



Arizona Women's News

issues, lives and dreams...

JULY/AUGUST 1999

<http://www.azwomensnews.com>

Vol. 2, No. 4

by Karyn Riedell

State of the State for Arizona Women

One Woman's Story

Margarett Brédé Mathis

by Karyn Riedell

Margarett Brédé Mathis is seeking a new identity—not for herself, but for the state agency she directs, the Governor's Division for Women. During her two months as director, Mathis has been traveling throughout the state finding out what women need in an effort to redefine her agency's purpose and role.

"Right now, we are really reconstituting ourselves," Mathis says, adding that redefinition has become necessary because the division has been duplicating what the Arizona Department of



Commerce is doing—focusing on training women for nontraditional jobs.

As director, Mathis says her goal is to make gender irrelevant in employment so that the emphasis is on the individual.

Overall, Mathis believes that Arizona is a good place for women. "We really have done very well with women in government

See One Woman, Page 13

First Female Mission Commander Set to Lift Off July 20th

NASA has announced that the space shuttle Columbia is set to launch on July 20th. The mission to deliver a \$1.5 billion telescope into space marks the first time a woman has been selected to command a space mission.

Lt. Colonel Eileen Collins, has already logged more than 419 hours in space. According to NASA, Lt Col. Collins, a 41-year-old veteran of two shuttle flights, is one of 27 women out of 229 people who have flown in the history of the space shuttle program.

Collins became the first woman to pilot a space shuttle when she flew aboard a mission in February 1995 - the first flight of the new joint Russian-American space program.

Her second shuttle flight in May 1997 was the sixth mission to rendezvous and dock with the Russian space station Mir.

For more information about the women at NASA, check out this website www.quest.arc.nasa.gov/women/intro.html. This site (The Women of NASA) was developed to encourage young women to pursue careers in math, science and technology.

Another interesting website is dedicated to the history of women in the military from 1776 to 1999. Go to www.undelete.org/military.html for more information.



Lt. Colonel Eileen Collins
Commander Space
Shuttle Columbia

Arizona made headlines last fall when it became the first state to swear in five women for the state's top five elected positions – governor, secretary of state, attorney general, treasurer and superintendent of public instruction.

The election of the "Fab 5" seemed to send the message that Arizona was ahead of its time.

Unfortunately, for other women across the state, life isn't quite so fabulous.

In fact, in several areas, Arizona actually lags far behind other states in addressing women's issues.

A majority in the legislature do not have women's programs as a priority. I would predict that Arizona is at the bottom of the barrel," says Christine Weason, Democratic State Representative for District 25 in central Phoenix. Domestic violence programs and re-education programs are two areas that are under-funded, according to Weason.

This year's legislative funding for both these areas was considerably less than what was originally

proposed, says Weason. Health Start, a program that teaches parenting skills in an effort to decrease child abuse, was also under-funded this year, Weason adds.

Arizona is also one of the worst states for child poverty, according to the National Center for Children and Poverty. In Arizona, 26 percent of children live at the poverty level compared to 20 percent nationwide. This figure puts Arizona near the bottom-at a ranking of 46. In general, mother-

only homes are worse off than those with fathers only. Children under six living in homes with

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Completing our Reader
Survey!
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Women at the Top

Women Win SBA Honors



Joanne Carthey
CEO, NetPro Computing, Inc.



Jane M. Larson
The Arizona Republic

The U.S. Small Business Administration (SBA) honored the outstanding achievements of two women this past May.

The 1999 SBA Arizona Small Business Person of the Year was awarded to Joanne Carthey, President and Chief Executive Officer of NetPro Computing, Inc. Joanne Carthey and Randy Bradley founded NetPro Computing in the kitchen of their home in 1991 with \$20,000 in start-up capital and several credit cards. Carthey envisioned NetPro becoming a major player in the software industry and thus grew the business through new product development and acquisitions to \$8.9 million.

The 1999 SBA Arizona Media Advocate of the Year was awarded to Jane M. Larson, Business Writer for The Arizona Republic. Jane Larson has been with Phoenix Newspapers Inc. since 1991. Larson is recognized for her balanced reporting about the Arizona small business community and her ability to showcase the accomplishments of entrepreneurs.

Read about the new
Arizona Women's
Directory on page 3
of this issue.

Read about the
Business-to-Business
Mentoring Initiative
on Child Care
on Page 7

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EDITOR'S NOTE

The State of Women Leadership



Terry Williams

Women act as leaders in many different ways. Some groom their skills, work hard and become leaders in their workplace. Others lead by volunteering with arts organizations. Some women work to help other women by supporting a women's shelter or raising money for scholarships for women. Some are elected to the highest posts in our land.

We all have opportunities to lead. But, like everything in life, leadership is a series of choices. One can lead at work to achieve financial gain. One can lead within their family to assure safety and prosperity. But, right now, I am most interested in those who choose to lead our community as elected officials.

I think that the role of a female politician, during this time of growing women's empowerment, must be one lined with traps and slippery slopes.

Mission Statement and Policies

Our mission is to inspire, create and express unlimited potential for the women whose lives we touch.

Arizona Women's News focuses on women's issues, lives and dreams – bringing together valuable information in one, convenient location for women who want to be connected to community, to their potential and to the dreams that help them grow. Arizona Women's News embraces diversity, integrity and respect within the women's community. Each edition contains in depth discussions of the issues facing women today.

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Women on the Rise



Jenny Boles Thea Glazer Jill Jorgensen Ginger Liddell Barbara Wiggins

ANNIVERSARIES

Stella Paolini, local Spanish radio and TV personality, celebrates her 3rd year with her radio program "Hola Latinamerica" on KVVA 107.1 Radio Viva. Her show is aired Sundays 8 -10 am and Mondays 10 am - noon.

APPOINTMENTS

Thea Glazer, Certified Financial Planner specializing in Divorce & Financial Planning, has been appointed to the Professional Advisory Committee of the Jewish Community Foundation. Thea specializes in financial planning for divorce. 480-657-0156.

Kim Antoniou has been named media and public relations coordinator at Arrowhead Community Hospital and Medical Center.

The Arizona Chamber of Commerce has announced that **Ronni Anderson**, President of Staff One Search, has been named to the Membership Committee.

Jaycene Cassata, of Phoenix was installed as American Society of Women Accountants President.

Deborah Wardrop has been named to the newly created position of special events corporate services for the NFL.

Chevas Samuels, has joined the team of professionals at Models Plus International, the exclusive Agency in Arizona training and representing "Plus Models". 602-234-2628.

Nancy Campbell, President of Training a la Carte, was recently inducted as a member of the Phoenix 100 Rotary Club.

Charlene Lyon has been promoted to personal banking officer at The Sun City Bank's 9915 W Bell Rd. office.

Jill Jorgensen has been promoted to Sales Manager for the Fiesta Inn in Tempe.

Ginger Liddell has been promoted to Outside Corporate Sales Manager for the Fiesta Inn in Tempe.

Kimberly Alfonso has been named membership and sales director of the new Scottsdale Athletic Club.

The YWCA of Maricopa County has hired **Carolyn Hoolhorst** as program director of Haven House, a transitional housing facility for women and their children who have

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Women's Biz Directory pg. 8-10
Visionaries pg. 14/15


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known forum for women, ranked #1 on the internet.

Peoria Chamber of Commerce Events Coordinator, **Diana Bedient**, received the Outstanding Alumna Award from ASU West's Department of Recreation and Tourism.

BUSINESS

Renee K. Mercato, founder of Dedicated Retirement Specialists, successfully obtained her General Securities Principals License.

Kathy Shimpock, Esq., announces Juris Research E-line, the first Internet journal solely devoted to legal, business and factual research.

Leanne Kinnard-Jacquez announced the formation of Tech One Staffing, offering technical and contract staffing solutions to a wide array of Arizona businesses. 602-553-3813.

SPORTS

Terry Ann Roach, Olympic hopeful and World and National Masters Champion, qualified for the Elite National Track Cycling Championships, in the 3000 Individual Pursuit and the Women's Points Race.

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IN THE NEWS...

STATE

BUSINESS

■ **ABA DONATES TO DOMESTIC VIOLENCE SHELTER** The Arizona Business Alliance (ABA) recently presented a check for \$2,000 to the Sojourner Center which offers shelter, food and clothing for up to 25 families, and staffs a 24-hour crisis hotline.

EDUCATION

■ **PHOENIX WOMEN'S COMMISSION PRESENTS SCHOLARSHIP FUNDS** The Phoenix Women's Commission has awarded \$31,000 to seven local colleges and universities to fund the 1999 International Women's Day Scholarship for Reentry Women program. For information call 602-261-8242.

GOVERNMENT

■ **NAPOLITANO ANNOUNCES FOCUS FOR SENIOR ADVISORY COUNCIL** Potential fraud related to assisted living homes tops the list of concerns submitted to Attorney General Janet Napolitano by the Attorney General's Seniors Advisory Council, which began meeting in April. The Council is comprised of 16 individuals from across Arizona who will advise Napolitano on issues affecting senior citizens, help disseminate information to the senior community and work on special projects to help stamp out fraud against seniors.

NATIONAL

BUSINESS

■ **WOMEN INVEST IN HEALTH** According to Salomon Smith Barney, breast cancer continues to be a major health concern and companies that support the fight against breast cancer are positively acknowledged by women through their purchases and investments.

■ PHARMACEUTICAL INDUSTRY HAS "GLASS CEILING"

The pharmaceutical industry has "glass ceiling" issues, according to the Healthcare Businesswomen's Association (HBA), a not-for-profit organization of more than 1,000 pharmaceutical and healthcare industry professionals. In a study of middle and upper-level pharmaceutical industry management released, the HBA found that women and men do not share perceptions of gender equality. More than three-quarters of the women surveyed say that women have not achieved parity with male colleagues, while more than half the men believe the opposite. The findings also show that the representation of women in top management is "a mile wide but only an inch deep." Nearly all the companies represented in the study had at least one woman at some time in top management, but average no more than four.

■ TELECOMMUNICATIONS COMPANIES BOOST

BUSINESS WITH MWBE SBC Communications Inc. and 13 other telecommunications companies, issued a challenge to the industry to commit to boosting the business they do with minority, women and disabled veteran-owned business enterprises. The challenge, announced at SUPERCOMM, a major industry trade show in Atlanta, encourages telecommunications companies to develop world class supplier diversity programs and work toward purchasing 10 percent of their goods and services each year from minority, women and disabled veteran-owned suppliers.

