, which was inspired by two aspects of the African culture: the strong work ethic, and the propensity towards what I call "natural entrepreneurship."

I coined the term "natural entrepreneurship" as I traveled the dense streets of Kumasi, Ghana, and felt the energy of the African merchants. There was a natural ease that mingled with the persuasive tone of the fabric salesman's voice; the shrewdness of the gray haired seamstresses who lined up side by side in the alleys, ready to stitch the finest African garments; and the giddiness of the young girls who bagged cool water in Ziploc bags and roasted corn on open grills to sell to thirsty, weary travelers like me. Natural entrepreneurship was also evidenced by the retail shops located adjacent to the family dwellings. As dusk began to settle and the hot African sun took a rest, the natural entrepreneurs would open their booths and begin the age-old process of bartering for the exchange of goods and services. Whether selling eggs, ice, or hand made wooden masks, the entrepreneurs touted their bargains and negotiated sales.

What defines a "natural entrepreneur?" I think that the answer provides minority Americans perspective on what businesses they should consider, and where they would be most successful. There are three characteristics that I found defined these natural entrepreneurs:

1. These natural entrepreneurs understand that a higher power is in full control of the universe and all things within it - including the entrepreneur's economic destiny. They calmly accept the fact that there will be a mix of blessings with the entrepreneur's sweat and

labor to produce stellar results. The Ashanti people are reminded by the phrase "Accept God" that unless God is put first and is involved in our dealings, nothing good can come from our efforts. This respect, faith and acknowledge-



Bob Wallace
President & founder of
The BiTH Group

ment of a greater power than ourselves allows the progression from employee to entrepreneur to be smooth, natural, and seamless.

2. A natural entrepreneur becomes a student of their environment and themselves. They diligently work to understand the nuances of their profession, industry and associated technological changes. By understanding these trends they are able to match their specific skills and strengths to the opportunities created by the existing and future needs of customers. By becoming students of their environment and themselves they remain in harmony with the limitations and potential of their technical skills.

3. A natural entrepreneur realizes that once she transitions into an entrepreneurial mindset that she must build upon that which she enjoys doing and that which she does well. She recognizes that she has been endowed with special gifts and talents that can position her in the top tier of those who work in her field or profession, and her lifetime ambition becomes to remain in that upper tier of performance.

I learned from the resourceful and intelligent people of Western Africa that business opportunities exist all around us and the best ones are often right under our noses. To capitalize on these opportunities, you need to start looking at wherever you are at this moment. The grass is not always greener on the other side. Start with your existing job, the industry that you know best and have the greatest contacts, the geographical area that you are most comfortable navigating and the skills that you currently have. A vast source of information for starting a small business can be found on the Internet. The Small Business Administration (www.sba.gov) is a terrific resource for entrepreneurs, as well as the GE Center for Financial Learning (www.financiallearning.com). By exploring these opportunities and thinking like a "natural entrepreneur," you will be amazed at the prospects and riches that you'll find.

Robert L. Wallace is president and founder of the BiTH Group in Columbia

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Self-employed mothers reflect on Mother's Day 2000

By Angela D. Jones

Like clockwork, her day begins each morning at 5:15 a.m. After dressing herself, she dresses her "girls" and is usually out of the door in time to let her first student in. After a day of diaper changes, storytelling, bus runs and



Tobitha Stromile arranges her schedule to spend quality time with daughter Lauryn. Stromile has been the owner of Creative Academy for three years.

Photos by Angela D. Jones

kindergarten classes, her day is done and it's off to her second full-time job of "Mommy." It is a typical day in the life of Tobitha Stromile - business owner, childcare provider, mother and wife.

As owner and director of Cedar Hill's Creative Academy, twelve and fourteen hour days are typical for the 30-year-old mother of two. After teaching elementary school for four years, Stromile opened the doors of her daycare and learning academy in 1997 with a small staff and only a handful of children. Three years later, her self-made business is thriving as it boasts of near-

ly 100 children, and a staff of 13.

"While I was teaching I decided that with all of the work I was putting into it, I may as well go into business for myself by doing something I enjoy and getting paid for it."

Growing up, Stromile was surrounded by a family of teachers, including her mother Albia White, who taught for over 30 years; as well as her aunts and uncles, who were also educators.

"I remember pretending to be a teacher and using my dolls as students," Stromile affectionately recalls. "I even used to make report cards for each doll."

After marrying Fred, her husband of nearly five years, Stromile says she set a goal to have a child before her 30th birthday. Despite her infancy in the daycare business, she gave birth to her daughter Lauryn, in February of 1998. Not long after, her 10-year-old stepdaughter, Jasmine, came to live with the trio; making Stromile the proud mother of two young ladies.

"At times it is hard," explains Stromile, "because I devote so much time to the business that I feel like I don't have enough quality time with my family. So the time we do spend together is very important to me."

Now that the two grueling years of loan paperwork and the classic "red tape" associated with starting a small business is over, Stromile says she is now focusing on the future and is setting a goal to make Creative Academy number one in terms of quality daycare in the Cedar Hill area. For her, she says,

this Mother's Day will be special, as it has been every year since becoming a mother. She adds, "It's even more so a day to let my own Mom know how much I appreciate her and all the heartache I have put her through. She has always stood behind me even when I thought she was the meanest mother in the world. She has truly been a blessing to me."

For 46-year-old Earlane Watson-Young, owner of Weddings and Interior Designs, Mother's Day 2000 has meaning of equal magnitude.

"It's just wonderful that I am here with my children and husband because they show me so much love and appreciation every day," she explains.

As proud mother of seven-year-old



Earlane Watson-Young (right) is the owner of an interior design and wedding consulting business, as well as a full-time mother.

daughter, Raven and ten-year-old son, Jacobey; Watson-Young also manages to perform "double duties" by running her own full-time interior design and wedding consulting business, while serving as full-time mother.

While working for the government,

she started her business as a hobby. Simply by helping her friends decorate their homes and making flower arrangements, Watson-Young's popularity grew by word-of-mouth. Eighteen years later, her 8-hour days have turned into 12 hours, as she operates her business out of her Dallas home. She spends a minimum of 80 hours working on every wedding she coordinates.

"After people started to call me just based on referrals, I decided that I could do something I enjoy and get

paid; therefore, I decided to go for it," says Watson-Young. "Since I was already working full-time, I was able to operate out of my own pocket initially and put the money I earned back into my business."

"I made sure that I felt stable before I turned my part-time hobby into my full-time job," she adds.

After getting her children off to school each morning, Watson-Young spends her days reviewing her calendar and scheduling her clients. She credits her husband of 18 years, Charles, for serving as her "right arm" and tending to the children when she is not able to.

"Like a jigsaw puzzle, I have learned to incorporate my business into my household and keep my kids interested in what I do," says Watson-Young. She adds, "I have to work on a defined schedule in order to balance things, but I always make sure that I do the mother thing first. I am always interested in what my kids and my husband are doing."

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Succession planning: Laying a foundation for the future

By Bill Walsh, CPA

Partner, Lane Gorman Trubitt, L.L.P.

If your company is a closely held family business, as the majority are, a sound succession plan is essential to the company's future. To facilitate the transition, both financial and emotional issues must be resolved. As the owner, you may struggle with the issue of "letting go". Just keep in mind that succession is inevitable and the better your succession plan, the smoother the transition.

You should assess the management skills and motivation of your heirs to determine if they possess the qualifications needed to successfully continue the business. This step can be a difficult one. The realization that the future of a successful business may be in jeopardy because the heirs lack the proper management skills or desire to run the business can be a serious dilemma for the owner.

It is quite possible for the company's succession plan to include both family and non-family groups in the management and ownership of the business. Regardless of the type of

transfer contemplated, it is imperative that a succession plan be initiated on a timely basis.

MANAGEMENT SUCCESSION

Once the management team has been identified, it is important to create a detailed plan that establishes job responsibilities and expectations as well as methods for review and evaluation.

Once the plan is implemented, the owner's primary function should be as a mentor to new leaders, while the management of daily operations is carried out by the new management team.

The transfer of key decision-making authority should be a gradual process, allowing the company's current management to gain confidence in the decisions of the succeeding managers. This will help avoid some of the emotional issues involved in the transfer.

OWNERSHIP SUCCESSION

The transition of equity ownership basically involves three options - gifting of stock (family members),

sale and equity transfers. Ownership transfer by gifts of stock to family members requires careful income and estate/gift tax planning. An effective estate/gifting plan can save the owner and his heirs tax dollars. The issue of fairness comes into play where there are active and inactive family members in the business. The issue of expected compensation and dividends will also need to be addressed.

A sale to a third party usually involves a direct sale (with or without debt financing) of stock or assets. Again, significant tax issues need to be addressed. The buyout can be structured to allow the current owners to remain in a management position for a period of years. This allows you to continue to receive compensation. It will also help ensure a smooth transition. Selling to a third party may sometimes be the best alternative even if an owner's children wish to remain in the business.

Equity transfers can be accomplished through stock bonus plans, stock options, stock redemption, Harmon Plumbing Plan, parent sub-

sidary drop, and employee stock ownership plans. Each of these methods is unique to itself and needs to be carefully analyzed before implementation.

The decision to transfer management and/or ownership should be communicated to everyone involved, both family members and employees, as early as possible. To continue the availability of the company's credit lines, the company's bank and bond relationships should also be informed.

The successful transfer of management and ownership requires the unique ability to balance the needs of current and future management and ownership while keeping the tax and business implications in mind. We have helped numerous clients lay the foundation for the next generation. Call us at 214.871.7500 if we can help answer your questions.

Bill Walsh is a partner with Dallas accounting firm Lane Gorman Trubitt, L.L.P. and LGT Financial Services, an investment consulting practice. You may visit their web site at www.lgt-cpa.com.

Community expresses concerns regarding redistricting

By Lakeesha Joe

Public hearings, conducted by the senate and house redistricting committees, were recently held at the Dallas Convention Center regarding redistricting of legislative, congressional, and State Board of Education districts.

Redistricting is the revision of the geographic boundaries of legislative, congressional, or other districts used to elect members of a representative body. The Texas Legislature is required to redistrict house and senate districts in the first regular session immediately following the release of the United States decennial census and also to redistrict congressional and State Board of Education Districts before the 2002 elections.

Under federal regulations for the administration of the Voting Rights Act, a state seeking clearance from the U.S. Department of Justice is required to hold public hearings and submit to the department materials that document the legislature's consideration of public sentiment in its redistricting decisions and that show that recognized racial and language minority groups have had a reasonable opportunity to participate in the process.

During the public hearings, the redistricting committees welcomed relevant testimony from any person, including anecdotal and narrative information, opinions, general impressions, suggestions for action, and information about specific candidates, elections, or districts.

The information that is received during public hearings is considered by the legislature in drawing and analyzing future redistricting plans and will help the legislature to draw new districts in compliance with applicable laws.

The 2000 census will provide the detailed population data necessary for redistricting. Federal law requires that the census data be delivered to the states by April 1, 2001. In Texas, the census numbers will be used to redistrict the Texas Legislature, reapportion congressional seats and determine representation on the state and local levels. If Census 2000 counts are accurate, Texas will gain two congressional representatives, giving it a total of 32 congressional representatives.

"Census data is what we use as a guideline to change boundaries during redistricting," said Glen Hunt, Clerk for the House Redistricting Committee.

Congresswoman Eddie Bernice Johnson, who appeared at the public hearings on redistricting, talked about the importance of the census and making sure that all people are counted so that redistricting can be done properly.

"The newspapers have reported that

only about 35% of minorities have filled out their census forms at this point," said Eddie Lucio of the Senate Committee on Redistricting. "It's shameful that the minorities aren't filling out the census forms."

The lack of participation in the census by minorities will create an undercount in the census reports and greatly affect redistricting efforts.

The United States Census Bureau has come up with a revised plan to conduct a traditional head count. The results of the revised plan can be used for congressional apportionment, and to conduct an "accuracy and coverage evaluation which will involve the use of statistical sampling methods to correct for the expected undercount and will result in a

second set of population data that may be used for other purposes, such as redistricting.

The state of Texas has experienced substantial growth since the 1990 decennial census, in which close to 17 million Texans were

counted. Based on projections of population change, the average population of state senate districts is expected to have grown from about 548,000 in 1990 to 660,000 in 2000. The average state house district will have increased from about 113,000 to 136,000 from 1990 to 2000. Because of the expected population change, the Texas legislature must redistrict state senate and house, congressional and State Board of Education districts following the release of the 2000 census to equalize the population.

