



Arizona Women's News

issues, lives and dreams...

Vol. 1, No. 5

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August 1998

The Rising Value Of Women's Money

by Karyn Riedell

One Woman's Story



Tracee Lee Curtis has been a minority for a long time.

She was a minority when she took a degree in chemistry nearly 30 years ago. She was a minority during her 16 years in investment at Valley National Bank (now Bank One). And she's still a minority as one of a small number of female stockbrokers.

Curtis has a knack for choosing fields that have been traditionally off-limits for women.

Even today, as a broker for Edward Jones, she stands out as one of the few women in that position. One study estimates an industry average of 8 percent, but, Curtis notes, Edward Jones has a higher figure, with 13 percent of its brokers being women.

"A woman stockbroker was very unusual 20 years ago, and you would get more questions," Curtis recalls. "Even now, you still do."

When she graduated from college with a

See One Woman, page 11

The brokerage houses have discovered that women have money to invest. Unfortunately, many still haven't recognized the value of women within their own firms.

*"Free Investment Seminar!"
"Educational Seminars for Women Business Owners!"*

"Women's Investment Clubs Forming!"

Wall Street—that die-hard bastion of male control—has become just a little friendlier toward women in recent months. In addition to the big Dow Jones jump, women's worth in Wall Street also rose in July, marking the end of an era in which sexual discrimination claims were simply swept under the ticker tape.

Two class-action suits, against Smith Barney (now Salomon Smith Barney) and Merrill Lynch, have shaken the industry and led to change in how discrimination and harassment claims will be handled in the future.

The change comes at a time when investment firms seem increasingly aware of women as potential clients—both as individual investors and business owners, as evidenced by the growing number of women focused "free" seminars provided by the many brokerage firms around the city.

Salomon Smith Barney is one investment firm that has gone after the female market, providing an evening seminar for Phoenix women at the Phoenician. Salomon Smith Barney has also been shaken up

See Money, page 6

AUGUST INSIDE

Finance

Plan for Prosperity

3

We're In Business

Prospecting - the Key to Sales
Workforce 2000: Skills for Managing Diversity
Site Sister

4

The Women's Network

Calendar
Women's Business Directory
Community Connection

7

Career Moves

PC Technology Empowers Women
Selling Yourself on Paper

9

To Your Health!

"Back" to Your Health
Clear up Acne

13

Life

The Beginning Gardener:
Landscape Basics
Is it Warm in Here?

14

Visionaries

Crone's Corner
In Balance

15

16 Expressions

Changing Hands Book Reviews

Meet Joanne Carthey

"Networking, Networking, Networking..."

Joanne Carthey was recently named "Small Business Person of the Year" by the Phoenix Chamber of Commerce.

She is a self-described "entrepreneur" and one dynamite salesperson for NetPro, her computer software development company. Joanne knows success is no accident.

Joanne has worked hard to hone her skills and has used the power of influence and networking as her most effective asset.

Joanne spent time with us recently to discuss how she has built NetPro to be listed by Inc. magazine as one of the nation's 500 fastest-growing privately held companies.



AZWN: You are very focused, very positive. You love what you do. Where did that come from?

JC: I'm just a hugely high-energy person. I finally have calmed down. I go at a normal pace now. When I was younger I would think that people were either lazy or didn't care, because they didn't have as

many interests or weren't doing as many things as I was doing. Then finally it occurred to me I'm just geared higher. I'm really focused, I'm driven, I get really passionate about something and can multi-process.

I was fortunate in that I was brought up in a family that was entrepreneurial, and I didn't have the stigma of women do this and men do that. So when it was time to send out the monthly bills, my sister and I, my Mom and my Dad sat around the kitchen table and stuffed envelopes working on it to put it all together.

AZWN: The family ran like a business?

JC: Yes, the family ran like a business. So when I was 13 I started working down in my Dad's office in the summertime. Maybe I ripped myself off of some teenage moments, but I sure had a good time learning how to do business.

See "Joanne", page 12

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EDITOR'S NOTE



TERRY WILLIAMS

I remember the first time I had to stand up for myself as a woman. I was about 19 years old and a pretty good saxophone player. I had taken an audition for a jazz ensemble at Arizona State University and had been placed second chair behind someone who was not as good a performer as I was. I remember feeling confused and a bit hurt.

The gentleman who heard the auditions and made the seat assignments was my own private teacher. After some thought, I went to see him to ask why. He told me that it was more appropriate for a man to be the section leader in a college jazz band. I provided compelling testimony as to why I didn't plan to live my life taking on roles that others told me were appropriate and eventually he relented.