■ **GE BOARD MEMBER NAMED** Ann M. Fudge, President of Kraft's Maxwell House and Post Division and Executive VP of Kraft Foods, Inc., has been named to the Board of the General Electric Company.

■ **WOMEN-OWNED BUSINESSES DOUBLED** The number of women-owned businesses in the U.S. more than doubled during the past twelve years, according to a



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- Leadership and Development Programs
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35,000 copies printed. 25,000 distributed free in the December 1999 issue of the Arizona Women's News newspaper. 5,000 direct mailed with the newspaper to key buyers and decision makers. Additional copies available for \$5.00 each after January 1, 2000.

- Descriptive listings are published in The Directory and on our website at <http://www.azwomensnews.com>. Link to your own website for an additional charge - or, receive a **free link** to your MeZone.com page. Call for details!

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new report by the National Foundation for Women Business Owners. Arizona is included in the ten fastest growing states based on 1992-99 growth rates.

EDUCATION

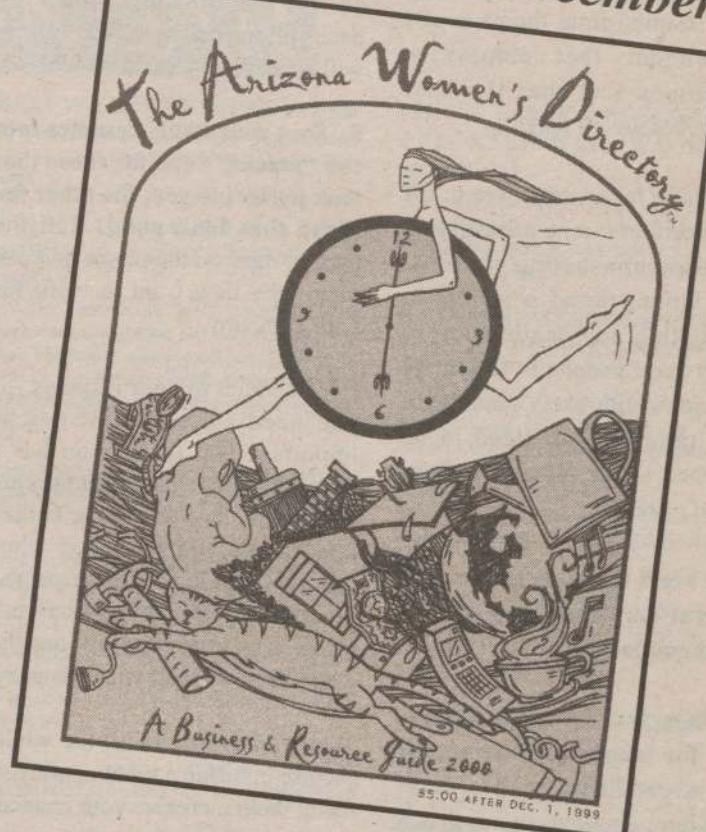
■ **HIGHER ED HAS IT BACKWARD** Women's slow progress in academic careers across the country, especially in the sciences, has traditionally been attributed to detours for childbearing and other family tasks. So it seemed at MIT, where, in 1994, the tenured faculty numbered 194 men and 15 women. After a survey found that the women lagged in pay, office space and research support, a further study concluded that they were the victims of a variety of

subtle forms of discrimination in status and recognition.

In accepting the findings, MIT President Charles Vest conceded that gender discrimination was a serious reality, rather than a mere perception, on the MIT campus. Failure to get ahead on campus has ramifications in the broader world of science. For example, in recent years, the prestigious National Academy of Sciences, which draws most of its members from universities, has elected only at most a dozen women in its annual intake of 60 members — presumably the cream of

**News Continued
on Back Page**

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A Goal Is a Wish Put on Paper
Every marketing program should have several goals. The obvious one is to sell product, but let's look at some powerful intermediate goals, that would affect how many products you sell and how long you get to sell this product to your target market.

■ Building a database – Gather information about the individual companies and the individuals in those companies. What do you need to know to do your job well? What other information would

enable you to do your job even better? Go deep. Your competition will stay at the surface of the issues, you be different. Define the fields in your database from the information you gather.

■ Developing a relationship – The big buzz term in marketing these days is relationship marketing. People like to do business with people they know and trust. To develop a mutually rewarding relationship, be open and honest, set the example and your prospects and clients will follow suit.

■ Discovering how to make this relationship grow – Going deep and being open and honest positions you to uncover additional opportunities to help your clients and thereby, grow your business. Go where no company has gone before. Do what no one else is willing or able to do.

Write your goals down. Develop the questions to ask based upon your goals. Use your contact management program to store and sort this information. By focusing, you give both yourself and your clients/prospect power.

Timing Is Everything

Be in front of your prospects when they are ready to buy. Be there in the way they will best understand the benefits of doing business with you. Be reasonably aggressive in your approach and be consistent. There are several issues to consider when determining the timing of the program.

■ Planned events - These may be trade shows, community events that you participate in, or a contest that you create. Use these events to set deadlines and give a purpose to other parts of your campaign.

■ The execution team – Who do you have to execute the plan? What are their talents? How much time can they devote to the campaign? What are the critical deadlines? Do you need outside help?

■ The target audience – What are the three top mediums visited by your target market? How do you drive your market to these mediums and support a coordinated effort?

■ The budget – Can I approach all three markets at the same time or

By Lynette A. Zang



do I need to build the program up over time?

You've developed your program, determined the mixed mediums you will use to accomplish your branding goal, set your budget, and now for the fun part.

Follow Through

Insure the campaign gets executed by setting up tracking sheets based on the goals of this program. This is the last key to positioning accountability. Schedule a meeting once a week to go over details and make adjustments. Meet once a month to track numbers and watch progress. Set up a binder to hold the completed monthly forms. This now becomes the benchmark for future campaigns.

Lynette Zang is a creative conduit at Independent Assets, an outsource marketing management firm for small to mid sized companies. She can be reached by phone at 602-675-8375 or fax 602-675-0113 or E-mail lzang@concentric.net.

Grow Your Business



The Arizona Business Alliance, founded in 1974, is one of the oldest business networking and sales leads organizations in Phoenix. Currently, over 60 different businesses are members of ABA.

The sole purpose of the ABA is to grow the business of every member through the mutual exchange of business among its members and the referral of members to other businesses.

The ABA meets every Wednesday morning at the Phoenix Country Club. For more information, contact Peggy McCarthy at (480) 596-9076, or visit our web site at www.azbizalliance.org.

Come grow with us.



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HUMAN RESOURCES

How to Hire a Great Employee

With headlines like this "U.S. March Jobless Rate At Three-Decade Low" leaping from the page, it's no wonder that employers sometimes feel that the best employees are all taken!

Recruiting for an employee to fill your position can be a frustrating and time consuming process. From writing the ad, which has to be exciting and challenging to attract great people, to the actual interviews with likely candidates, your time is guaranteed to be stretched to the maximum for a period of time.

Here are 5 tips to help you hire a Great employee instead of a Good employee:

1. When you review a resume, look for length of time on the job: a candidate with several short-term employers (less than a year) could mean a lack of commitment on their part.

2. Look for gaps in employment and ask for an explanation. Long periods out of work could signal a criminal background.

3. Watch the employment dates for "overlaps". This could be a simple error, but also might indicate that the candidate is not being truthful about previous employers. Ask the person to explain it, and be sure to call those employers and verify dates of employment with them.

4. Have a copy of the job description at hand when you review the resumes: The more skills that match your job description, the more likely you will be to have a great match.

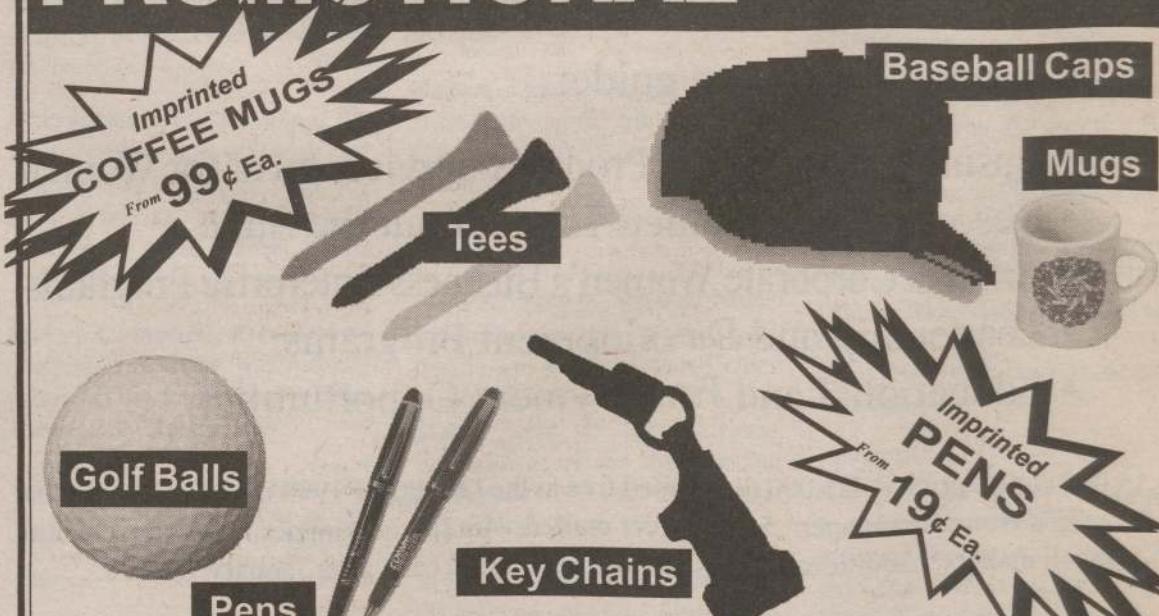
5. Sort your likely resumes into two "stacks" - one for those that look perfect to you, the other for those that look good. Call the perfect ones on the phone and ask them why they want to work for your company.

Pay attention to your instincts - if you need a Receptionist, it is important that the person has a pleasant phone voice, that they are enthusiastic and articulate. If they don't make you feel good when you're speaking to them on the phone, they won't make a very good first impression on the customers who call your company.

