



Arizona Women's News

issues, lives and dreams...

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<http://www.azwomensnews.com>

July 1998

Money – The Ultimate Equality

by Jean DeKraker, CPA

Editor's Note: This article begins a series of articles on women and money. We will look at why women have more challenges financially and what they can do to take charge of their financial success.

One Woman's Story

In the popular new movie, "Sliding Doors," a young woman is shown easily sliding into two possible futures simply by chance. If she arrives at the train to her future at one specific moment, her life takes one path. Or, by arriving a split second later, her path takes an all together different course.

Vicki (last name withheld upon request) knows that this element of chance had nothing to do with her present financial situation. Her "parallel" financial path might have happened just as easily if she had not taken charge of her life and her future.

"I was in my twenties when I came to realize that maybe Prince Charming wasn't coming," Vicki tells us. Vicki had been attending college at night while working during the day. She wasn't looking to a future of self-sufficiency. As a matter of fact, after several years of college, she had already worked up thousands of dollars in credit card debt. Vicki thought she would "get her degree and get a man." Then he would take care of her. Vicki says, "I just thought that as what everybody did. It seemed to be the great American way of life."

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Until women embrace financial self-sufficiency, we will never know true equality.

Ninety percent of American women will spend part of their adult life alone.

Forty-eight percent of all women will be widowed: their average age, 56.

Thirty-six percent of women will divorce – their average age, 46. Six percent will remain single.

The newly divorced man enjoys a higher standard of living while the woman's standard of living goes down.

In American society, money means power, money means freedom – and money means influence. Money is the power and freedom to sleep at night knowing you can easily pay your bills, seek medical care when ill, send a child to college, update your skills to remain marketable or start your own business and retire comfortably. And money provides the ability for women to financially support causes that will effect their future and the future of our world.

The size of a woman's bank account is a major factor determining the quality of her future. Women may choose to share their lives with another. But they should never sacrifice their involvement in their financial lives. Every woman must prepare for the possibility that she may be alone. Every woman must understand finances and be

See Money, page 6

JULY INSIDE

We're In Business

Cultural Diversity in the 21st Century Workplace
Site Sister

To Your Health!

Let's Beat Stress
Natural Ways to Support Breast Health

Calendar

Get connected! Check out our calendar for women's business/professional groups, seminars, events and the arts.

Visionaries

Charlene Costanzo: A Woman with Vision
From Vision to Reality

Arizona Adventures

Arizona Outdoors Woman
Women Building for Habitat for Humanity

Life

The Beginning Gardener:
Landscape Basics
The Air We Breathe

Career Moves

Job Search Tips

Expressions

Changing Hands Book Reviews

Meet Barbara Stanny

"Prince Charming Isn't Coming"

Barbara Stanny is a woman who has known great wealth. As the daughter of one of the founders of H&R Block, she never wanted for anything.

Barbara grew up relying on her father, then her husband to manage her money. But a devastating financial crisis became a dramatic wake-up call. Her own journey to financial enlightenment is inspiring.

She has written a wonderful book about women and money called, "Prince Charming Isn't Coming." We talked with Barbara to find out a bit more about her life and what she has learned.

AZWN: Would you share your story with us?



BS: I grew up really dumb about money. I had no interest in finances because my father is the "R" of H & R Block. Growing up, the only advice he ever gave me about money was "don't worry". Literally, "don't worry."

I accepted this because I was intimidated by money. Of course I know those words were the

unspoken assumption that there will always be a man to take care of you. And there always was. There was my father, and then my husband. My husband was a lawyer, he went to work for the tax business, he was a stockbroker, then he became a certified financial planner, and then he got his real estate license. What I didn't realize at the time was that he was a compulsive gambler. I let him manage all the money, do all the investing, and I signed whatever he told me to sign.

I was so intimidated by finances. I was so stupid. I was so sure that I couldn't do anything, I couldn't understand it. It was overwhelming for me. He played the stock market like people go to Vegas. I found out early in our marriage that he had a serious

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EDITOR'S NOTE

TERRY WILLIAMS



Money. I have been wanting to tackle the subject of women and money for a long time. Then Jean DeKraker, CPA came to us expressing a strong passion towards helping women empower themselves financially.

We found that Jean has been "re-creating" her life to be of service to the women's community by teaching, mentoring and supporting women as they learn to take control of their financial lives. She clearly shares our passion for the unlimited potential of women. Jean has started financial support groups focused on overcoming all the barriers to financial empowerment. These barriers include knowledge, control and emotional support.

Jean also suggested that we talk with Barbara Stanny, the author of "Prince Charming Isn't Coming." Barbara graciously spent time with us to bring her story to you. She will be in Phoenix during September for the National Convention of the American Business Women's Association and will also take part in a book signing/discussion during that time. Watch for more details.

"Money - The Ultimate Equality" will start a series of articles on women and money. Also, this fall we will start a series of workshops aimed at helping women take control of their financial futures.

Thank you for all of your support.

Terry



AZ Women's News
<http://www.azwomensnews.com>

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 is a monthly publication and web site. 25,000 free copies are distributed monthly at over 300 locations including over 2,500 copies delivered directly to women business owners and professionals. **Subscriptions are \$20 for 12 issues.**

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.

The Arizona Women's News Web Site (<http://www.azwomensnews.com>) is the valley's most comprehensive listing of women's calendar information, community organizations and connections. In addition, it contains a complete listing of our monthly advertisers. **This is the place to be to stay informed about what is happening with women in the valley!**

OPINION and COMMENTARY

Woman to Man: A Question About Abortion

by Michele Michaels

If I were a man, it would not be necessary for me to make the following three statements: I have never been pregnant, I have never borne a child, I have never had an abortion. Obviously, men can't get pregnant, bear children from their own womb, or have abortions.

But because I am a woman, any of those three things could have, conceivably, happened to me so I feel it is necessary to qualify my opinion with these few biological facts: I have never been pregnant, I have never borne a child, I have never had an abortion. With that out of the way, let me just say that as a woman who has never experienced pregnancy, childbirth, or abortion, my opinion is equal to a man's opinion on these issues.

Now, as a man, I could have caused any one of those first three statements to become true for a woman. I could have made her pregnant, encouraged her to bear the child, or agreed to an abortion. Having co-created a child with a woman means I'm just as responsible for rearing the child as she is. Being the biological father also means that I have a say in whether or not the fetus is aborted.

Which brings me to the subject of abortion, and a question I've had for a long, long time.

If I were a man, I could single-handedly (no pun intended) stop nearly all abortions from being performed in this great country, regardless of a woman's opinion on the issue.

All I would have to do is put on a condom. Yes, that's right, if I would just contain my sperm, the woman would not get pregnant. Oh sure, as a man I could leave it all up to the woman to prevent the pregnancy (and the resulting life of poverty for her and the child if she - at a young age - chose to bear it.) But that wouldn't be accepting full responsibility for my actions.

So why do so many men oppose abortion? Abortion wouldn't happen if men didn't get women pregnant. It just seems so damn simple. Control your sperm, men!

That, or as Elizabeth Hardwick suggested in a commentary written for the Washington Post in August 1996, the powers that be (mostly men) could adopt a Celibacy Amendment to the constitution. Young men would be required by law to remain celibate until marriage. If they broke the law, the fate would be forced marriage and active fatherhood.

Sounds like reasonable consequences to me. Because, I have to confess, I really don't like abortion. I hate the idea of human fetuses being aborted. Inside my heart I know that a fetus, left undisturbed, would most likely be borne. It will be a child, if it isn't one already. But as a woman, I can't "choose life" for my pregnant sisters, I can't relegate them to a life of poverty, I can't support bringing another unplanned child into this already too-populated world.

I just can't do it. So I won't. I'll continue to support each individual woman's right to choose what to do with the unplanned fetus. I'll support her right to choose until such time when all males wear condoms each and every time they have sex with women, I reserve the right to abort an almost-certain future of ill-prepared parenthood, I reserve the right to spare the growing fetus/child a life of unwantedness, and I support a woman's right to choose. Men must accept full and complete responsibility for their sperm... after all, if not for men and sperm, none of us would be here right now, having this debate. And abortion would be a non-issue.

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Word limit: 400. Please provide your view either via letter, fax, or email.

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Woman in White House Campaign Launched

The Ms. Foundation for Women, which created the hugely successful Take Our Daughters to Work Day, at a June 11, 1998 news conference in Washington, inaugurated its White House Project, a campaign to put a woman in the White House by 2008.

"Nearly 40 years ago, the call went out to put a man on the moon and today we are issuing a call to put a woman in the White House as a 10-year initiative," said Barbara Less, chair of the project. "We want to have women run in every presidential cycle and for it to become a normal event," she said.

Saying they had polling information indicating that 75 percent of American voters were ready to elect a qualified woman as president, organizers presented a program to maximize the chances of that happening. It said it had selected a board of prominent scholars, business people, politicians and distinguished women to put together a list of 20 possible candidates.

Voters in 12 key states would be invited to narrow that list down to five women whom they would like to see run for president, as they leave polling stations on Nov. 3, when the nation stages mid-term state and congressional elections. The group would then put these five forward for consideration for leadership positions during the 2000 presidential campaign.

Lee said the group had already raised \$2 million to finance its campaign and would open low-cost membership to citizens nationwide to boost its resources. Children and students would also be invited to join for nominal fees.

"The White House Project aims to fulfill the true promise of American democracy — to make ours a government of all the people, women as well as men," said Marie Wilson, president of the Ms. Foundation.

Currently, nine of the 100 U.S. Senators are women as well as 53 of the 435 members of the House of Representatives. Three of the 50 states are run by women governors.

Only one woman has ever been included on a major-party presidential ticket — Geraldine Ferraro who was unsuccessful Democratic vice presidential candidate in 1988.

A recent poll showed that Elizabeth Dole, a former Cabinet secretary who is president of the American Red Cross as well as Bob Dole's wife, could beat Vice President Al Gore if she were the Republican nominee in 2000.

But Dole said this week that she did not plan to run. She remains a possible vice presidential candidate. On the Democrat side, many have suggested that California Sen. Dianne Feinstein might be an attractive vice presidential choice in 2000.

Women's Tech Hall of Fame Honors Five New Members

Five women who have made their mark in science and technology have been chosen by an independent panel of judges to the Women in Science and Technology (WITI) Hall of Fame.

This year's five inductees are Dr. Anita Borg, Dr. Mildred S. Dresselhaus, Gertrude B. Elion, Julie Spicer England, and Dr. Eleanor Francis Helin. The new WITI Hall of Fame inductees will be honored at ceremonies on Thursday, June 25, at 7 p.m.

Dr. Anita Borg is a computer scientist in the Office of the Chief Technologist at Xerox Corp.'s Palo Alto Research Center (PARC). At the Digital Equipment Corp. (DEC) Western Research Laboratory in the 1980s, Dr. Borg developed and patented a method for generating complete address traces used for designing and analyzing high-speed computer memory systems.

In 1987, Dr. Borg founded "systers", a 2500 member international virtual community for technical women in computing. In 1994, she founded the Grace

Hopper Celebration of Women in Computing, the first technical conference for women in computing.

Currently the chair of the board of the American Association for the Advancement of Science (AAAS) and an Institute Professor at the Massachusetts Institute of Technology, Dr. Mildred Dresselhaus has received numerous awards, including the National Medal of Science and 13 honorary doctorates.

Dr. Dresselhaus is the co-author of three books on carbon science, and her research has focused on experimental solid-state physics, particularly in carbon-related materials and their intercalation compounds. Fullerenes and fullerene-related carbon nanotubes are Dr. Dresselhaus' most recent areas of interest and research.

A recipient of the 1988 Nobel Prize for Physiology or Medicine, Gertrude B. Elion is scientist emerita with Glaxo Wellcome, Inc. Elion is credited with the synthesis and co-development of two of the first successful drugs for the

treatment of leukemia, as well as azathioprine, an agent to prevent the rejection of kidney transplants and to treat rheumatoid arthritis.

Julie Spicer England is vice president, Texas Instruments (TI), and a business manager in the Worldwide Application Specific Products business unit in TI's largest division, the Semiconductor Group. In this role, England manages a \$300 million business that includes the custom Reduced Instruction Set Computing microprocessor product line using leading-edge technology and a start-up business based on digital signal processor printer applications.

Dr. Eleanor F. Helin has been active in planetary science and astronomy for almost three decades years at the California Institute of Technology and the Jet Propulsion Laboratory (JPL). In the early 1970s, Helin initiated the Palomar Planet-Crossing Asteroid Survey (PCAS) from Palomar Observatory, and that program has been responsible for the discovery of thousands of asteroids of all types including one hundred near-earth asteroids.

BILL THREATENS THE SAFETY OF YOUNG WOMEN

Very shortly, Congress will vote on a bill (S.1645/H.R. 3682) that would make it a federal crime for anyone to transport a minor across state lines for an abortion, unless the young woman already satisfied the requirements of her home state's parental notification and involvement laws. This bill would not only deny young women help from adults they trust but could also endanger their health and violate the rights guaranteed by the Constitution.

This legislation, known as the Child Custody Protection Act, would allow for the prosecution and jailing of grandparents, aunts, uncles, ministers, close friends, siblings and de facto or temporary guardians who transport a minor across state lines to obtain an abortion. According to this bill, adults who aid these young women in their time of crisis would be guilty of a federal crime and, if convicted, fined or jailed for a year!

In promoting this restrictive legislation, abortion opponents have cited a 1995 case in upstate Pennsylvania as an illustration of why such a bill is needed. In this case, a woman transported a 13-year-old girl to Binghamton, New York for an abortion. The girl's boyfriend was the woman's 19 year-old stepson, who later accepted a guilty plea to statutory rape. Although, this incident was regrettable because of the tender ages of the couple, the Child Custody Protection Act, if it had been law at the time, would have not provided any good solutions.

The bill seeks to protect the safety of minors; it instead causes them undue harm by endangering their health and interfering with their constitutional right to an abortion. We know from the Becky Bell case that young women have lost their lives because of a reluctance to tell their parents. The Indiana teen was 17 when she discovered she was pregnant. The parental notification law in that state required her to tell her parents which she felt she could not. Becky also believed that consulting with a judge, under the state's judicial bypass provision, was not an option for her, either. Becky Bell resorted to an unsafe 'back alley' abortion which resulted in her tragic death due to uncontrolled hemorrhaging.

Please call your U.S. Representative as soon as possible and ask him or her to vote against the Child Custody Protection Act (H.R. 3682/S. 1645). The anti-abortion majority leadership in Congress has vowed to have this bill on the President's desk by the August recess. In addition to the fast track in Congress for the legislation, President Clinton has been reticent to disclose his position on the Child Custody Protection Act. Activists should call the White House and ask the President to oppose this legislation.

The Child Custody Protection Act endangers the health of young women and is unconstitutional. It should be defeated. President Clinton (mailto:president@whitehouse.gov) needs to let Congress know that he will veto this terrible bill. The main number for Congress is (202) 224-3121, and the operator will connect you with your U.S. Representative. The White House comment line is (202) 456-1111. Connect to <http://www.visi.com/juan/congress> for congressional fax, phone and email addresses.

Information provided by the National Organization for Women Action Center. Visit the NOW Web site at <http://www.now.org/>.

Hillary Clinton: \$23 Billion Child Care Initiative

First Lady Hillary Clinton joined House Democrats June 9, 1998 to introduce legislation aimed at increasing the number of families who can afford child care.

The \$23 billion Democratic initiative would target middle- and lower-income families by increasing the Dependent Care Tax Credit for those making less than \$60,000 per year. It would also give businesses that provide child care for their employees a 25% tax credit worth up to \$150,000 a year. Funding would come mainly from changes in tax laws, but Rep. Barbara Kennelly, D-Conn., said money could also come from the proposed tobacco settlement legislation.