After that time, I noticed that this man who was my friend and mentor made these types of judgements fairly regularly. And I noticed others in similar positions, who simply treated me as another person – not a man or a woman. At 19 I was learning the ways of the world.

I am 42 now and still hold this thought quite clearly. I have often chosen paths that have been male dominated. And I have found a broad mix of acceptance. Sometimes I wonder why one person sees me as a person and another sees me as someone who is not a man.

I thought about this last month when I attended an "educational seminar" put on for women business owners. We received beautiful invitations. The event was held at one of the most prestigious locations in the valley. We were told how wonderful we were for achieving --- and how now we should learn the ways of the business world.

The investment community has decided that the value of women's money is just as important as the value of men's money. They want us to invest with them. And yet, for years they have not hired us, not promoted us, not brought us into their world.

I think it is time we go to them and ask why. If we ask for change, we have a much better chance of getting change to happen. I learned this at 19. Ladies, support one another by checking with the investment firm of your choice. Do they support women among their ranks? If not, find a company that does and tell them why you are there.



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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. 20,000 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

Life, Death, Love, Compassion

I don't want to die.

I don't want to die by the hand of some punk kid who thinks it's cool to off an old lady. I don't want to die by the hand of some damn drunk driver. I don't want to die of a heart attack.

I don't want to die.

I want to live, to share my life, my vision, my good works with other people. I want to live so that I can continue to grow, change, increase my understanding, become a better person. I want to live until I transform the many small hurts to my spirit each day into something valuable to the human experience. I want to live so that I may become more compassionate towards others and myself. I want to live so that I can better love others and myself.

Death stops life. The death of my physical body will end this part of my journey. So I cling to life. I possess life. I want more and more life. I want to live more fully, more deeply, more authentically each and every day. I do not want to stop striving.

Yet every day I wake to news reports of ever-increasing violence in the world. Kids shooting kids. Ethnic 'cleansing'. Drunk drivers. Less and less personal responsibility. Everyone blaming someone else. Society deteriorating right before my very eyes. And death, ever the grim reaper, creeping closer and closer still to us all.

Death looms nearer to me, in time and in statistics. This knowledge, as I grow older, becomes a beacon in the night. I must find my way, I must make some difference, I must not surrender. I must develop in myself an ever-increasing compassion towards others; the victims, the victimizers, as well as the bystanders and the apathetic. I must work at loving myself in spite of my flaws, and in loving others more fully no matter where they are on their journey. Otherwise, if I do not live this way, there really is no point to my life.

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Your views are welcome!

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

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Jean DeKraker, CPA

Plan for Prosperity

Between one-third and two-thirds of all women 35 to 55 will be impoverished after age 65, if they don't start planning their self-sufficiency now. You must plan for your financial self-sufficiency and prosperity.

Your financial goals must flow from your dreams and passion. If you don't know what you want - why would you change your present habits? Why forego an instant gratification if you don't have a more passionate place to spend your money in the future?

Do you know what you want in your life?

First, do you know what you really want in your life? What is your passion? The Wall Street Journal recently wrote an article about how American's like to keep up with the Jones'. Out-doing our neighbors isn't about living our dreams. "Keeping up with the Jones'" is about letting someone else decide what is important to you. This attitude keeps you from your dreams and desires.

Once you discover your dreams you can establish your goals. Self-discovery is different for every person. Some people are tactile learners and need to touch things - maybe using a pen - allowing their heart felt desires to flow from ink. Others need to talk about their dreams; still others create a visual picture through a collage or a painting. Decide which will work best for you, and create a picture for yourself.

One woman I coached, Sally, was thinking about buying a larger home. At my urging, she identified what was important to her. After Sally did this she realized what she wanted in life had nothing to do with a larger home. She wanted to travel, eat out and go to the movies with her daughter. Many times "our dreams" are someone else's desires or Madison Avenue's view of the "perfect life". We are so unconsciously influenced by advertising that sometimes it is difficult to see what is heart-felt and what isn't.

Make your goal specific

Once you have the idea about your dream write your goal. Make it specific, measurable, attainable, and time bound. For example, instead of the goal "I want to travel", make it specific. "I am enjoying my sunset

swim in the Aegean Sea in the summer of 2000." Make sure this is attainable and realistic.