While these tips aren't the whole picture in hiring a great employee, using them increases your chances that you will hire the perfect match for your company. With the present restrictions on information that a previous employer is allowed to divulge, it is important to pay attention to all the details the candidate gives you. It will make the difference between having a GREAT employee working for you, or just having a GOOD one.

Terri Robinson, President - Robinson & Associates, a woman-owned recruiting company that focuses on personalized searches. Surf to www.recruit2hire.com call 602-233-8410 or email terri-robinson@home.com

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Camp CEO July 25-31, 1999 Sponsors Needed

Taught exclusively by an outstanding faculty of women business owners and executives, girls learn smart business skills while having fun in a supportive environment.

"Our goal is to inspire young women from diverse backgrounds to create new possibilities for their future," said Maria Ort, who has been involved in Camp CEO since its inception in 1997. "Once you've played a part in the transformation of a girl who hadn't previously considered business ownership within her reach, you want to do it every year."

Sponsorships are needed to operate the camp and assist girls in their camp tuition. Levels range from \$250 - \$5000. Recognition varies for each level but all include name recognition on the Camp CEO Banner, and listings in the Manual and Annual Report. For more information, Call Janet Kington at the Arizona Cactus-Pine Girl Scout Council: 602-253-6359 ext.215.

Looking for a good way to market yourself... and help out a good cause?

Camp CEO is looking for the following items to give to the young women at the camp:

8 x 10 award frame, business card holder sheets, nice pen/pencil set, clocks, calculators, visors, party decorations, helium tank, plastic tumblers (goal - 50 each)

If you can help secure any of these items, please call Cheryl Stephenson at (602) 957-4433.

Faith House Receives Funding from APS for New Domestic Violence Center

APS contributed \$150,000 to help build a residential treatment facility for victims of domestic violence in Glendale. "We at APS commend Faith House agency for their proactive efforts to prevent domestic violence. It is our belief that education and counseling are key in this effort and we are proud to support Prospect Park," said Janie Holmes, APS Community Relations Manager, who serves on the Faith House Campaign Advisory Committee. The funds will be disbursed through five annual contributions of \$30,000 and fund the adult education library.

The Faith House Agency has been providing services to the Valley for over 25 years, and their trained professionals recognize domestic violence as a destructive cycle that affects every family member. The new residential center at Prospect Park is the first phase of the development of three facilities, which will provide a full spectrum of services for women, children and men affected by domestic violence. For more information or to donate, please contact Betty Ryan-Della Corte at 634-3607.



SUCCESSFUL ARIZONA WOMEN HONORED.

The 14th Annual Celebration of Success Luncheon, sponsored by IMPACT for Enterprising Women, has announced its 1999 event that will take place at the Phoenix Airport Marriott Hotel, 1101 North 44th Street.

On September 18, 1999, the stars will shine on the recipients of this year's award for outstanding achievement and dedication in their chosen fields. Join IMPACT as they honor and celebrate the success of the 1999 winners.

Winners are chosen from among a group of nominated women throughout the Phoenix Metropolitan Area, and are selected based upon their commitment to the community, their dedication to their business or profession, or their family unity. More precisely, they are women who have achieved an extraordinary success through the use of personal initiative, creativity, or perseverance; have effectively mentored other women in the workplace or community; and have performed an outstanding service to the community above and beyond the norm.

The Luncheon to honor top Arizona Women will also include a Reception, Silent Auction, Lunch and an Awards Program. Funds derived from the Silent Auction are returned to the community in the form of outreach programs, as well as continuing future IMPACT Seminars and Events.

For information, reservations, and tickets, please call: 265-0458.

WOMEN'S CALENDAR

professional groups

7/14 Wednesday

HOW TO RUN AN EFFICIENT BUSINESS

Sue Barenholtz. 8am (FREE) 1500 E. Bethany Home Rd., Suite 140, 265-4563. Fax RSVP: 265-2406.

7/6 & 8/3 Tuesdays

TAKING THE MYSTERY OUT OF TECHNOLOGY

Debbie Buchman. 7pm (FREE) PVCC, 18401 N. 32nd @ Union Hills. 602-787-6800.

7/10 Tuesday

BASICS OF LAYOUT & DESIGN FOR PRINT ADS

Leslie Nichols. 11:30am (\$1) Orange Tree Resort (10601 N. 56th Street), RSVP 480-563-9922.

7/21 Wednesday

PERFORMANCE, COMMUNICATION & ASSESSMENT

Anne Caldwell. 8am (FREE) ASBA (1500 E. Bethany Home Rd., Suite 140), 265-4563. Fax RSVP: 265-2406.

8/4 Wednesday

MANAGING CUSTOMER SERVICE

Sue Barenholtz. 8am (FREE) ASBA (1500 E. Bethany Home Rd., Suite 140), 265-4563. Fax RSVP: 265-2406.

September 18

CELEBRATION OF SUCCESS

IMPACT for Enterprising Women. 11:30am (\$1) Phoenix Airport Marriott Hotel, 1101 N 44th St. RSVP 265-0458.

women's professional groups with regular meetings

AMERICAN ASSOCIATION OF UNIVERSITY WOMEN

Open to all college graduates. Phoenix branch: 1st Saturday, 8:30am (\$1) Ramada Inn at 5th Ave. Camelback. Information: Linda Blackwell 602-971-3004.

AMERICAN BUSINESS WOMEN'S ASSOCIATION

Encourages members to unite, build strength through diversity and celebrate both our differences and our similarities while working toward our common goal of achieving better lives for all working women.

The are a number of regional groups in the metro area: Me Ta Kola 602-650-1747, Tempe 480-831-3326, East Valley 480-844-2441, Foothills 730-8628, Kachina 395-1079, Las Reveledes 943-8288, Paradise Valley 971-3849, Phoenix Metropolitan 276-5887, Saguaro Roundtable 813-7630, Sonoran Spirit 947-8769, Turquoise-Camel 957-8277.

AMERICAN SOCIETY OF WOMEN ACCOUNTANTS

To help our members achieve their full potential and to ensure gender equality within the accounting profession. 3rd Thursday, 5:30pm (\$18) Treulichs Restaurant, 5020 N. Black Canyon (Fwy I-17 and Camelback), Charlene Kirtley 516-9295.

ARIZONA COMMERCIAL REAL ESTATE WOMEN (AZCREW)

To support, educate and promote business opportunities for women who are practicing professionals in the commercial real estate industry. 3rd Tuesday, 11:30am (\$35) University Club (39 E. Monte Vista, Phoenix), Maurine Koemer 468-8539.

ARIZONA WOMEN LAWYERS ASSOCIATION (AWLA)

Anyone may attend (reservations required). 4th Wednesday, 11:30 am (\$20) Arizona Club (Bank One Building, 201 N. Central, 38th Floor), Amy Schwartz 956-4438.

ARIZONA WOMEN'S COUNCIL

2nd Monday, 12-1 pm (Bring Brown Bag Lunch) YWCA, 755 E Willets, Phoenix. Call 602-997-8250 for more information.

BUSINESS AND PROFESSIONAL WOMEN (BPW)

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The Women's NETWORK



SUCCESSFUL ARIZONA WOMEN HONORED.

The 14th Annual Celebration of Success Luncheon, sponsored by IMPACT for Enterprising Women, has announced its 1999 event that will take place at the Phoenix Airport Marriott Hotel, 1101 North 44th Street.

On September 18, 1999, the stars will shine on the recipients of this year's award for outstanding achievement and dedication in their chosen fields. Join IMPACT as they honor and celebrate the success of the 1999 winners.

Winners are chosen from among a group of nominated women throughout the Phoenix Metropolitan Area, and are selected based upon their commitment to the community, their dedication to their business or profession, or their family unity. More precisely, they are women who have achieved an extraordinary success through the use of personal initiative, creativity, or perseverance; have effectively mentored other women in the workplace or community; and have performed an outstanding service to the community above and beyond the norm.

The Luncheon to honor top Arizona Women will also include a Reception, Silent Auction, Lunch and an Awards Program. Funds derived from the Silent Auction are returned to the community in the form of outreach programs, as well as continuing future IMPACT Seminars and Events.

For information, reservations, and tickets, please call: 265-0458.

EAST VALLEY ENTREPRENEURS

2nd Friday, 9am (Free) DeCarlucci's Ristorante, 1859 W. Guadalupe, Mesa. Mary Contreras 967-8749.

ENTREPRENEURIAL MOTHERS ASSOCIATION (EMA)

Provides a professional network through which entrepreneurial mothers can meet with peers to share information, trade support, use one another's services, and offer encouragement to other mothers considering entering the entrepreneurial field. 602-892-0722.

EAST VALLEY CHAPTER

1st Monday, 6:30pm (\$1) Wyndham Garden Hotel (Chandler Blvd. & I-10), 892-0722.

METRO PHOENIX CHAPTER

4th Monday, 11 am (\$1) Sheraton Crescent Hotel, Indigo Restaurant (Dunlap & I-17), 892-0722.

NORTHEAST VALLEY CHAPTER

2nd Tuesday, 11:30am (\$19 members/\$22 guests) Orange Tree Resort (10601 N. 56th Street), RSVP 480-563-9922.

TUCSON

3rd Tuesday, 11:00am (\$1) El Parador Restaurant (2744 E Broadway Blvd) RSVP 520-577-8250.

SUPERSTITION

2nd Tuesday, 6:30pm (\$11) Ranch House Restaurant (2155 S. Dobson Rd., Mesa), Jan Lewis 820-2072 (ntross@aol.com).

TUCSON U of A

3rd Wednesday, 12 noon (\$1) University of Arizona, phess@rs6.fim.arizona.edu.

WICKENBURG

1st Thursday, (\$1) location varies, (franjan@azstarnet.com).

WICKENBURG

1st Thursday, (\$1) location varies, (franjan@azstarnet.com).

CHRISTIAN BUSINESS WOMEN'S ASSOCIATION

To encourage and equip Christian business and professional women to reflect Christ in their world. Mondays Noon/12, 19, & 26 (\$18) Phoenix Country Club (7th Street & Thomas) 948-2292, line #1.

DOWNTOWN BROWN BAG

2nd Tuesday, 12-1pm (\$2 members/\$5 non-members) Microage Corp, conference room, 2020 N Central, Suite 300.

NORTHEAST DINNER

3rd Tuesday, 5:30pm (\$14 members/\$19 guests) Coco's Restaurant, 4515 E Cactus Rd. RSVP 602-817-8210.