Cultures and Business

Cultural Diversity in the 21st Century Workplace



E. Mischel Powell

Your boss gives you the "thumbs-up." That means you've done a great job. Or does it?

The diversity of America's work force has created the need for a new kind of business training: education on cultural diversity. While in our culture the thumbs-up sign means "OK", this same gesture may carry a different meaning in another culture.

Why do we need to recognize cultural diversity? One answer is the changing demographics. In the United States, projections show that the combined minority populations will form a majority group within our lifetime.

We are a multicultural society and will continue to be so. The face of America's work force is changing. Look around your workplace and you will see in an increasing number of workplaces in the United States people of different ages, cultures, education, values, and workers for whom English is a second language.

Diversity appears in many ways, from work methods to communication styles to personal values. So, no matter where you work (whether its in sales, customer service, production or manufacturing) when you deal with people from different backgrounds, expect occasional misunderstandings.

Companies can only benefit when all kinds of people work together well.

Cultural mishaps occur every day in multicultural America. A nurse's touch meant to comfort, insults. A clerk's eye contact, meant to ease transactions, hampers them instead. The first step towards reducing cultural mishaps is understanding that the rules of etiquette vary across cultures.

Here are a few examples:

Eye Contact

In many Asian or Hispanic cultures, direct eye contact is a sign of aggressiveness. Similarly, averting the eyes in some cultures means deceit, while, in others, it is a sign of respect.

Familiarity/Formality

Some cultures frown on familiarity, preferring to use formal titles and body language to show deference.

Conversational Styles

Individuals raised in certain cultures place priority on keeping relationships harmonious. They are not comfortable initiating conversations or volunteering opinions.

Behavior at Meetings

Staff meetings can be tricky for individuals from cultures where suggesting ideas and projects might be seen as "showing off."

Personal space

People from some cultures generally stand closer to one another when speaking than people from the United States.

Group identification

In many cultures, people tend to identify as part of a group rather than as individuals.

In addition to dealing with different customs, as a manager, supervisor,

trainer or team leader you may be faced with dealing with workers who don't speak English very well. Crystal-clear communication is one essential factor that will help these workers to reach their full potential on the job. You don't have to become an expert in dozens of languages to communicate with workers who aren't fully fluent in English. However, you must make absolutely certain that workers comprehend what you are explaining to them. Otherwise, they will not be able to fulfill the requirements of the job. The result? Internal and external customer satisfaction may suffer. Here are some guidelines for delivering clear messages to workers for whom English is a second language:

Speak slowly and distinctly. This will give employees time to process the information and understand what you are saying. However, avoid exaggerating your speech, don't talk to them as you would a child or person of limited intelligence.

Pause occasionally. Pausing after every few sentences gives workers more time to absorb the information.

Avoid jargon. If workers must be familiar with certain job-related terms, explain them carefully before you use the terms in your instructions.

Make instructions as brief and simple as possible. Avoid long and complex explanations.

Don't raise your voice. Raising your voice when you think a worker doesn't understand what you are saying only communicates your frustration.

Ask "WH" questions (what, when, where, why) instead of "yes/no" questions. You don't get accurate feedback by asking "Do you understand?" or "Is that clear?" In many cultures it is unacceptable to do or say anything that could

make an authority figure (supervisor, manager, teacher) look bad by insulting your ability to explain things.

Check for mutual understanding. Ask workers to repeat your instructions in their own words. Those who repeat the instructions verbatim may have memorized your words without having grasped their meaning.

Companies can only benefit when all kinds of people work together well.

Interpersonal skills are key to managing a diverse workforce. It's important that your actions and attitudes make a positive difference in your organization. Cultural diversity in the workplace is a fact of life. No matter what you think about working with people who are different from you, you are always responsible for your behavior, just as your workers are

responsible for their behavior. If organizations are going to be inclusive and prosper in a multicultural environment, they need to shift their focus towards a meaningful diversity effort that value differences and creates an environment that encourages all employees to use their full potential in contributing to the organization's success. Exploring the dimensions of diversity can be fun. Let's celebrate our differences and share our similarities and bring harmony to Arizona's multicultural workplace.

E. Mischel Powell, President/Founder of Performance & Training Resources, Inc., a woman-owned minority consulting company. We are performance improvement specialists. Our services include learning assessments, customized diversity-based training programs and mediation. For more information call us at (602) 336-0556 or email: up2themax.

Did you know. . .

By the year 2000, about 47% of the workforce will be women?

Women, minorities, and immigrants will make up 85% of the people entering the labor force by 2000?

Minorities make up approximately 24% of the total U.S. population?

An estimated 49 million non-institutionalized Americans (about 1 in 5) have a disability?

Kathy's Quotes

"It is better to light a candle than to curse the darkness."

— Eleanor Roosevelt (1884 - 1962)

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SITE SISTER

by Ruth Owens

Battle of the Browsers

In their effort to divide and conquer, the Big Two browsers Microsoft and Netscape are diverging over a DHTML (Dynamic HTML) specification that's part of the Document Object Model (DOM) due this year as a standard from the World Wide Web Consortium (W3C).

While the world is waiting for a single browsing experience, both products continue to drift apart. For example, both 4.x browsers support dynamic HTML, which lets Web developers create multimedia Web pages without resorting to plug-ins like Shockwave.

What that means to Web-sites and surfers is that pages with graphics, animation and headline type load much faster and look better. Absolute and relative positioning give total control over where the elements of the page are located. Both browsers support the same

basic functionality, based on the Cascading Style Sheets (CSS) specification, but the W3C has yet to publish a standard for some of the most important pieces of dynamic HTML, such as how to move graphics or other objects around on a page.

For now, the two browsers use different - and largely incompatible - techniques. In the race to beat each other, they rushed hastily built products to market. The race soon became a contest to see who could frustrate more Web users.

Web developers find themselves in the crossfire of browser compatibility problems and complain that they aren't using DHTML because of uneven support across browsers. How many developers would be willing to write two and sometimes three versions of a page? I don't think many would do this, or that their

clients would pay for it. The alternative is choosing to program for one browser over the other.

Meeting the Specs

Microsoft has made a push toward cross-platform compatibility by delivering Solaris, Win16, and Mac versions of IE 4.x. Netscape has gone even farther by opening its source code to the public. We've also seen the browser makers take swift steps to fix a number of bugs. You can see Microsoft's under-the-hood, engineering mentality at work in Internet Explorer 5.0, which will be in public beta by August. Most of its improvements will appeal largely to developers who build on top of IE. Microsoft will support DOM and plans to turn over its extensions to the W3C's DHTML and Cascading Style Sheets working groups for consideration as part of the DOM standard.

Netscape plans to support the W3C's DOM spec in the next version of its browser suite, but full support may not be ready by the time Communicator 5.0 ships this summer. According to officials of the Mountain View, Calif. Company, the browser may contain only a subset of DOM functionality.

Will Netscape go the way of Beta and 8-track tapes? Many computer users, especially Net users, have a resistance to Microsoft that stems from years of buggy, bloated code and ... well ... unethical business practice. Microsoft is bent on domination and they'll pull the dirtiest of tricks to achieve it - such as following existing standards (and throwing in a few of their own) and making a browser that does most everything in an elegant and beautiful manner. With Microsoft's advanced design capabilities and

the integration of their authoring program, FrontPage, their edge is growing.

I'm a fan of good software no matter who writes it, as long as it does what it claims to do, and does it elegantly and efficiently. This time, our engineer friends in Redmond and Mountain View say they've been given the time to "get it right" - to make the important features robust AND fast. This update I sincerely hope that programmers really do get the time they need to make Explorer 5.0 and Navigator 5.0 less frustrating.

Ruth Owens is a graphic and Internet designer in Jerome, AZ. If you have comments or suggestions about Site Sister, send them to sitesister@azwomensnews.com. Look for Ruth Owens at <http://www.azjerome.com/webdesign/>



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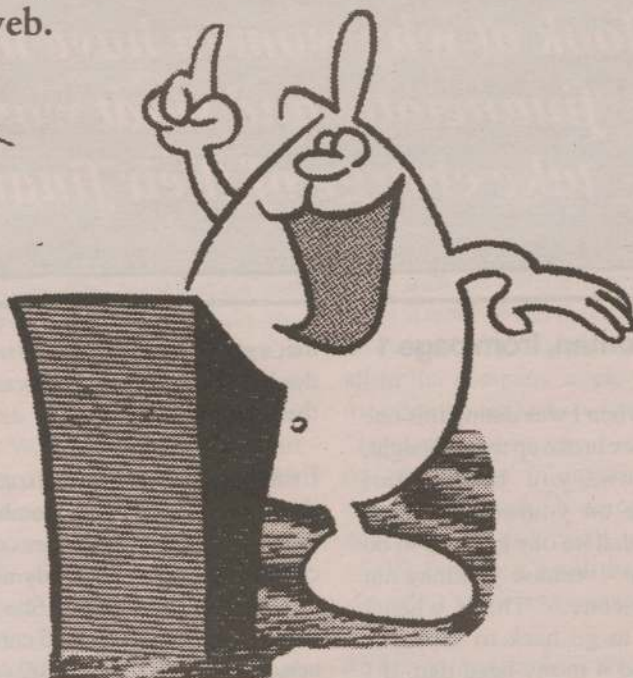
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Money, from page 1

able to intelligently participate in the family's financial decisions, especially if she is not a breadwinner.

American women have long been socialized to depend on men financially, to await their own "Prince Charming." In myths, "Prince Charming" saved them from dragons and unscrupulous stepmothers. Today, he will rescue them from credit card debts, no savings, no investments – their bleak financial future. This dangerous myth keeps yet another generation of women in financial bondage by eliminating their choices, taking away their freedom and keeping them from reaching their dreams.

Today, four out of five elderly poor are women. Why? Are women less capable? Are women less able to learn? Are women simply "not good with money?" No. The real reasons go much deeper.

So, what are the symptoms of our financial weakness? Women earn less, save less and invest conservatively. What are your own reactions as you are reading this now? Do you fog up, shut down, feel down – or simply stop reading?

Therein lies the hidden money issue, the hidden psychological impediment that has been instilled in so many of us. We simply "know" we won't understand. We feel unable, uncertain, and overwhelmed. We shut down. Knowledge may not cure the "disease," but it can alleviate the symptoms.

To secure their futures, women must work to overcome their fears and understand why they are more at risk when they retire than men.

Risk #1

Women take time out of the job market to raise their children and/or care for elderly parents. On average, women work without pay seven years to care for others.

Missing seven paid working years will cut a woman's retirement benefits in half.

Risk #2

Women earn less than men. Women age 25 to 54 earn 75% of what a man earns. And, for the first time in two decades the gap is widening. A woman over 55 earns 65% of what a similarly aged man earns. Earning less obviously decreases a woman's ability to save for retirement. Earning less also decreases the amount of pension benefits a woman acquires.

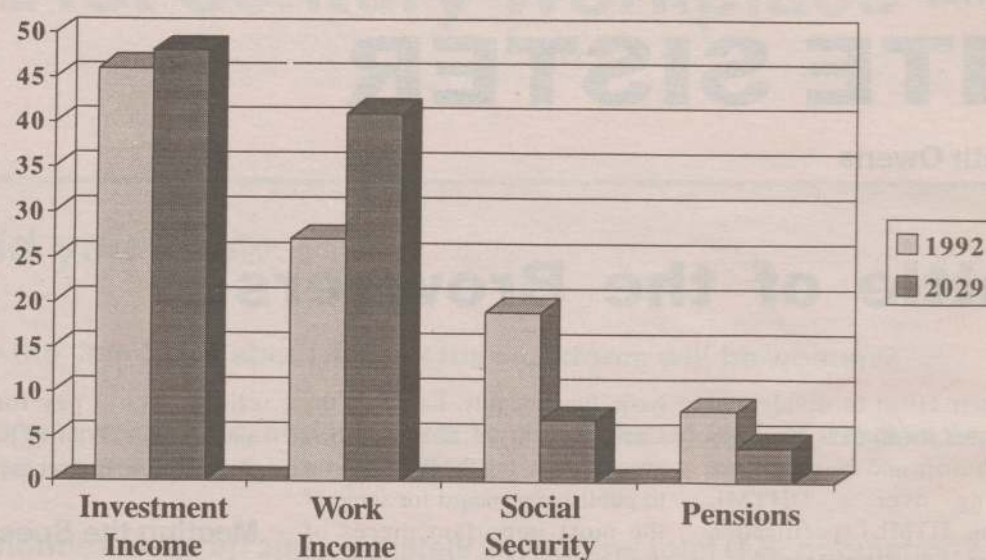
Risk #3

Women invest more conservatively. Fear of losing our money drives our investment decisions. Protecting our investment is given priority over growing it. So, at retirement, the conservative investments that women favor, frequently have not kept pace with inflation. This causes smaller retirement incomes.

Risk #4

Women live five to seven years longer than men. The financial needs of these added years are tremendous. To provide income for these additional years, the retirement savings for a woman must be greater than for a man. According to a large brokerage house, a woman age 35 earning \$50,000 a year should have

Retirement Income Changes for Women 1992 to 2029



\$34,620 in savings to be on track for a comfortable retirement at age 65 (if she works and has a company pension package). In contrast, a man of the same age and income only needs \$2,990.

Risk #5

Women don't make money a priority. Patricia Drain, a local employment counselor and coach, states that 95% of men hunting for a job cite money as the top priority in job selection, while only 5% of women look at money as the top priority.

The Problem Gets Worse...

Women's retirement picture is even grimmer as the baby boomers age.

A woman retiring in 1992 could expect 8% of her living expenses

to be provided by pensions, 19% by Social Security, 46% by investment income and 27% from a part-time job. While projections show that a woman retiring in 2029 can expect 4% of her living expenses to be paid by pension, 7% by Social Security, 48% by investment income and 41% by working. (See graph.)

As a woman over age 55 earns 65% of a man the same age, the woman will need to work an hour and a half (1.5) to every hour a man works. Most baby boomers admit to not wanting to fully retire. But, while men may spend a portion of their time working and the rest playing golf, many women will be working full-time.

Change Your Destiny Today

Women, use this information wisely. Read, learn, plan and invest in your future. You can get smart about your finances. It doesn't have to be intimidating. You don't have to become a CPA, and you don't have to do it alone. In upcoming articles, we are going to talk about getting smart about your money. You will learn how to get comfortable with your financial power. This knowledge combined with appropriate action will change your destiny and bring "the power of money" into your life.



Jean DeKraker, CPA

Jean has stuffy, establishment credentials: a CPA with a Masters Degree in Taxation, her own CPA firm, and she's written three books on tax law. But, she coaches with a refreshing, relaxed style. Her real passion is educating and nurturing women about money. She is committed to helping women in all walks of life gain financial self-sufficiency. Jean DeKraker (602) 992-2768, www.jdk-cpa.com.

Editor's Note: This article begins a series of articles on women and money. We will look at why women have more challenges financially and what women can do to take charge of their financial success.

One Woman, from page 1

"It was when I was dating this one guy and we broke up that I thought, you know, you better start planning on yourself." Vicki realized that no one is going to do it for you - because you may not find someone. "That's when I decided to go back to school. I really had it in my head that, if I didn't do something, I was going to be a bag lady!"

It took Vicki one and a half more years to complete her bachelor's degree (eight years in total). Then she realized that a bachelor's degree in psychology was virtually worthless on the job market. Vicki said to herself, "You better start planning your own future here, because if a man comes along,

that's great. But, if he doesn't, you don't want to work in a clerical job the rest of your life."

Even with this major realization, there was still one major stumbling block to Vicki's future - her credit card debt. This was clearly a key turning point for Vicki. She had made the decision to take care of herself. She had worked 8 1/2 years to complete her bachelor's degree and clearly needed to continue on in school to bring her future income to an acceptable level. So, what did she do?