Write, draw and feel your dream come true. Give it depth, color, ambiance, sounds - see the blueness of the Aegean Sea and the Grecian coastline, feel the warm water surround you, hear the sea gulls, smell the salty air. Somehow keep this dream in front of you - on 3 X 5 cards in your car and taped to your bathroom mirror, keep a picture in your center desk draw. Surround yourself with visual queues about your dreams. The more long term the dream - the more you need the visual reminders of what you are saving for.

Some dreams must be short term - within the next year, others 3 to 5 year, and some should be lifetime goals. Plan a goal for one month, one for 3 years and one lifetime goal. You must plan to only use cash you have saved to pay for your dream.

The first goal with a short time span must be simple. For example, say your short-term goal is to get a massage, and find out it will cost you \$40. You spend on average \$2.00/day in vending machines. You decide to forgo the vending machines until you have reached your short-term goal.

Reread Margot Dorfman's article in the July issue for more hints on taking action towards your vision. This sounds simple and it is. Now practice it. If you miss one day, start again the next. Practice until you get it right. Using a credit card to obtain your goal doesn't count unless your goal is to get into debt. Keep setting monthly goals. Practice short-term goals so distant dreams will be easier.

Some of you are prepared for something bigger

Start with a 3-year goal. Keep your planning easy. If your goal is a trip that will cost \$3000 and you save \$100 per month, plan to accomplish your goal in 30 months. By putting the saved money in a bank's savings account you will earn small amounts of interest but don't use that in your calculation for your goals under 5 years.

Be very specific in what you will forego to obtain the needed savings. Each time you sacrifice something in the present - DON'T feel sorry for yourself. Rejoice that

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IN THE NEWS

On June 24, the U.S. House voted to ban the use of RU-486 and other new drugs used to induce abortion. The amendment bars the Food and Drug Administration from using funds for the testing, development and approval (including approval of production, manufacturing, or distribution) of a drug for the chemical inducement of abortion, including mifepristone (the drug commonly known as RU-486).

RU-486 is an effective and nonsurgical method of inducing early abortion that has been in use since 1981. The drug was approved for use in France, Germany, Great Britain, and Sweden following extensive clinical trials that demonstrated its safety and effectiveness.

The U.S. has also conducted successful trials under the FDA's scrutiny, but no manufacturer has agreed to make the drug for the general public. In 1996, NOW Foundation testified before an FDA panel on the urgency of approving this drug for general use (<http://www.now.org/foundation/reproduc/ru486tes.html>).

Opponents of the amendment questioned whether Congress had the authority to approve or disapprove a particular drug. In the past, such a decision has been left for the FDA to make based on the scientific evidence available. Representative Nita Lowey (D-NY) accused Coburn of injecting politics into the scientific authority of the FDA: "I am a mother of three and a grandmother of two - and I am sick and tired of debating abortion on the floor of this House," she said. "Restriction after restriction. Ban after ban. Amendment after amendment. Enough."

Rep. Coburn sponsored this ban as an amendment to the FY 99 Agriculture spending bill and it passed by a vote of 223-202. Rep. Coburn is looking for a member of the Senate to offer a similar amendment to the Senate's FY 99 Agriculture Appropriations bill. The bill will likely be considered sometime in July.

HERE'S HOW YOU CAN HELP:

Contact your Senators and express strong opposition to a Coburn-like amendment - barring FDA funds for approval, testing, and manufacturing of medical abortion - to the Senate FY 99 Agriculture spending bill. The Senate is in recess until July 6 and many members will be in their home states.

The main number for Congress is (202) 224-3121, the operator will connect you with your U.S. Senator's Washington, D.C. office or check with directory assistance in your area for the Senators' state offices. Connect to <http://www.visi.com/juan/congress> for fax, phone, and e-mail address information for all members of Congress.

you are one step closer to your dream.

Spend the three years you need to reach your financial goal by adding some spice. If you plan to travel, read brochures and books on the local customs, decide what time of year you want to visit and if there is a special festival that you can plan your trip around.

Savor the experience of waiting and watching your dream unfold - it will make the small sacrifices seem insignificant.

Know your retirement goals, and keep them handy. We'll handle those goals this fall after your have had success at the short-term goals.

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



Prospecting – The Key to Sales.

By Connie Kadansky

Nothing is more foundational to sales success than prospecting. Yet most people hate to prospect! It does not have to be that way. The majority of entrepreneurs and salespeople suffer from call reluctance, the hesitation to initiate contact with potential buyers in sufficient numbers. Call reluctance is not fear of rejection and fear of failure. It is due to an emotional interference which renders our knowledge, skill, ability and talent useless. It is not just cold calling and telephone prospecting. It is much more.