MOON VALLEY BUSINESS & PROFESSIONAL WOMEN'S NETWORK

Professional women's networking group with speakers spotlighted monthly. 1st Thursday, 6:00pm (\$18) Moon Valley Country Club (151 W. Moon Valley Drive), Becky Powers 866-8500.

NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS (NAWBO)

To train leaders for a changing world and to be the continuing voice and vision of women business owners in expanding their personal and business influence politically.

PHOENIX

2nd Wednesday, 11:30am (\$25) Phoenix Country Club (7th Street & Thomas), 731-4800.

TUCSON

2nd Tuesday, 11:30am (\$15 members/\$20 non-members) Double Tree Hotel, 455 S Alvernon Way, Tucson. RSVP: 520-740-9543.

NORTHWEST WOMEN'S NETWORK

To establish an effective referral system through the exchange of leads and networking information. Wednesdays, 7:30am (\$1) Mimi's Cafe (75th Ave & Bell), Peggy Bowers 938-5427.

SOUTHEAST WOMEN'S NETWORK

Leads Group. Thursdays, 7:30 a.m. (\$1) COFCO Executive Suites, Chinese Cultural Center, 668 N. 44th St, Suite 300, Phoenix. 602-940-8142.

W.I.S.K.

Women I Should Know, 3rd Monday, 11:30 a.m. (\$18.50) University Club, 39 E Monte Vista Rd. PREPAYMENT REQUIRED! Mail check to M.Joyce Geyser, Coppersmith & Gordon, PLC, 2633 E Indian School Rd, Ste 300, Phoenix, AZ 85016-6759. Payment must be received by the Thursday prior.

WOMEN BUSINESS & DIALOGUE

Phoenix Chamber of Commerce women's business group. 2nd Friday, 7:30am (\$1) Arizona Club (Bank One Building, 201 N. Central, 37th Floor), 602-495-6481.

WOMEN'S CALENDAR

WOMEN BUSINESS BUILDERS

To provide education and networking support to experienced and novice entrepreneurs. 2nd Saturday, 2pm (Free) Glendale Public Library, 5959 W Brown, Diane Neville 623-930-3554.

WOMEN IN BUSINESS COUNCIL

Tempe Chamber of Commerce women's business group meets for lunch with speakers. 3rd Thursday, 11:30am (\$10 members/\$12 non-members) various locations, 736-4283.

WOMAN'S NETWORKING EXECUTIVES OF ARIZONA

A division of NAFE. 4th Wednesday, 12 noon (\$100 W Clarendon, 2nd floor conference room. Beverly Tuthill 248-2773.

ZONTA CLUB

International service organizations of executives in business and the professions working together to advance the status of women.

EAST VALLEY 2nd Thursday, 12pm (\$ Holiday Inn Tempe, Pat 895-3071.

PHOENIX 3rd Thursday, 6pm (\$ Executive Park Hotel (1100 N. Central Ave.), Caroline 841-0143.

other professional groups with regular meetings

ARIZONA PROFESSIONAL ORGANIZERS ASSOCIATION

2nd Tuesday, 4:30pm (\$) La Madeleine, 3102 E Camelback, Karen Ussery, 248-2884.

ARIZONA SMALL BUSINESS ASSOCIATION (ASBA)

Supports and networks small business owners throughout the state.

PHOENIX Business workshops on variety of topics. Wednesdays, 8-10am (free) ASBA (1500 E. Bethany Home Rd., Suite 140), Tom Gunn 265-4563. Fax RSVP: 265-3681.

EAST VALLEY Business workshops on variety of topics. 2nd & 4th Tuesdays, 8-10am (free) Spectraff, 3200 N Hayden Rd, Suite 210, Scottsdale. RSVP: 602-481-0411 x212 or fax 602-481-0525.

TUCSON Business workshops on variety of topics. Thursdays, 8-10am 8 am (FREE to members/\$10 guests) Various locations. RSVP: 520-886-6588.

ARIZONA ASSOCIATION OF BUSINESS SUPPORT SERVICES

To provide a forum from which members and guests can share experience and knowledge and promote their personal and professional growth. 3rd Wednesday, 6:00 pm (\$13.50 members/\$15 non-members) Coco's, 4515 E Cactus (Tatum & Cactus) Contact Jennie Rhodes, 943-1304.

CHATS TOASTMASTERS

A group of professionals and entrepreneurs that are dedicated to improving public speaking and leadership skills. Mondays, noon (?) University of Phoenix, 7001 N Scottsdale Rd (& Indian Bend) Wendy Pellegrini 860-6387.

GREATER PHOENIX CHAMBER OF COMMERCE

Provides a variety networking opportunities. For information, call 602-495-6477.

GREATER PHOENIX BLACK CHAMBER OF COMMERCE

1st Thursday. Various speakers. 7am (\$10 members/\$15 non-members) Phoenix Art Museum, 1625 N Central (Central & McDowell). RSVP by prior Friday: 602-307-5200.

HISPANIC CHAMBER OF COMMERCE

3rd Thursday, 7:30 am Or 5:30pm (?) RSVP 602-279-1800.

HOME BASED BUSINESS COUNCIL

3rd Tuesday. Chaired by Janet Drez. 9:30 am (Free) ASBA (1500 E. Bethany Home Rd., Suite 140), 265-4563.

HOME BASED BUSINESS NETWORKING GROUP

1st Wednesday and 3rd Thursday, 10:30 am (Free) Borders Cafe, 73rd Ave & Bell, 602-572-8201.

PEORIA CHAMBER NETWORK

1st & 3rd Tuesdays, 7am (\$) Borders, 7320 W Bell. Fourth Tuesday, 7am, Olive Garden, 7889 W Bell. Connie Brown 623-979-3601.

STRATEGIC LEADERSHIP FORUM

Meetings on leadership, strategic management and organizational change presented by recognized speakers, authors, academics and senior executives. 3rd Thursday, 11:30 am (\$25/\$35) Arizona Club, Bank One Bldg, 201 N Central Ave. 37th Floor, Phoenix. RSVP Lynne Gallipo 602-631-4829.

TOASTMASTERS

Various days, times & locations. For information, call 602-254-3255.

arts & entertainment

Trough August 15, 1999

NANCY BLUM: BEAD WALL

The West Wall, Scottsdale Museum of Contemporary Art, 7380 E 2nd St. Scottsdale, 994-2878.

benefits

7/10 Tuesday

CHRISTMAS IN JULY

Book sale to benefit Florence Crittenton Services. 9am - 9pm (\$ Bookstar, Town & Country, 2073 E Camelback Rd.

7/10 Saturday

PLANET EXTRAVAGANZA

Benefit's the Phoenix Children's Hospital. 7pm (min \$20 donation). John Paul Theater, Phoenix College Campus, 1202 W Thomas Rd. Rhonda Wright (602)841-7579.

body, mind, spiri

Ongoing

LOUISE L. HAY WORKSHOPS & CLASSES

Now forming... for most current information call: Lynnaea Brodar, Certified Louise Hay Teacher, at (602/480) 962-8238 or check web: www.louisahayteachers.com/lynnaea.htm.

7/19 Monday

SELLING FROM YOUR CENTER

Learn a centering process to positively affect your bottom line. 12:15pm (Free). Intl Institute of Applied Conscious, 202 E McDowell Rd, Ste 135-7, Phoenix, AZ 85004. RSVP 602-463-1142.

book discussion groups

HEARTSONG A WOMEN'S SPIRITUAL JOURNEY

3rd Thursday, 7pm (\$FREE) Barnes & Noble, 10500 N 90th St, Scottsdale. 602-391-0048.

LATINA BOOK GROUP

2nd Thursday, 7pm (\$FREE) Barnes & Noble, 10500 N 90th St, Scottsdale. 602-391-1509, #3.

PHOENICIAN AFRICAN AMERICAN

2nd Monday, 7pm (FREE) Borders in Chandler. 480-961-4915.

VENUS PAGE TURNERS

On-line book discussion with authors of African American Descent. Last Tuesday, 6pm Pacific Time. Talkcity chat room.

book signings

7/17 Saturday

SANDRA KITT

12pm - 3pm Black Venus Elegant Art & Books, 4132 E McDowell Rd, Ste 10, Phoenix. (602)225-0972.

8/14 Saturday

WHAT A WOMAN'S GOTTA DO

Author Evelyn Coleman. 12pm - 3pm Black Venus Elegant Art & Books, 4132 E McDowell Rd, Ste 10, Phoenix. (602)225-0972.

education

ARIZONA WOMEN'S EDUCATION & EMPLOYMENT, INC. (AWE)

Provides training and placement for women - such as displaced homemakers, welfare to work candidates, and women transitioning from incarceration. Ongoing programs - 602-223-4333.

BUSINESS & INDUSTRY INSTITUTE

Provides training in a variety of technical areas, including specific computer applications and related technology. Ongoing classes - 480-461-6113.

health

7/7 Wednesday

DOES YOUR BLADDER CONTROL YOUR LIFE?

2-3pm (Free) Wellness Connection inside Christown Mall, 19th Ave & Bethany Home. RSVP 246-5766.

7/8 Thursday

BACK PAIN: CAUSES & TREATMENT

10-12am (Free) Wellness Connection inside Christown Mall, 19th Ave & Bethany Home. RSVP 246-5766.

7/12 Monday

ATTAINING OPTIMAL HEALTH

12:15pm (Free). Intl Institute of Applied Conscious, 202 E McDowell Rd, Ste 135-7, Phoenix, AZ 85004. RSVP 602-463-1142.

7/13 Tuesday

REACHING OUT

Support for women with breast cancer. 6:30-8pm (?) Cancer Resource Center, Arrowhead Medical Plaza II, 18700 N 64th Dr, Ste 101, Glendale. RSVP 623-561-7123.

7/13 Tuesday

BREAST CANCER & NATURAL MEDICINE

Dr. Christine Tondura. 7pm (Free) AZ Multicare, 7117 E Mercer Ln, Scottsdale. RSVP 480-991-5555.

7/14 Wednesday

OXYGEN AWARENESS

7pm (Free) Health Advantage Oxygen Sauna, 8143 E Indian School, Scottsdale. RSVP 330-1665.

7/20 Tuesday

HEALTHY WEIGHTLOSS

Dr. Christine Tondura. 7pm (Free) AZ Multicare, 7117 E Mercer Ln, Scottsdale. RSVP 480-991-5555.