State legislatures will determine the redistricting boundaries. In January, Lieutenant Governor Rick Perry announced the formation of the Senate Committee on Redistricting. The Committee is co-chaired by one Democratic and one Republican Senator. The following Senators were appointed on the Redistricting Committee: Senator Mario Gallegos (D-Houston), co-chairman, Senator Troy Fraser (R-Horseshoe Bay), co-chairman, Senator Gonzalo Barrientos (D-Austin), Senator Eddie Lucio (D-Brownsville), Senator Frank Madla (D-San Antonio), Senator Royce West (D-Dallas), Senator Jane Nelson, (R-Flower Mound), Senator Florence Shapiro (R-Plano), Senator Robert Duncan (R-Lubbock), Senator Steve Ogden (R-Bryan), and Senator Mike Jackson (R-LaPorte).

"Texans deserve a fair and open redistricting process," said Lieutenant Governor Perry. "The Senate will adhere to the constitutional requirement of one-person one vote during the redistricting process. I'm confident that the Redistricting Committee will work hard to create fair, compact and common sense districts."



State Senator Royce West (standing) and other redistricting committee members go over documents at a recent public hearing.

Website designed to educate, assist businesses

By Trina S. George

Small to medium-sized companies who want to sell more products and services internationally and participate in the vast, often lucrative, world of E-commerce have recently been provided another tool to help them succeed. The U.S. Department of Commerce has a new online resource, www.usatrade.gov, which is designed specifically to assist small to medium sized businesses in their quest to do business worldwide. According to Kenneth Haynes, international trade specialist for the U.S. Department of Commerce says the new website gives small to medium-sized businesses better access to services provided by the Department of Commerce. "The site was built to serve as an excellent resource for companies who have a desire to sell their goods and services abroad. It's cost-efficient and provides an avenue for the small business to branch out into the exporting, said Hayes. "In addition, it provides an excellent vehicle to familiarize the public with the Department of Commerce. It gives them the opportunity to really know who the Department of Commerce is, what we are about and how we can help them."

Haynes states that with the birth of the website, rural companies are no longer tied in to mandatory physical visits to the Department of Commerce in order to obtain answers to questions or assistance with trade-related issues they may face. "These rural companies, who prior to the site, did not have access to the larger cities, are now able to essentially visit with the Department of Commerce."

Visitors to www.usatrade.gov can expect to find an immense amount of information ranging from "how-to-do-business" tips to market research on more than 90 countries to trade leads all at virtually no cost to the consumer. "The Department of Commerce wants to help these businesses succeed," says Haynes. "There is cost for some services we provide, but the majority are free."

One of the services the department offers is called The Gold Key Service. "Suppose a business owner is interested in hiring people in Venezuela or wants to know more about sales in Venezuela," states Haynes, "we can set up a two-three day trip for them. All appointments with pertinent contacts would be arranged. Hotel accommodations would be provided at the federal government's rate. The business owner is also provided a car, driver and even an interpreter, if needed. And the fee assessed would range somewhere between \$500 for the first day and \$400 for the consecutive days." Haynes also adds that the assistance provided varies depending on what the business owner wants to accomplish and the sophistication

tion of the country.

Many business owners pay private companies thousands of dollars to do background checks on companies they are seeking to do business with. The Department of Commerce offers the same service called International Company Profile (ICP) for about \$100.

Minority owned businesses also benefit from services provided by the Department of Commerce. The Global Diversity Initiative (GDI) is a program that originated with former Secretary of Commerce, the late Ron Brown. According to Haynes, Brown noticed that in doing business internationally, minority owned companies were generally underrepresented. GDI's main focus is to help minority owned companies, who want to do business internationally, says Haynes. "Participants in the Global Diversity Initiative attend a 4-week program that covers subjects such as the legal aspects to doing business abroad to educational pieces about international trade." The department recently wrapped up their program; however, there will be another one beginning in the fall. Participants in the programs usually meet four consecutive Thursdays for about half a day and new subjects are introduced at each meeting, adds Haynes.

Haynes states that the success of programs and initiatives such as the Global Diversity Initiative that target minorities relies heavily on local partnerships. "We get a lot of assistance from the local Minority Business Development Center, (MBDC) as well as the Dallas Chamber of Commerce. We try to break down stereotypes about the department. Many companies do not know what the Department of Commerce is about. They fear us because they think we are connected with the Internal Revenue Service, when we are not."

Contrary to popular belief, the small to medium-sized businesses are very important when it comes to international trade. "These companies are the backbone of our economy," confirms Haynes. "People might think that it's the IBM's and IT's of the world that are fueling the economy, but it's the small businesses that are doing businesses outside of the country. Though the larger companies are more "courted" by the business community and legislature, and the smaller companies are sometimes under-represented, the smaller companies are the backbone."

Per Haynes, the new website, www.usatrade.gov, will help spread the word to the business community. "We want to assist those small to medium-sized businesses," states Haynes. "We want them to know that The Department of Commerce is here to help and want to help them succeed."

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...continued from page 4

longer depend solely upon the American market to absorb its output of goods and services. They must cast their nets upon a larger sea of opportunity: international markets."

The reality is, since the Oil Shocks of 1973 and 1976, the American market is no longer under America's total control. That market is being contested fiercely by America's principal trading partners and commercial rivals. The American market itself is more open than ever. Each new emerging economy seeks to strengthen its export sector by exporting to the world's most accessible economy: the United States. Successful minority and female-owned firms are the most vulnerable players in this market access game and thus more susceptible to assault.

Why international markets? Because affirmative action is not an issue here. It is as simple as that. What is at issue is the breadth of individual strategic vision. Thus, the possibilities are unlimited. In today's economy, the minority and female-owned small- to medium-sized enterprises can no longer live, compete and prosper without thinking globally. If the current assault on affirmative action compels this community to finally accept this reality, then seize the opportunity. The reality of the new millennium is that the world must be their new market.

What does it mean to think globally? In simple terms, it means to think, plan and act strategically. Enterprises are people organized in search of opportunity. For the minority business community, the larger business objective is to strategically link people with opportunity and then link people and opportunity with profit. The marketplace for goods and services is constantly changing. Each day unleashes a vast spectrum of opportunities that can develop and enhance the savvy, aggressive entrepreneur's ability to compete in new markets. This is why the minority business community exists. The new opportunities are a function of individual willingness to tie into global labor pools, markets, capital sources and technologies.

...continued from page 5

While she does recommend self-employment to any mother who has set her sights on it, Watson-Young stresses commitment as the key ingredient to a successful mix of business and motherhood.

"You have to be truly interested and committed," she says, "and you must keep God first and take care of home. You simply have to keep things in perspective and stay grounded by planning your business around the lives of your kids and your husband. If you don't, you will lose everything."

For Mekesha Bickems, a husband and "helper" is not a luxury she enjoys in the rearing of her two children. Bickems is a recent divorcee and now single mother of two-year-old daughter, Darrington; and six-year-old godson, Tracy, who she has legally raised since he was two. Bickems is also self-employed as a licensed beautician.

"Besides money, I think the hardest thing about being a mother for me is having to take care of two kids by myself, without any help," explains Bickems.

"I often find myself having to stop in the middle of the day to pick the kids up, drop them off somewhere and then go back to work for my next appointment. Sometimes I have to end up taking my kids to work with me," she adds.

For nearly eight years, 26-year-old Bickems has been doing hair for a living. She says she first became interested in the trade after growing up watching her mother and aunts do hair. After completing high school, Bickems became licensed in 1992. She is currently employed at Upscale Hair Design in Fort Worth, but plans to open up her own beauty shop before the year 2002.

"I really like interacting with different people (clients) and doing creative things with people's hair," says Bickems. "I really enjoy the fact that I can make my own hours and have the freedom of bringing my kids to work with me if I can't find childcare."

While being a single, self-employed mother has been hard, Bickems says she still recommends self-employment for any mother - single or married. "You just have to stay focused and be serious about what you want to do," she says. "Even though you don't always have help and may have to depend on others for help, you still have to maintain your independence."

This Mother's Day, Bickems says she looks forward to spending time with her own mother and children, and simply to having a day to herself.

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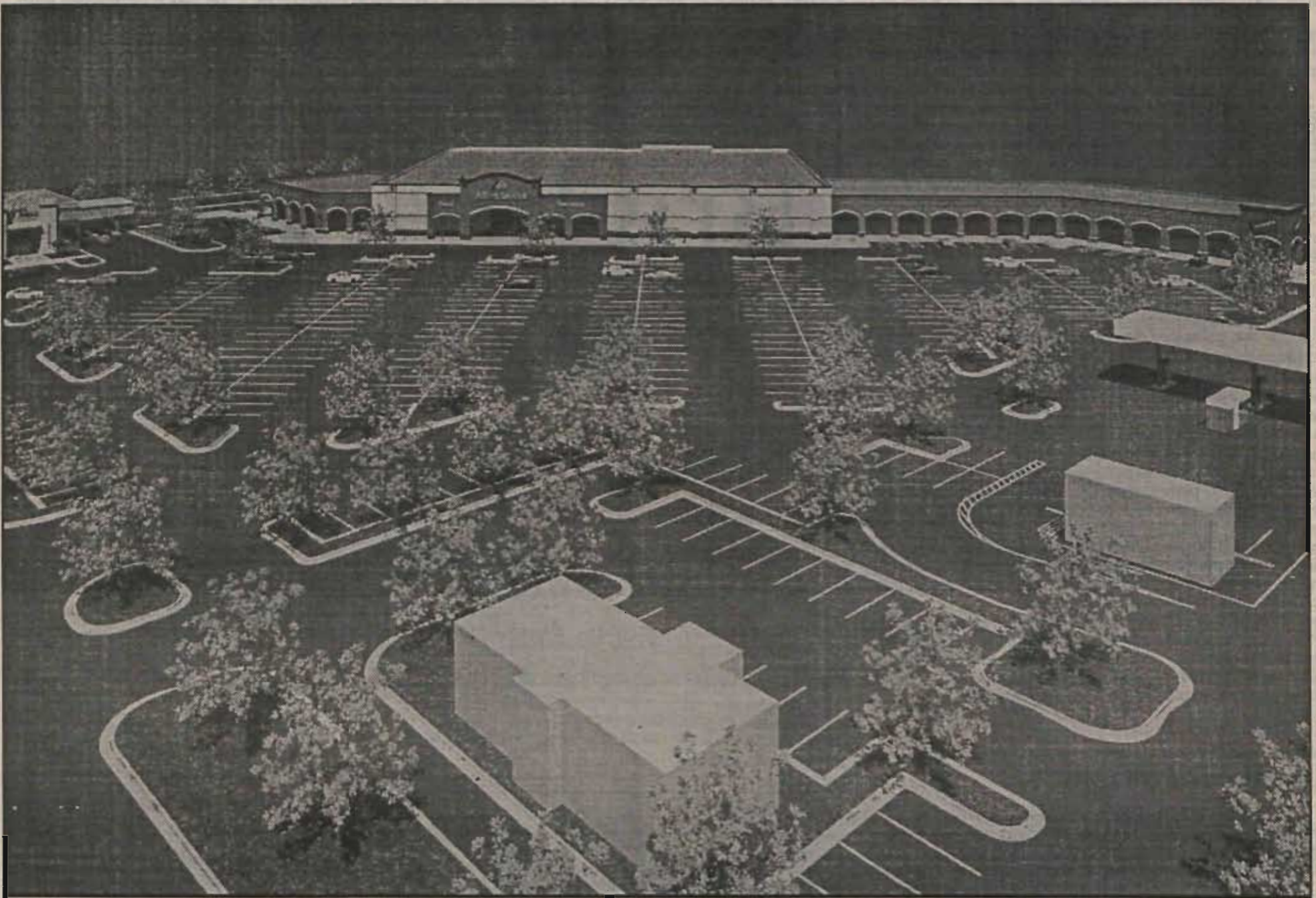
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The West Cliff Shopping Plaza will be a 95,000 sq. ft. shopping center. The center is scheduled to open March 2001.