Research shows that in our culture, the highest rewards do not go to the hardest working, the most intelligent or the best prepared.

The highest rewards go to the people who are most willing to self-promote. For a very few, self-promotion comes naturally. The majority of people struggle in an emotional battle between the desire to reach the top and the inclination to appear immodest. When the fear to self-promote limits prospecting behavior in entrepreneurs/salespeople, it becomes sales call reluctance.

"Selling to VITO," business book written by Anthony Parinello, an expert on selling, clearly emphasizes that "anywhere from 75% to 90% of your business

should come from new business." The majority of successful, veteran entrepreneurs/salespeople slowly, but surely stop prospecting for new business. They stick to their old friends, their reliable, established customer base where they become comfortable knocking on friendly doors. Then, they suddenly find themselves with absolutely nothing in their pipeline.

The most financially successful salespeople/entrepreneurs are those who sell the most.

That's pretty obvious, right? But why do they sell more? Because they make enough contacts day in and day out so that they always have people to see, to talk to and to sell to. If you want to sell more, you must first SEE MORE PEOPLE.

People who promote themselves do not hang back. They know instinctively about the importance of being visible. They possess the three characteristics of natural self-promoters. They POSITION themselves and make sure they get noticed. They fully utilize their existing contacts and networks and are always developing new ones. Not only do they get noticed, they make sure they are remembered. They do something distinctive to get remembered. They have STYLE. What's unique about their style? Clothing? Hair? Accessories? Neckties?

Eyeglasses? Sincere Approach? Follow-up?

The final characteristic of a natural self-promoter is the most important REPETITION.

They never leave self-promotion to chance. They know that a lost opportunity will go to one of their competitors. They never give in to a whim or a mood. They repeatedly show up!

In confronting call reluctance, there are four steps to stop the self-limiting behavior. The first is to become AWARE that one is hesitating when it comes to prospecting and self-promotion. Secondly, ASSESS current

attitudes and behaviors regarding prospecting. Third, ADMIT the results. The final step is to APPLY proven techniques to overcome the particular types of call reluctance.

One strategy to overcome call reluctance is powerful and simple.

Take an inventory of what you have to offer. Write down what you are good at. What is your unique contribution? List the qualities that make you THE ONE AND ONLY person to buy from. Why you? Dig deep. Spend some time soul searching. List the benefits of your product/service. Keeping your personal strengths in front of you will give you a new perspective on you. Once you are convinced that

you are valuable and that your product/service is valuable, the process of prospecting is much easier because you are "sold" on you. You will not feel like an unwanted interruption. You must be sold on your value before you can ever begin to sell someone else.

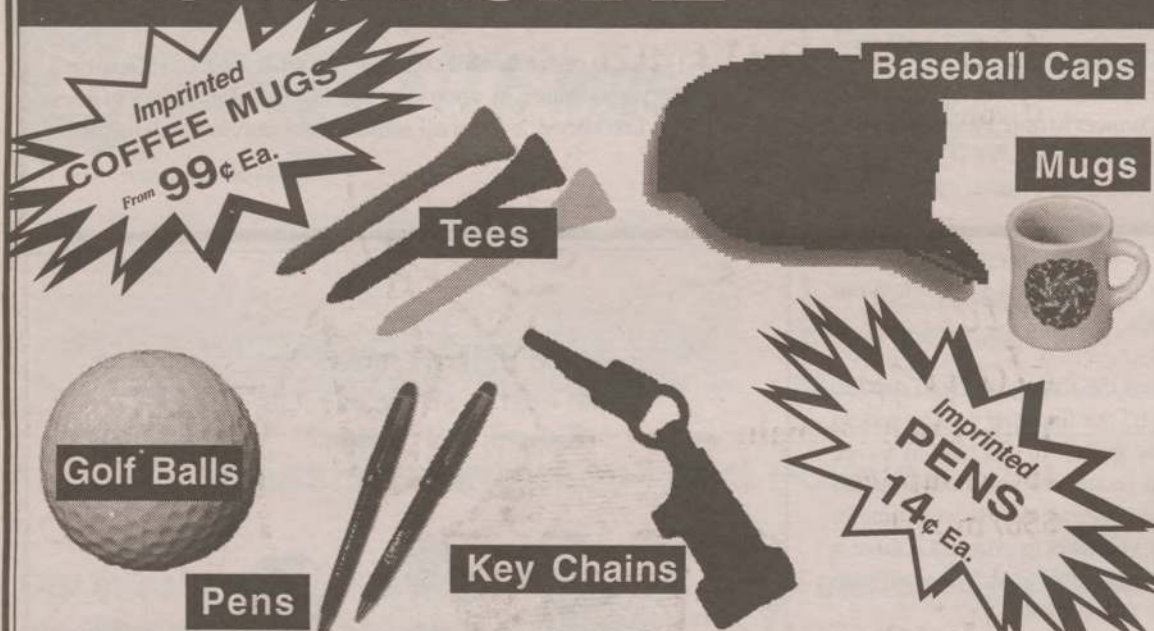
Another powerful technique is to capture what the self-critical inner voice is saying to you ON PAPER. Recognize this voice? It is an internal saboteur that must be defused. This hyperactive voice says things like, "I'm not prepared for this call. I haven't done enough research about their company." Once captured on paper, write realistic responses to the critic's claims. Engage the internal voice in written dialogue. For instance, "I may not be totally knowledgeable about their company, but I have the basics down." Recognize the goal obstructing statements and counter those statements with goal supporting statements. Once an individual is willing to do this exercise, they are on the fast track to becoming incredibly comfortable prospecting and to stop self-sabotage.