8/3 Tuesday

ARTHRITIS - IT'S NOT JUST A PART OF OLD AGE

Dr. Christine Tondura. 7pm (Free) AZ Multicare, 7117 E Mercer Ln, Scottsdale. RSVP 480-991-5555.

8/10 Tuesday

CARDIOVASCULAR DISEASE & WOMEN

Dr. Christine Tondura. 7pm (Free) AZ Multicare, 7117 E Mercer Ln, Scottsdale. RSVP 480-991-5555.

Wednesdays

HEALING CLASS

Sat Nam Rasayan. 7pm (\$8) 3HO Yoga Center, 2302 N 9th St, Phoenix. 271-4480.

political

LEAGUE OF WOMEN VOTERS OF METROPOLITAN PHOENIX

A non-partisan organization whose mission is to encourage the informed and active participation of citizens in government and to influence public policy through education and advocacy. Call 602-997-5218 for information. (No meetings in July & August)

MESA/TEMPE Call for date & location. 602-997-5218.

PHOENIX 2nd Wednesday, 9:30am (?) Orangewood Retirement Community, 7550 N 16th St, (16th St & Northern). 997-5218.

SCOTTSDALE 2nd Thursday, 10am (?) Scottsdale Civic Center Library, Gold Room, 3839 Civic Center Blvd. Alicia Morrison, 948-5426.

PINNACLE PEAK 2nd Monday, 7am (?) 2334 N 85th St Scottsdale. Minell Sefelt 585-6003.

EVENING UNIT 2nd Thursday, 5:30pm (?) Hebert, Schenk & Johnson, PC, 1440 E Missouri Ave, Ste 125. 997-5218.

NATIONAL ORGANIZATION OF WOMEN (NOW)

Works to promote judicial, social and economic equality for women. arizNOW@aol.com.

PHOENIX/SCOTTSDALE CHAPTER 1st Thursday, 7:00pm (free), CASA conference room, 2333 N Central Ave, Phoenix. Call for information. Shannon Chavez 602-668-9646.

ASU/EAST VALLEY CHAPTER 2nd Thursday, 7-9pm (free), ASU Memorial Union (speaker) and 4th Thursday at various members homes for Feminist Film night (free), Lori Stormer 968-2016.

sports

July

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employment

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VOLUNTEERS WANTED

The American Cancer Society is in need of Volunteers to staff their Scottsdale and Glendale Discovery Shops. Volunteers will sort, price and sell merchandise. No experience necessary, training available. Three-hour shifts. For more information, please call 553-7129.

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INTERNET

by Kastle Olson

Who Should Create Your Web-Site?



After making the decision to get on the web, many professionals – from small business owners to CEO's of large corporations – wonder, "Who should I use to create my website? Should I hire a programmer to create my website internally or should I use an outside agency? What about the computer whiz who lives across the street?"

The answer all depends on what you want your website to accomplish and how much you are willing to spend. Costs can literally range from millions of dollars for a 'super-site' to practically nothing if you entrust it to your neighbor's kid. The question merits careful attention after all, your website will be an extension of your business.

Larger companies often use an in-house team, hiring an individual or individuals that create and maintain the company's Web presence. The advantage of this is that your website is in your own hands and if something is not working, it can easily be changed. On the downside though, competent programmers are not cheap, security is always an issue, and working within the confines of a large corporation is not the most fertile ground for the imagination. You don't want your website to be just another 'waste of cyberspace'.

A company of any size may choose to use an outside Web development company. This can be a good choice when you want to have a professional look, with

out the added expense of another employee. Ideally, you hand over your information with your Internet 'vision' and in a specified amount of time you should have a fully functional website. However, be certain you are dealing with an established, reputable company. At a minimum, the Web provider should be fully equipped to handle everything from setting up your URL (www.yourname.com) to making sure that your finished website is submitted to all major search engines. Without this, what seemed like a steal, may end up costing you a fortune. Or even worst, those Internet dollars you planned to make may never materialize.

And what about the whiz kid across the street? Ask yourself this, "Would I put my entire company, or even a division of my company, in this kid's hands?" If you simply want an information page with no frills this can be a good place to start. However, when you really need a site to work for your business, leave it to a professional.

Remember, a website should be a tool, used to compliment your business and increase advertising and name recognition. Don't put this tool in the wrong hands! Perform a little research and you will end up with a good deal instead of a good deal of problems.

Kastle Olson is the Web Consultant and V.P. of Marketing for MeZone.com. To learn more about entrepreneurial development through the Internet, call 877.ZONE.911.

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7/20 Wednesday	8/19 Thursday
SAVOR THE SOUTHWEST Author Barbara Pool Fenzel. 7 pm (FREE) Barnes & Noble, 10500 N 90th St, Scottsdale. 602-391-0048.	GROWING SMALL & DISADVANTAGED BUSINESSES Tracey Farrell. 7 pm (free) Glendale Public Library, 5959 W Brown St, RSVP 623-930-3554.
7/27 Tuesday SBA BUSINESS COACHES PROGRAM Gail Gesell. 7pm. (free) Glendale Public Library, 5959 W Brown St, RSVP 623-930-3554.	ongoing KUNDALINI YOGA Classes 7 days a week at 5:30 pm and Thursday's at 7pm (\$8) 3H0 Yoga Center, 2302 N 9th St, Phoenix. 602-271-4480.
7/28 Wednesday BUSINESS RESOURCES IN THE LIBRARY Diane Nevill. 7pm. (free) Glendale Public Library, 5959 W Brown St, RSVP 623-930-3554.	August 20 - 22 ARIZONA OUTDOORS WOMAN Workshops include: archeology, horses, fly fishing, camp & Cook, nature crafts, photography, firearm safety, and more... at Sunrise Park Resort, White Mountains. Call (602)279-7622 or http://www.azoutdoorwoman.com .
7/31 Saturday SELF EMPLOYMENT LOAN FUND ORIENTATION Caroline Newsome. 7pm. (free) Glendale Public Library, 5959 W Brown St, RSVP 623-930-3554.	8/24 Tuesday PERFORMANCE: DESIGNING & COMMUNICATING EXPECTATIONS Anne Caldwell. 7 pm (free) Glendale Public Library, 5959 W Brown St, RSVP 623-930-3554.
August 2 - 4 THE BRAIN GYM ® COURSE Learn powerful Brain Gym techniques that allow you to regain ease at any time and make permanent change in any area where you feel "stuck" in reactive or self-defeating behaviors. "This is not just kid stuff. And it works!" (\$ Call Kathy Brown, at Center Edge 602/952-7001 or www.centeredge.com .	8/26 Thursday THE LANGUAGE OF SUCCESS Michelle Cubas. 7 pm (free) Barnes & Noble, SE Corner 90th & Shea, Scottsdale. 480-391-0048.
8/10 & 17 Tuesdays BUSINESS FINANCIAL SURVIVAL <i>Identifying Financial Problems Before They Cost You Your Business. Gloria Shelton, CPA. 7 pm (free) Glendale Public Library, 5959 W Brown St, RSVP 623-930-3554.</i>	8/31 Tuesday READING & ANALYZING S+P STOCK REPORTS Elizabeth Berkenkamp. 7 pm (free) Glendale Public Library, 5959 W Brown St, RSVP 623-930-3554.
8/14 Saturday WOMEN BUSINESS BUILDERS Easy Stress Busters, Joanne P. Stein of JPS & Associates. 2pm (free) Glendale Public Library, 5959 W Brown St, RSVP 623-930-3554.	Y2K SEMINARS US Small Business Administration Women's Business Center at SELF-Employment Loan Fund in Phoenix. For future seminars, call 602-640-2316 or visit www.sba.gov .

How to Get Listed in the Women's Calendar

Mail, fax or email items to: Arizona Women's News at 4208 N. 19th Street, Phoenix, AZ 85016. Fax (602) 532-7034. Email: info@azwomensnews.com.

Final deadline for the Women's Calendar is 5:00pm the 10th of the month prior to issue date. We give preference to notices for non-profits, by and for women that are free or low-cost (\$10 or under). To GUARANTEE that your item is included, you may reserve a listing for \$15 for 1-4 lines, \$28 for 5-8 lines (assume approximately 40 characters per line). Entries must be prepaid: we do not bill or send receipts.

• Mentees—those employers who are ready to do more to improve the workplace with child care initiatives and would like to learn from other employers.

The Women's Bureau is enlisting hundreds of employers across the country. The Women's Bureau invites you to be one of the employers who will learn and share ideas with colleagues and receive recognition by the Department of Labor for being a leader in improving the workplace for women, and for men!

For additional information, please contact Jenny L. Erwin in the San Francisco/Region IX office at 1-877-923-6509.

The Business-to-Business Mentoring Initiative on Child Care

Every day millions of Americans do their best to be good workers and good parents. But balancing that challenge isn't easy. Five years ago, the Women's Bureau of the Department of Labor asked working women their number one concern. And over half responded with two words: child care.

American businesses have a long history of providing workers with child care services. And those businesses have learned much in that process. The Department of Labor has launched a new initiative, called the Business to Business Mentoring Initiative on

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Email: susan.a.davis@azbar.org
Susan A. Davis is an attorney who advises clients in the areas of estate planning, small businesses and non-profit organizations. Estate planning includes wills, trusts, powers of attorney, medical care directives and living wills. Business issues include choice of entity for the business, policies and procedures, employee matters and business planning. Nonprofit organization matters include tax exempt status, organizational structure, government regulation, board duties and responsibilities.

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FINANCE

Choosing Your Business Entity

Today more women are forming new businesses than any time in our country's history. Whether these businesses will survive and thrive involves many components. One of the early first decisions that will impact this will be the choice of "entity". Businesses can be partnerships, C-Corporations, S-Corporations, a Limited Liability Company or sole proprietorships. Which entity is right involves many variables.

Young businesses can be financially crippled from a poor entity choice as each has different tax rules. The incorrect choice can subject a new business to a heavier tax thereby, funneling needed cash to pay taxes instead of growing the business.

The choice of entity involves two basic questions - legal and tax. This article will discuss only some of the tax issues.

Entities can be divided into two types: pass-through and separately taxed entities. Pass-through entities consist of partnerships, S-Corporations and Limited Liability Companies. These generally file tax returns but do not pay tax. The tax liability passes to the owners' individual returns. The C-Corporation is a separately taxed entity. The income is taxed to the corporation at the applicable corporate tax rate and does not flow through to the shareholders.