OAK CLIFF CONTINUES TO THRIVE

*With construction of new
Shopping Plaza*

By Lakeesha Joe

The Black State Employees Association of Texas Community Development Corporation, Inc. (BSEAT CDC) has received building permits and approvals for its 95,000 sq. ft. shopping center development, which is located at the intersection of Ledbetter Drive (Loop 12) and Hampton Road in southwest Dallas. The shopping center, which will be named the West Cliff Shopping Plaza, is scheduled for its grand opening in March 2001.

"The West Cliff Shopping Plaza (formerly the Rosa Parks Mall) is the largest commercial retail development of its kind, size, and magnitude by an African-American community or national based organization in the history of this country," said Darren Reagan, Chairman/EO of BSEAT CDC.

The idea for the West Cliff Shopping Plaza came about when BSEAT CDC was approached by one of the attorneys handling the bankruptcy procedures for the Rosa Parks Mall. BSEAT CDC was asked if they would be interested in purchasing the old shopping center. The decayed Rosa Parks Mall was auctioned off in 1997 and BSEAT won the bidding with an offer of \$470,000. With BSEAT as its new owner, the West Cliff property would remain under black ownership.

The Rosa Parks Mall had been in existence since 1963 and was the first enclosed mall facility in the city of Dallas. Since its beginning, the mall has been under several different owners. The mall's last owner was G.O. Lagbara. BSEAT's purchase of the Rosa Parks Mall ended the sad story of a 465,000 square foot mall that had fallen on hard times when its tenant base dwindled and bankruptcy became a reality because of tax debt and cash flow problems.

"My initial intake when asked if we would be interested in purchasing the old shopping center was no because a lot of red tape was involved with it being in bankruptcy," said Reagan. "It was a major challenge in terms of getting it out of bankruptcy."

Reagan credits a group of attorneys, bankers, architects, real estate developers and construction firms with assisting and working closely with BSEAT to make the acquisition of the mall a reality. The major contributors in helping BSEAT were African-American Attorneys Bob Sims and Peter Lewis, Centex Corporation, Alliance Architect Group, CB Commercial Real Estate and a financing package between \$6 - \$8 million which included several banks that supported BSEAT's purchase of the property, its demolition, and reconstruction of a modern shopping complex.

When Reagan and the BSEAT decided to purchase the old mall, they felt that it was not feasible to try and salvage the old mall structure because of its condition. They needed a new structure that would create a power center in southwest Dallas.

The new mall structure will be anchored by a major supermarket, which will be a 63,000-sq. ft.

Albertson's, and co-anchored, by two department stores on each end of the structure. In between will be spaces for several retail storefronts on the lower level. The new mall structure will include a second floor that will consist of service-oriented enterprises and non-profit organizations.

Currently, there is no general contractor or subcontractor for the mall structure. A pre-bid conference was

held at the beginning of May to acquaint BSEAT and the selected general contractor with ethnic minority subcontractors with the capacity to participate in the project.

Reagan indicated that the pre-bid conference went extremely well and that there was an excellent turnout of general contractors and subcontractors. Reagan also said that sealed bids (various bids from the different contractors) will be received from contractors during the third week of May and the general contractor who has submitted the most competitive bid will be chosen to construct the new facility.

"We are excited and we look forward to selecting a general contractor for the shopping plaza," said Reagan. "We anticipate interest from as many as half a dozen companies, several of which will also bid on

secure leases," said Steve Mussell of Wilcox Realty Group who is responsible for leasing the space at the new shopping plaza. "H&R Block has already given us a letter of intent."

Final lease negotiations are also underway to secure a national home office electronic appliance store, a national income tax preparation business, a clothing and beauty salon, a national hair care product store, a national rent-a-car agency, a coin operated laundry, and a dry cleaner's.

"At this time, we haven't signed any black owned businesses, but we have done extensive outreach to black businesses," said Reagan. We encourage African-Americans who are looking to expand their business to come be a part of our shopping plaza because there will be major traffic generated in the area and a small business would have access to that traffic."

BSEAT believes that the new shopping plaza will have tremendous economic impact and job opportunity for the southwest Dallas community by creating over 300 new jobs.

Reagan says that the community is anxiously awaiting and anticipating the centers opening and that the economic impact is already being felt in the neighborhood.

Once the property was purchased for the new shopping plaza, several businesses purchased property around the shopping plaza and started construction. One such business is Jack in the Box, anticipating the huge amount of business that the shopping plaza will attract.

BSEAT is an organization that has continuously worked on economic development projects with an ultimate goal of helping the African-American community and creating jobs and business opportunities. They have consistently been at the forefront of stimulating and encouraging investment in Southern Dallas, particularly Southeast Oak Cliff.

Reagan and BSEAT are doing other things, in addition to the purchase of the new mall structure, to make the Southeast Oak Cliff community better. They are currently working with Kroger food stores, Albertson's food stores, and Blockbuster Entertainment to build stores and expand in Southeast Oak Cliff. BSEAT has also worked with Fiesta Food Stores to build a store in the Lancaster Kiest Shopping Center. Radio Shack is now successfully operating their very first store in Southeast Oak Cliff thanks to the efforts of BSEAT. They have also received the commitment from a major movie theatre operator to construct a new state of the art multi-plex theatre in the community.

Reagan and the BSEAT is not only a strong advocate for economic development and neighborhood revitalization, but also neighborhood conservation and preservation. BSEAT CDC is one of three separate arms under the organization's umbrella that also includes a legal fund and social services. The group has received public attention through its advocacy efforts and involvement in protest demonstrations against corporations like Texaco and Comp USA after alleged discrimination practices.

The BSEAT Social Services and Education Fund, Inc has made a conscious effort to attain financial resources to assist minority students to achieve their higher education goals. During the past eight years the Black State Employees Association Scholarship/Financial Assistance Program has awarded over \$200,000 in scholarship funds to local high school graduates.

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Albertson's will be one of the anchor stores of the new plaza.

construction of the Albertson's grocery store portion of the center."

Reagan says that BSEAT remains committed to increasing access to opportunities for African-American suppliers and vendors and that by announcing the invitation to bid early will create a strong African-American subcontractor response. The open bid for a general contractor and subcontractors will be at the end of May or the early part of June.

BSEAT and its architectural firm, Alliance Architects, have taken early steps to insure significant minority participation in the venture.

BSEAT has also called upon its longstanding relationships with the Dallas Black Chamber of Commerce and the Center Operating Group and expect the nearly \$9 million project will yield outstanding opportunities for local subcontractors. "I am extremely happy and pleased with our progress on the new mall structure," said Reagan. This was a extremely complicated real estate transaction, but very rewarding."

Darren Reagan
Chairman/CEO BSEAT CDC

free standing Bank United Branch, Starbucks Coffee House (inside Albertson's), Blockbuster Video, ACB Cash Express, Subway, Delightful Donuts and many others. Most of the businesses have signed significant leases. Albertson's has signed a 25-year ground lease and Bank United has signed a 15-year ground lease in the shopping plaza.

"We are working with several other businesses to

"I am extremely happy and pleased with our progress on the new mall structure. This was an extremely complicated real estate transaction, but very rewarding."

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You & Your Money



**John
Dudley**

Taking Advantage of Market Declines

There are a few certainties in life—death, taxes, low tide, full moons, and declines in the stock market. Long-term investors know this—so they often see opportunity in market declines.

When the evening news contains a graphic of a red arrow pointing down, should that make you nervous? Only if you need money soon and can get it only by selling stocks. Otherwise, you can look at these downturns with more optimism than is normally reflected on the evening news.

For starters, think about the asset allocation in your investment portfolio and your qualified retirement plan. Revisit your targeted allocation of stocks, bonds, and other investments in your portfolio and make some adjustments in keeping with the new economic climate. You may find during bear markets that by shifting more money into stocks, you can take advantage of lower prices. If you've been hoarding some cash for a particularly good bargain or a stock that's been on your wish list for a while, this may be a good time to add to your stock portfolio.

Warren Buffett, Berkshire Hathaway Chairman and one of the most successful investors of all time, offered a long-term perspective on market fluctuations in his company's 1997 annual report:

"If you expect to be a net saver dur-

ing the next five years, should you hope for a higher or lower stock market during that period? Many investors get this one wrong. Even though they are going to be net buyers of stocks for many years to come, they are elated when stock prices rise and depressed when they fall.

"This reaction makes no sense. Only those who will be sellers of equities in the near future should be happy at seeing stocks rise. Prospective purchasers would much prefer sinking prices."

The objective, of course, is "Buy low, sell high." It's been said that market declines "return stocks to their rightful owners"—that is, to those who buy low.

Provided by courtesy of John Dudley a Financial Advisor with the investment firm First Union Securities in Dallas. For more information, please call John Dudley at (214) 740-3253. First Union Securities, Inc., Member New York Stock Exchange and SIPC, and a separate non-bank affiliate of First Union Corporation. © 1999 First Union Securities.

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Consultant offers strategies for business success

By Drew Coleman
Salomon Smith Barney

How do you achieve success? The following strategies may help you meet the challenges of growing a successful business.

1. Start with a plan. Whether starting a new business or seeking to obtain capital for expansion, the bedrock of success is a good business plan. The plan should contain:

- Business description, including product/services, competition and market size
- Marketing strategy
- Operations analysis, including production, management and human resources
- Financial projections
- Executive Summary geared to your target audience

The executive summary represents the first impression you will make on a lender or potential investor. Often, it may be the determining factor in whether or not the remainder of your plan is read. It should include a mission statement, a summary of your marketing strategy, financial projections and operations analysis.

Although the executive summary will be the first section of your plan, it should be written last. Length should not be more than a few pages. Ask yourself: Who is the reader? What are you asking them to do? And, most important, what is in it for them?

2. Gain Capital. Consider possible sources of capital available, including home equity loans (which may be tax-deductible), unsecured bank loans, and securities-based loans.

Borrowing against the value of eligible securities in your personal or corporate brokerage account can be a low-cost, efficient way to go. There is no need to sell the securities in your portfolio—especially highly appreciated securities—and you may gain potential tax benefits since there is no capital

gains liability until you sell the security.

Borrowing against securities involves risks should your securities decline in value. These risks, as well as the suitability of this strategy, should be carefully considered beforehand.

3. Manage Your Cash. Are you earning the maximum amount of interest possible on all your money including what is in your business checking account? If not, consider opening a central asset account. A central asset account typically combines cash management, investment and credit benefits. It may also feature daily "sweeps" of your cash balances into money market funds. These funds can offer competitive interest rates, compared to the "zero" interest paid on most bank business checking accounts.


4. Insure Your Business. Protect your business, and yourself. Failure to obtain coverage—or to obtain enough coverage—can result in catastrophic losses. A qualified insurance broker or an agent could help you figure out what policies you need, recommend appropriate policy limits and direct you to specific insurers. Be sure to consider the agent's or broker's experience, references and personality fit carefully before making your choice.

5. Attract and Retain Qualified Employees. One way to attract and retain talented people is to offer benefits such as a retirement plan. Deciding which retirement plan is right for your business depends upon:

- The development of your business and where it is headed
- Your own personal plans for retirement
- Your employee's ages, salaries, years of service and turnover trends
- Whether you want the employer or the employee to make the contributions

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The Wellness Diary

Miscarriages: Helping to deal with the loss of a loved one

By Jamila H. Thomas

There was a bad thunderstorm the night before leaving the grass muddy and the sidewalk filled with water. A mother-to-be hurries down the sidewalk to start her day. Unfortunately, she did not get a chance to start the day instead she falls, crushing the life within her that she has borne for four months.

For years mankind has had the capability to create or save many things that the Creator has produced. However, man has not conquered the loss of a child. All miscarriages cannot be explained. It cannot always be ascertained why such a default has occurred.

Nevertheless, doctors performing health procedures can predict some miscarriages.

A child is carried in the mother's womb for nine months, with the most crucial stage being the first four months. During these months a mother is directed not to do any strenuous work, avoid reaching, continuously bending over, walking up stairs, etc. All pregnancies and deliveries are handled differently, and the imperativeness of the mother's health plays a huge role throughout the pregnancy.

MON had the opportunity to speak with Deborah Ernst, counselor of the bereavement service at Methodist Hospital. When a patient is brought in after undergoing a miscarriage forms are filled out and sent to her.

"Within 72 hours I make phone calls. Most patients stay for one or two hours and leave the hospital," said Ernst. When making house calls Ernst asks how the patient is recovering from the miscarriage and identifies what

the lost means to them.

