

LOCAL DENTIST CONTINUES LONG TIME SUPPORT AND INVOLVEMENT IN COMMUNITY ACTIVITIES.

After 13 years in business, Dr. Edward E. Ward is convinced that he chose the right profession as a career. A practicing dentist in downtown Portland, Dr. Ward speaks proudly of his community involvement but speaks more proudly of his unique Family Dental Plan which does not require insurance. "This is a low cost, pre-paid dental plan prepared exclusively for our own patients," claims the Dr. "enrolling in this plan gives one the opportunity to pre-pay our office in order to obtain low fees."

The plan provides complete examination, two preventive dental cleanings, one set of prevention X-Rays, and two fluoride treatments. The uniqueness of this plan is that it is offered at the extremely low cost of less than \$200 for adults or youth 20 years and under.

It is estimated that less than 2% of the dentists in Multnomah County offer a comparable plan.

But being innovative in a business sense is not just the only positive move made by Dr. Ward in his community involvement. He has also sponsored various community projects such as the Links, Beauty Pageants, and other pageantry events that places special emphasis on youth. When he speaks of his contribution or involvement, the doctor comes off very shy. But I truly believe (as a result of the interview) that he was embarrassed because he felt that he couldn't do more.

A graduate of the University of North Texas, with a bachelors degree in science, Dr. Ward received his doctorate of Dental medicine from the University of Oregon in 1980. He has practiced at the University of Oregon Health Sciences Center, and served as a consultant to various dental related projects.

In talking with the Doctor, one-on-one, it was obvious that he had a blueprint for success.

"I was blessed when I hired Jennell Winer as my office manager in 1987", claims the Doctor. "She (Jennell) brought with her a talent of leadership and direction of staff, which allowed me to concentrate on developing the business, while still maintaining close community contact."

The Doctors comments are not by any means selfish. His employees speak as highly of him as he does of them. According to Jennell, the office manager, "This is the most satisfying job I have ever had. It allows me to grow as an individual and also to develop my personal skills."

Her sentiments are echoed by Chyra Andrews, who has been on staff since July 1989, and Vernessa Chambers, on board since March 1990. A visit to the modern and spacious facility testifies to the fact that the doctor is not only blessed with talent, but a beautiful staff as well.

Dr. Ward offers the following insurance plans in lieu of the pre-paid low fee plan:



Dr. Ward and Staff

Why We Developed This Plan For You:

Over the past several years Dr. Ward has been asked many questions about dental insurance and various other types of coverage. Many people could not obtain any type of coverage, at any price. Also, insurance companies require group participation, so individuals are not eligible.

Therefore, in order to provide low cost, high quality dentistry, we have developed our own in-house dental plan exclusively for our own patients.

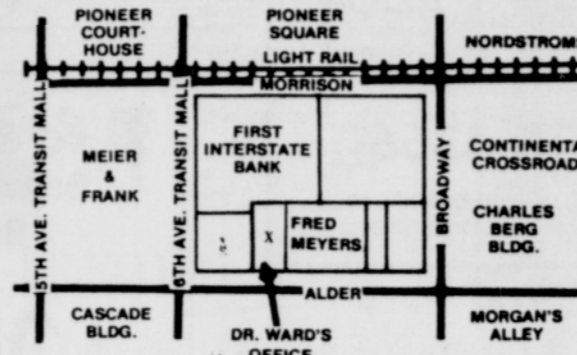
This plan will provide regular preventive quality care at a low cost while covering a wide scope of basic dental treatment.



Dr. Ward and Patient

Location

Our office is conveniently located downtown in the Oregon National Building at 610 S.W. Alder, Suite 1008, between Sixth Avenue and Broadway. We are one block north of the Light Rail Project and Nordstroms located on Morrison, a half block west of the Transit Mall and one block west of Meier & Frank.



Dr. Edward E. Ward, D.M.D.

Provisions of Plan:

- Services and fees are guaranteed for one year.
- Two week waiting period (waived if paid on initial visit)
- The annual pre-paid fee is non-refundable.
- Our plan is for you and is non-assignable to another person.
- One year time limit for completion of all services provided by The Plan.
- Work started before end of The Plan year will be completed if the work can be finished within two weeks after the expiration of the Plan Year (at doctor's discretion).