In closely held S and C-Corporations, the owners are employees of the corporation. The owner, as an employee, receives a salary as an employee. S-Corporate owners' income is not

limited to the salary, but also includes net income or loss of the corporation.

Losses on the S-Corporation, Partnership and Limited Liability Company also can flow to the individual tax return of the owner and reduce taxable income from other sources. But losses in the C-Corporation do not reduce other taxable income on the owners' individual tax return.

One of the major advantages of the C-Corporation is the lower tax rates for corporations. The first \$50,000 of C Corporation income is taxed at 15 percent, whereas, many individuals are in the 28% tax bracket. If the corporation needs funds to grow the business, then the C Corporation minimizes taxes. For example, if a corporation generated taxable income of \$40,000 the following is the tax that would be due on the income:

C-Corporation	
15% bracket	Tax \$ 6,000
S-Corporation	
28% bracket	Tax \$11,200

The C-Corporation owed \$5,200 less tax when compared to the S-Corporation, which can be reinvested in the corporation.

Fringe Benefits

Generally the C-Corporation allows the owner more flexibility with fringe benefits than the S-Corporation, partnership or Limited Liability Company. The C-Corporation can deduct health insurance premiums, utilize a cafeteria plan (Section 125), or deduct premiums for group-term life insurance for its employees. These benefits are either not

deductible by the partnership, S-Corporation or Limited Liability Company or they are income to the owners.

If fringe benefits are a major consideration when establishing your business fully investigate the difference among your entity choices.

The Limited Liability Company and the partnership allow items of income and expense to be allocated to the partners or members. This allocation recognizes that people with different talents or capital resources that form an organization may have different financial goals. The allocations agreed to by the members or partners will usually be respected by the IRS.

The organizational structure for a business will determine the tax planning opportunities available to you now and in the future. This decision is not one that should be rushed or made without guidance from a qualified advisor. Ultimately, your financial success will, in part, be determined by matching your goals and current financial picture with your objectives for your home based business.

Jean DeKraker is a CPA with a Masters Degree in Taxation and her own CPA firm. Her real passion is educating and nurturing women about money. (602) 992-2768, www.jdk-cpa.com.



LOANS AND THE SINGLE WOMAN

YES - YOU CAN GET A LOAN!

1. Divorcing - or divorced, with a sub-group, usually 50 plus, who find themselves alone, through *divorce or widowhood*, and who are faced, for the first time, with handling financial matters.

2. Entrepreneurial and *self-employed* -

3. Salaried, often with relatively low incomes -

4. Unemployed - short or long-term.

The first group commonly faces issues of qualifying for a loan themselves if they plan to 'take over' the marital home - or to purchase a new residence. Before divorce settlement terms are cast in stone, they would be well advised to speak to a knowledgeable loan consultant.

Not infrequently, hand in glove with the dissolution of a marriage comes the deterioration of previously good credit. Although one spouse may cause this, unwittingly or otherwise, it trails the innocent ex-partner, affecting his/her ability to get a loan and changing the parameters of that loan. To avoid this, all joint accounts should be dissolved as soon as possible. This should be followed up on and not assumed!

In many cases, working through a mortgage broker provides a swift resolution to unwanted - and unwarranted - credit blemishes.

In general, credit is the single most important factor in determining whether one can qualify for a loan, the amount and type of loan, and the interest rate. The marketplace has precipitated the birth of loans, not previously available, for people with credit, employment and other

issues. Many of these loans, and their rate of interest, are determined by the credit score. This can drop for apparently innocuous reasons. So DON'T:

1. Allow your credit to be pulled over and over, by responding to all the credit card solicitations or letting 6 car dealerships, over one weekend, examine your credit.
2. Leave cards with zero balances. Close them.
3. Transfer all balances from several cards to one card.

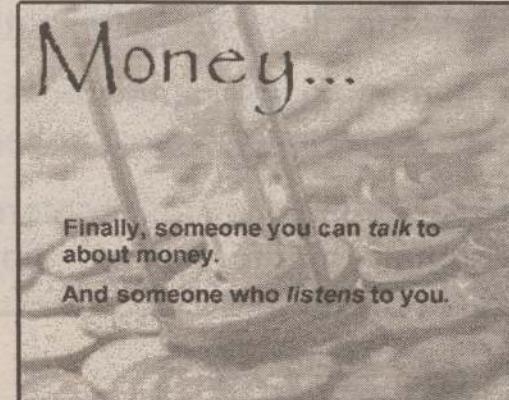
And do NOT go to consumer credit counselling to rectify poor credit if you are planning to get a loan! It is viewed as a Chapter 13 Bankruptcy.

For the entrepreneurial/self-employed woman, keep in mind that you do not have to have a two-year work history to get a decent loan. Typically, a business owner makes X, but by the time her savvy CPA is finished, celebrations around April 15th notwithstanding, those returns won't allow her to qualify for a sleeping bag!

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By Luanna Bayer



You are an expert in your field. Consult a reputable loan specialist with your questions or concerns. They should be happy to explain your options so that you can make an informed decision, specific to your situation.

Luanna Bayer is a Sr. Loan Consultant with Spectrum Financial Group, Inc. (mb18913), 6991 E. Camelback Rd., # D-118, Scottsdale, AZ 85251. Her direct line is 602-508-7018, direct fax 602-508-7004.

FEATURE

From State of the State, Page 1

single mothers have a poverty rate of 56 percent, compared to a rate of 28 percent for homes headed by single fathers.

"We tend to have a higher poverty level than the rest of the country," says Elizabeth Hudgins, senior

**26% of children live at the poverty level.
Arizona ranks 46th in the country.**

**Teenage pregnancy in Arizona is one of the highest in the country.
Arizona ranks 48th in the country.**

**43% of displaced homemakers and single mothers in Arizona
have income levels below poverty level.**

**There are four sexual assault centers in Arizona –
about one center for every million people.**

program associate for the Children's Action Alliance, a nonprofit organization. "Whereas, it's getting better in the rest of the country, it's getting worse here." Young women are also at risk in Arizona, with a teenage pregnancy rate that is one of the highest in the country, according to the 1999 KIDS COUNT Data Book. Once again, Arizona ranks at the bottom with a ranking of 48.

Many of women's problems are related to poor earnings. In 1998, women earned about 76 percent as much as men did, according to the U.S. Department of Labor Bureau. This figure compares to a ratio of 63 percent in 1979, when earnings data first became available. The median weekly earnings of female full-time wage and salary workers were \$456 in 1998, compared to \$598 for men.

For African-American or Hispanic women, the situation is even worse. White women earned \$468 weekly, a rate that was 17 percent higher than that for black women (who made \$400) and about 39 percent higher than the pay for Hispanic women (who made \$337).

According to the President's Council of Economic Advisors, 29 percent of the pay gap is due to differences between women and men in labor market experience, and to a lesser extent, educational level. Another 28 percent reflects differences in occupation and union status. Women are more likely to withdraw from the labor force for some periods of time, primarily for family matters such as child-rearing.

Women are also less likely to work in managerial positions and less likely to work in the higher-paying construction and manufacturing industries and more likely to work in retail trade and services. Some of these differences are based on choices, but they also reflect discriminatory barriers that women face. But about 43 percent could not be explained by observed differences and is often interpreted as the result of discrimination.

"Men tend to cluster in certain fields, and women in another," says Anne Schneider, college of public programs dean for Arizona State University. "And the fields men tend to cluster in are higher paying. And that's a national phenomenon. That's true in academia, just as it is in other fields." Professors who teach in "high-status" disciplines such as science, engineering and business tend to make more money than

conference scheduled for Sept. 8 in Oakland will look at the new act and consider how it can benefit women.

Anne Timmer, leadership coordinator for the National Organization for Women-Arizona and member of Sun Cities Area Now, says that Arizona is behind in many areas. "While many women in the state are doing well, there is a need for pay equity. Most

"Arizona is really behind. We just started our first (sexual assault) coalition," Orr points out. "There's only one other state that doesn't have one now."

Most of CASA's funding comes from federal and city governments. In fact, CASA receives funding from six cities. CASA also has a sliding fee scale (an actual fee of \$85 an hour for counseling, with the average being \$30 an hour). Because of its inadequate funding, CASA has to refer many people to other social services agency, ones whose counselors are usually not specifically trained in sexual assault and abuse.

Orr points out that in Connecticut, there are 13 sexual assault centers, or one for every 250,000 people, and in Pennsylvania, there are 63 centers, or one for about every 190,000 people. In Arizona, she says, there are four centers—or about one center for every million people.

"It's pretty interesting that there's not a women's movement to support a center here like there are in other states and cities, such as Minneapolis. They are more mobilized. It's often been feminists who have supported these organizations, and there's not even that contingency in Arizona," Orr observes.

those who teach in English and other fields, says Schneider. In some ways, ASU is actually doing better than many other universities, she explains, pointing out that half of the 12 deans are women.

"I think, slowly and gradually, things are getting a little better. People are starting to pay attention to (pay inequity). But it's slow," Schneider says. "We need to always be mindful that women are being treated the same way as men-fairly and equitably."

Jenny Erwin, Regional administrator of the Women's Bureau, says that there is a real need for more support with child care. Recently, the bureau initiated the Business to Business Child Care Mentoring Initiative to bring attention to child-care issues and to help businesses start or expand their child-care programs and policies.

"We're asking businesses to be creative in finding ways to address this issue. I'm finding a positive response. A critical mass is gathering over the issue of child care, much more so than before. Companies lose \$3 billion a year because of the child-care responsibilities of their employees. Companies need to look at child care as an economic issue for themselves," says Erwin.

It's also important to encourage girls to enter hi-tech fields, especially in states such as California and Arizona. "The opportunity is really there. The challenge is to get girls trained to see that they write their own ticket if they get into these fields," Erwin adds.

Erwin says she hopes the Workforce Investment Act approved by Congress this year will also help women. The act, which goes into effect on July 1, 2000, will establish one-stop employment centers for people who want training. There are also provisions for nontraditional training for women, according to Erwin. The Women's Bureau

salaries are low. Many women are victims of violence. There are not enough adequate shelters for domestic violence, and each year there is a state battle to protect women's reproductive rights. And the state has yet to pass family planning legislation. There is a lack of affordable child care and a lack of affordable housing."