When a miscarriage takes place women will feel that they lost their child, not just a fetus. A bond can begin with a mother

about their encounters with their loss. The plus of these support groups is that there is a place to share with people who understand exactly what you are going

through and no judgments are made," said Ernst.

Although the services are offered, Ernst says most people do not attend support sessions. "The ones that do are the ones that desperately need help," Ernst said.

There are six to seven support



A sonogram of a baby. A child is visible after 14 weeks of pregnancy.

within 6 weeks of development. "The child is visible as early as 14 weeks...the baby has hands, feet," Ernst said. "If the baby miscarries within that time frame, pictures are taken of the baby's footprint. It is rare that someone is not happy to have a picture of their baby. We offer the family baby blankets and baby rings. These things are important because they identify that there is a child and these keepsakes make the baby real."

Just as the hurt of the loss doesn't end when the patient leaves the hospital, neither does the support offered. There are follow-up programs offered throughout the year for women who have had miscarriages. Support sessions are held once a month or different days for families.

In these sessions a counselor talks to the group. Various amounts of literature are given that are aimed specifically to the mother, father, child or grandparents. In addition to literature, workbooks for the patients are given to them to express their feelings regarding the tragedy.

"We offer a newsletter that one of the women will write

groups located in Dallas for families or couples dealing with miscarriages.

In addition to the support groups, there are also memorial services offered every three months. "We invite the families that have had a lost within the three month time frame," said Ernst. During the memorial, discussions are held and somewhat of a funeral occurs. At the end of the year everyone is invited to a big memorial service held in December.

Ernst believes that society thinks expects a woman to quickly recover emotionally after a few weeks. "The most common things said by people to those that who have miscarried are, 'You can have another baby', it was God's will, 'the baby was probably handicapped', and some people don't even acknowledge I," said Ernst.

According to Ernst, 20 % of women have miscarriages. "I have seen about 200-300 miscarriages a year at Methodist. Miscarriages are normal. Some women have four to five miscarriages and it is a health problem," revealed Ernst.

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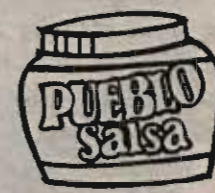
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Ron Shaw

Where Were "YOU"? St. John 20:24

Have you ever felt like you always seem to miss important functions? Perhaps like you always seem to be at the wrong place at the wrong time? Maybe you haven't yet learned how to determine which functions are the ones you should not miss. Usually when we talk to people after an important event they always report how significant the event was and how everyone should have been there.

As a pastor and leader, I would like the members of my congregation to be at everything all the time. However I know that's not practical nor is it possible. It's certainly not the will of God. There are wonderful meetings taking place all the time in a variety of places. It's not possible to be at all of them. Most people have no idea how to determine which ones they should attend. Usually people make the decision based on how many people they estimate will be there, or who the headliners will be. Nevertheless, you have to get better at deciding which meetings are significant to what God has called you to do. I'm invited to at least three-dozen meetings annually. Of those, I'm asked to participate in at least a dozen of them. However, my assignment from God helps me determine which ones I should attend. In other words, vision helps you make the right choices. I never make the choice based on how big (in size) the event will be. I'm interested in influencing influencers. That means I have to go where I can accomplish that and where I can learn how to accomplish that. Consider our text.

This is the day of the resurrection of Jesus. He had prepared his staff of 12 for the event. One of them had already committed suicide. The remaining eleven were afraid. The women of the ministry had already confirmed the resurrection and sent word that Jesus had been raised and was expecting them to meet him in Jerusalem. Peter himself had run to the garden tomb to confirm it. The meeting was on. They locked themselves in a room and as they met, Jesus himself appeared to them. It was in this meeting that He would breathe on them and tell them to receive the Holy Spirit. In this meeting He would talk with them about their authority to release men from the power of their sins. Whatever other issues He discussed with them He did it in this meeting.

Yet our text says, "Now Thomas (called Didymus), one of the Twelve, was not with the disciples when Jesus came". What do you suppose was so important that he missed such a significant meeting? No family event, no business meeting, political rally, etc. was that important. When Jesus sent word to them to meet him that should have been given top priority. The result of his not being there was his unbelief which became: (1) unreasonable (ten of his fellow brothers in the work had seen Jesus but he rejected their testimony), (2) obstinate (he was determined not to believe on any evidence that it might please God to give him, and (3) presumptuous (he would not believe unless he could feel or see).

What is the lesson to be learned here? First, we must all give the instructions of our Lord top priority. To miss where he tells us to be is to miss what He intends for us to receive. Look at what Thomas missed because he wasn't there. If the ten were there, then Thomas was to be there as well. Are you where He told you to be?

Second, we must believe the testimonies of those with whom we work closely with when they tell of their experience and relationship with Him. Surely after working with the ten other disciples and seeing the miracle of Jesus through some of them and hearing Jesus illustrate to them, Thomas should have believed them. He traveled with them and knew them personally and had seen their relationship with the Lord grow to the point where Peter even received revelation directly from God and Jesus acknowledged it. I have friends who've known me for most of my life. Most still believe in me when I share with them some of my personal encounters with the Lord. That only serves to encourage their faith.

And finally, we must not demand from God to provide evidence to us. Thomas said the only way he would believe in the resurrected Jesus is if he could personally feel and see his wounds. That, Jesus called faithless. To demand from God proof on our terms is arrogant presumption. We must be accepting of God's way to shore up our faith. His ways are always better than ours. Seeing and feeling is not the best way according to Jesus. The best way is to accept His Word as fact.



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To: The Minority Business Community
From: Richard G. Worthy
Re: An open letter of apology
Date: May 18, 2000

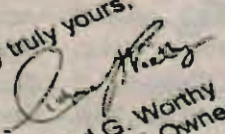
Since 1974, Metro has provided billions of dollars of accounts receivable factoring services to thousands of small to medium sized businesses in a wide variety of industries throughout the Metroplex and across the nation. Although many of them are and have been minority owned, we have not been aggressive enough in marketing ourselves within this area. The result? Two losers. Metro and the businesses that could have benefitted from factoring with us. For this, we apologize and are taking measures to insure that no minority owned business fails to achieve its full potential because of not knowing about us.

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CALL GAVIN, JERRY OR RENEE IN OUR BUSINESS DEVELOPMENT DEPARTMENT AT 214.987.7350 OR 800.305.5350 FOR A FREE CONSULTATION. However, if your days are not long enough, please call me directly nights or weekends at 214.341.6658 (home) or 214.207.3112 (mobile). We look forward to hearing from you.

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 Richard G. Worthy
 President & Owner

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 understand.**

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<p>Contact us at: METRO FINANCIAL SERVICES  8144 Walnut Hill Lane, Suite 900 Dallas, Texas 75231-4316 P.O. Box 38604 Dallas, Texas 75238-0604 214.987.7350 800.305.5350 214.346.1082 Fax metro@metrofinancial.com www.metrofinancial.com</p>	<p>BEST RATES Usually less than 3% of factored sales (Our overall average is approximately 2%) BEST SERVICES Convert invoices to cash in 24 hours Credit facilities of \$10,000 to \$5,000,000 Commercial & Government invoices accepted Credit analysis of your customers Computerized reports - online, real-time, 24/7 Collection of invoices done professionally Consultation on various business issues Convenient access to ownership/management</p>
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CELEBRATE

Events

NOW PLAYING AT A THEATER NEAR YOU

Held Up

Jamie Foxx stars as a successful man who ends up having a very bad day, including being dumped by his girlfriend, attacked by carjackers and caught in a convenience store hold-up. Also stars Nia Long.

Battlefield Earth

John Travolta plays an alien who has taken over Earth and enslaved the humans who live there. The earthlings have one last hope in Jonnie Goodboy Tyler. Also starring Forest Whitaker.

Gladiator

The film follows the story of a warrior who becomes a slave who then becomes a gladiator and attains hero status. The film stars Russell Crow and Joaquin Phoenix.

U-571

A WWII submarine crew infiltrates a Nazi U-boat and must outwit the Nazis and navigate the dangerous waters. The film stars Matthew McConaughey and Harvey Keitel.

Love and Basketball

Omar Epps and Sanaa Lathan play sweethearts who are also striving for the world of professional basketball. The film follows them from childhood to the NBA and WNBA. Also starring Alfre Woodard and Debbi Morgan.

HOT

Davis' widow sues record labels

Sammy Davis Jr.'s widow and his estate filed a breach-of-contract, fraud and failure-to-pay-royalties suit against Universal Music Group (UMG) and its Polygram Records unit. The suit contends that the labels didn't adhere to a 1976 agreement to re-release 35 of Davis' songs or return the master copies to Davis. The suit also contends that Davis wasn't paid royalties from the licensing of the songs for 23 years.

Bobby Brown returns to jail

Singer Bobby Brown, the husband of Whitney Houston, returned to jail in Florida on charges of parole violation stemming from a 1998 drunken driving conviction. Brown was arrested on three parole violations; use of cocaine, failing to return from a trip to Los Angeles on time and failing to comply with an order from his probation officer to turn over a urine sample. Brown is scheduled to appear before a judge on May 22 and is likely to remain in jail until then. Police say he could be sentenced to several months in jail for violating parole.

SPOTLIGHT

Symphony hosts 8th Annual African-American Festival Concert

The Dallas Symphony Orchestra welcomes the return of Maestro Leslie B. Dunner, music director of the Annapolis Symphony Orchestra, as guest conductor for the



Maestro Leslie B. Dunner (left) and guest pianist Terrence Wilson (right) will join the Dallas Symphony Orchestra in this year's African-American Festival Concert.



pianist Terrence Wilson, who last performed with the Dallas Symphony Orchestra in 1998.

Pre-concert activities include performances by Dallas Symphony

free ExxonMobil African-American Festival Concert. This is the symphony's eighth annual festival concert.

This year's program will include Hailstork's An America Fanfare, Grieg's Piano Concerto, Still's Afro-American Symphony and Prokofiev's Music from Romeo and Juliet. The featured guest artist is

Orchestra Young Strings students, the Zambian Quartet and Irungu Bakari African Drummers. The works of 26 local African-American visual artists will also be on display.

The concert will be held in the Morton H. Meyerson Symphony Center at 8:00 p.m., with pre-concert lobby entertainment at 7:00 p.m.



THE TUBE



Stars pay homage to TV network



Luther Vandross (left) and Denzel Washington (right) are just two of the celebrities paying tribute to BET and its founder Robert L. Johnson at the BET 20th Anniversary Celebration.



Black Entertainment Television (BET) celebrates their 20th anniversary with a star-studded Las Vegas bash. Comedian Jaime Foxx host the ceremony that also includes stars such as Luther Vandross and Denzel Washington.

BET was started 20 years ago by Robert L. Johnson, who received a \$15,000 personal loan and turned it into a multi-million-dollar media empire.

"I cannot imagine where we would

have been without BET," said Rev. Al Sharpton. "Many like me who operate in black America can only get our balanced story told nationally on BET talk shows."

BET is known for providing outlets for black artists and ownership stakes for executives in the company.

The Anniversary Celebration will be broadcast Thursday, May 18, at 8:00 p.m. on BET.

May 15-21

Dallas Children's Theater presents "Bless Cricket, Crest Toothpaste, and Tommy Tune" at the Crescent Theater, 2215 Cedar Springs. The play explores a young girl's relationship with her brother who has Down Syndrome. For tickets or information call 214-978-0110.

May 19-20

Black Cineamatheque Dallas presents Father, Brothers and Lovers: Celebrating the Black Man Film Festival, at the South Dallas Cultural Center, 3400 S. Fitzhugh Street, Dallas. For more information call 214-939-2787.

May 20-21

The Dallas Zoo is holding Safari Days celebrating the 10th anniversary of the zoo's Wilds of Africa exhibit and plaza on May 20, 11 a.m.-3 p.m. and May 21 1-5 p.m. For more information call 214-670-6826.

May 27

The Black Academy of Arts and Letters presents "Imagine This!... Computer Art and Drawings" an exhibit of thirteen year old artist, Aarin Knox. The exhibit will be in the James E. Kemp Gallery.

The 15TH Texas Black Invitational Rodeo will be held at the State Fair Coliseum at Fair Park with shows at 2 p.m. and 8 p.m. Proceeds will benefit the African American Museum. Over 400 cowboys and cowgirls will compete. For more information and tickets call 214-565-9026 ext. 313.