Vicki chose to pay off her debt first. It took her four years of hard work and commitment to pay off her debt before starting graduate school. And then she worked three additional years while attending

school to complete her master's degree. Vicki waitressed for most of this time because a good waitress made good money. During this time, Vicki came to the determination that, "I'm never going to be poor again. I'll do whatever it takes."

And she did what it takes to get back on her feet. After completing her master's degree, she still needed to land a job in her area of expertise. But she needed experience first. It was not an easy task. Vicki continued to waitress for a year and a half while looking for her next move. A friend of hers told her, "you need to network." So, Vicki went to professional meetings and networked with the psychologists there.

Eventually, one of the psychologists needed some work done. It was a small project and she did a good job. He recommended her to others and she was on her way. But, Vicki's planning wasn't done. Now that she had learned the payoffs of careful planning, she applied this power to continue towards her goal of financial self-sufficiency.

Vicki took a position with one of the major employers in the Phoenix area. Instead of buying a house immediately, she decided to pay off her car first. So, she lived in an apartment and started putting money into savings and investments. Vicki lived simply. Eventually she bought her house, paid off her car and then was able to pay cash for her new truck.

"Now my goal is to have my mortgage paid off in the next couple of years."

"It kills me to pay interest," Vicki says. Sometime back, Vicki pulled out the amortization table for her home mortgage. She realized that her \$90,000 home was really going to cost her \$250,000. She has always paid extra into her mortgage against principal and also plans to convert to a 15-year loan to save money. Vicki doesn't look at extra income as "play money." For her, it is money that can be invested in her future and brings her an ongoing independence. This money is what will keep her from every having to be "a bag lady."

See One Woman, page 18

"Barbara", from page 1

gambling problem. It wasn't until I went to the ATM, after 15 years of marriage, to take out sixty dollars, that I found there was no money in the bank.

It was like someone pouring ice water on me. That's when I realized I couldn't close my eyes anymore. So I divorced him, and I tried to get smart, I tried to learn, and I literally could not. I read the books, I went to the classes, and I wouldn't understand a word. My brain literally fogged up. I didn't want to deal with it. Money is one of the easiest things to put off, until a crisis hits. Then it becomes unavoidable.

AZWN: *It's interesting to me, too, that having money and deciding what to do with it is just as frightening as not having money, and not quite knowing how to get it.*

BS: It's just two sides of the same coin. They are no different. People think, 'boy if I had money, I'd have no problems.' There is an enormous amount of shame around money. You can be really stupid, and it doesn't make you a lesser person, you're just not as educated.

So yes, you can have a lot of money. People said I'd never have to worry. My message is - I don't care how much money you have or are earning, you need to be concerned, rigorous and diligent about it. These days women have money. They are making more money than ever before, but they are not managing it. The major challenge is to learn how to make our money work for us. Learn how to grow our money. We have to know and learn the power of passive income, the magic of compounding.

AZWN: *What does that bring to people?*

BS: First, it brings women security in old age. Because the fact is women will outlive their money. We want our money to grow faster than inflation and taxes can take it away. So we won't be old and poor in America. It gives us the peace of mind, and our future security, but even more it brings us to a place of empowerment.

Getting back to my story, what happened is I got these tax bills for over a million dollars, my father wouldn't lend me money. Nobody would help me out, that's when I knew I had to get smart, but I didn't know how. I was assigned as a journalist, a story to interview 30 women with wealth. This was a real pivotal experience for me. These 30 women had earned, not inherited their money; but I heard what they did to become smart. In interviewing these women, was the first time I had role models.

What I saw was not only how these women got smart, but what they did with their money once they were smart. I continued interviewing over 70 more women, interviewing over 100 women in all. All smart with money. I saw that

once they became smart, they became empowered enough to really make a difference, no matter how much money they had. They had the security and the financial understanding to take whatever they had to use in various ways and support causes they believed in.

AZWN: *In your book, you say the ultimate power is to be able to make decisions based on who you are.*

BS: That's right. Power is knowing who you are and using your money to express that in the world.

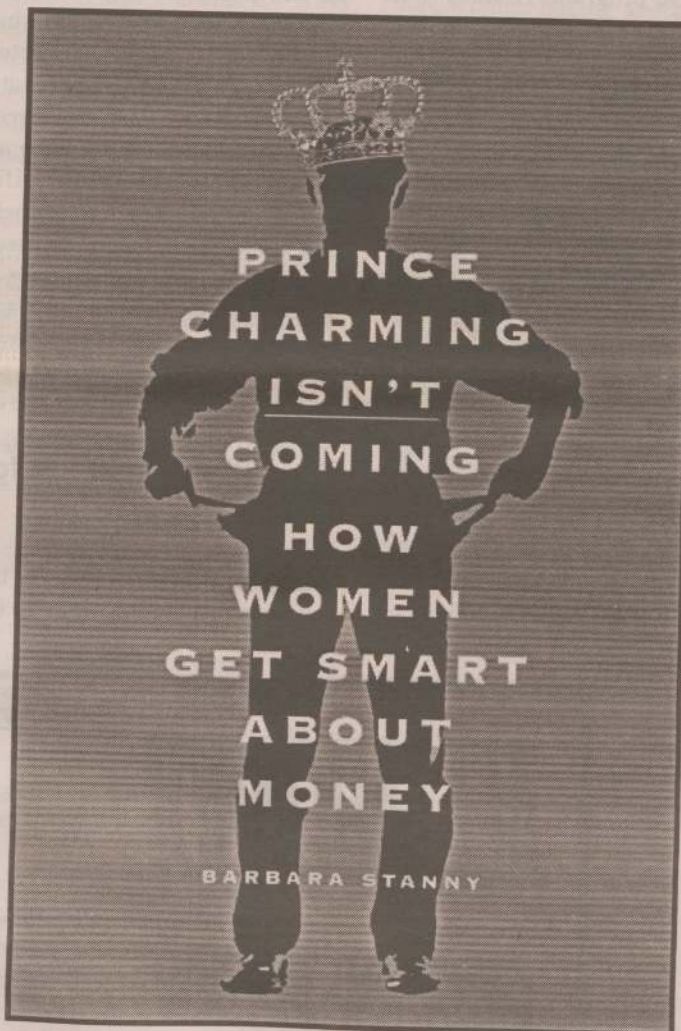
AZWN: *From the point in time where you went to the ATM machine and did not have money, to the point in time where you felt at least a knowledge and understanding of empowerment to feel like you were back in control of that. What length of time was that? I think that was a significant length of time, right?*

BS: For me it was. It took a while for me to get to the point of what I

AZWN: *It's like living with your head in the sand, and it's not just the person as you say, it could be the lottery.*

BS: Trying to manage money while harboring a rescue fantasy is like driving a car with watered down gas. You're just not going to get very far. When I came to that realization, it speeded up my process financially. But then I got stuck. I was studying and it was starting to make sense to me, and then I got stuck. I found myself procrastinating. I found myself not wanting to deal with this. I was keeping too busy. I found all these excuses, a sheer lack of interest and inertia. I stopped. I couldn't understand. I wouldn't make the call I was supposed to make. All of a sudden my brain would fog up.

I was talking to a friend about money, and he said you are going stupid, and I know you're not stupid anymore. So I went to therapy. I got in touch with a part of me that was really afraid to take control of my money, terrified. I



call the first realization. When I interviewed these hundred-odd women, I saw what these women have in common. It was how they thought. They all displayed these series of insights, or as I call them, realizations. Every single woman had come to seven insights at some point in their life. The first realization was the most critical, which is *no one will do this for me*. It wasn't until I realized when my father wouldn't lend me money, my husband had left the country, and my lawyer said he couldn't help me that I knew there wasn't a man around who was going to bail me out. With every woman I interviewed, at some point came to that whether subtle or glaring. That's the reason it took years, because until we get this, even if we have someone managing our money, be it an advisor or a spouse, until we have that commitment we just don't have what it takes.

was afraid that nobody would love me, that a man wouldn't love a woman who was smart. It was part of my conditioning. There are some internal forces to be dealt with, those psychological barriers. Once I got through that, it was no time. I didn't really start feeling capable of investing money on my own until 1993. 1993 to 1998 I have written a book, had it published, and been on the road.

AZWN: *It's interesting because as you were talking about the process. I was writing down it's no different than other life principles, but money just happens to be so much more empowering and scary.*

BS: It is very charged. First of all, I believe my principles apply to everything. I believe that money is a doorway by which we walk through to find our power, to become more of who we are.

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AZWN: *Tell me about the sudden realizations.*

BS: The first realization is *no one will do this for me*. That was really important, because once I started learning, I'd read the books, and I'd do all you were supposed to do; and I was being overwhelmed. It's like I couldn't expand it. I'd stop. It was a really memorable interview I had with this woman, sophisticated financially. I said to her, you are so smart; and she said yes, "Barbara, but you are getting me on the tail end of a very long learning curve." That hit me. That's when I realized wait, I am a psychologist, I've got my masters in psychology. I'm still in a learning curve.

I went back and I looked at the learning curve model that I had learned. I realized there are stages you go through, and "overwhelm" is a part of that stage. That's when I heard these women over and over describe feeling overwhelmed, describe feeling like I'll never learn this stuff. And then they did. One of the arguments I heard, which I also had, is I don't have enough time. You don't need a lot of time. When I was learning this, I was a journalist with a weekly deadline; I had three children, and I was trying to have a social life.

AZWN: *The balanced woman, right?*

BS: Probably out of balance, but I'm trying to be balanced. First, every day read something about money. It could be just the headlines of a business section of a newspaper. It could be surfing the web. I have a web site linked up to Wall Street Journal, Smart Money, Bloomberg, NEIC, NESP. The second step is every week have a conversation with someone who knows more than you about money. Then talk to everybody. I would talk to all my girlfriends, everybody I knew, what do you do in terms of managing your money. Most of them didn't do much, and out of that we formed an investment club. This is very hard for women, because women don't talk about money. I think it's the secrecy and the silence that has kept us stuck.

The more we talk about it, the less shameful it seems, or embarrassing and less overwhelming. Then

every month, you set aside a certain amount of money, from your checking to your savings account, paycheck to your savings account. In other words you pay yourself first. I don't care if it's a dollar, or ten dollars, or a hundred dollars, whatever. You get in the habit of savings. This is very important for me, because I'll spend whatever I have.

It's out of that savings, that's when you start paying off debts because you don't invest a penny until you pay off those debts. Then you start investing regularly. A little bit at a time. People think you need a lot to invest. You don't. Preferably the first thing you want to do when you try investing is max out your tax-deferred retirement plans.

AZWN: *I think it's important you look at the trends of women business owners, and so many of them purposely being small, home based businesses for style of life. They need to take that extra step to set up the tax-deferred plan.*

BS: What concerns me is that so many women who have their own businesses are investing all their money in their business; understandably, but not perhaps the most wise thing to do. There are many mutual funds out there. Particularly if it's in an IRA, they have a minimum of \$25.00 a month if it's invested regularly. What I'm encouraging is to invest whatever you can afford, even if it's \$25.00 a month. It concerns me that also many men and women in their 401K plans at work, in that the employer's do the matching contributions. It's all in the company stock, or that they don't even know what it's in. I have a rule of thumb. You never put any money in anything you don't understand. Nothing. Not only because you don't know if you're buying a good thing, but you don't know when to sell.

So the first realization is no one will do this for me. Second one is

See "Barbara", page 18



Let's Beat Stress!

by Jan Perozeni, DC



In the world of health, our body attempts to maintain a balance of its internal environment. This balance is called homeostasis. Homeostasis is the Greek word for "staying the same". Our body adapts to various conditions in order to maintain homeostasis. Hans Selye, the pioneer in stress research in the 1950's, once stated "Adaptation is probably the most distinctive characteristic of life". Really, almost everything that happens in the body is an attempt to maintain the balance. Both the mind and the body play a role in maintaining the balance.

A force that disrupts the balance of the body's homeostasis can be called a stressor, and stress is the body's response. Stressors can be from a variety of sources: physical stressors, such as cold and noise; chemical stressors, such as toxins; and mental and emotional stressors, such as depression.

Stress, itself, is neither negative nor positive. Some stress is normal and is needed for the body to function properly. Walking can be called a stress. It is a necessary stress that maintains bone and muscle strength. Too much stress on the bones and muscles can cause damage, just as too little stress will cause weakness.

With the fast pace of life, stress is seen as negative. In recent years, Stress Management Techniques have been developed and promoted as a method of dealing with the stress of life. Stress is the Latin word for "narrow" or "tight".

With so many of us doing so much each day, "tight" is the way we may feel. Squeezed from the pressures of family, job and our own internal voice, life can become a difficult journey. Many times, our level of stress is greater than our degree of adaptation. When this occurs, the body is unable to adapt and the system begins to break down. Studies have shown that long-term stress can cause a decrease in the function of our immune system. Many experts agree that stress plays a key role in major illness.

How can we adapt to the stress of our lives? How can we "beat stress"? In the word "beat" there

are the four letters that I use to remind myself of what I can do in order to maintain a balance in my hectic life.

The "b" of "beat" is for Breathing.

Breathing is an activity we do each moment of the day. The average adult breathes 12 to 20 times each minute. Without the oxygen that comes into our body with each breath, our tissue dies. The respiratory system is under both conscious and unconscious control. This means we breathe without even recognizing we took a breath, or we can consciously breathe deeply. But *how* do we breathe? We, in the modern world, tend to breathe shallow. Our shallow breaths originate in our chest, very superficially. With shallow breathing, our body receives less than the optimum amount of oxygen necessary for health and wellness.

At this moment, I want you to inhale deeply and slowly. Mouth closed. Feel the breath entering your nostrils. Feel the air traveling down your windpipe. Allow the air to move past your chest. Allow your belly to expand and hold this breath momentarily. Exhale gently through your slightly open mouth. Again, another inhalation, slow and deep. Notice the calm feeling that comes over you. With deep breathing, anxiety is reduced; heart rate slows and blood pressure decreases. The body begins to relax. At times of feeling tight, taking the few moments to breathe deeply and slowly can help to promote harmony and balance.

The "e" of "beat" is for Exercise.

Our body is made for movement, and movement is life! Exercise provides a variety of benefits for the body and the mind. Exercise increases the aerobic capacity. This means oxygen is delivered to the tissues of the body in a more efficient manner.

Exercise increases muscle mass, therefore strength is increased. Balance and flexibility are improved. By strengthening the

supporting structures of the joint and encouraging the flow of synovial fluid into and out of the joint cartilage, joint health is improved.

The healthy stress of movement on the bones prevents calcium loss, thereby reducing the risk of osteoporosis. Endorphins, the body's natural pain reliever, are released during exercise, promoting a sense of well being. Weight reduction is virtually impossible without exercise. If 100 additional calories are expended each day during exercise, 10 pounds will be lost in one year!

Lack of regular exercise can promote high blood pressure, obesity, diabetes and heart disease. It is never too late to begin an exercise program. A study was done involving 90-year-old individuals who were placed on a weight training program. After 8 weeks their overall strength increased by 174%!

Even the simplest of exercises can begin the journey toward optimal health. Studies have shown that walking just 3 times each week for 30 minutes increases longevity. Before beginning an exercise program, I would recommend an evaluation by a health care practitioner. Consider the assistance of a trainer or joining an exercise class. These moves may be helpful in getting started, as well as provide motivation.

The "a" of "beat" is for Attitude.

It is not *what* happens to you in life; it is *how you view* what happens to you in life. Life is perception. Is your glass of life half full or half empty? St. Theresa of Avila had a simple formula for life. She wanted novices in her order that met three conditions. The novices must be able to eat; this meant to her they were healthy. The novices must be able to sleep; she interpreted this to mean that they were "free of big sin". And she wanted novices who were able to laugh; this indicated to her that the novice had a positive disposition. Laughter is the tickling of the soul.