Another area that has been hard hit in Arizona is re-education programs. "There were 17 programs in Arizona, but there are now only three or four that have funding anymore," says Julie Castro, program coordinator for PHASE (Project for Homemakers in Arizona Seeking Employment). Castro says her agency teaches women skills so that they can go out and find jobs, adding that PHASE was the first organization in the state to offer workshops in nontraditional jobs for women.

According to PHASE director Diane Wilson, the number of displaced homemakers jumped from almost 99,400 in 1992 to about 153,100 in 1997. The number of single mothers in Arizona is also growing, from about 113,000 in 1992 to more than 213,000 in 1997. In Arizona, 43 percent of displaced homemakers and single mothers have incomes below the poverty level. In Arizona, 21 percent of displaced homemakers and 35 percent of single mothers have not completed high school.

Domestic violence shelters and sexual assault services also suffer from a lack of funding in Arizona. Stephanie Orr, executive director of CASA (Center Against Sexual Abuse) in Phoenix, says that her agency is turning away 15 people every week because of inadequate funding.

The state does not provide any funding specifically earmarked for sexual assault and abuse programs, Orr says. The one exception is the governor's innovative grants fund, which is basically \$1 million in seed money to support new and innovative programs.

Maureen Jones-Ryan, executive director of the Sexual Assault Recovery Institute in Phoenix, says that her nonprofit agency avoids dealing with the government entirely. Instead, the agency receives funding from philanthropic individuals and organizations as well as from fees for services (with counseling sessions averaging about \$10 to \$15 per session).

There is no government funding, and in fact, if it is offered, the agency will not accept it "We recognize that when you accept government funding, it does not all go directly to patient care. There's paperwork. You also give up some of your autonomy. We prefer to have all our money go directly to patient services," Jones-Ryan says.

While some successful Arizona women have climbed to the top of our state leadership, there is much to do to assure a good quality of life for all Arizona women. Hopefully, our leaders will commit themselves to helping other women make the climb for themselves.

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ONE WOMAN'S STORY

From One Woman, Page 1

and women in corporate settings. What I find very encouraging is that we have many women-owned businesses here. Compared to other states, we're doing well."

In its search for a new role, the agency has been looking into several areas, including women's health, child development, child care and economic stability.

As the previous director for the Governor's Division for Children, Mathis is familiar with children's issues, which are often women's

issues as well. "It was a very wonderful transition to start with the children's division," Mathis says of her one-year appointment overseeing children's issues in Arizona.

Prior to working for the state, Mathis worked for the Thunderbird Graduate School of International Management in economic development for Mexico, Russia and China. The goal, she says, was to "give people the tools to help themselves."

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Her experience in these countries is also valuable to her now, she says, because Arizona is a state of many cultures, including Native American and Hispanic.

"I wanted very much to apply what I'd learned about working cross culturally," Mathis says. She got her wish. In addition to her directorship, her state duties also include assisting with international visitors and researching cross-cultural issues.

Mathis's cross-cultural training began 19 years ago when she moved to Phoenix to pursue a master's degree in international management from Thunderbird. This move came after she received her bachelor's degree in politics and government from Ohio Wesleyan University and then went on to an internship in Washington, D.C.

Her internship involved working on the Republican National Convention platform committee in 1976 and then on Bob Dole's vice presidential campaign.

She also served as a staff member on the House ways and means committee and worked on security legislation and international trade legislation.

"Women were not allowed behind the dais," Mathis says, recalling her committee experience. "We were asked not to go behind the dais. There were very few professional women up on the 'hill' at that time. So you had to really earn your stripes."

Mathis says this experience stuck with her and made her a firm believer in equity. "I feel very strongly that we give women the tools to be the best at what they choose to be."

You can reach the Governor's Division for Women by calling (602) 542-1755.



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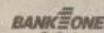
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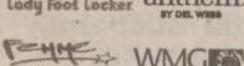


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by Margot Dorfman,
M. Ed., M. Div.



Erica Calhoun

Finally! Women's sports are getting some well-deserved attention. From Women's Ice Hockey to Women's Pro-Basketball to Women's Sports Fantasy Camps that rival Michael Jordan's Senior Flight School women are playing everywhere. But what's happening below the surface? What factors are driving the women's sports economy?

What started out as politics, evolved to be about the love of the game and turning its passion into profits; women's sports entered the sales cycles.

Understanding how to shape an enterprise and develop a business that connects with the heart and soul of women's sports takes a combination of great strategy, relentless optimism, and hard work.

One entrepreneur, Erica Calhoun, has figured this out. Calhoun is President and one of the founders of WMG Comprehensive Management, a sports marketing company based in Tempe.

"I love to run and jump. Playing sports in high school was natural," Erica says. "My mom says I went from crawling to running. It helped me get through college."

"So many women out there never got the opportunity to play professionally and I wanted to give that to them," Erica says.

So after doing the research, Calhoun decided to form WMG and make one of her first projects the development of a Women's Basketball Fantasy Camp. Now women who love basketball get to play the game in a setting that closely resembles the training camps attended by pros. Not only that, women learn about basketball and play with some of the best in the business – including Phoenix Mercury Jennifer Gillom and Toni Foster.

"We hope that players are inspired by the pros' athletic stories," says Erica. "We want to empower players and assist them to move to the next level." Limited to the first 100 registrants, Women's Fantasy Camp is a fun and exciting four-day experience. "The best part of the women's retreat is that no basketball or athletic experience is necessary," Erica explains noting that one participant was given a stay at the camp for her 60th birthday. "It is a retreat that provides an empowering experience for all women."

For more information on the Women's Basketball Fantasy Camp, call (480) 539-6125 or visit www.wmgaz.com.

by Sharon E. Ravenscroft, Esq.



LEGAL

Living, Willing and Trusting: Estate Planning Basics

When we die, our money and assets will go to our loved ones, to charities or to the government. How our assets are distributed depends on our will. While we are living, we need to be concerned with what happens with our money if we were to become sick or incapacitated. Estate planning documents answers these questions.

One of the difficulties in understanding the legal necessities for estate planning is that the documents all seem to have similar names and their purpose is not self evident from their name. Three of the basic documents of estate planning are the Will, the living trust and the living will.

The Last Will and Testament sets out how a person wants her assets distributed upon her death. A typewritten Will needs to have two witnesses, a specifically worded affidavit and to be notarized. Without these requirements, the

Will will not be considered "self proving" and a hearing will have to be held in court.

A Will can be self proving if it is completely handwritten by the testator or testatrix (the man or woman who is writing the Will). A handwritten Will is called a holographic Will. Even if it is partially typed, it will be self-proving as long as the material provisions are handwritten.

For tangible personal property, the Arizona legislature has recognized that we buy and sell jewelry, furniture and the like so frequently during our lives that it would be difficult to have all of these changes reflected in the Will. Therefore, tangible personal property can be distributed in accordance with a handwritten list that accompanies the Will. The Will simply needs to refer to the list.

A living trust is a trust which is created and becomes effective while the creators of a trust are still living. A creator of a trust is referred to as Trustor, Settlor or Grantor. Every trust must have a trustee who owns the property. The trustee has the fiduciary responsibility of taking care of the property for the recipients of the trust income and assets, who are referred to as the beneficiaries.

A living trust is revocable or changeable. The use of a living trust is an important way to avoid probate when a person dies or

conservatorship proceedings when a person is incapacitated. If a person becomes incapacitated, her property cannot be sold for her benefit unless the property is held in trust, agent is nominated through a durable power of attorney or a petition is filed with the court. A living trust is often the safest and most economical of these three alternatives.

A living will is the common name for a health care declaration. In a living will, a person can choose whether to have life sustaining treatment. The option to die at home can also be chosen. Women can choose to avoid life-sustaining treatment in all circumstance, except if she is pregnant.

These are the core of the estate planning documents which allows a person to live as she wills and trust that her assets will be properly distributed at her death.

Sharon E. Ravenscroft, Esq. is an attorney and a director of Goodwin Raup, P.C., (602) 650-2011, sravenscroft@goodwinraup.com. She is available to provide free seminars on wills, trusts, charitable giving, LLC's and probate.



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HEALTH

Treating High Cholesterol in Women

Coronary heart disease is the leading cause of death for women in the United States. We have known since the early 1980's that high blood cholesterol levels increase the risk of coronary heart disease. The good news is that decreasing cholesterol levels by 1% decreases the risk of heart disease by 2%. However, there is clear evidence that women at risk are not being evaluated or treated aggressively enough. In some studies as few as one in ten women with high cholesterol have achieved adequate control.

Cholesterol levels increase with age so that approximately 40% of women older than 55 have high cholesterol. This rise is particularly dramatic in women post menopause, whether the menopause is natural, surgical, or premature. Cholesterol increases in part due to the loss of estrogens after menopause. This is one reason why there has been a great interest in giving hormone replacement therapy to post-menopausal women. There is strong evidence that giving estrogen replacement does favorably influence cholesterol levels and the "good" cholesterol to "bad" cholesterol ratio. In fact, the National Institutes of Health (N.I.H.) sponsored National Cholesterol Education Program, has recommended that hormone replacement therapy be considered as the first treatment in women who are unable to lower their cholesterol levels by diet and exercise alone.

A combined panel of the American College of Cardiology (ACC) and the American Heart Association (AHA) published last month a Guide to Preventive Cardiology for Women. This report takes issue with the recommendation for preferential use of hormone therapy for high cholesterol. Estrogen replacement therapy is not without risk. The increased risk of cancer of the uterus can be virtually eliminated by giving combined therapy with progesterone. Other risks, such as gall bladder disease, blood clots and breast cancer, however, are not so readily eliminated. These risks are small and must be compared to the benefits obtained from taking the hormone. Scientific studies are only now being conducted on a large scale to evaluate this risk/benefit ratio in women after menopause. The final results of these studies will not be available for at least five years. One early trial published last year (the HERS trial) surprisingly showed that women who already had coronary disease did not benefit from hormone therapy. These results do not apply to all women at risk, but they do raise some concern.

The newest class of cholesterol lowering drugs, the "statins", does not share this lack of clear benefit. These drugs block the liver enzyme that makes cholesterol. These new drugs have made a great difference in our ability to treat high cholesterol. They tend to be more effective with much fewer side effects than the drugs available previously. There are recent scientific studies which have shown benefit in reducing

By Karen S. Stark, M.D.



heart attack in men and women who take statins. The ACC/AHA panel has recommended that treatment with estrogens be replaced with statin therapy as the first line of drug therapy in women with high cholesterol.