May 29

The Dallas Symphony Orchestra will perform a free Memorial Day and 100th Birthday Concert at 8:00 p.m. at Flagpole Hill in Dallas. Festivities begin at 7:00 p.m. with birthday cake. For more information call 214-692-0203.

May 30

Casa Manana presents "42nd Street" at the Bass Performance Hall May 30-June 4. Tickets are available by calling TicketMaster at 817-467-ARTS or 214-631-ARTS.

Remembering the struggle: Sweat vs. Painter

African-Americans are admitted to segregated colleges and universities

By Jamila Thomas

As another school year comes to an end and another crop of young African-Americans get ready to embark on their college careers, MON thought it would be advantageous for these freshman to realize that the steps leading to the doors of many colleges and universities have not always been open to us. At one time African-Americans were prohibited to go to college. However, many battles were fought to change this system of inequality. African-Americans are now able to attend college and some are even fortunate enough to receive full scholarships from the same places where the battles for education were fought.

It is the 50th anniversary of the Sweat vs. Painter decision. This case paved the way for African-American's admission to formerly segregated colleges and universities. It was also a major event in the history of the University of Texas (UT), its School of Law, and the struggle for civil rights in the United States.

The case involved Herman Marion Sweatt, who applied for admission to the University of Texas School of Law in 1946, with the support of the NAACP. His application was rejected from the university because he was an African-American and UT was a segregated institution. Sweatt, with a NAACP legal team lead by Thurgood Marshall, sued. Although Sweatt lost in state court, the case went to the United States Supreme Court in 1950, which struck down the system of "sep-

arate but equal" graduate school education, and ordered the integration of the University of Texas School of Law and also the university's Graduate School. This monumental ruling paved the way for the landmark decision of Brown v. Board of Education in 1954.

Charles T. McCormick was one of the key figures in the case. As dean of the University of Texas School of Law, McCormick testified at the state district court trial of Sweatt v. Painter. He also

during this time period. His papers contain briefs, correspondence, notes, clippings, printed material, and trial documents regarding the case, including clippings from African-American newspapers.

Joe R. Greenhill was another player in the case. Greenhill helped prepare and argue the State of Texas' response to Sweatt v. Painter as Assistant Attorney General. In an interview, Greenhill discusses at length the State's

person involved in the case's history. Johnson was one of several professors from the University of Texas School of Law who were pressed into double duty as law professors for the Texas State University for Negroes (TSUN). In an interview, Johnson describes the curriculum, students, and facilities at TSUN, which began operations in the basement of a building just north of the State Capitol before its permanent establishment at Texas Southern University in Houston. Johnson also discusses his opposition to segregated education, and the attitudes of UT Law School faculty and students toward segregation and Herman Sweatt.

After 50 years, the Sweatt vs. Painter case lives on in an annual Herman Sweatt Symposium on Civil Rights at the University of Texas. Events at the symposium include retrospective discussions on the decision, a poetry slam and a law fair.

"This year's symposium is particularly significant in that we are celebrating the 50th anniversary of the Sweatt decision, which was decided by the U.S. Supreme Court in June of 1950." Said Terry Wilson, executive director of the UT Austin Office of Community Relations and chairman of the Sweatt Symposium committee. "Students, faculty, and the general public will have the opportunity to learn more about Herman Sweatt-the man and the events that led to his famous lawsuit..."

Herman Sweatt was finally allowed to enter the UT law school in September of 1950.

Corwin W. Johnson was a third



Human rights activist, commentator and comedian Dick Gregory delivers the keynote address highlighting the annual Herman Sweatt Symposium on Civil Rights at the University of Texas at Austin.

served as dean of the law school of the Texas State University for Negroes (TSUN), which the Texas Legislature created to avoid integrating the UT Law School. He has written several papers on the case and his experiences

case, the trials, the oral arguments before the U.S. Supreme Court, and Sweatt himself. Greenhill later became Chief Justice of the Texas Supreme Court.

TXU & TPA sponsor scholarship contest

TXU Electric & Gas and the Texas Publishers Association are sponsoring a scholarship contest for spring 2000 graduating high school graduates. Six scholarships of \$2,500 will be awarded to area seniors from accredited high school within the state of Texas.

Contestants must submit an essay describing how a historic African-American figure would change the world using today's technology and innovations. Essays must be typed. Contestants are also required to complete and submit a Contestant Information form with their entries. Contest entries must be postmarked by

June 16, 2000. Winners will be notified on or about July 1, 2000.

Applicants should mail their entries to:

"Bright Minds, Bright Futures" Contest
Brannon-Cottrell
Stemmons Freeway, Suite 1155
Dallas, TX 75207

For more information, or to receive a Contest Information form contact Michael Edelen at (512) 480-9649.



TXU Electric & Gas



Texas Publishers Association

Center provides vital services for minority business owners

By Trina S. George

Are you a minority businessman or woman looking to catapult your business into its next realm of success? Are you a minority businessman or woman whose business is experiencing tough times and possibly on the verge of extinction? Or are you a minority with a dream to own your own business? If you answered yes to any of these questions, then you should visit the Minority Business Development Center.

The Minority Business Development Center (MBDC) is an extension of the Minority Business Development Agency (MBDA) and is also in partnership with the West Dallas Neighborhood Development Corporation. The MBDA is a part of the Department of Commerce. This agency is the only Federal Agency created specifically to foster the creation, growth and expansion of



MBDC project director Robert Tamez (4th from left) and staff provide assistance for minority business owners

minority-owned businesses in America. Established by executive order by President Richard M. Nixon in 1969, the agency, then known as the Office of Minority Business Enterprise, outlined the authority of the Commerce Secretary to coordinate and promote federal, state, and local government activities in support of minority business development. The MBDA gave birth to the Advisory Council for Minority Enterprise and also outlined the responsibilities of other Federal departments and agencies to support the Federal Government's mission of promoting minority business enterprise development.

The MBDA provides funding for Minority Business Development Centers (MBDC), Native American Business Development Centers (NABDC), Business Resource Centers (BRC) and Minority Business Opportunity Committees (MBOC) located throughout the country. The Centers offer a wide range of business services to minority entrepreneurs including management and technical assistance.

The Dallas/Ft. Worth/Arlington MBDC provides a myriad of services to the minority business owner. Project Director, Robert Tamez, states they help a business owner with everything from writing a business plan to obtaining contracts. "We are here to help with new business starts, saving troubled businesses as well as helping profitable businesses enjoy more profitability."

The MBDC can provide assistance with business and marketing plans, loan proposals, procurement opportunities, bookkeeping and accounting systems and certifications.

"We have had some entrepreneurs come to us with no business plan at all," says Tamez. "The banks require a business plan when you apply for a loan. So, we sit down with our client and together we create a business plan based on the client's ideas and desires for the business."

The center provides a vital service for minority entrepreneurs as it relates to their finances. "We help them with their bookkeeping and accounting," adds Tamez. "We don't set up the systems, but we assist them with computerized accounting and teach them how

to benefit from those systems." In addition, the MBDC teaches the business owner the importance of a financial statement and shows them how to use it. "We stress the impor-

tance of the financial statement by showing them that the statement should be used for the development of their business. They should analyze their statements often and make any changes necessary to ensure success. The financial statement is the basis for the financial posturing of the business," states Tamez.

If it's a loan the business owner seeks, the MBDC helps the client identify financial institutions and helps them prepare for the bank's requirements such as cash flow, collateral or receivables. "It's always helpful to know ahead of time what the banker wants from the business owner," adds Tamez. "This way, there are no surprises and the business owner is prepared."

One of the most important services the center provides its clients, states Tamez, is the assistance they provide with certification. "If you want to go into business, there are several certifications needed. Cities, counties, states and the federal government have their own certification requirements. And we can assist with those certifications such as 8(a), Small Disadvantaged Business (SDB) and HUB. 8(a) certification refers to Section 8(a) of the Small Business Act. The 8(a) program is a business development program intended to assist individuals that are both socially and economically disadvantaged and have a net worth of less than \$250,000.

According to Tamez, 8(a) certification is the "Granddaddy" of all certifications. "If you have 8(a) certification, you are entitled to certain benefits." 8(a) certified businesses qualify for specialized business development assis-

continued on page 22

Businesses, employees take advantage of 401K plans

By Trina S. George

No longer are we in the Age of Aquarius. We have definitely waltzed on into the Age of Investment. And according to David L. Wray, president of Profit Sharin/401(K) Council of America (PCSA), employers are offering more Americans retirement programs. A recent national survey conducted for PCSA by Bruskin/Goldring Research found that 70.4 percent of all employees age 18 and older, and 75.7 percent of those employed full-time, are provided a retirement program as part of their benefits package. The only disparity found in this study is that there aren't many small companies that offer retirement plans to their employees. But, thanks to President Bill Clinton, these smaller companies may be able to participate and take advantage of the biggest opportunity to prepare for retirement.

The Clinton administration has declared help for low-income workers and employees of small businesses. In order to help these employees accumulate retirement savings, President Clinton is proposing a tax credit that would help small businesses establish retirement plans for their employees.

401(K) plans are retirement vehicles that allow employees to save for their own retirement. This plan, named for section 401(K) of the Internal Revenue Code, permits employees of qualifying companies to set aside tax-deferred funds.

The way the 401(K) plan works is quite simple. Employers set up the plan and they call it a defined contribution retirement arrangement. This means that the employee is the one who pays into the plan (which is deducted from his/her paycheck) while the employer and the plan provider who offers the 401K handle the rest. The biggest dilemma the employee faces is what percentage to have deducted from his check and how he wants to invest it.

The money is systematically deducted from the employee's paycheck where it is deposited into the employee's own personal 401(K) account. There the money grows and is intended to remain in the account until the employee turns 59 1/2 years old. Sure, the employee has

access to the money, withdrawing for certain emergencies or borrowing against the investment, but when the money is withdrawn, the employee is required to pay taxes on the amount withdrawn. What's so special about the 401(K) plan is that while the investment is growing, no taxes are paid on it.

One local company, Star Net Mortgage, began offering a 401(K) plan in January of this year. Bruce Carter, owner of Star Net Mortgage, says his company has been in business for four years and he wanted to provide an opportunity for his employees to take advantage of investing and saving without being taxed. "I have eight employees," says Carter, "and all of them either participate in the plan or are planning to do so."

With the help of professionals like Jan Tucker at American Express and David Pabins of Met Life, Carter was able to help his employees overcome fear and confusion about investing. "David Pabins at Met Life really put the whole plan together," states Tucker. "My job was to present it to the employees and provide explanations to any questions they might have."

Jacqueline Carter, an employee of Star Net Mortgage, says she is not currently enrolled in the plan, however she anticipates doing so. When asked why she wants to join the 401(K) plan, Carter advises that her main reason is to build a college fund for her daughter. "I want to make sure her tuition is taken care of and I want to ensure my financial stability in the future," said Carter.

Bruce Carter has taken a very important step to enhance the financial future of his employees. In addition to offering the 401(K) plan, Carter utilizes his own investment skills to benefit his employees. "I am an investor," declares Carter. "I buy residential homes, fix them up and either sell them or contract with Housing and Urban Development (HUD). I have offered this to my employees encouraging them to get involved in this same financial opportunity." Carter says he works with four to five loan officers to get financing and he works one on one with his employees throughout the entire process.

Correction:

The April 15th edition of the Strategy story on the Village Foundation was written by Latrina George.

Problem?

Idle Time: Study lists Dallas among the worst in hours lost while stuck in Traffic
Slow Time In the City
Urban Area hrs lost/year

Los Angeles	82
Washington, D.C.	76
Atlanta	68
Dallas	58
Houston	58
Miami	57

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Small businesses in old industries reinvent success with new strategies

By Glenda Williams Goodson

Consumers have never had so many choices when it comes to fast food restaurants and the African-American community is begging for businesses to set up shop in inner city neighborhoods. After decades of purchasing KFC, Popeye's and Church's minority business owners want a league of their own catering to customers in the fried chicken fast food industry. However, with a lack of available financing they sometimes feel left out of the American dream. But thanks to successful business owners such as Mr. Hiawatha Williams, who's gained a toe-hold as CEO of a network of over 40 Williams Chickens franchises, some are getting ready to flex their financial muscle to shift the power by finding new ways of doing business.