How do you view life? Do you maintain a positive attitude? When an unexpected event occurs, do you see it in terms of "the big picture" or is every unexpected occurrence a tragedy? Life is not a dress rehearsal. Each and every moment is precious. We can change how we view life. Sometimes, we may need the help of a skilled professional to assist us. The support of loved ones is important for both our physical and mental health. Studies have shown that the more social contacts we have, the less likely we are to be ill.

The "t" of "beat" is for Time.

Taking time for ourselves, for the activities that are important to us,

makes life a more pleasurable journey. What is it that you really enjoy in life? Have you participated in this activity recently? We can allow life to become so busy and hectic, though this is not just a condition reserved for the 1990's. William Henry Davies, a 19th century English poet, wrote "What is this life if full of care. We have no time to stand and stare." During each day, notice the amount of time you allow yourself to simply "stand and stare". I encourage you to allow yourself to "stand and stare" at the stars in the sky; at the blooms of the Saguaro; into the eyes of a loved one. Take the time to look at your life and evaluate what is important to you.

So perhaps "beating stress" is not exactly the goal. It is more making peace with our lives. Remembering to *breathe*, *exercise*, maintain a positive *attitude*, and take *time* for ourselves are techniques we can use in order to optimize our health and enjoy this journey of life.

Optimal spinal health is important for wellness and harmony. Dr. Jan Perozeni is a Chiropractor specializing in low-force chiropractic techniques. Working with Naturopathic physicians at the Center for Natural Healing in downtown Scottsdale, Dr. Perozeni can assist you in maintaining optimal spinal health. She can be contacted at (602) 945-7770.

ALL ABOARD!

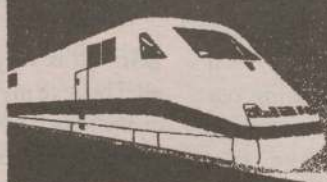
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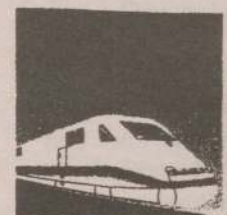
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Health!

Natural ways to support...

Breast Health

by Debi Smolinski, N. M. D.

Last month we reviewed the importance and techniques of the self-breast examination. It is important to learn more about your own body, understand what to look for, and assess risk factors. This month I present natural ways to support breast health utilizing the principles of Naturopathic medicine, which views a woman as a whole being, not separate from her breasts.

First and most essential is diagnosis of the (potential) problem or disease process.

This may include a family history of breast disease in which case utilizing lifestyle changes or supplementation to prevent an inherent problem is in order.

Prevention includes assessing risk factors such as heredity and susceptibility to disease and intervening appropriately. Such interventions include a healthy, well balanced diet with plenty of fresh fruits, vegetables, whole grains, high quality proteins, and plenty of water.

The importance of a good diet is far reaching.

Depending on your digestive function, metabolism, the exercise you do, the level of stress in your life and how you handle that stress, will determine the types and amounts of nutrients you need. In general, variety and moderation in line with the aforementioned is ideal.

Exercise is also important as it reduces stress, which allows nutrients to be better absorbed, and increases circulation systemically. By increasing circulation more oxygen and nutrients is delivered to the tissues while more waste is taken away.

Another way to increase circulation is with hydrotherapy.

Hydrotherapy is an effective and inexpensive way of treating the body using alternating applications of hot and cold water. Ending your shower each day with cold water is a quick way to get your blood pumping through your body (although during an AZ summer cold water is almost unheard of!).

Sitting in a hot tub and then quickly jumping into a pool is another

convenient form of hydrotherapy. The key is to always end with cold water, this flushes your blood centrally into your vital organs, and it will then work its way back peripherally.

Reducing stress in you life is also essential.

Several ways of doing this include meditation, yoga classes, doing a favorite craft, gardening, journaling, or taking a bath. As each woman is an individual and finds relaxation in her own way, there is no ONE right way. What matters is that you find the ways which relieve stress for you and include them in your life on a DAILY basis. This takes planning and is as important as brushing your teeth each morning!

You may be asking yourself "But how does this pertain to healthy breasts"? The point is health is not just a healthy body part, rather it is a healthy being, both mind and body in their entirety.

Breast disease is not always the function of inherent unhealthy breast tissue.

Breast tissue can become unhealthy due to a dysfunctional liver that cannot remove toxins from the body sufficiently, or cannot metabolize endogenous hormones properly, or has been overloaded with exogenous hormones.

The estrogen quotient E3/E1+E2 is an indication of how well the liver is metabolizing these hormones. As the liver becomes compromised, the levels of estrone(E1) and estradiol(E2) can increase in relationship to estriol(E3). According to Russell B. Marz, N.D. when the estrogen quotient ratio drops below .5 the incidence of breast cancer increases.

Some items we consume contribute to overloading the liver, such as highly processed foods that contain artificial colorings, pesticides and preservatives, caffeine, alcohol and some drugs have the ability to decrease liver function over time.

We can support liver function by eating foods that provide the nutrients that the liver needs to carry out all the metabolic reactions it performs. These foods include beets, artichokes, carrots, dandelion greens, cabbage, brussel sprouts, onions, garlic, brewer's yeast, and salmon.

The essential nutrients they provide include selenium, zinc,

Vitamin C, and E, choline, L-Cysteine, essential fatty acids and B vitamins. Herbs that provide the liver with the nutrients essential for function include Milk Thistle, Curcumin, Dandelion and Schizandra chinensis.

Another area of importance is bowel function.

According to Dr. Marz, women who have fewer than 3 bowel movements per week have 4.5 times greater risk of having Fibrocystic Breast Disease (FBD) than women having at least one bowel movement per day. FBD, also known as cystic mastitis, is apparently due to an increased estrogen to progesterone ratio.

During each menstrual cycle estrogens interact with and stimulate proliferation of breast tissue, followed by a period of involution. In some women the significance of this process is indicated by symptoms of tender, enlarged breast tissue occurring cyclically.

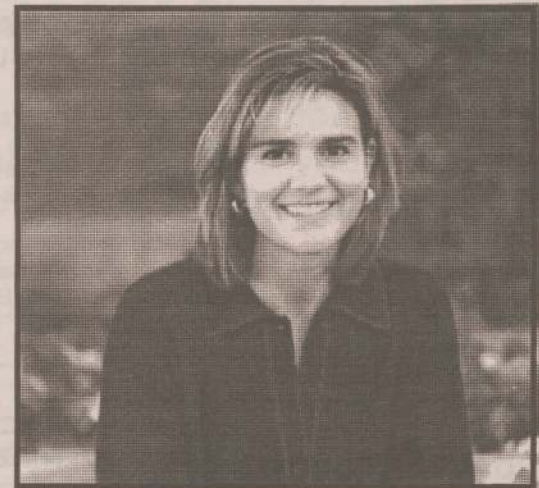
The connection between decreased bowel movements with FBD is associated with microflora in the intestines having the ability to transform endogenous and exogenous fatty sterols(hormones) and fatty acids into toxic metabolites.

Fecal microorganisms are capable of synthesizing estrone, estradiol, and 17-methoxyestradiol, as well as metabolizing estrogen sulphate and glucuronate conjugates, resulting in absorption of bacteria-derived estrogens and reabsorption of previously conjugated estrogen (Cancer Research, 1981). What this means is that the body will incur prolonged exposure to estrogens.

So again, supporting good bowel function with a diet high in fiber, water, and fruits and vegetables is beneficial as well as maintaining good bowel ecology. FBD also responds well to oral vitamin E supplementation as well as vitamin E oil massaged into the breasts regularly. Proper thyroid function is also important in women who have FBD.

Finally, making a mental check of thought patterns and processes regarding breast health is crucial. Our breasts are physical, glandular structures of our body, and also have the capability to hold feelings as cellular memories.

The breasts have been considered by some to be a part of us that represents our feelings of nurturing

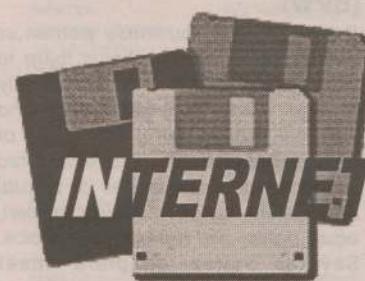


“The point is health is not just a healthy body part, rather it is a healthy being, both mind and body in their entirety.”

and mothering. Ask yourself: Am I nurturing myself? Or am I consistently putting others before myself? Delving into these issues may enlighten your sense of self and increase awareness viewing

yourself as a whole being. Maintaining health on both planes (physically and mentally) is essential in maintaining healthy breasts, which translates into providing wellness for ourselves and preventing the occurrence of disease. Happy self-exploring!

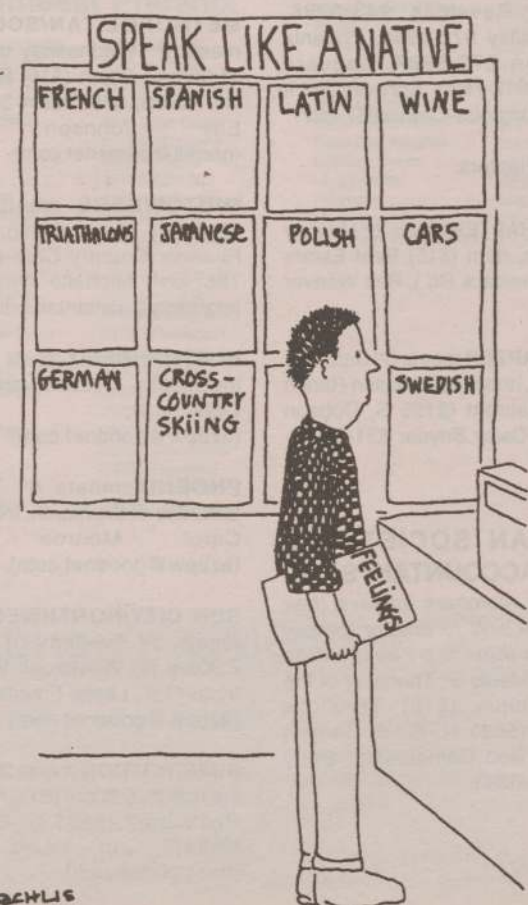
Debi Smolinski is a Naturopathic Physician currently in private practice at The Center for Natural Healing in Scottsdale. She is also a supervising physician at Southwest Naturopathic Medical Center. She lectures throughout the valley and teaches classes at Southwest Institute of Healing Arts. Trained as a general practitioner, Debi focuses on women's health issues, chronic disease and optimizing health through lifestyle changes. Modalities utilized to treat patients include nutrition, botanical medicine, homeopathy, acupuncture and mind bodywork.



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7/8 Wednesday 150TH ANNIVERSARY OF SENECA FALLS

Women You Should Know: The Ones They Left Out of the History Books. Metropolitan BPW 11:30 a.m. (\$16) Ramada Valley Ho Resort, 6850 Main St. Scottsdale, Call Elly Johnson 991-9304 for reservations.

7/10 Friday WOMEN, BUSINESS & DIALOGUE

Presented by Phoenix Chamber of Commerce 7:30 a.m. (\$) Arizona club, 201 N Central Ave., 37th Floor, Phoenix, Susan Smith, 495-6481.

7/22 Wednesday WOMEN'S LEADERSHIP SERIES

O'Connor & Cavanaugh present Elizabeth Swilling Hodges speaking on Doing Well by Doing Good Environmentally. 11:30 a.m. (\$25, \$30 at the door) Biltmore Hotel (24th St. & Missouri) Pre-registration required. Call Shirley Million, 263-2944.

7/23 Thursday HOME BASED BUSINESS MEETING

Deb Macintosh presents Organize Your Home Based Business & Life, 9:30 (Free) ASBA (1500 E. Bethany Home Rd., Suite 140), 265-4563.

September 16 - 20 ABWA 49TH ANNUAL NATIONAL CONVENTION

(S) Civic Center, Norma 585-2320.

professional groups with regular meetings -

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.

There are a number of regional groups in the metro area: East Valley 844-2441, Foothills 730-8628, Kachina 395-1079, Las Reveldes 943-8288, Paradise Valley 971-3849, Phoenix Metropolitan 276-5887, Saguaro Roundtable 813-7630, Sonoran Spirit 947-8769, Turquoise-Camel 957-8277.

Additional chapters:

PHOENIX CHAPTER meets 2nd Monday of the month, 6pm (\$15) Beef Eaters (300 W. Camelback Rd.), Rita Weaver 650-1747

TEMPE CHAPTER meets 3rd Saturday of the month, noon (\$8) Dobson Ranch House Restaurant (2155 S. Dobson Rd., Mesa), Daisy Snyder 831-3326.

AMERICAN SOCIETY OF WOMEN ACCOUNTANTS

To help our members achieve their full potential and to ensure gender equality within the accounting profession. Meets 3rd Thursday of the month, 5:30pm (\$18) Treulichs Restaurant (5020 N. Black Canyon Fwy - I-17 and Camelback), Betty Charlier 492-0363.

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. Meets 3rd Wednesday of the month, 6:00 pm (Free) Coco's, 4515 E Cactus (Tatum & Cactus) Contact Jennie Rhodes, 943-1304.

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. Meets 3rd Tuesday of the month, 11:30am (\$35) University Club (39 E. Monte Vista, Phoenix), Maurine Koemer 468-8539.

ARIZONA SMALL BUSINESS ASSOCIATION (ASBA)

Supports and networks small business owners throughout the state. Business workshop on variety of topics meets weekly Wednesdays, 8-10am (free) ASBA (1500 E. Bethany Home Rd., Suite 140), Tom Gunn 265-4563.

ARIZONA WOMEN LAWYERS ASSOCIATION (AWLA)

Anyone may attend (reservations required). Meets 4th Wednesday of the month, 11:30 am (\$17.50) Arizona Club (Bank One Building, 201 N. Central, 38th Floor), Amy Schwartz 956-4438.

BUSINESS AND PROFESSIONAL WOMEN (BPW)

Brings together business women of diverse backgrounds; helps them to grow personally and professionally through leadership, networking and national recognition. Advocates of civil rights, health, and economic equity; addresses issues of sexual harassment, violence against women, equal rights, and reproductive choice. Several valley chapters meet regionally:

CAPITOL meets 3rd Wednesday of the month, 6-8pm (\$17) Treulichs Restaurant (5020 N. Black Canyon Fwy - I-17 and Camelback), Francisca Rangel-Fibiger 392-2260, ext. 281 (brifran@goodnet.com).

METROPOLITAN/SCOTTSDALE meets 2nd Wednesday of the month, 11:30am-1:00pm (\$16) Ramada Valley Ho Resort, 6850 Main St. Scottsdale Elly Johnson 991-9304 (gorrell@primenet.com).

MIDTOWNERS meets 2nd & 4th Thursday of the month, noon (\$15) Phoenix Country Club (7th Street & Thomas), Michelle Witte 495-4559 (planning@samaritan.edu).

NORTH PHOENIX meets 3rd Monday of the month, location varies, Barbara Cole 973-1197 (azbpw@goodnet.com).

PHOENIX meets 4th Tuesday or Saturday of the month, location varies, Carol Monroe 506-8515 (azbpw@goodnet.com).

SUN CITY/NORTHWEST VALLEY meets 3rd Tuesday of the month, 7:30am (\$) Westbrook Village at the Vista Grill, Leslie Fountain 561-8233 (azbpw@goodnet.com).

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

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.

EAST VALLEY CHAPTER meets 1st Monday of the month, 6:30pm (\$) Wyndham Garden Hotel (Chandler Blvd. & I-10), 892-0722

METRO PHOENIX CHAPTER meets 1st Monday of the month, 8:15am (\$) Coco's Restaurant (Peoria Ave. & I-17), 892-0722.