Clearly, the decisions about when to screen cholesterol levels, when to give specific diet and exercise recommendations, and when to begin medication must be individualized for each woman. Other risk factors must be taken into account as well as the individual's lifestyle and expectations. There is, however, a great opportunity to prevent heart disease in women by more aggressively lowering cholesterol that should not be missed.

Karen S. Stark, M.D., is the Director of the Women's Cardiovascular Center at the Arizona Heart Institute Scottsdale. For more information, call 480-657-0652 or visit www.Azheart.com

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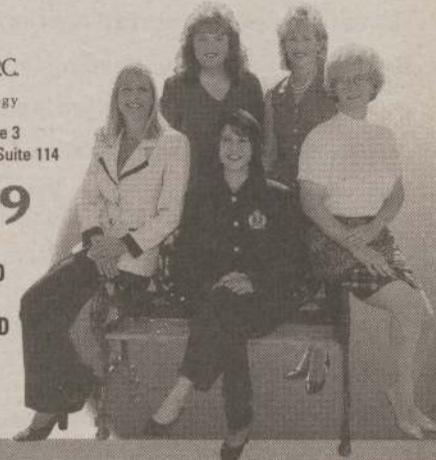
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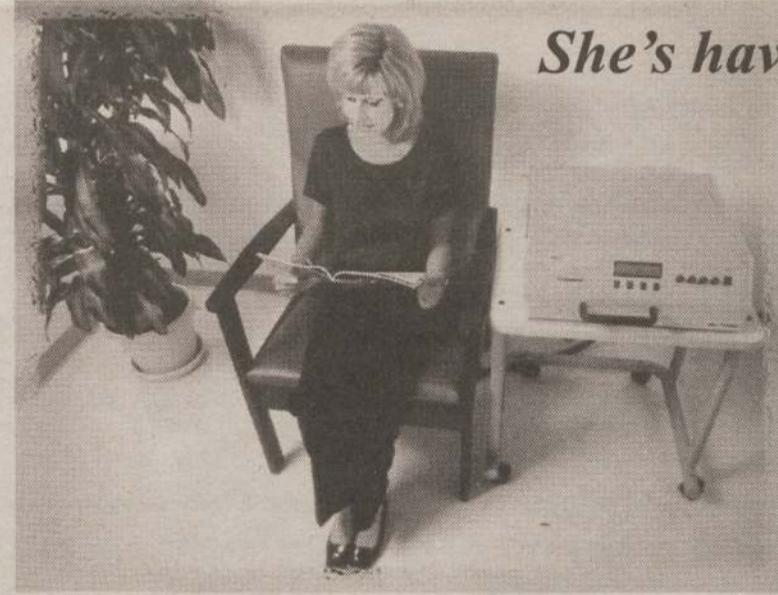
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*This woman isn't waiting
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While there are many causes of female incontinence, the majority of problems are caused by weakening of pelvic floor muscles. Now there's finally a therapy that can help rebuild these muscles. Safely. Painlessly. And non-invasively. It's called NEOCONTROL™ Therapy, and it's available at CCA.

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phone number on a separate sheet for the drawing!

Please take a moment to complete our survey. All information is confidential.
We don't sell or release specific information regarding our readers to anyone.
Thank you for your help.

READERSHIP

- What sections of the paper are your favorites? (1 - Always Read, 2 - Frequently Read, 3 - Sometimes Read, 4 - Never Read)
 - Feature Article
 - Editorial
 - Women on the Rise
 - In the News
 - We're In Business
 - Internet
 - The Women's Network
 - Women's Calendar
 - Women's Business Directory
 - Classified Ads
 - Employment Ads
 - To Your Health!
 - Visionaries
- How many people will read the copy of the paper you have? 1 2 3 4+
- How long do you spend reading the paper? _____
- How many days or months do you keep the paper? less than 30 days 1-2 months 3+ months
- Do you do business with any of our advertisers? Y or N
- How often do you read the advertisements in Arizona Women's News? Always Read
 Almost Always Read Sometimes Read Never Read

DEMOGRAPHICS

- Gender: Female Male
- Age: 18-29 30-39 40-49 50-59 60+
- Marital Status: Married Single Divorced Significant Other
- Number of Children in Home: _____
- Number of Children by Age: under 12 13-18
- Education: H.S. Graduate Some College College Graduate
 Advanced Degree Trade or Industry Certificate
- Total Household Income: less than 14,999 15-29,999 30-44,999
 45-59,999 60-74,999 75-89,999 90,000+
- Do you have responsibility for your household budget? Y or N
- In what city do you live? _____

LIFESTYLE

- What are your most important issues? (check all that apply)
 - child care
 - crime/violence
 - education
 - elder care
 - environment
 - gender/minority equity
 - health care
 - politics
 - retirement security
- To what type of organizations do you belong? (check all that apply)
 - cultural/art
 - professional
 - feminist
 - environmental
 - religious

ACTIVITIES/PURCHASING DECISIONS

- Do you own or rent your home? own rent
- Do you have any of the following investments? (place a check mark by the investments that apply)
 - IRA or 401K
 - Mutual Funds
 - CD's, Savings Certificates
 - Stocks
 - US Gov't or Municipal Bonds
 - Corporate Bonds
 - Trust Investments
- Do you own an automobile? Y or N
- Do you lease an automobile? Y or N
- Which of the following items do you plan to buy at least once during the next 12 months? (check all that apply)
 - women's clothing
 - men's clothing
 - children's/adolescent clothing
 - shoes
 - pharmacy prescription
 - kitchen items
 - books
 - home improvement supplies
 - movie tickets
 - lawn and garden supplies
 - rent VCR movies
 - records/CD's/tapes
 - knitting, sewing supplies
 - art-craft supplies
 - camping supplies
 - furniture
- Which of the following services do you plan to use during the next 12 months? (check all that apply)
 - medical doctor
 - holistic practitioner
 - OB/GYN
 - dentist
 - eye doctor
 - dry cleaner
 - travel agent
 - florist
 - stockbroker
 - lawyer
 - education class/seminar
 - veterinarian
 - financial planner
 - exercise, health club
 - chiropractor
 - realtor
 - massage
 - therapist/counselor
 - busy woman services (house cleaning, yard maintenance, etc.)

OCCUPATION/EMPLOYMENT

- Which best describes your employment position? owner/president/elected official
 upper management/administrator professional other/retired
- In which business area are you employed? accounting administration
 communications computers construction education engineering
 health services law manufacturing/factory marketing natural sciences
 sales secretarial social services other _____
- In which areas of purchasing are you a decision maker? (check all that apply)
 - computer equipment and services
 - office machines
 - office furniture/design
 - public relations/marketing/advertising
 - operating supplies, printing
 - travel arrangements
 - sites for conventions or meetings
 - telephone systems/equipment/service
 - personnel services
 - internet services
 - web page design
 - banking services
 - express/package/delivery/freight
 - purchase/lease/rental of commercial space
 - accounting services
 - insurance/employee benefit packages
 - purchase/lease company cars/trucks
 - selection of healthcare/HMO's
 - building maintenance/security systems
 - selection of business consultants

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MORE - IN THE NEWS...

In The News,
Continued from Page 3

American science. In a total academy membership of some 1,800, women number about 110. The alibi in the old boys' club is that election is purely on the basis of scientific merit and few women measure up.

GOVERNMENT

- FIRST BLACK WOMAN TO COMMAND A NAVY COMBAT VESSEL Commander Michelle Howard has become the first Black woman in Navy history to command a combat vessel. "The military is the best equal opportunity in the United States," she said after assuming command of the amphibious dock landing ship, Rushmore.

HEALTH

- PMS DOES EXIST (OH, REALLY?) After years of debate in the medical community about the existence of premenstrual dysphoric disorder (PMDD), or severe PMS, the nation's experts have concluded both that the medical condition exists, and that approved medications are needed to treat the condition. This discussion, based on a review of scientific literature, is published in the current issue of The Journal of Women's Health. "Since 1984 when PMDD was defined as a distinct medical entity, that identification has been debated. Consequently, millions of women have gone undiagnosed and untreated despite their attempts to seek help," said Phyllis Greenberger, MSW, executive director of the Society for Women's Health Research.

- OLDER, DISABLED WOMEN HAVE TROUBLE MANAGING PAIN Nearly two-thirds of older, disabled women report significant pain in their back, knees, hips, and feet, and have difficulty controlling it, according to new findings from the National Institute on Aging. They found that almost half the women with severe pain took very small amounts of medication or no medication at all. Researchers suggested that drug costs or lack of physician contact may be important factors in the use of low doses as people taking little or no medication had lower income.



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- MOTHERHOOD UNSAFE FOR WOMEN OF COLOR The Federal Centers for Disease Control and Prevention in Atlanta, GA issued findings in its Morbidity and Mortality Weekly Report indicating that the rate of pregnancy-related deaths for Black U.S. women is 19.6 per 100,000 live births, nearly four times as high as the rate of 5.3 per 100,000 for White women.

- ONLINE HEALTH INFORMATION FOR WOMEN Medical Pathways International Inc. announced it has entered into an agreement in principle to acquire Women's Health Interactive LLC (WHI), a leading online health and wellness Internet site for women.

- RED CLOVER REDUCES HOT FLASHES The Endocrine Society reports that an isoflavone-rich dietary supplement (Promensil™) derived from red clover reduces the frequency of hot flashes by 56% in menopausal women.

INTERNATIONAL

HEALTH

- JAPANESE GOV'T ALLOWS BIRTH CONTROL The Japanese government has decided to allow limited sale of the birth control pill after nine years of deliberations. The drug, which will require a doctor's prescription and will not be covered by public health insurance, is expected to become available by the fall. The approval comes a few months after an uproar over the Japanese government's quick decision to allow the sale of the male impotence drug Viagra.

HUMAN RIGHTS

- WOMEN'S HUMAN RIGHTS DISREGARDED Women's human rights continue to be disregarded and violated all over the world, U.N. Deputy Secretary-General Frechette Louise said. On the 20th anniversary of the adoption of the Convention on the Elimination of All Forms of Discrimination against Women, Frechette said women are still victims of rape and sexual violence in the home, in war and in other forms of conflict. Frechette said the adoption of the Convention was an essential step, true equality for women requires work on many fronts at once: building political will, creating an enabling legal environment, raising awareness and practicing advocacy.