The strategy for increased market share is simple yet aggressive. Offer good food in a no frills environment and sell it at a cheaper cost. And the winners in the battle for customer loyalty are the consumers (a two-piece at Williams cost \$1.99). Nowhere is that more apparent than the Williams Chicken franchises. Take Richard Burnett of Fort Worth, a franchisee who looked at the flat management system (there are fewer layers of management) and lower field operations costs and liked what he saw enough to take the financial risk.

He didn't take the risk lightly having been trained to look at the numbers and projected growth. After completing a management and accounting degree at Dallas Baptist University he went to work as an accountant with Dallas County. The native Indianan went to help out a friend who owned a Church's Chicken franchise part-time.

A position as an area manager came up and I found I would make more money there than at Dallas County," says the father of six. In the 7 1/2 years he was there, he received valuable management training at Church's becoming an area manager for 7-12 stores in the Fort Worth area. In fact, Burnett says most of the Williams franchise owners have management experience received from Church's.

Mr. Williams' combination of success included research, development and testing his chicken recipe for two years before launching his first business. The results have been outstanding as the popularity of the franchises morph into more business. After twenty years in the restaurant business in Fort Worth/Dallas Burnett joined the Williams camp. Stating that a lack of access to capital is

a prime concern among minority business owners he said, "The first store I opened in 1991 was financed by Mr. Williams," who had the economic clout to staircase franchisees. He received training for a year to learn the Williams Process then built the business to open a second store in 1997.

Burnett's expansion plans continued as the two-store chain continued to turn reliable profits but now the chain cash requirements are much larger. "I had a challenge in getting investment for the third restaurant and my

daughter, Kimberly Burnett, really had to pray."

The Fort Worth office of Business Lenders, Inc. a non-banking entity, came through and on April 20 the East Berry restaurant opened.

Burnett believes in working with and

giving back to the community through his businesses. For example, several minority firms played a part in opening the restaurant: the land was purchased by Austin Commercial Real Estate, the building designed and built by Briscoe Construction, Inc, the insurance was secured through Gloria Le Grand, All State Insurance Co, and the publicity for the restaurant's grand opening was produced by Ware & Associates.

He also gives his time serving community organizations such as serving as a commissioner with the Ft. Worth Human Relations Commission and the National Sickle Anemia Board.

When asked what his advice would be to individuals looking to break into entrepreneurship he says he'd tell them to:

1. Working for yourself is much harder but more rewarding
2. Stay focused
3. Another benefit is you know you have a job for life - working for someone else you may be laid off after two or three years.
4. Get involved in the community
5. Be "money conscious," i.e., he says starting out the owner is the president of company so "you have to have expertise in accounting, purchasing land, attorneys, and many other things."

His plan to figure out what works and what doesn't has been successful. With the current consumer willing to do business with the restaurants providing the best product line at the lowest price, the potential for entrepreneurs such as Richard Burnett seems unlimited.



Franchise owner Richard Burnett, (4th from left), participates in groundbreaking ceremonies for his next Williams Chicken franchise.

Photo courtesy Arthur Antwine

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Special Advertising Promotions are available for the Juneteenth edition. All interested advertisers should contact MON's Marketing Department before the June 9th deadline. Call (214) 905-3260 for further information.

DART News

MAJOR SERVICE CHANGE

DART changes bus routes for better service

On Monday, May 22, DART introduces a series of bus system improvements, including route modifications benefitting customers in Pleasant Grove and South Dallas. Route 202 extends to Terminals A and E at Dallas/Fort Worth International Airport. A new and more frequent weekday north/south downtown Dallas Trolley-Bus shuttle (Route 706) will complement light rail service and connect the Convention Center and St. Paul Rail Stations with The Crescent Court. Below is a brief summary of system-wide changes. For more detailed information, call 214-979-1111, visit our website at DART.org, or pick up a DART service change brochure from downtown Dallas DART stores or on DART buses and trains.

Improvements to 47 bus routes coming May 22

The following is a list of all bus routes which will be affected by the May 22 service improvements:

Local and Limited Express	Express Routes	Suburban Local
3	42	200
11	44	201
19	46	206
26	60	207
29	161	283
36	173	
Crosstown	Rail Feeders	
400	501	582
412 (Now 383)	511	533
441	527	
445	549	
475	553	
488	577	
		Trolley Bus
		702
		706

The road to Rowlett

The new Rowlett Park & Ride, on the southeast corner of Industrial Street and Martin Drive, features an enhanced passenger shelter and parking for 326 cars. Route 383 becomes Crosstown Route 412. East Rowlett residents can call DART's new flexible curb-to-curb van service - DART On-Call at 214-822-2255 (822-CALL) - to schedule trips between their homes and the Park & Ride during rush hours, or to other local destinations during the midday. One-way trips are \$2 with free transfers to DART bus and rail. Premium monthly passes also are valid. DART On-Call operates 5 a.m. to 8 p.m. Monday through Friday.

Pleasant Grove & South Dallas service changes

The network of bus routes currently serving Pleasant Grove will be restructured to provide more direct service and improved weekend service. Rush hour overcrowding will also be reduced. Route improvements will alter Routes 11, 12, 26, 29, 42, 46, 161, 445, and 475.

For more information on DART Service Improvements call DART Customer Information at 214-979-1111 or visit our website at DART.org



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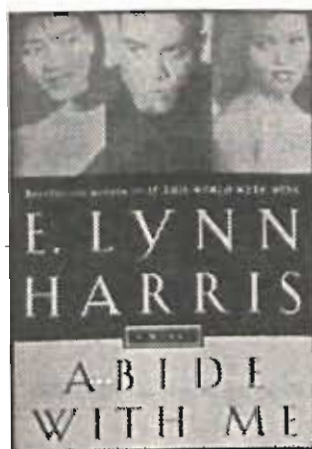
Abide With Me

By E. Lynn Harris

(Doubleday, \$24.00, hardback)

By Delmetria L. Millener

E. Lynn Harris unveils another written wonder that completes the "Raymond & Friends" trilogy. Introducing, *Abide With Me*. With familiar characters from the first two books, (*Invisible Life* and *Just As I Am*), Harris continues the intriguing saga of the lives of some very interesting, hard working, professional people. There's one twist—most of the characters are living homosexual or bisexual lives. Is that a twist—or just reality? In this, and the previous two books, Harris expels a few myths surrounding homosexuality, and through his characters, gives perfect details surrounding the drama that these ordinary people, who just happen to be gay, experience on a daily basis—just like the rest of the world.



Contrary to the popular belief that homosexual men are overly flamboyant and feminine, Harris' characters negate this assumption. Raymond, the protagonist in *Abide With Me*, is tall, dark, handsome and very masculine. He is successful in the legal field and popular among women. Nevertheless, when the opportunity for a major judgeship is presented, his sexual preference is questioned. Then there is the emotionally challenged, therapy-hopping, gay bashing, man loving, womanizing, football star, Basil—who is in denial about his bisexuality.

In *Abide With Me*, Raymond, his lover, Trent, Nicole, Basil—especially Basil, and other important, believable characters, clearly show that whether you are homosexual or heterosexual, and although who you sleep with can definitely affect your life, your sexual preference should not be society's business. The story's characters have ambition, determination, self-respect, willpower, professional careers, artistic talent and athletic ability.

Unlike some sequels, *Abide With Me* is easy to follow, and although Harris' stories are richer after having read the previous two, this one could stand alone. Again, Harris has produced a must read.

And one, and two!



The Dallas Black Dance Theatre (DBDT) returned from its travels to Zimbabwe, Africa. The troupe performed at the Harare International Festival of the Arts (HIFA), the country's largest arts and cultural event. The DBDT gave two public performances during the festival and conducted workshops and master-classes with Zimbabwean artists. The dancers above are seen performing in "Spiritual Suite". The dances in the suite portray the simplicity and beauty of movements inspired by the words, the soulful feeling and meanings of the songs.

Photo by Sherilyn Smith

...continued from page 4

Maryland. He has conducted extensive research in the psychology of success for minority and female entrepreneurs, which culminated in his highly acclaimed book, *Black Wealth Through Black Entrepreneurship*. Mr. Wallace also serves as the entrepreneurial expert on the GE Center for Financial Learning's Advisory Board. His new book, *Black Wealth, Your Road to Small Business Success* will be available May 15th in bookstores nationwide. His book *Soul Food: The 52 Principles of Success For People of Color* will be available in August.

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Movie Review

Mission Impossible cast returns for another impossible mission



(Left to right) Tom Cruise stars as Ethan Hunt and Ving Rhames as Luther Stickell in the Paramount Pictures film *Mii-2*

Tom Cruise and Ving Rhames return to the big screen for another chapter in the Mission Impossible saga. Cruise, as special agent Ethan Hunt, and Rhames as computer genius Luther Stickell, are plunged into an international crisis to stop yet another villain. This time the mission takes them from the continent of Australia to the country of Spain.

This time the film takes on a more romantic feel with the help of Thandie Newton. Newton plays the international thief, Nyah Hall, who the Mission Impossible crew must stop. Newton is the English actress whose movie credits include the title character in "Beloved" and a role in "Gridlock'd".

Producer Paula Wagner wanted to ensure that the right person played the role of Nyah. "The role of Nyah was an extremely difficult one to cast," said Wagner. "She had to have a certain vulnerability but at the same time this real independence. We were looking for someone who defined the woman of the new millennium. She's feminine, sexy, smart as a tack and can be very physical if she needs to be. Thandie is an extraordinarily gifted actress with an incredible range that enabled her to show all those elements."

With the new movie come new features to an old series. The story is brought into the new millennium using technology. Computer specialists

were used to find a high-tech design to give the film an exciting new look. But the scenery wasn't the only thing getting a new look. Cruise's character also underwent some changes.

"The new look was totally Tom's idea, with the longer hair and the clothes. In this movie he looks very elegant, charming and sexy," said director John Woo.

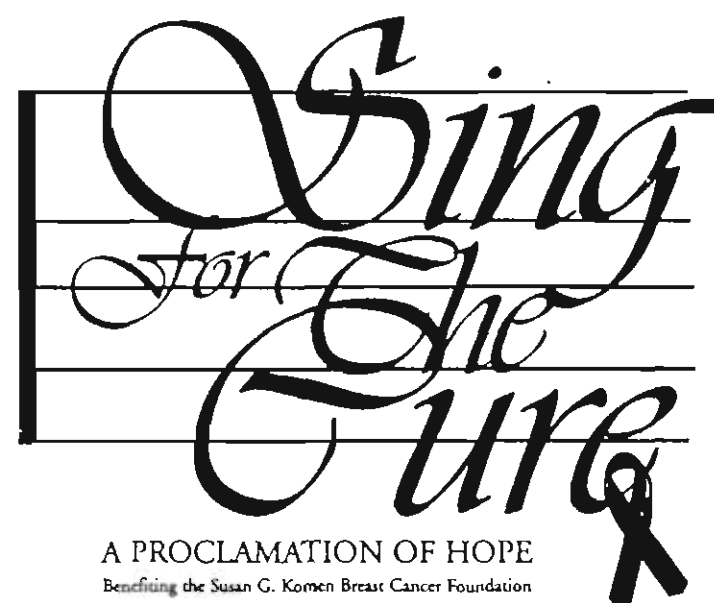
Cruise also does the majority of his own stunts in the film, including a mountain climbing scene filmed in Moab, Utah.

"I'd put it right up there with flying an F-14 and F-18," said Cruise. "It was fantastic, unbelievably exhilarating. There were places where I had less than the width of my finger to hook onto."

But in a film of new heights, some things must stay the same. Audiences will be relieved to find that Ving Rhames returns to the new "Mission Impossible" movie along with Cruise.

"The interesting about Ving is the dichotomy between who you think he is going to be and who he really is," said Wagner. "His character is the computer genius, the guy with the heart of gold. But he also has a very dominant hand imposing physical presence."

Paramount Pictures film "Mii-2" opens in theaters Wednesday, May 24 and is rated PG-13.



*Sunday, June 11, 2000
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Please join us for an evening of celebration and joy as the Turtle Creek Chorale and The Women's Chorus of Dallas, along with the Pier One Metropolitan Symphony, perform the Gala World Premiere of *Sing for the Cure™* benefiting the Susan G. Komen Breast Cancer Foundation. Singing from the works of 10 American composers and librettist Pamela Martin, the performance will be made even more magical with narration by guest Dr. Maya Angelou. This musical work chronicles the journey through breast cancer and the resulting hope in victory over the disease.