NORTHEAST VALLEY CHAPTER meets 2nd Tuesday of the month, 11:30am (\$) Orange Tree Resort (10601 N. 56th Street), 892-0722.

IMPACT FOR ENTERPRISING WOMEN

Empowers women by fostering an atmosphere of women helping women both in their businesses as well as their personal lives.

PHOENIX CHAPTER meets last Friday of the month, 11:30am (\$17) Beef Eaters (300 W. Camelback), Dr. Dawn Tames-Roeck, President, 954-3314.

NORTHEAST VALLEY CHAPTER meets 3rd Wednesday of the month, 11:30am (\$17) Stone Creek Country Club (4435 E. Paradise Valley Parkway), Kay Fulkerson 389-6110.

LADIES OF MCCORMICK RANCH

Community women's group with speakers and entertainment spotlighted monthly. Meets 3rd Thursday of the month, luncheon (\$) Location varies, guests are welcome. Call Carol Bellany at 951-0562.

MOON VALLEY BUSINESS & PROFESSIONAL WOMEN'S NETWORK

Professional women's networking group with speakers spotlighted monthly. Meets 1st Thursday of the month, 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. Meets 2nd Wednesday of the month, 11:30am (\$25) Phoenix Country Club (7th Street & Thomas), 731-4800.

NORTHWEST WOMEN'S NETWORK

To establish an effective referral system through the exchange of leads and networking information. Meets every Wednesday, 7:30am (\$) Coco's Restaurant (NE Bell & I-17), Peggy Bowers 938-5427.

PHOENIX ASSOCIATION OF PROFESSIONAL MORTGAGE WOMEN

Meets 3rd Thursday of the month, 11:30am (\$18) Aunt Chilada's (7330 N. Dreamy Draw Drive), Kristen Peterson 708-1989.

WOMEN BUSINESS & DIALOGUE

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

WOMEN IN BUSINESS COUNCIL

Tempe Chamber of Commerce women's business group. Meets 1st Thursday of the month, 7:30am (\$) various locations, 736-4283.

ZONTA CLUB OF PHOENIX

International service organizations of executives in business and the professions working together to advance the status of women. Meets the 3rd Thursday of the month, 6pm (\$) Executive Park Hotel (1100 N. Central Ave.), Caroline 841-0143.

education

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

Provides training and placement for women - such as displaced homemakers, welfare to work candidates, and women transitioning from incarceration. Classes are every three weeks through June 98, 223-4333.

BUSINESS & INDUSTRY INSTITUTE

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

feminist

NATIONAL ORGANIZATION OF WOMEN (NOW)

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

PHOENIX/SCOTTSDALE CHAPTER meets 1st Thursday of the month, 7:00pm (free), Call for information. Joan Fitz-Randolph 947-7629.

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

SUN CITY CHAPTER meets 1st Wednesday of the month, bettyroberts@juno.com, Janet Address 395-0853.

10/18 Sunday SENECA FALLS

EVERYWOMEN CELEBRATION Spirit of Seneca Falls Council 10 am - 4 pm (Free) AZ Hall of Fame Museum (Carnegie Library) 1101 W Washington, Phoenix, For Information call 837-9401. To display, call 542-1755.

support groups

ADULT FEMALE SEXUAL ABUSE SURVIVORS GROUP

Meets Wednesdays, 5:30-7pm (\$10/week) Wholeness Institute (4202 N. 32nd St.), Liz Sikora, M.A. 508-9190.

BOSOM BUDDIES

A support group for breast disease.

WEST VALLEY CHAPTER meets 1st Thursday of the month, 4:30-6:30pm (free), Community Room, OSCO-Arrowhead Store (7720 W. Bell), Norma 933-6217.

EAST VALLEY CHAPTER meets last Tuesday of the month, 6:30pm (free), Women's Center at Valley Lutheran Hospital (6644 E. Baywood Ave.), Wanda 789-7044.

MIDTOWN CHAPTER meets 2nd Saturday of the month at various member's homes, Wanda 789-7993.

SINGLE PARENTS ASSOCIATION

Call SPA's activity line for listings of monthly meetings & events. 404-6787.

performing arts

7/3 Friday

FIESTA FIREWORKS

Performed by Phoenix Tapatio-Groupa Folklorica & Mariachi Performing Co. 8 pm (\$15) Kerr Cultural Center, 6110 N Scottsdale Rd. 965-5377.

7/17 Friday

JAZZ IN THE GARDEN

Denise Martin Band presents Jazz. Desert Botanical garden, 1201 N Galvin Pkwy, Phoenix 941-1225.

7/31 Friday

JAZZ IN THE GARDEN

Sistah Blue presents Rhythm and Blues. Desert Botanical garden, 1201 N Galvin Pkwy, Phoenix 941-1225.

sports

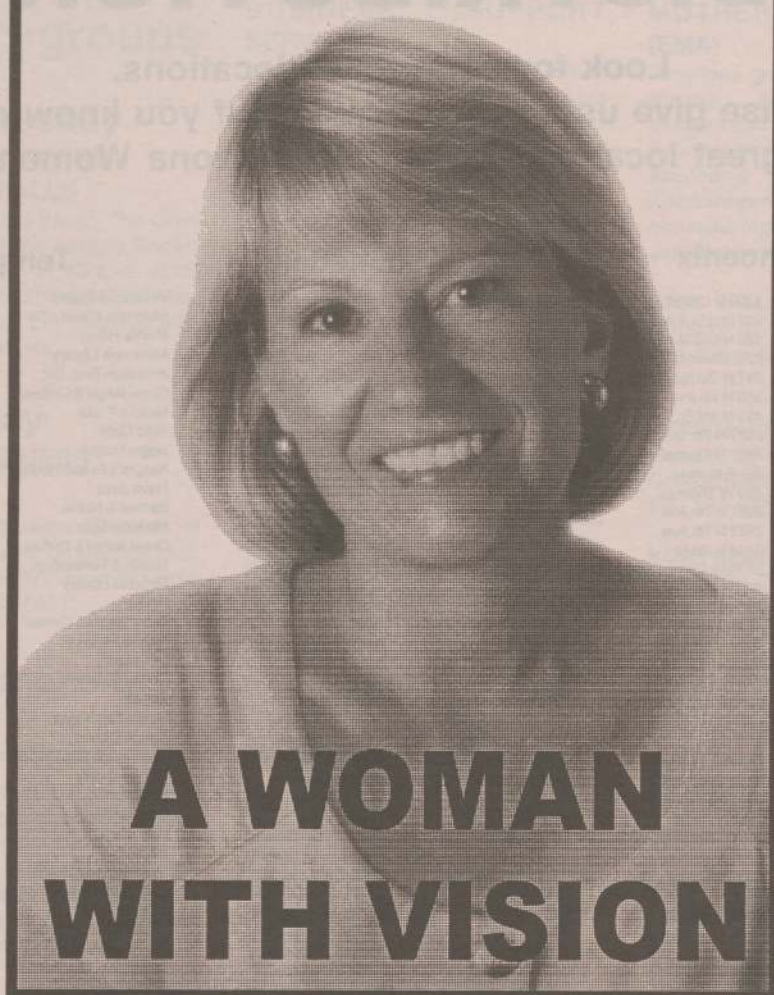
Summer Season

PHOENIX MERCURY

AZ Women's News has Group Tickets available. Upper level only. (\$6 per ticket) Tickets must be purchased one week in advance of the game. Contact our Group Ticket Sales Representative, Brad Meyers at 379-7840. Have a credit card ready. You will need to pick up your tickets at will call before the game.

See these listings and more at our web site:
www.azwomensnews.com

CHARLENE COSTANZO



A WOMAN WITH VISION

When author Charlene Costanzo wondered how to further nurture the self worth of her two daughters and offer direction for the next stage as they went off to college, a message about twelve gifts came to her in a dream. As she developed the story, she realized her growing passion to publish *The Twelve Gifts of Birth* to make it available to abused and neglected children.

The message she wishes to impart is that children possess an inherent dignity, worth, goodness, and giftedness. This story offers healing and hope during times of uncertain transitions. While this book was intended for children, it reminds all readers to see dignity in themselves and others.

I followed Charlene through her process. I watched her dream unfold into concrete reality. The book she has written provides a powerful message to children and an even more powerful reminder to adults to love and respect themselves.

Margot Dorfman (MD): Charlene, we met probably over a year ago. You were working as a recruiter. What has happened to you since that point in time?

Charlene Costanzo (CC): Early on recruiting was an exciting new adventure and I learned a lot. There are things I gained from that experience that have helped me to get where I am now.

After three years, the intensity of recruiting got to me. I felt this longing for something else. I didn't know what it was at first. I began to explore coaching, because I had a coaching style of recruiting. I enrolled in a coaching program and took classes.

I began figuring out who I am and where I am going. I looked at my needs, wants and values, and I realized what I really wanted is publishing. I had already invested substantially in the coaching program but I realized I'd be selling myself short if I made the decision to stay with it. I had a tremendous feeling recognizing what I wanted to do, but then the issue was when. I didn't feel ready. It was hard to make the step. I was in a potentially lucrative job. To start publishing was a big risk, a big investment.

MD: How long did it take you to finally leave recruiting, and to take the leap?

CC: I had the dream 10 years ago. I wrote the first book, and then the vision statement about five years ago. From the time I made a serious decision, it was about six months.

MD: What made you decide to take the leap?

CC: I was witnessing my mother battle leukemia. Being present with her in the dying process was a very powerful experience. I realized how we use our time and talent is really critical. So I started to journal more, think about it, pray about it - asking for direction.

Things started to happen. I'd make a few phone calls each day, began to explore, and took small steps in that direction. I begin to feel different physically and emotionally. I felt free. My chest felt lighter and expansive. I got signals providing an opening. I'd get through to whom I wanted to talk on the first call, and people would be receptive.

I would be driving home from work, thinking about my steps to publishing and I'd get green lights.

The doors to recruiting closed. I felt like I was getting a nudge.

MD: What was the turning point, the last push for you?

CC: I started having health problems. I was so busy with the intensity of work, that I wasn't taking care of myself. My life wasn't in balance. I took a leave of absence to look into my health, and to do some things that I had abandoned years ago.

I began walking everyday, and turning on the music to dance. Even watering flowers, which is such a little thing. I needed beauty in my life. I needed balance, and I didn't feel that. After that month, I started to be a different person, feel differently.

I said, "ah ha, this is how we are meant to live." It was then I knew I was going to do something different. I didn't know exactly what. A few months later, I took another leave to attend our daughter's graduation. When I returned, I knew it was time.

MD: So you went from an idea or a vision of publishing a poem you had written, to creating a book. What steps did you take to get to that?

CC: The steps are incredible. It's a good thing I didn't know then what they were. I had a lot to learn. I started reading and I joined the Arizona Publishing Association. I felt like I had come home.

I got a notebook, and I didn't even know where I was going. There's product development, marketing, promotion, and the financial and legal area. I divided these areas up, and started to take notes. Each category within the categories became clear. I test marketed my product.

I got out, not to my friends and family, but to the potential consumer, the retailer, the bookseller, and asked them to be honest with me.

You have to get detached from the emotion - this is going to be a business. Along the way, there were things that were really hard for me because I like to create and promote. Doing the legal aspects and the detail things were sometimes daunting. Things like getting my copyrights and the ISBN number. This process was exciting and tiring.

At times I looked at everything, and felt like I couldn't do it. I frequently had to remind myself to focus on the next step. I'm one person but I took it step by step and focused on the process.

MD: I remember when you were looking for an artist. What was that process like?

Eventually what helped me was being more specific about the qualities I wanted. I realized what I needed or, at that point, what the project needed. Once I started and I made the commitment, an amazing thing happened, I became detached from it. This is not me. I am in service to this.

I realized that this has the potential to be really good, and I can't settle for an illustrator who isn't right. It would be like making a commitment to marry someone, having the invitations out, the wedding coming up, and knowing it's not the right thing, but saying, "We'll make it work."

I began thinking on a whole other level. I was more aggressive and followed every lead. I eventually talked with a woman who was immediately interested in my project. We agreed that this would be a great opportunity for both of us.

Throughout the process I learned a lot about myself. I paid attention to my resistance. I hesitated calling an artist agent because I felt like my publishing company was too small. I was also afraid it would cost more. I got beyond the fear and called an agent.

MD: Was there any time in your process that you wanted to give up and quit?

CC: Never seriously. There were times when I got discouraged and felt overwhelmed. I would question

The Twelve Gifts of Birth

By Charlene Costanzo



CC: That was perhaps the biggest delay or stumbling block for me. Trying to make that step, knowing that the text was powerful yet abstract in nature. The visual side had to be stronger than the text. It had to be absolutely beautiful and professional. I found the process to be hard. I did not know how to do it. Eventually I learned. A lot of it was trial and error; several times I thought I'd found the person. Then it didn't feel right. It had to be someone whose work had the right sort of look, quality - somewhat mystical or magical. Sometimes I'd find someone whose work technically I really liked, but then as we talked, I realized that we were not at all compatible.

myself, doubting if I could really do this. The industry is so big. I got discouraged when trying to find a printer who would work with my pricing structure.

I wanted to print it in the US but the printers said it would not be affordable. I would either lose money or price it so high that people would not buy it. One printer, in looking at the book's design, told me I was crazy.

I was so discouraged I cried on the way home. After my self-doubt cleared, I felt strengthened. I just said I'm going to show him. Most children's picture books are printed

See Charlene, page 13

Visionaries

From Vision to Reality



By Margot Dorfman, M.Ed., M. Div.

It's one thing to have a vision. It's quite another to take the action steps to bring your vision into reality. But without action - your dream will stay a dream... You will be sitting in your rocking chair towards the end of your life pining, "If only I had traveled... If only I started my own business..." If only you took a risk.

There is another way - Start now and take action! Take at least one step a day towards your vision. The actions you take today create your future. Most of us did not own our cars or houses right away. We had to save for a down payment, and continue to make payments for a few years.

If you are dissatisfied with life, it did not happen over night.

It was gradual and so is turning your life around and getting on the right track towards your vision. It takes practice. Did a concert pianist make beautiful sounds when she first sat down to the piano as a child? Did the team members of the Mercury hit the hoop the very first time they laid their hands on a basketball? No! There were hours turned into years of practice. And they still practice... creating new visions they wish to attain, from being selected to being on the team to winning the championships.

In looking at your vision, what do you need to practice? Most likely it's making the choices which are in alignment with your vision. Will watching TV provide you with the finances you need to travel? Doubtful. But researching money management at the library and following the guidelines will. As will saving your money by brining your lunch instead of going out every day. Will complaining about your job get you a new one? Not a chance. Only by updating your resume and networking in a positive framework make you a desirable candidate.

How do you know where to start and what actions to take?

Define your vision or goal very specifically. Include every detail of every aspect. Then brainstorm all the possible actions you need to take to attain your vision or goal. Identify the actions that are realistic and doable. Assess each action to ensure that taking it will lead you to your vision, avoiding activities that will distract you from your goals. Assign a time line. Then DO IT! Take an action each day. Beyond all, don't give up. If you get discouraged, take a break

and review your accomplishments. Do something fun that has nothing to do with your vision. Then come back to it refreshed. If you are passionate about your vision and take the actions to achieve it, it will become reality. Just look at this paper.

Margot Dorfman, M. Ed., M. Div. is a growth, change and development counselor. She is considered an experienced guide, teacher, mentor, and energy therapist, with over 15 years teaching experience working with both individuals and groups. Margot can be reached at (602) 954-6169 or paceinternational@yahoo.com.

Charlene, from page 12

overseas which I didn't want to do - another scary step. I gave it a few days and decided that's what I had to do.

MD: In describing your process, you've had doors shut to you, but you haven't let that stop you.