* It is the responsibility of patient to make sure they receive and show up for their two cleanings and x-ray appointments.

* Appointments are required. There is a \$25 fee for each broken appointment without giving advance 24 hour notice.

What Will Your Plan Provide?

Basic Prevention Services:
1 Complete Examination
2 Preventive Dental Cleanings

1 Set of Prevention X-rays
2 Fluoride Treatments

Total Prevention Care

Your initial savings under this plan:
Adult
Youth (12-20)
Youth (4-11)

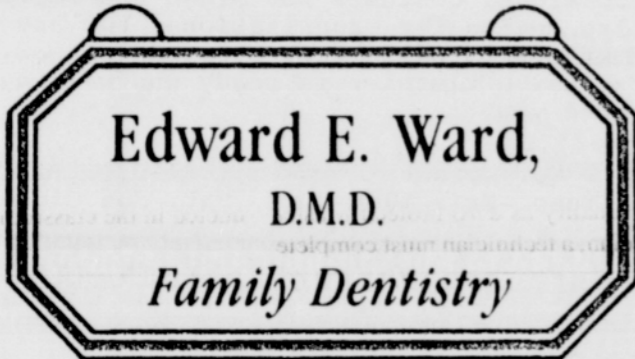
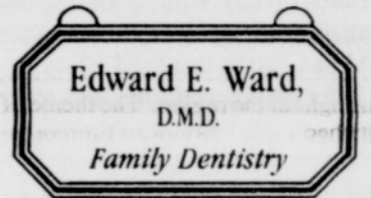
All other dental procedures which are offered at greatly reduced fees, are listed on the back panel under "Fee Schedule."

Advantages of Your Plan over Dental Insurance:

- No deductible
- No limit on benefits
- No exclusions for pre-existing conditions
- No claim forms or other "red tape"
- Your dental care is provided by friendly, caring people who you know and trust.

Only dental procedures listed in the Fee Schedule are included. Any other work or referred specialty work will not be included and regular, customary office fees will be charged.

* Emergency treatment NOT included. Payment is due at the time service is rendered.



WHATEVER HAPPENED TO MINORITY BUSINESS: A SERIES

BY PROFESSOR MCKINLEY BURT

That headline is taken from the title of a book written in 1972 by a black professor of business at a prominent University. That's right! Almost twenty years ago there was growing concern that the "Great Leap Forward" supposed to have taken place in the development of entrepreneurship among African Americans had proven to be more of a "Long March" than a government and foundation-funded rapid thrust into the main stream of American commerce.

So, are things any better today? Do we find that hard lessons were learned—was there a resurgence of an earlier commitment and enthusiasm? And was that now harnessed to an experience-based organization of capital and other resources, all supported by community-wide realization that the tremendous (200 billion) buying power of African Americans could be used to shore up the precarious economic situation of an entire group? Did the black middle class with its many professionals employed in management and key staff positions in industry begin to network and to mount coherent, structured efforts toward spinning out of 'working-for-the man' and into businesses they were well qualified to operate?

This series will address those questions and much, much more. I will draw on personal experience in both traditional and minority business sectors, from business enterprises I've owned and from many years of both public and staff accounting in these sectors. Too, I have held contracts as a consultant in these areas and taught business courses at Portland State University. I shall make an effort here to bring the same type of experience-based insight to bear, as I did in those classes. It is not to be expected that I will make everyone happy with a sometimes caustic but always truthful commentary—but I think the circumstances demand such an approach.

Now, it was not too many weeks ago that in my "Perspectives" column I gave a description of a 'steam cleaning' busi-

ness I operated in central Oregon during the early 1950s. If I did not make a point very relevant to this series, I will emphasize it now; this was a traditional, 'establishment-type' enterprise without any support or direction from any organization, government or foundation, involved in the advancement of "minority business". Other salient points—which could be gleaned from the description of operation—were that the clientele was composed of white farmers, ranchers, loggers, truckers, and restaurant owners, and that "financing" was traditional (conventional): Start-up from savings, additional equipment purchased out of earnings, business sold at a profit.

Hold that thought while for purposes of comparison we explore another enterprise of mine which was launched almost ten years later in Los Angeles. Here we are provided with highlights in the experience of a single minority entrepreneur, extreme circumstances that focus on the different stages upon which an African American may have to act out his version of the "American Dream." A "real-time" examination, not theory!