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Please call 214.219.1818 for tickets

Choosing the right factor requires major study

Factoring (the sale of invoices at a discount) is a well established, but often misunderstood, form of accounts receivable financing that is often preferable to more traditional forms of financing such as bank lending, venture capital, or equity investments. Whether to factor, and if so, with whom are two of the most critical decisions a businessperson will make. Using (a) the right factor for (b) the right reasons can be very beneficial to a business. Remove either (a) or (b), or worse yet, (a) and (b) and the results can be very detrimental.

A factor is not a factor is not a factor. Finding the right one can be difficult - especially if one does not know all the right questions to ask, much less the right answers to expect. There are two things about factoring, one positive and one negative and they are both the same thing. That is, factoring is an unregulated industry. Being unregulated is a double-edged sword. On the positive side, being unregulated allows factors to work with good, but economically challenged, businesses that bank regula-

tions often do not allow: i.e., businesses that are: growing rapidly, small, under or thinly capitalized, marginally or temporarily unprofitable, in Chapter 11, or delinquent in taxes. On the negative side, the ease with which one can become a factor (there is no regulatory scrutiny of any kind) sometimes results in factoring companies that are one or more of the following: grossly overpriced, inexperienced, unprofessional, incompetent, unethical, and/or undercapitalized. Additionally, there is little uniformity between factors. Therefore, comparing apples to apples is somewhat difficult. Most lay people and many professionals do not know all the right questions to ask a prospective factor, much less the right answers to expect. One should scrutinize a prospective factor at least as much as a factor scrutinizes a prospective client.

Because of the extreme differences between factors and the critical importance of choosing the right one to whom one will entrust the financial well-being of their business, several factors should

be interviewed before making a final decision. The following is a list of several (not necessarily all) areas of inquiry one should consider in this process:

1. How long has the factoring company been in business and what experience do they have with the prospective client's industry? Ask for at least a dozen present and former client references and call them.

2. Who owns the factor and how long has present ownership been in place?

3. What is the background of present ownership and are they easily accessible to clients?

4. Who are the day-to-day managers of the factor, how long have they been with the factor, and what is their background? Do they have significant experience with the prospective client's industry?

5. What are the total assets, liabilities, and net worth of the factor?

6. Who finances the factor, what size of credit line do they have, how much of it is in use, how long with present

lender, who is the lending officer and can you call them for a reference?

7. Find out the number of clients the factor serves and the percentage of the factor's business each represents. Watch out for too much concentration in any single client or small group of clients. Also, find out the number of client's customers who owe money to the factor and have them identify their major credit concentrations. Make sure there are no concentrations of exposure to weak customers.

8. Specifically who will handle your account on a daily basis, what is their experience, and can you meet and talk with them before a contract is signed?

9. Get a detailed list of each and every fee or expense that will or can be made by the factor, when they are due, and how they are calculated. If interest is one of these, what is the balance against which it is calculated, when is it due, and how is it calculated (including collection days)?

10. What is the initial advance percentage and specifically when and how

continued on page 26



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MLK, Jr. Center names new Board President

By Angela D. Jones

In case you haven't heard, the Martin Luther King, Jr. Center has a new Board President - her name is Lueretha Jones. Since 1995, Jones has served on the board at the MLK, Jr. Center and was honored in January with the appointment by Mayor Ron Kirk, as Chairman of the Board for the center.

Call it destiny or a simple twist of fate, but in 1977 Jones, a native from Alabama, made her debut in Dallas at the advice of a friend. "It was the best move I ever made," she says.

"Since coming here," Jones adds, "I've had many jobs and have even owned a small greeting cards company. I am truly excited about my new responsibilities as board chairman, and look forward to many future years of service to the MLK center."

The Martin Luther King, Jr. Center, which opened in Dallas during the 1970's, is a division of the City of Dallas Department of Environmental and Health Services, and is the largest center in the country named after the late Dr. Martin Luther King, Jr. The Center, which sits on 10.5 acres in South Dallas, consists of five separate facilities and offers a variety of social services from assisting people with paying utility bills and rent, to providing food to people in need through a program called Showers of Blessings. In addition, the center also houses a Utility Pay Station, which offers citizens the option of paying bills and parking tickets in one central location.

In addition to chairing board meetings, Jones new responsibilities as Board Chairman will include making chair

appointments to about 5 different event committees, as well as giving direction and advice to Daryl Quarles, who currently serves as Executive Director of the MLK, Jr. Center.

Jones explains, "I will be giving Mr. Quarles direction on things that need attention, as well as handling citizen complaints and making recommendations for activities and initiatives the center can get involved with."

One initiative Jones is currently spearheading is the "Youth Round-up Activity," which will be sponsored by Coca-Cola Bottling Company and take place sometime this summer. The initiative she says she is "most proud of"; however, is the Kid Sister Mentoring Program. In conjunction with this program, Jones and other program organizers have enlisted over 20 women to mentor girls from ages 5 to 12, every second and fourth Saturday of the month.

"We recently had a tea party for the girls where we got together and purchased straw hats and let the girls play dress-up," Jones said.

"A lot of these girls have many problems and issues that need to be addressed. It makes you feel really good to interact with them and know that you're making a difference," she added.

Jones, who is a graduate of Morgan State University, currently serves as a Community Development Specialist in the Community Affairs division of Guaranty Federal Bank, where she has been employed for three years. She is also a member of Friendship West Baptist Church in Dallas.

Among the upcoming events Jones

will be helping to coordinate are the annual Juneteenth celebration, which will take place on Monday, June 19th and the Harambee festival, which takes place in October.

...continued from page 17

tance from the Small Business Administration (SBA). The also qualify for sole-source and competitive 8 (a) contracts as well as special contracting opportunities.

Small Disadvantaged Business (SDB) is another type of certification that business owners can get assistance with at the Minority Business Development Center. Tamez advises that SDB certification is similar to 8-(a) certification, except you don't get all the benefits an 8 (a)-certified business gets. "What is unique about SDB certification is that there's a 10% price credit on federal contracts."

The appropriate certification is recognized as an important ingredient for the successful business owner by the MBDC, however, the ABC's of owning your own business is just as important. The MBDC offers Entrepreneurship Training Programs all year long. Students in this six, eight or twelve-week program can expect to learn a host of essentials vital to owning and

successfully running their own business. The MBDC and other local non-

profit organizations locate personnel to make the presentations and teach the students in the program, says Tamez.

One such business that has utilized the services of the MBDC is North Texas Aerial Surveys in Carrollton, Texas, owned by Enrique Ordenez. "When I went to the MBDC two years ago, I didn't have anything," explains Ordenez. "They had to help me write my business plan as well as help me with the accounting procedures at my business. I had the idea, but I just didn't know how to give 'body' to the idea." Per Ordenez, the MBDC helped him market his business as well as apply for certification. "I applied for certification with the Highway Department and now I have been certified for a flight school."

"We are here to help," reiterates Tamez. "And we don't want people to be afraid of the cost. Our agreement with the Minority Business Development Agency requires that we specify a nominal fee for our services, but this fee in a lot of situations can be waived."

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Around The Town

Ongoing

The University of North Texas System Center at Dallas is offering scholarships for students enrolled at the Center. For summer and fall 2000, scholarship applications must be submitted by July 1. For more information and an application call Rickey Eddie at 972-780-3630.

New Jersey Rainbow Poets is sponsoring a free religious poetry contest. The deadline for entering is May 29. To enter send one poem to: Free Poetry Contest, 103 N. Wood Ave., PMB70, Linden, NJ 07036.

May 15-16

1-Jobs.com is holding a DotComJobExpo and High Tech Career Fair at the Hyatt Regency Dallas at Reunion from 11 a.m.-2 p.m. and 4-7 p.m. For more information call 214-237-8500.

May 17

Director Lyn Cramer will teach a master tap class from 6:30-8:00 p.m. at University Theatre in Ft. Worth, and select one student to appear in a performance of the show 42nd Street May 30-June 4. The class is open to dance students age 12 and up. For more information call 817-332-2272, ext. 135.

The Black Coalition to Maximize Education presents a commemorative program of Brown vs. Topeka 1954 at St. Luke Presbyterian Church, 5915 Singing Hills Dr. For more information call Robert Price at 214-376-4816.

May 18

The Dallas Museum of Natural History is holding its Family Festival Bug day inside and on the grounds of the Natural History Museum, 3535 Grand Avenue, Fair Park, Dallas. The events will be from 11 a.m.-4 p.m. For information call 214-421-3466, ext. 200.

May 19

Alpha Phi Alpha Fraternity, Inc.-Ft. Worth Alumni Chapter will host its Annual Scholarship Fundraiser Breakfast Dance in the Ft. Worth Holiday Inn-South, 100 Alta Mesa Blvd. East at 8:00 a.m. For more information or tickets call 817-467-2389.

The Lewisville Public Library is holding a Chess Night at the Library at 6:30 in the Community Meeting Room. Participation is free and open to the public. For more information call Erik Wilkinson at 972-219-3779.

The Annual Tournament & Convention of The National Bowling Association will be in Texas May 19-28. Over 30,000 bowlers will participate. The TNBA is the largest African-American Athletic Organization in the country. For more information call 513-639-3927.

May 20

The Southern University Alumni Federation-Dallas Chapter is

holding its 17th Annual Bayou Bash from 6:00-10:00 p.m. at the Regular Fellows Club, 7225 Houston School Road, Dallas. The deadline for purchasing tickets is May 7, 2000. For tickets or vendor information call 972-480-JAGS (5247) or visit <http://members.aol.com/SUAFD/Default.htm>.

The Malcolm X Community Festival to commemorate the life of Malcolm X, will be held 12:00 p.m. to 7:00 p.m. at the Martin Luther King, Jr. Center Park. For more information call 214-371-6577.

The American Heart Association is sponsoring the Corazones Unidos (United Hearts) gala at the Doubletree Lincoln Centre. For more information or tickets call 214-748-7212.

The Greater Dallas Asian American Chamber will host the 10th Annual Asian Festival from 11 a.m.-4 p.m. along Flora Street in front of the Trammell & Margaret Crow Collection of Asian Art Museum. For more information call 972-214-8713.

Child Protective Services will be having an adoption expo at Fair Park-Science Place (Hillcrest Learning Center 10:00 a.m.-2:00 p.m. For more information call 1-800-228-8226.

Jubilee United Methodist Church will host a reception for Dr. Nancy Boyd-Franklin, psychologist and author from 10 a.m. to 12 p.m. The event is free and open to the public. For more information call Rev. Lloyd Chester at 972-283-2264.

The Internal Revenue Service is holding their annual Problem Solving Day at 1515 Commerce 9 a.m.-3 p.m. Residents who suffered damages from March tornadoes can get extra help with tax matters. Also anyone who has a tax problem is welcome to attend. No appointments are necessary. For more information call 214-767-1424.

The Young Artist Institute is holding their 1st Annual Area Five Art and West African Drumming Exhibition 9:00 a.m.-12:00 p.m. at A. Maceo Smith High School, 3030 Stag Rd., Dallas. The event is free and open to the public. For more information call James Kemp at 214-337-0025.

Charlton Methodist Hospital will hold a Breathe Better/Tips on Effective Allergy and Asthma Management seminar from 10:00 a.m. to noon in the hospital's auditorium. To make reservations to attend the free seminar call the Methodist Referral Service at 214-947-000.

May 21

The DFW observance of the 17th International AIDS Candlelight Memorial will be held at 5:00 p.m. at the Cathedral of Hope-Metropolitan Community Church. For more information or

to volunteer call Auntjuan at 214-827-9021.

The Third Eye will review the book *African Religion and Philosophy* by John S. Mbiti at 3:00 p.m. at the Black Academy of Arts and Letters, 650 S. Griffin Street, Dallas. For more information call 214-428-1040.

A.W. Brown Fellowship Charter School will begin the annual recognition day of volunteers/partners in education and officially dedicate the School at 1:00 p.m. The school is located at 6901 S. Westmoreland, Dallas. For more information call Jerry Jacob at 972-709-4700.