CC: There were doors closing. In looking for a distributor, I sent out galley copies. Some distributors said it wasn't right for them. Others were excited and said my book was beautiful. A door opened when one of the best said they would send

me a contract. That's been an important lesson. If someone doesn't like your idea, or project, find the next one. Explore somewhere else. Don't take it personally. Don't let people squash your dream like that printer telling me I couldn't do it. Now it's ready to go to marketplace and there's a fear "What if it fails?"

MD: So what is your answer to the "what if"?

CC: I don't spend a lot of time with that, but it creeps in sometimes. That's when I realized it's one of the risks of acting on your dream.

It doesn't matter. No matter what happens I will feel a sense of fulfillment and pride that I did it.

MD: You've succeeded. Your book is at the printer now. To what do you attribute to your success?

CC: Perseverance and willingness to do the work. I'm really pleased because I made this dream. I stayed with it, I dreamed it for a long time; visualized and did affirmations. When I first wrote this, I imagined myself going to the library, pulling the book off the shelf and then holding and feeling it, while looking at the cover. I nurtured the

dream. Then I made the commitment to do it. It required a whole shift, living differently while I made my dream a reality. It was exciting seeing it start to develop.

The steps I've taken, and my knowledge has grown from so little to so much. Sometimes I'll say, "Wow. I didn't even realize I did that this past year and it's real." I have a great satisfaction and fulfillment.

The Twelve Gifts of Birth reveals the birthright inheritance that all children receive when they are born. When shared with young

children, this message helps form within them a strong foundation of self respect and values. For teens and adults, the story offers healing and hope during times of diminished self-esteem and uncertain transitions. It reminds all readers to see dignity in themselves and others.

The Twelve Gifts of Birth publication date is scheduled for September 19, National Kids' Day. It will be available in bookstores and giftstores through Baker & Taylor, Ingram and Sourcebooks. Contact Charlene Costanzo at (602) 940-8901.



SOUTHWESTERN GESTALT CENTER

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(602) 997-8199

Gestalt Training Program, Counseling, Groups

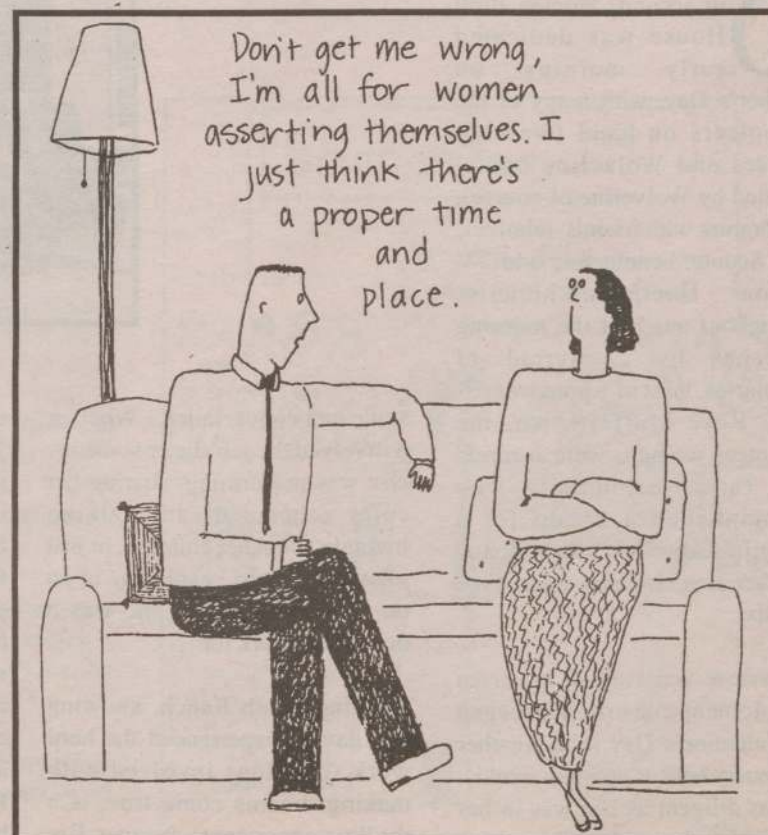
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Cynthia Daley MC, NCC, CHT
Diane E. D'Angelo MC, CPC
Laura Kehrner Emileane Psy/MH, NP
Susan Golab MSW, CMSW
Belinda Rouzaud MSW, CMSW
Maxine Solomon MC, CPC

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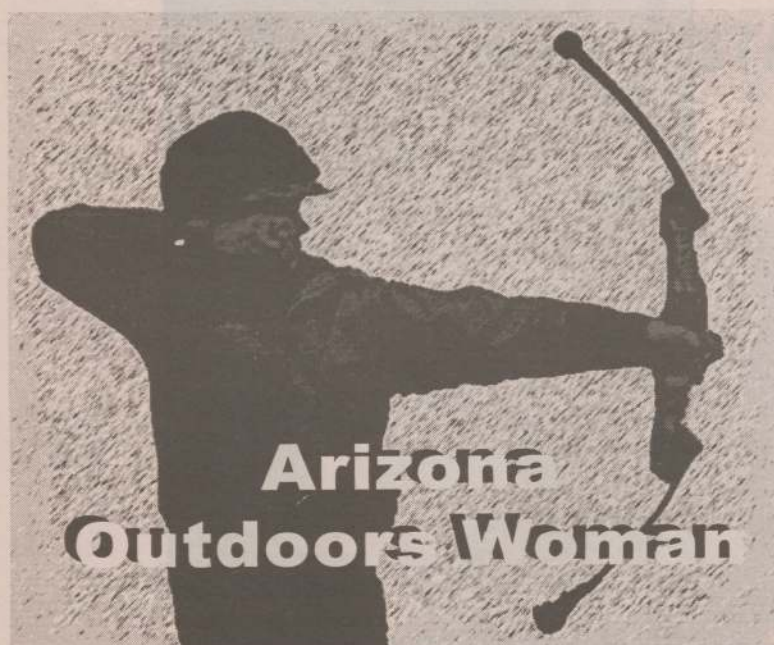
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Arizona Adventures



Arizona Outdoors Woman
<http://www.azoutdoorswoman.com>

Many of us reach a place in our personal and/or professional life when that path we have pursued for so long is no longer the journey it once was.

The family may have reconfigured because the children have grown and are moving into their own lives. The job may have changed because of outside influences or internal restructuring, and it no longer works into our preconceived career path. Reasons are many and varied for this kind of change entering and impacting a woman's life. Yet, it is real and it demands from us something new of ourselves.

Such a transition in pace opens up wonderful opportunities for self-exploration. Carol had just that experience. She had been involved with Camp Fire for years, leading trips which included map and compass skills. She had sent her daughter off to camp each year and, two summers ago, she decided to do the same for herself. Carol

packed up her gear, and headed to the White Mountains for a program offered by Arizona Outdoors Woman, LLC.

Two Phoenix natives began this program, combining their life-long love of outdoor activities and opening the doors for other women that were opened for them as children with their fathers. Carolyn Colangelo's experience took her on hunting trips. She learned the proper way to handle a gun and hunt, always mindful of the interaction of human, animal and environment. Carolyn is now respected in Arizona game hunting circles. Mary Martha Prince was brought up hiking. Her interests expanded to camping, backpacking and outdoor photography. She has stood atop most of Colorado's 14,000 foot mountain peaks. Both women incorporated these skills into their lives, concurring that these experiences added richness and pleasure.

These two women recognized that many women may not have had

similar experiences as youngsters. Going out into the desert or into the forest may not be particularly enjoyable or comfortable for them. Both Carolyn and Mary Martha, now in their 50's, realize that outdoor activities are things that many women want to do but do not, for any number of reasons. Perhaps they have never done it and don't know how. They may not have anyone to go with, or they go with a husband who ends up criticizing them for the way they do things.

This inspired the two to create a program providing outdoors skills taught by skilled instructors in hopes that other women may find something she really likes and for which she has a natural ability. The activities provided include camping, fly fishing, four-wheel drive, gun safety and shooting, map & compass, and survival skills. With this weekend experience, a woman can experiment a bit trying out the sports and learning the fundamentals. For a less active weekend in nature, a woman may

take classes in wildlife photography, edible and medicinal wild plants, Dutch oven cooking or archaeology.

Participating out-of-doors can take many forms. One need not be a "jock" to enjoy outdoor sports and activities. Last year Carol chose to take 4-wheel driving to gain confidence in her skill. She left feeling more competent and comfortable. As she met other women who had similar interests,

Carol was impressed by the lack of social barriers. Women of different social status were standing side by side brought together by a common goal, the need to participate in the out of doors.

The mission of *Arizona Outdoors Woman* is to educate, entertain, recreate, and instill a lifelong respect for nature and the environment in our participants by providing a superior experience at an affordable price

Arizona Outdoors Woman offers outdoor education weekend workshops held in the cool high country of east central Arizona at Sunrise Park Resort on the White Mountain Apache Reservation.
For additional information, phone (602)279-7622 or (602) 375-1054.

Web address:

www.azoutdoorswoman.com.

WOMEN BUILDING FOR HABITAT FOR HUMANITY

Our second, Women Built House was dedicated early morning on Mother's Day, with many of the volunteers on hand (wearing dresses and Wolverine boots! donated by Wolverine of course), celebrating with friends, relatives, Girl Scouts, benefactors and TV stations. Hootin' and hollerin' throughout much of the morning speeches by a myriad of dignitaries, least of whom was ex-Gov. Rose Mofford, we, the volunteer women, were a proud and varied community who accomplished a dream for a beautiful lady, Genevieve Munoz and her two children, ages three and six.

Genevieve was "one of us" from the moment construction began on Valentine's Day (bad weather in January held us up a few weeks), and as diligent as she was in her work, she always had time for a

smile and conversation. Whether it involved the job she or someone else was performing, sharing her color scheme dream, talking lovingly about her children, or just joking about the peculiarity of an on-the-job situation, she was a delight "to work for."

Entering South Ranch, knowing and having experienced the hard work (and fun) involved with making dreams come true, is a thrilling experience; at times I'm

taken over by the wonder of it all. This impressive Habitat community is called South Ranch and is located at Southern and 16th Streets. Approximately seventy-five homes are now completed in the planned development of 195 houses for qualified low-income working families; 15 homes are currently under various stages of construction, including two homes sponsored by Oprah Winfrey. The Phoenix Suns donated and built the basketball court in the park.

Habitat for Humanity builds houses and communities all over the world for families who have limited resources. The recipient family is required to contribute "sweat equity" as one of the qualifications for ownership - in the U.S. it's 400 hours - and be working in a stable job. The house is purchased interest-free and is paid for over a period of ten years; Habitat families enjoy a very minimal rate of mortgage default.

Classes are required for owners to learn basic maintenance skills and are taught at the development. Materials, money and labor are donated by the generosity of the community with the exception of the foundation, electrical and plumbing. One does not need any great skill, building talent, or even own their own tools to volunteer time at Habitat, only a desire to make a difference in the lives of people. Construction takes place throughout the year and many women continue building their skills taking on leadership roles as crew leaders in the coming years.

It's an awesome experience, but, hey, someone's got to do it!

For more information, call Habitat for Humanity 268-9022.

Contributed by Heather McLellan Volunteer



The Beginning Gardener series covers the basics of gardening, delightfully and simply. We'll show you how to solve landscape problems and bring wildlife into your yard.

The Beginning Gardener

Landscape Basics

by Jayme Canaday



A little planning goes a long way in landscaping your yard; whether you're looking at a big, barren, boring block wall, or a conversion in the making. Here are a few guidelines for a terrific transformation.

Invest in a plan

Even if you can't afford it all now, it's worth it to plan your yard. Most landscape design companies provide a free estimate, and a more detailed, CAD-drawn version costs between \$200-500. Landscapers can also guide you with what to do first.

You can plan your own yard by first drawing a "bubble" diagram of all the major elements and their ideal locations: Draw your lot to scale on an 8-1/2 x 11 paper with the house correctly placed. Next, from this overhead view, draw circles showing approximately where you'd like the spa, veggie garden, butterfly garden, new patio, etc.

Know your yard's idiosyncrasies

Is it a north exposure, or south? Is there any shade available, or do you need to create shade? Are there any views to screen or emphasize? Do you need to hide an equipment wall? Is the lawn in the wrong place?

List your priorities

Is hiding the view into your yard of highest importance, or is it the addition of fruit trees, a spa or elevation change? Maybe you want to create a haven for wildlife watching?

Have a budget in mind

If you work with a landscaper, knowing what figure they absolutely cannot go over will save you time and revisions.

Gather ideas

Visit the Desert Botanical Garden for a palette of interesting plants. The Landscape Center at Pima and Frank Lloyd Wright is a cooperative of 15 businesses devoted to the outdoor room, featuring landscaped grounds with pools, putting greens, hardscape and furniture: an excellent site to get ideas.

Develop a focal point

And there are so many possibilities! In a backyard, the pool may be the focal point by default; however, a beautiful Ironwood tree, an interesting grouping of succulents, a water feature, or a path to a rest area are idyllic.

A few tricks aid the conversion from a feature to a focal point: have the plants around it taper down in

size from it, so that the eye follows the lines to it. Use interesting mixes of texture, color, form and bloom. Play with and emphasize angle: According to James D. Claridge, Mesa Community College, the eye most easily sees 45, 90 and 180 degree angles; the right angle is the most stable of geometric forms, and acute angles and corner to corner relationships should be avoided.

Place your focal point strategically: can you see it from an important location in the house, or do you want the path to it to entice the eye?

Consider hardscape

Beehive fireplaces (kivas), firepits, extended patios, water fountains and ponds all transform your yard into an outdoor room. Add lush-looking plantings around these and

you have the beginnings of your focal point.

Install in order

Always install all hardscape first, and back yards before fronts—whenever possible. Plants are easily trampled when hardscape is installed, because they often require heavy equipment (cement mixers, wheelbarrows, forklifts...). Heavy equipment also compacts soil around plants roots, starving them for air, and can destroy irrigation.

Next time we'll put it all together with two real-life examples.

Jayme Canaday (248-7056) is a Master Gardener and Landscape Designer. She has her own company, GROW UP Gardening School, where she teaches gardening to school children.

The Air We Breathe

by 'Ren Northup

My training is in habitat restoration, so to start this article on air, I had to get on-line. I defined what I thought was a pretty straightforward search: "air pollution" plus "women's health." I was surprised at the many sites dealing with alternative medicine and sustainable development. An old, nearly cliched, phrase from our political activist days sprang to mind: "the personal is political."

The personal health aspects of air pollution are pretty direct. When inhaled, pollutants damage the respiratory tract and are transported by the blood to other body tissues. Some suspended particles are fairly large and the respiratory tract's natural defenses stop them from penetrating deep into the lungs. The very small particles do penetrate deeply, and cause more harm. Gaseous air pollutants damage the respiratory lining and impede its ability to defend against air borne particles, and may be absorbed into the bloodstream.

While indoor air pollution accounts for most of the deaths from air pollution, many diseases and deaths are directly attributable to pollution from cars, industry and outdoor fires. Asthma, chronic obstructive pulmonary disease and emphysema can all be caused or worsened by air pollutants. The health effects of air pollution are not unique to women, but women may interact uniquely with them.

Women have key roles in all societies with respect to basic living conditions, which is why equitable representation of women is recognized by international organizations as important to improving worldwide public health status. In industrialized countries, women in the workforce have increasing affluence and control over household spending decisions. While most people characterize affluence by the increased consumption of goods and services, more and more people are growing aware of the environmental results of our lifestyle decisions. They are redefining affluence.

We can reduce our consumption within a comfortable lifestyle.