In the particular case, keep in mind that I had gone back to work in my profession of accounting. My job was managing the inventory control department of a major discount house, a multi-million dollar operation that sold everything from clothing, furniture and appliances to jewelry, furs and boats. Newly married and with little saving I fitted into a traditional circumstance, certainly not related to race. The earlier business I described began with the fortuitous acquisition of a carwash in settlement of a debt (but recognizing and seizing upon opportunity). In the following condensed presentation of events we are provided with another frustration that frequently confronts the minority entrepreneur—did the failure evolve from conventional functions of the market-place, or was it the result of racial discrimination. How to know?

This was a time (1960) when owning a "LAUNDROMAT" was a fairly new but popular small-business target for both whites and blacks. Capital re-

quirements were relatively low and not a lot of mechanical skill was required (unless something went wrong). Restless working for someone else, I had surveyed the field but, as stated earlier, had no capital—not even enough to take advantage of the widely-advertised "franchise" or "turn-key" opportunities. However, both my wife and I had good-paying, seemingly secure jobs.

With an extensive business background and the specific knowledge of equipment sources, costs and financing gained from my inventory control job, I came up with an innovative idea for entering this field with almost no money—\$5000 for a pickup truck, office and phone! Over the years I had seen a number of my accounting clients succeed in similar ventures. And though possible problems of race are always in the "brothers' mind, Los Angeles, at the time, was a place where many blacks were succeeding (or failing) in making fortunes with innovative ventures, I decided to go with the positive—my usual mind set.

Forming a partnership with a neighbor who had been a service mechanic with a large franchiser of laundromats, I went about contacting the many builders of large apartment complexes in the rapidly growing urban area the moment they secured their building permits. I succeeded in convincing some that, with a very minor alteration of building plans, our firm could install an 'in-house-laundromat'—with a CAPTIVE CLIENTELE of the hundreds of tenants in the building. This was projected as a financial annuity which could aid amortization of building costs, and/or markedly enhance any subsequent sale effort.

The idea sold like hot cakes and we even negotiated service contracts (which were mostly gravy). Our contracts with builders was the financial base for the entire operation. They were discounted to the Bank of America which progressively advanced monies until completion of a facility. Suppliers furnished boilers, washers and dryers on a progressive payment schedule, but most of the

SEE WHAT HAPPENED ON PAGE 5

Community Profile: Lonnie Jenkins By Danny Bell

Arriving from Louisiana in 1963 and fresh out of High School, Lonnie Jenkins first found employment with a plastics manufacturing company. Not one to be satisfied with mediocrity she soon became disenchanted with this direction in her life. She began to explore different fields; nursing, computers and teaching math, but none of those fields held a great appeal to her. She enjoyed working with hair, and decided to pursue hair styling.

In 1966 shortly after a divorce, and with one child to care for, she embarked on her Cosmetology education at Portland Beauty Academy. She paid her \$350 tuition with the tips she received.

After graduating in 1967, she worked at various shops gaining practical experience with different types and textures of hair. In 1981 she opened up her own salon, Unity of Love.

Since then, Lonnie has returned to school and obtained her teaching certificate from Mt. Hood Community College. She felt there was a need for the

local educators of hair design to understand African-American hair.

She demonstrates further commitment to the community by providing no cost hair care service to an individual senior citizen each year. She also, does volunteer work through her church for less than fortunate children referred to her.

She stays abreast with the latest trends in hair fashion by constantly updating her hair education. Her most recent being, Dudley's Advance Training Academy, in Kernville, North Carolina last May.

She has a knack for surrounding herself with excellent support staff, such as Arice Taylor, who often contributes articles to local publications and is regarded as an expert authority in hair weaving. Celestine also adds to her present team of hair stylists.

As a business woman, Lonnie advocates a consortium approach that would be similar to O.P.E.C. She feels an alliance of this nature would help lower the high cost of insurance for hair stylists and salon operators.



Lonnie Jenkins

Lonnie has long been a supporter of other African-American businesses and is a distributor of Willie Ocean products.

It is obvious she enjoys and takes great pride in her profession and is committed to it. Portland is lucky to have a person like Lonnie Jenkins here.



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