Three Dallas area Nike Golf Learning Centers will host the First Annual Nike Junior Golf Day at American Golf's Bufalo Creek Golf Club in Heath; ridgeview Ranch Golf Club in Plano; Riverside Golf Club in Grand Prairie and others. The golf clinics, etiquette seminars and contests are free. For more information and locations call 877-313-4653.

May 27

Muhammad Mosque No. 48 is sponsoring a Pamper and Fitness Retreat from 10 a.m. to 4 p.m. at 2429 Martin Luther King Jr. Blvd. Tickets are \$5. For more information call Angela or Kim Muhammad at 214-421-4848.

May 29

The Dallas Opera will raffle a 2000 Mercedes-Benz CLK 320 Cabriolet at NorthPark Center. Raffle tickets are \$100 and may be purchased by calling 214-443-1063. For more information call 214-443-1061.

June 1

St. Paul A.M.E. will host a Choristers Workshop and Concert June 1-3 beginning at 7:00 p.m. nightly at the church, 2420 Metropolitan Ave., Dallas. The workshop will end in a concert at Paul Quinn College on June 3. Musician Richard Smallwood will be the clinician.

Students of Parker College of Chiropractic Medicine will present a program on healthy habits to prevent serious back injury at 6:30 p.m. at the Lewisville Public Library. For more information call 972-219-3779.

June 2

The Texas Rangers, Budweiser and Dallasblack.com present Black College Scholarship Night-A Pitch For Education with Honorary Chair Darren Oliver benefiting UNCF and the Dallas Metroplex Council of Black Alumni Associations during the game against the Arizona Diamondbacks. Call 817-273-5137 for information and tickets.

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Representative Yvonne Davis announces Urban Scholarship Fund

From the Office of Yvonne Davis

State Representative Yvonne Davis (D-Dallas) announced that approximately \$400,000 in scholarships is available for high school seniors from Dallas and eighteen other urban areas throughout Texas. Administered by the Texas Association of Developing Colleges (TADC), the Urban Scholarship Program was created during the 74th legislative session as a part of House Bill 2128 with the cooperation of the three largest local telephone companies in the State: GTE, Southwestern Bell and Sprint/United and Centel Telephone.

"This fund was created to provide access to higher educational opportunities for Texans who without this assistance, might not be able to strive for a college education," said Rep. Davis. "Basically all the problems facing our communities, including economic parity, high crime, building cohesive families, and other quality of life issues are related to the lack of education". By providing increased avenues of educational opportunity, we multiply our chances of improving the conditions of our State. "The goal of this fund is to boost chances of reaching this target."

The 2000-2001 Urban Scholarship Fund is for Texas residents who are also U.S. citizens and full-time undergraduates in good academic standing at any accredited public or private non-profit college, university or technical college. Additionally, applicants must demonstrate financial need and have graduated from a high school in the following metropolitan cities: Abilene, Amarillo, Arlington, Austin, Beaumont, Corpus Christ, Dallas, El Paso, Fort Worth, Garland, Houston, Irving, Laredo, Lubbock, Mesquite, Pasadena, Piano, San Antonio, and Waco. Students interested in applying for scholarships should contact their high school guidance counselor, college financial aid officer, or call the Texas Association of Developing Colleges at 2141630-2511. The deadline for applying for the 2000-2001 Urban Scholarship Fund is Friday, June 30, 2000.

The Texas Association of Developing Colleges (TADC), a Dallas higher education consortium administering the program, anticipates awarding between 300 and 350 scholarships. The number of awards is uncertain because of the varying funding levels to different types of institutions.

Students attending technical, junior or community colleges will receive \$700, public four-year college enrollees will receive \$1000, and private four-year college students will receive \$2000. According to TADC estimates, these allocations equate to approximately 80% of the average annual cost of tuition and fees at junior and community colleges, 62% for public four-year institutions and 26% for private four-year colleges.

The Urban Scholarship Fund was created in 1995 when Rep. Davis attached an amendment to the omnibus telecom bill creating a pool of funds derived from unclaimed telephone service deposits. Previously unclaimed funds went into the unclaimed funds pool in the State Treasury. Although these funds will be shifted into the scholarship account, local telephone companies will still reimburse consumers for any funds properly claimed in the future.

Students from non-metropolitan areas of the State may be covered by the Rural Scholarship Fund, which was also created by HB2128.

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The summer 2000 terms are starting soon. To talk to someone about enrolling in summer courses, making your degree plan, or applying for financial aid and scholarships, call (972) 228-8100 or attend a special registration session.

**Summer I
registration session**
Thursday, May 25, 2:30-7 p.m.
UNT System Center at Dallas

registration session
Tuesday, June 27, 2:30-7 p.m.
UNT System Center at Dallas

Summer II Current Programs

Undergraduate programs

- Computer science
- Criminal justice
- General business
- Interdisciplinary studies (elementary education)
- Legal information management
- Occupational training and development
- Rehabilitation studies (minor in chemical dependency and addiction studies)

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...continued from page 21

is it made?

11. What is the reserve percentage and how and when is the excess reserve balance paid out?

12. What are the collateral requirements?

13. Are personal guarantees required? If so, of whom?

14. What is the term of the agreement, how and when can it be terminated, and is there any cost to early termination? If so, how much and how is it calculated?

15. Are invoices factored with or without recourse and what efforts are expended by the factor to determine the credit worthiness of its client's customers?

16. Is credit insurance required? If so, what are the conditions of coverage, who pays for the policy, and who does without their funds until the credit insurance company pays off?

17. What are the eligibility requirements of a factored invoice and what documents other than an invoice (purchase order, contract, bills of lading, delivery receipts, signed acceptances by the customer, etc.) must be supplied to the factored prior to purchase of the invoice and what is the factor's internal process of verification that must take place prior to considering an invoice eligible for funding?

18. What are the collection procedures for past due invoices? Ask to see the bottom line numbers for the factor's overall aged trial balance. This will give some insight to the effectiveness of the factor's collection department.

19. Get samples of all reports furnished by factor and find out how often they are furnished and through what date are they accurate at the time received.

20. If one has customers whom they EDI invoices, how does factor handle these?

21. What kind of formal disaster recovery plan is in place in case a catastrophe hits the factor's office, i.e. a fire or tornado? Will the factor be operable the next day and able to serve you?

Having done all the above, obtain from the factors being considered complete drafts of all documents they expect to be signed. Have an attorney knowledgeable in commercial transactions review all legal documents prior to signing them (the factor did) and make sure the documents say in writing what the salesperson said orally. One should never sign a document that they have not personally reviewed or had reviewed for them by someone independent of the factor, nor should a document ever be signed in blank. Armed with the knowledge gained, one will be in a much better position to intelligently choose the factor that is right for them.

Bankers mentoring program teaches youth to excel

By Janel Burrell

The National Association of Urban Bankers (NAUB)-Dallas Chapter's mission statement states that the organization is to provide "a link between our corporations and our communities through education, information, and the implementation of programs to facilitate economic empowerment."

The organization is living up to that mission statement with programs such as their mentoring program. The NAUB is made up of minority professionals in the financial services industry and related fields. Members of NAUB have teamed up with area high school students and become their mentors. The program directors choose one high school and mentor students at the school for approximately 2-3 years. This year the school of choice was Justin Ford Kimball High School. Lueretha Jones, sponsor of the Kimball mentoring program and NAUB member says that there are 24 mentors in the program and 34 students.

Jacquelyn Hadnot is one such mentor. A banker with Comerica, Hadnot had the privilege of mentoring two Kimball students.

"I really enjoyed my first year in the program," said Hadnot. "I got to know (the young ladies) and find out

what was going on in their lives."

Twilekia Mitchell, one of Hadnot's mentees said the program and Hadnot provided needed assistance during her time in the program and her final year

of high school.

"She (Hadnot) made me feel like somebody cared," said Mitchell. "It's like she gave us a chance when nobody else would."

Mitchell

plans gain summer employment at one of the companies introduced to her during the mentoring program before starting college at the University of Texas at Arlington in the fall.

April Johnson, another Kimball High School senior, also appreciates Hadnot's hard work.

"She helped me be more confident. She was like a second mom," said Johnson, who plans to attend Texas Christian University in the fall.

Students are chosen to be in the program by their teachers. Once in the program they are introduced to the professional world as well as provided with life application skills.

NAUB also awards scholarships to program participants. The organization awarded \$8,250 in scholarship dollars and six individual scholarships to seniors from Carter, Kimball, and South Oak Cliff High Schools.

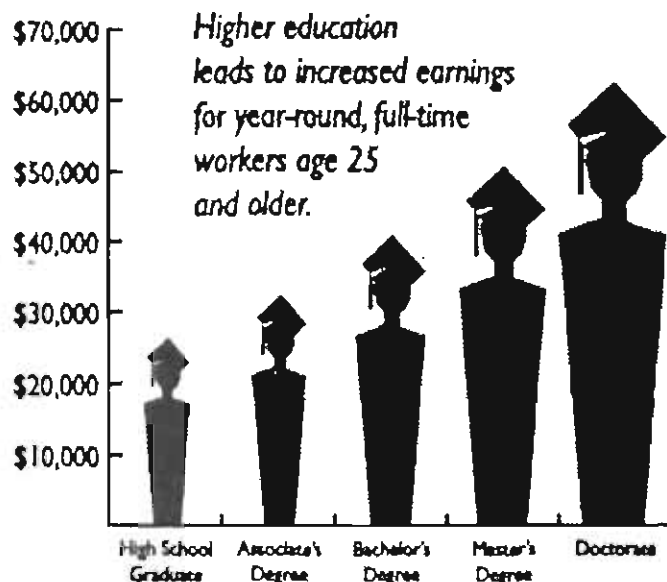
"I enjoy the program because it makes a positive impact," said Jones. "...And anytime you can make a positive impact that is good."



Program participants April Johnson (left) and Twilekia Mitchell (right) credit mentor Jacquelyn Hadnot (center) with many of their high school successes.

College Notes

The More You Learn, The More You Earn



Sources: Bureau of Labor Statistics, Bureau of the Census, Texas Guaranteed Student Loan Corporation

Texas Guaranteed Student Loan Corporation

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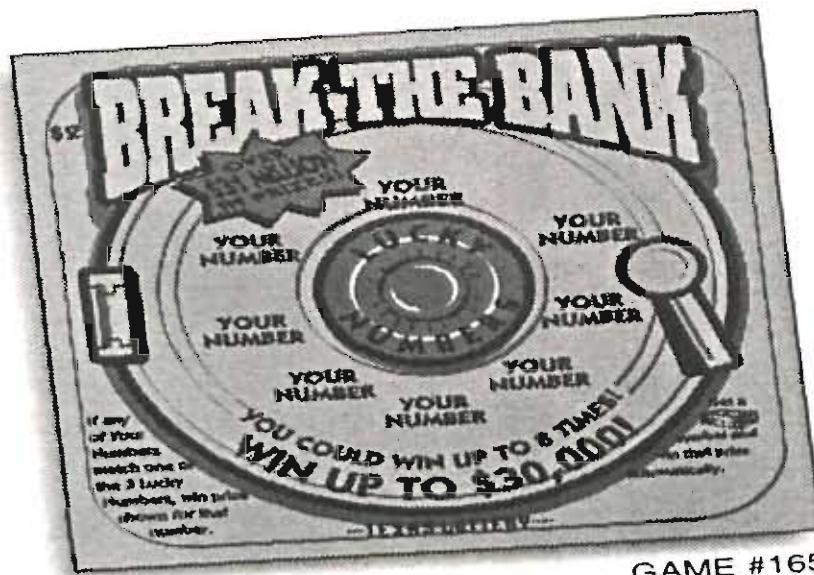
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One of the Texas Lottery's instant games will close on May 31, 2000: *Break The Bank*. You have until November 27, 2000 to redeem any winning tickets. You can win up to \$30,000 playing *Break The Bank*. You can claim prizes of

up to \$599 at any Texas Lottery retailer. Prizes of \$600 or more are redeemable at one of the 23 Texas Lottery claim centers or by mail.

Questions? Just call the Texas Lottery Customer Service Line at 1-800-37-LOTTO. (1-800-375-6886).



Overall odds of winning Break The Bank: 1 in 4.94. Must be 18 years or older to purchase a ticket. © 2000 Texas Lottery



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From left to right, Warren W. Manns, Stephanie Rich, Charles E. Jones Jr., Lou Phillips, Elizabeth B. Murphy and Deborah J. Wills-Spauling.

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