Cities (like Phoenix) offer efficiencies and advantages in delivering environmental protection, health care and other social services. They also concentrate pollution sources. Those of us concerned about health and the environment need to use urban opportunities to offset pollution. I've listed some ideas on how to do that, ranked from easy to life changing:

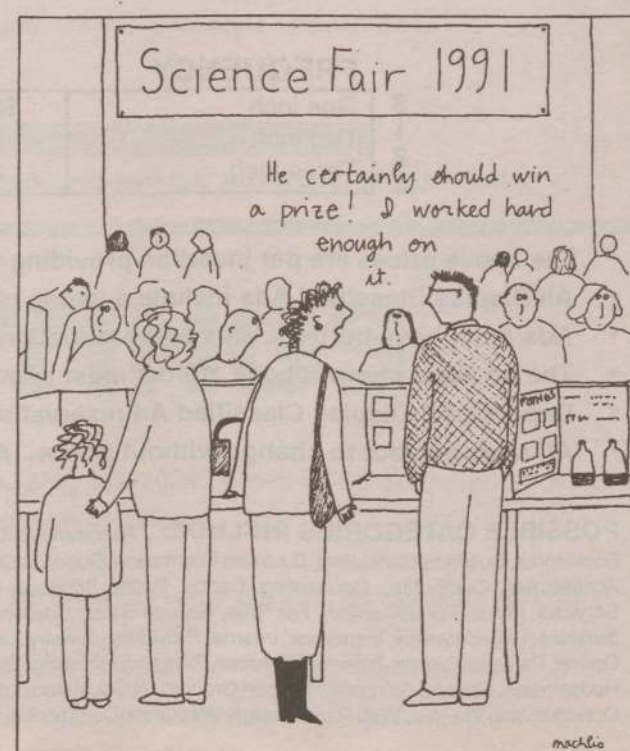
1. Turn out the lights when you leave a room at home or work (1 point).
2. Keep your car tuned and use pollution-reducing fuel (1 point).
3. Keep your air conditioner at 80 degrees (2 points).
4. Consolidate car trips. "Mom's taxi" wastes your valuable time and dirties the view of our lovely mountains (2 points).
5. Install energy saving and water saving devices on your lights and plumbing fixtures. Saving the environment while saving money reinforces your money-smart image (3 points).
6. Bike wherever you safely can, and build your quads and environmental smugness at the same time (3 points).
7. Carpool, and network with other environmentally concerned women (4 points).
8. Take the bus at least twice a week. Not only are you carpooling with a lot of other people, but also sending a message to our local officials that we care about the environment (4 points).
9. Convert your yard to a desert landscape. Treating water uses energy. Generating energy produces air pollution (5 points).

10. Turn off the t.v. and talk to your family and friends for a couple hours each night (5 points).

If you want to play an environmental game, add up your points and divide by 10. If you score from 0-1, you are an "environmental sprout," 1-2 is a "concerned sapling," and a score higher than 2 means you are a hard-core "tree-hugger."

'Ren Northup, freelance writer and creative consultant (602)242-4898

Environmental Connections



Arizona Women's News

issues, lives and dreams.

How to Advertise

- 1) Display Ads
- 2) Display Classified Ads
- 3) Line Classified Ads
- 4) Internet Ads
- 5) Employment Ads
- 6) Calendar listing

1

DISPLAY ADS

Display Ads are highly visible, boxed ads placed throughout the paper.

You can either create your own ad, or for extra convenience,
have our design staff create an ad to your specifications with impact and pizzazz.
Call us for 274-8473 for design rate.

S I Z E	FREQUENCY	1-2x	3-5x	6-8x	9-11x	12x	Dimensions
	Back Cover	\$950.00	\$855.00	\$807.50	\$760.00	\$712.50	10 1/4" wide x 16" deep
	Full page	800.00	720.00	680.00	640.00	600.00	10 1/4" wide x 16" deep
	Three-quarter page	695.00	625.50	590.75	556.00	521.25	10 1/4" wide x 12" deep
	Half page	558.00	502.20	474.30	446.40	418.50	10 1/4" wide x 8" deep
	Junior page	475.00	427.50	403.75	380.00	356.25	6 1/16" wide x 11 1/2" deep or 10 1/4" wide x 6 7/8" deep
	Third page	385.00	346.50	327.25	308.00	288.75	6 1/16" wide x 9" deep or 8 1/8" wide x 6 3/4" deep
	Quarter page	295.00	265.50	250.75	236.00	221.25	4" wide x 10 1/4" deep or 6 1/16" wide x 6 3/4" deep
	Sixth page	198.00	178.20	168.30	158.40	148.50	4" wide x 6 7/8" deep or 6 1/16" wide x 4 1/2" deep
	Elghth page	145.00	130.50	123.25	116.00	108.75	4" wide x 5 1/8" deep or 6 1/16" wide x 3 3/8" deep or 1 7/8" wide x 10 15/16" deep
	Twelfth page	115.00	103.50	97.75	92.00	86.25	4" wide x 3 3/8" deep or 6 1/16" wide x 2 1/4" deep or 1 7/8" wide x 7 3/8" deep
	4" minimum	65.00	58.50	55.25	52.00	48.75	4" wide x 1 7/8" deep or 1 7/8" wide x 4" deep

- The above prices are per insertion providing you with discounts for frequency placement of ads.
- All Display Ads include a listing on our Arizona Women's News Web Site: <http://www.azwomensnews.com>
- Ads must have borders. Tax and production charges not included.
- The ad sizes shown above are the most common sizes. Other sizes are available - call for pricing.
- Deadline for Display Ad reservation: 5:00 p.m. the 15th of the month prior to issue date.
- All rates subject to change without notice. Additional information about ads available in our Media Kit and our Advertising Agreement.

2

DISPLAY CLASSIFIED ADS

Display Classified Ads are boxed ads placed in our Classified Section (Page 19).

These ads, which appear under the classified catagory of your choice, are highly effective and affordable
starting at just \$28 a month.

S I Z E	FREQUENCY	1-2x	3-5x	6-8x	9-11x	12x	Dimensions
	One inch	\$28.00	25.25	23.75	22.5	21.00	1 9/16" wide x 7/8" deep
	Two inch	56.00	50.50	47.5	45.00	42.00	1 9/16" wide x 1 7/8" deep
	Three inch	84.00	75.75	71.25	67.50	63.00	1 9/16" wide x 2 7/8" deep

- The above prices are per insertion providing you with discounts for frequency placement of ads.
- All Display Classified Ads include a listing on our Arizona Women's News Web Site: <http://www.azwomensnews.com>
- Ads must have borders. Tax and production charges not included.
- The ad sizes shown above are the most common sizes. Other sizes are available - call for pricing.
- Deadline for Display Classified Ad reservation: 5:00 p.m. the 15th of the month prior to issue date.
- All rates subject to change without notice. Additional information about ads available in our Media Kit and our Advertising Agreement.

POSSIBLE CATEGORIES INCLUDE: Accommodations, Accounting, Acupuncture, Advertising, Answering Services, Antiques, Art, Automotive, Beauty/Skin Care, Bed & Breakfast, Books/Bookstores, Business Consulting, Business Information, Business Opportunity, Business Services, Career Counseling, Career Resources, Catering, Childcare, Chiropractic, Classes, Cleaning Services, Clothing/Accessories, Computers, Counseling, Dance, Dating Services, Dental Care, Desktop Publishing, Editing, Education, Elder Care, Entertainment, Errand Services, Environmental Products, Financial Services, Floral, Food/Nutrition, For Sale, Garage Sales, Gardening, Genealogy, Gifts, Grants/Fellowships, Graphic Design, Groups, Health/Fitness, Holistic Health Care, Home/Personal Safety, Home Services, Hypnotherapy, Insurance, Internet Providers, Jewelry, Lawn Services, Legal Services, Lessons/Tutoring, Marketing, Mediation Services, Menstrual Products, Music, Office Rental, Office Supplies, Optical, Personal Growth, Personal Services, Printers, Publishing, Real Estate, Recreation, Reiki, Religious, Rental Wanted, Rentals, Research Studies, Restaurants, Retreats/Retreat Centers, Ritual, Roommates/Housemates, Shiatsu, Spirituality, Support Groups, Tai Chi, Tattooing, Tax Preparation, Telephone Services, Therapeutic Massage, Travel/Adventure, Veterinarians, Vido Services, Voice/Speech Training, Volunteer Opportunities, Wanted, Web Page Design, Weddings/Ceremonies, Writing, Workshops, Yoga

3 LINE CLASSIFIED ADS

Line Classified Ads are very economical.
These ads appear under the classified category of your choice.

FREQUENCY	1-2x	3-5x	6-8x	9-11x	12x
Per word	.65	.60	.55	.50	.45

- \$10 minimum rate for Line Classified Ads
- The above prices are per insertion providing you with discounts for frequency placement of ads.
- Tax not included. Payment is required for the amount of the entire run. We accept cash, check, money orders, Visa and Mastercard.
- Mail or deliver the text and payment. Line Classified Ads also accepted over the phone (602) 274-8473 or fax (602) 532-7034.
- Deadline for Line Classified Ad reservation: 5:00 p.m. the 15th of the month prior to issue date.
- All rates subject to change without notice. Additional information about ads available in our Media Kit and our Advertising Agreement.

POSSIBLE CATEGORIES INCLUDE: Accommodations, Accounting, Acupuncture, Advertising, Answering Services, Antiques, Art, Automotive, Beauty/Skin Care, Bed & Breakfast, Books/Bookstores, Business Consulting, Business Information, Business Opportunity, Business Services, Career Counseling, Career Resources, Catering, Childcare, Chiropractic, Classes, Cleaning Services, Clothing/Accessories, Computers, Counseling, Dance, Dating Services, Dental Care, Desktop Publishing, Editing, Education, Elder Care, Entertainment, Errand Services, Environmental Products, Financial Services, Floral, Food/Nutrition, For Sale, Garage Sales, Gardening, Genealogy, Gifts, Grants/Fellowships, Graphic Design, Groups, Health/Fitness, Holistic Health Care, Home/Personal Safety, Home Services, Hypnotherapy, Insurance, Internet Providers, Jewelry, Lawn Services, Legal Services, Lessons/Tutoring, Marketing, Mediation Services, Menstrual Products, Music, Office Rental, Office Supplies, Optical, Personal Growth, Personal Services, Printers, Publishing, Real Estate, Recreation, Reiki, Religious, Rental Wanted, Rentals, Research Studies, Restaurants, Retreats/Retreat Centers, Ritual, Roommates/Housemates, Shiatsu, Spirituality, Support Groups, Tai Chi, Tattooing, Tax Preparation, Telephone Services, Therapeutic Massage, Travel/Adventure, Veterinarians, Vido Services, Voice/Speech Training, Volunteer Opportunities, Wanted, Web Page Design, Weddings/Ceremonies, Writing, Workshops, Yoga

4 INTERNET ADS

at <http://www.azwomensnews.com>

Display Ads, Display Classified Ads and Employment Ads
include a free Basic Listing on the Arizona Women's News Web Site
The Basic Listing includes: Company/Association Name, Contact Name (1), Phone, Fax, Email address, Snail Mail Address, 25 word description. Additional words are charged at a rate of \$1/word.

- Include a link to your own web site for \$10/month.
- Add your own web page hosted at the Arizona Women's News Web Site for \$30/month (one time setup fee of \$50).
Reservations must be made and paid in advance semiannually. Web site design available. Call for quote.
- Community nonprofit and professional groups are listed at the Arizona Women's News Web Site at no charge.
- Deadline for Internet Ads reservation: 5:00 p.m. the 15th of the month prior to issue date.
- All rates subject to change without notice. Additional information about ads available in our Media Kit and our Advertising Agreement.

5 EMPLOYMENT ADS

Employment Ads are a great way to reach
active, growing, caring women in search of their next great opportunity.
These ads appear under the classified category of your choice.

FREQUENCY	1-2x	3-5x	6-8x	9-11x	12x
Per column inch	\$30.00	\$27.50	\$25.00	\$22.50	\$20.00

- The above prices are per insertion providing you with discounts for frequency placement of ads.
- Ads are typically set in a one-column, line style. For larger specially designed ads, a two or more column box style is available.
- Employment Ads include a free listing on our website with a link to your home page.
- Tax not included.
- Deadline for Employment Ads reservation: 5:00 p.m. the 15th of the month prior to issue date.
- All rates subject to change without notice. Additional information about ads available in our Media Kit and our Advertising Agreement.

6 CALENDAR LISTINGS

- 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.
- Deadline for Calendar is 5:00 p.m. the 15th of the month prior to issue date. We do not take information by phone.
- We give preference to notices 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 at \$15 for 1-4 lines, \$28 for 5-8 lines (assume approx. 40 characters/line).
Entries must be prepaid: we do not bill or send receipts.
- All rates subject to change without notice. Additional information about ads available in our Media Kit and our Advertising Agreement.

Career Moves



by Tammie M. Chestnut

For job seekers with little or no work experience

Job Search Tips

A job search can become quite a stressful and tedious process, so you must maintain a positive attitude and have patience. If you are unsure of where you're headed, you will probably end up some place you don't want to be which will eventually lead to another job search in the near future. Always assume a job hunt will take longer than anticipated, plan on months, not days or weeks, and act accordingly. During your job search know what you are looking for and settle for nothing less.

Career counselors and job developers agree that networking is one of the most effective job-hunting techniques. It's important to let everybody know what you're looking for and ask them, "Who

should I be talking to?" Your family and friends can be the best sources of job leads. Even though they may not be in the mainstream of your career field, seek their help. Network constantly, using your best contacts first, and also be prepared to share leads with others, just as they may share with you. What goes around, comes around.

Basically, there are many ineffective job search strategies but in my opinion the most ineffective has to be the old tried and true, sending out reams and reams of resumes and cover letters to people who will throw them away, without even opening the envelope. Don't even bother. Save your time and money. You must first be sure that

there is an opening within the company, research and then apply accordingly.

To get you started with a successful job search I've developed a few tips to help you through the process. Remember that job hunting is like a job that you don't get compensated for, yet like a volunteer you're expected to work. Expect to spend forty hours a week at minimum if you are serious. Start early, work hard and work smart.

First, you should develop a marketing attitude. Prepare your resume so that it cleverly describes your past job experiences. For example, a baby-sitter would be renamed a child care provider. Renaming a job title is a creative way of marketing a common and often overlooked job skill so that it stands out. And because this is probably a job that you created you can give yourself any title you'd like! Your cover letter could also highlight your personal and more abstract employable skills like the ability to work well under pressure or without supervision.

Seek a mentor in your field who can help guide you through your career seeking process. Get a mentor who can teach you hands on skills in your chosen career field. Offer to do an internship with their company under their guidance. Be

sure to choose someone who is not only well respected in the field but has many other job experiences and contacts. Don't know anyone? Well, you don't have to look too far for this mentor, your mom, dad or a friend of the family will do just fine!

Try to select appropriate references. Good references are a must. Stay away from really good friends and past co-workers who worked in the same positions as you unless they've become nationally acclaimed experts. Use your mentor as a reference (unless it's a parent) Because you may not have work experience, you should have your reference sheet prepared and available to send out with each resume. In fact, you should have more than the standard three references. Shoot for four or five. Leave out the *references available upon request* line, it may get your resume sent to the bottom of the pile.

When in need, remember there could be very good references near you. Ask your teacher, minister, or professor to be your reference. Keep them updated on your job search and interview dates. Employers know that college and extracurricular activities require a lot of work and provide valuable job skills. Who better to validate your character and ability to handle work-related tasks, than the people you see every day?

Never leave home without your resume. Like a good credit card, always have your resume available to go to work for you. You never know when opportunity will knock, especially if you are networking on a daily basis. Copies

of your resume made on the supermarket copier are not acceptable. Have them reproduced by a professional, or better yet, print a new one for each prospective employer.

During an interview, honesty is the best policy. When granted an interview, admit your lack of experience and emphasize your eagerness to learn and ability to adapt quickly. Chances are the interviewer is looking for "new blood" or someone with a fresh perspective based on the fact that you got the interview! Always follow every interview with a thank you letter, expressing interest in the job and highlighting one or two of your best qualifications. And, never interview for a position that you are under qualified or over qualified for, it just wastes valuable time for all involved.

Finally, be sure to utilize more than one job seeking resource. Although networking can be effective, it should not be your only recourse. Job fairs, company job lines, internet searches and newspaper classifieds can also serve helpful in your job search. Never put your eggs in one basket. You will have much more success with your job search if you do not rely on just one technique.

Tammie Chestnut is the Owner and President of The Resume Shop, a full service professional resume and document preparation company. To reach her, call 407-6410 or surf to www.resumeshop.com for additional career advancement and self-marketing tips.

"Barbara", from page 7

learning follows a curve. Then when you get stuck on the learning curve, and you come to the third realization which is, *all the answers are out there*. Very often when you do get stuck, it's because you have an emotional block. Very often it's messages that come from childhood, from family, from culture. These messages create beliefs, and then our beliefs create our reality.

Women need to define and control their behavior. When you get beyond those obstacles, and learned the basics, you start to see is the fourth realization: *there are no secrets*. I always thought there were secrets that men knew that I didn't about investing. There are no secrets, but there are certain things that smart people do.

One way to protect yourself is to start investing a little bit, small amounts, going slow, every month, every quarter, invest regularly. If you go slowly, and you start small, it won't be so bad. Then only put money in what you understand. Learn from your mistakes because you are going to make mistakes. Trust your intuition. Diversify broadly. Don't put all your eggs in one basket.

As you learn these secrets, you learn the best realization. *Risk is not synonymous with loss*. People don't understand risk. They think risk of course is loss. Now loss and gain is not risk, that's the potential outcome. Risk in the

stock market to me is volatility. Things go up and down. You must understand that all through time, long term investing we are talking about. Time and asset allocation, how you divide your pie, can really protect yourself from the ups and downs from the volatility.

The most dangerous thing we can do is leave our money in cash. The safest thing we can do is put our money in investments for the long term that will grow faster than inflation and taxes take it away. Then the sixth realization is *you don't have to do this alone*.

Find others to help you. It's not meant to be a solitary process. There are financial professionals out there. Financial professionals make lousy Prince Charmings. It's really important not to give your power to them, and to watch them like a hawk...whoever you work with. This is when you want to be talking to other women to engage support.

Then out of the sixth realization, we form the steps to getting smart. The process, by it's very nature, changes us. When we come to that realization no one will do this for me, we become self-reliant. When we realize learning follows a curve, we become knowledgeable, we become smart.

When we realize all the answers are out there, we become self-aware. And so it goes with each realization, we become more, and we change. And then comes to

the seventh realization, the realization *I can make a difference*. This is where the power is.

AZWN: How did that happen for you? What was the exact experience?

BS: I have less money than I did before my husband frittered it away, but I feel infinitely more secure. From this place of security, I have identified my passion, which is educating and empowering women. Now I can go out as I could not have done this before. Not only through my work; but also through my giving. I used to give to whoever called me. I would give all around, but it was a sporadic willy-nilly kind of giving. It didn't give me any feelings of satisfaction or potency. From talking to these women, I learned there is great power in our giving. It's great power. But it must be done in a focused, informed way. So I've become much more focused on what do I want, what's important to me, and how I can use my money to make a change. Not only that, but I have found the power of investing - investing responsibly in companies that are making a difference. This last realization *I can make a difference* has a corollary - *together we can make an even bigger difference*.

AZWN: Before we close, let's talk about what you're up to now.

BS: A couple of things. First, I am selling my book, and it takes a lot of work. I feel like I'm making a

difference. It's very exciting, because I see myself as a motivator and an inspirer. I really want to get women pumped. I want them thinking they can do it. I love it. I feel blessed to have the opportunity to do this. In terms of where to go for resources, I'm very excited about an organization in New York called the National Center for Women and Retirement Research. They have seminars that they are providing and are doing incredible research. They are on the cutting edge as the pioneers in the field. Their number is 800-426-7386.

One Woman, from page 6

Vicki has taken the time to learn about investing. She understands the necessity of investing money to bring about a return that will protect her against inflation and help to grow her income even more. Vicki learned about investing by reading. She has subscribed to Money Magazine for years. Then she started reading Barrens and eventually the Wall Street Journal.

"I'm good at studying," Vicki says. "So, I researched and just picked the mutual funds with the best track record in the last ten years. That's what I put my money in." She started to invest right after she bought her house. And she has chosen fairly aggressive funds for her investments. She knows that she is still at an age where she can take the risks to receive the rewards of investing in well-chosen aggressive funds.

Editor's Note: Barbara Stanny will be in Phoenix in September of this year as a speaker at the national convention of the American Business Women's Association. She will also participate in a book signing and discussion with us. Look in future editions for more information about these two events. We also suggest you check out her web-site at www.princequiz.com for links to financial information.

Vicki is also fortunate to work at an employer that has a good pension plan and 401K program. Vicki started in her tax deferred 401K plan as soon as she was eligible (one year after starting with her company). Vicki's goal is to retire in five years when she is fifty-five. When she retires, she will continue to do a little consulting and ride her horse.

"I'm finally at the point now where I feel financially secure. I know I'm not going to be a bag lady," Vicki says. She knows that she could just as easily have chosen the way of dependence. Vicki continues, "We get into that mind set that we have to be poor. This is what life has given us." But after all of these years Vicki knows that she took the right course. She knows that, "It is an honorable thing to be self-sufficient."

classified

accounting

adult care

Emma's Home of Unique Care

Serving Adults Since 1989

Beautiful home and three delicious meals & snacks. Various activities offered weekly. Call Emma Simmons (602) 835-1204

beauty/skincare

Swiss Skin, Health, Weight & Vitality products. 18 year old European Company. Pure, safe, beneficial ingredients. Catalog/Samples/Internet. Want flexibility, right now \$\$, great income potential, low start-up costs? Call 860-6124 today.

ARBONNE Pure Swiss Skin Care and Nutritional supplements - products that WORK! 30 day money back guarantee - call Edlyn, licensed Aesthetician 492-0647.

financial services

Financial Coach for Women. Individual & Group Seminars, Jean Dekraker, CPA Masters in Taxation 992-2768 email: jean@jdk-cpa.com web site: <http://www.jdk-cpa.com>

holistic health care

NUTRITIONAL MEDICINE - Therapeutic interventions developed for chronic sinusitis, allergies and asthma; chronic pain and fibromyalgia. Estrogen alternatives: osteoporosis reversal utilizing nutritional biochemistry; current developments in identifying preventable coronary heart disease (CHD). Gregg G. Libby, D.C., 1530 N. Country Club Drive, Mesa. (602) 348-0046.

Center for Natural Healing
Jan Perozeni, DC
Doctor of Chiropractic
(602) 945-7770
7375 E. Station Drive, Suite 100 Scottsdale, AZ 85251

message therapy

RELIEVE STRESS. Relax with a licensed therapeutic massage. (1 hour) only \$35.00. Gift certificates available. For appointment call Oh My Ahcin' Back 463-6332 • 827-1239.

A Healthy Choice: Relax and enjoy the benefits of a professional therapeutic massage. Over 10 years experience. Call 409-2907 to schedule your appointment today. Mention this ad for a \$5.00 discount.

books/bookstores

DISPLAY classified

Run a boxed ad (1, 2, or 3 inches deep) under the classified category of your choice. These ads are highly effective and cost effective. Prices start at \$28/month (discounted to as low as \$21 with frequency). Boxed ads must be camera ready. For advertising information, deadlines and rates, call (602) 274-8473 or email us at info@azwomensnews.com. Display classified ads are also published on our website.

LINE classified

Line Classified ads are sold by the word starting at .65 cents per word (discounted to .45 cents with frequency), \$10 minimum. Prepayment is required for the amount of the entire run. We accept cash, check money orders, Visa and MasterCard. Mail or deliver the text and payment. Line Classified ads also accepted by phone (602) 274-8473 or fax (602) 532-7034 with Visa/MasterCard information.

Claims for adjustment due to error must be made within 10 working days of insertion. The Publisher will not be liable for slight changes or typographical errors which do not lessen the value of an advertisement. It is the responsibility of the advertiser to check the accuracy of the advertisement. No refunds on Line Classifieds cancelled after the deadline.

NEXT DEADLINE: 5:00p.m. the 15th of the month prior.

POSSIBLE CATAGORIES:

Accommodations	Hypnotherapy
Accounting	Insurance
Acupuncture	Internet Providers
Advertising	Jewelry
Answering Services	Lawn Services
Antiques	Legal Services
Art	Lessons/Tutoring
Automotive	Marketing
Beauty/Skin Care	Mediation Services
Bed & Breakfast	Music
Books/Bookstores	Office Rental
Business Consulting	Office Supplies
Business Opportunity	Optical
Business Services	Personal Growth
Career Counseling	Personal Services
Career Resources	Pet Services
Catering	Photography
Childcare	Professional Services
Chiropractic	Printers
Classes	Publishing
Cleaning Services	Real Estate
Clothing/Accessories	Recreation
Computers	Reiki
Counseling	Religious
Dance	Rental Wanted
Dating Services	Rentals
Dental Care/Dentists	Restaurants
Desktop Publishing	Retreats/Retreat Centers
Editing	Ritual
Education	Roommates/Housemates
Elder Care	Shiatsu
Entertainment	Spirituality
Environmental Products	Support Groups
Financial Services	Tai Chi
Floral	Tax Preparation
Food/Nutrition	Telephone Services
For Sale	Therapeutic Massage
Garage Sale	Travel/Adventure
Gardening	Veterinarians
Genealogy	Volunteer Opportunities
Gifts	Wanted
Graphic Design	Web Page Design
Groups	Wedding/Ceremonies
Health/Fitness	Writing
Holistic Health Care	Workshops
Home Services	Yoga

chiropractic

counseling

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Children, and Families
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Gestalt Therapy works! Abuse recovery, chemical dependency, depression, and support for caregivers. Free 1/2 hour assessment. Diane E. D'Angelo, M.C., C.P.C. at Southwestern Gestalt Center. Call 997-8199 for an appointment.

health

Home Brewed Cancer Book Offer

Do you know what's in your toothpaste, soap, shampoo, and other personal care products? Send \$5 to: ABUNDANT HEALTH ENTERPRISES PO Box 5104, Glendale, AZ 85032

insurance

house mate

Responsible Housemate Wanted. No smoking, pets or chemicals. Central Phoenix, \$275 + Utilities 274-8734.

internet providers

legal services

personals

Rowdy McGee: We're not coming to visit; going snowboarding instead. Watch your mail. We're sending bugs. Big Bugs.

California Anne: Thanks for my great big bugs. The Cookie Monstor almost ate one as she wolfed down her treats. I rescued it.

Thank you Rita Weaver of ABWA for all of your support. AZWN

Thank you Laurel Prag of the Phoenix Chamber of Commerce for keeping us connected. AZWN

spirituality

tax preparation

employment

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CHANGING HANDS

BOOK REVIEWS

Expressions

THE IMPROVISED WOMAN

by Marcelle Clements (Norton, \$26.95)

Statistics tell us that the majority of women will spend only half their adult life in a marriage. In this important new book, journalist (and single mother) Marcelle Clements finally puts to rest the image of the single woman as a lonely spinster and replaces her with a strong, independent figure who is controlling her own destiny and living a solitary life by choice, not bad luck. Clements isn't relying solely on her own 10 year experience; she's spent years interviewing other single women and compiling statistics in order to round out her story. The personal testimonials from single women across the country address such varied topics as power, security, finance, romance, sex, and what the future holds. Whether you're single or married, *The Improvised Woman* is essential reading.

FUGITIVE PIECES

by Anne Michaels (Vintage, \$12)

Anne Michaels published two books of poetry before producing this excellent debut novel, so it's no surprise that her prose is laced with poetic images and dreamy language. It's a mesmerizing accomplishment, this emotional story of Jakob Beer, a young Polish boy who escapes the Holocaust when he is plucked from his muddy hiding place by a Greek geologist. Michaels tracks the growing relationship between Jakob and Athos, each of whom are responsible for saving the other's life. The writing is exquisite, the emotional impact nothing short of intense. Not your typical summer read, but certainly a rewarding one.

DR. SUSAN LOVE'S HORMONE BOOK

by Susan M. Love, M.D. with Karen Lindsey (Times Books, \$15)

You should already know Dr. Love's name from Dr. Susan Love's Breast Book. Required reading for anyone with questions about breast cancer. In her excellent new book, Dr. Love examines the growing use of hormone therapy for relief of menopausal

symptoms and disease prevention. As a breast surgeon and women's health advocate, Love is interested in giving women as much information as possible and letting patients choose the best course of action. In addition to offering a thorough discussion of the pros and cons of hormone therapy, Dr. Love addresses alternative approaches such as homeopathic remedies and the use of herbs, new diet plans, exercise programs, and non-hormonal medication. If you've got questions about osteoporosis, heart disease or menopause, this book will not only provide the answers, but options, too.

THE PERFECT VEHICLE

by Melissa Holbrook Pierson (Norton, \$13)

There's much more to this book than a whole lot of chrome and "vroom-vroom." The author is a genuine motorcycle enthusiast, a real veteran of the road. Pierson knows all the sounds and the smells by heart and understands the attraction of traction. She's also mindful of the dangers, a sometimes victim of road rash, and keenly aware of the benefits an electric vest has to offer on long hauls. There's history here, both vehicular and personal, and *The Perfect Vehicle* is a perfect little book whether you prefer two wheels or four.

BRIDGET JONES'S DIARY

by Helen Fielding (Viking, \$22.95)

Bridget Jones is the British thirtysomething woman doing her best to make good on her New Year's resolutions (lose weight, quit smoking, stop dating losers) but it's not going to be easy. When she's not dodging blind dates set up by family friends, or witnessing the disintegration of her parents' marriage, she's drowning her sorrows in chocolate and cigarettes. From January through December, we're treated to Bridget's wacky circle of friends, thoughts on petty office politics, and daily weight reports (as well as calories consumed and cigarettes smoked!), a major career adjustment, disastrous dinner parties, a cheating boyfriend, and silly Mark Darcy, the smug barrister with the awful sweater who may or not be suitable dating material. This book was a sensation in Great Britain (where it ruled the best-sellers chart for a good six months) and is being made into a movie by the producers of *Four Weddings and a Funeral*.

THE WHEEL OF LIFE

by Elisabeth Kubler-Ross, M.D. (Touchstone, \$13)

Dr. Kubler-Ross, the author of the groundbreaking *On Death and Dying*, has written a very personal book. From her childhood in Switzerland to her work in post-war Poland, to her acclaimed seminars on death and dying at the University of Chicago, Kubler-Ross has led a remarkable life, but she's faced all sorts of adversity and obstacles along the way. This book covers her entire career, as well as offering personal insights on coping with the death of her husband, and the loss of her house, which burned to the ground with all of her personal belongings and research. It's a fascinating and provocative read.

WALKING OUT ON THE BOYS

by Frances K. Conley, M.D. (FSG, \$24)

In 1991, Dr. Conley, the first female tenured full professor of neurosurgery in the country, resigned her post at Stanford University in order to protest decades and decades of gender discrimination. Her account proves to be nothing less than an amazing and mostly maddening peek behind the scenes at medical school. Even as more and more women are becoming well-respected physicians, the author asserts that academic medicine is still predominantly male and that women are largely ignored. Dr. Conley tells us all about her medical education and the kind of behavior she had to endure both in school and as a professional. Conley also points out that research and treatment of women's health problems lag behind those of men, because of the male network that prioritizes funding has prevailed for so long. Through it all, Conley comes across as a powerful, intelligent woman, who, after sorting it out with Stanford, was able to return to her alma mater as an educator and administrator.

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