Prospecting can be a fun, enriching experience and is extremely profitable.

Connie Kadansky, President of Exceptional Sales Performance, specializing in the latest technology in sales training, the Fear-Free Prospecting and Self-Promotion workshop and Sales Call Reluctance assessment. 997-1101.



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WORKFORCE 2000: Skills for Managing Diversity

by E. Mischel Powell

Managing diversity is an idea whose time has come. More and more, corporations and organizations of all kinds are awakening to the fact that a diverse work force is not a burden, but their greatest potential strength - when managed properly. Today the trend in management is away from the autocratic - "I'm the boss. You listen to me and do what I say," to consensus - "Let's decide this together."

Companies are shifting from a hierarchical structure to more individual contributors and teams. This shift requires new skills of communication, negotiation, collaboration and team building. Leaders must orchestrate teams comprised of diverse individuals, and gaining full cooperation from everyone on the team is critical to performance, productivity and profitability. Here are five basic skills for managing today's changing workforce:

Empower Others. As a manager, you share power and information, solicit input, and reward people; manage more as a colleague than as a boss; and encourage participation and share accountability.

internet SITE SISTER

Shopping Into the 21st Century

by Ruth Owens

Business transactions using the telephone, credit cards, automatic teller machines and faxes have been around for years. Now herald the explosion of Electronic Commerce (e-commerce), selling products over the Internet. A recent article in *Newsweek* magazine described shopping sites as coming on the Net "faster than cars on a California freeway." Companies are positioning themselves to cash in on the predicted \$17 billion in sales over the Internet by the year 2001.

As a model, take a look at the success of the American shopping mall. Malls give shoppers what they want, i.e. convenience, a sense of security, and pleasant surroundings. Your site should also meet these criteria. If you're considering this type of site, keep these factors in mind as you develop a strategy.

This is the most expensive kind of site to build and maintain, and the type with the most potential for profit.

Make sure your site looks professional, and operates flawlessly.

Keep it up-to-date. Remember that it not only has to sell the product, but also must inspire trust in potential buyers.

Keep the site simple. If it's too complicated, buyers will look elsewhere. Make sure pages download fast.

Make it easy to find specific products and buy them.

Put a search button on every page so customers can quickly find what they're looking for. Make the buying process clear by using the

word "buy" or something similar for the button that adds items to the "cart."

Keep your online selection comparable to what's available elsewhere. Keep online prices as low as or lower than those available through other channels.

As a general rule, if a product sells in mail-order catalogs, it will also sell on the Net.

Make sure all transactions are as secure as possible and let potential buyers know that. Offer as many ways to pay as you can.

You will have to consider how you will attract buyers, take their order, process and ship the order and accept payment. If you plan to take payment by credit card you will need a credit card merchant account.

Ordering

This involves the placement and processing of purchase orders and acknowledgement by the seller of its preparedness to deliver. You will need a "shopping cart" program for this. Budget the program or license into your plan. Some Internet Service Providers charge a higher monthly fee for shopping sites.

Logistics

This is the delivery of goods and/or the performance of services.

Settlement

Transactions include invoicing, payment authorization and payment.

Back Office

After the basic transaction has been completed, a number of additional activities may be undertaken. Most commonly, management information is

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E. Mischel Powell

E. Mischel Powell, President/Founder of Performance & Training Resources, Inc. a woman-owned minority consulting company. Our services include learning assessments, diversity-based training programs and mediation. (602) 336-0556.

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

Do you have an idea?

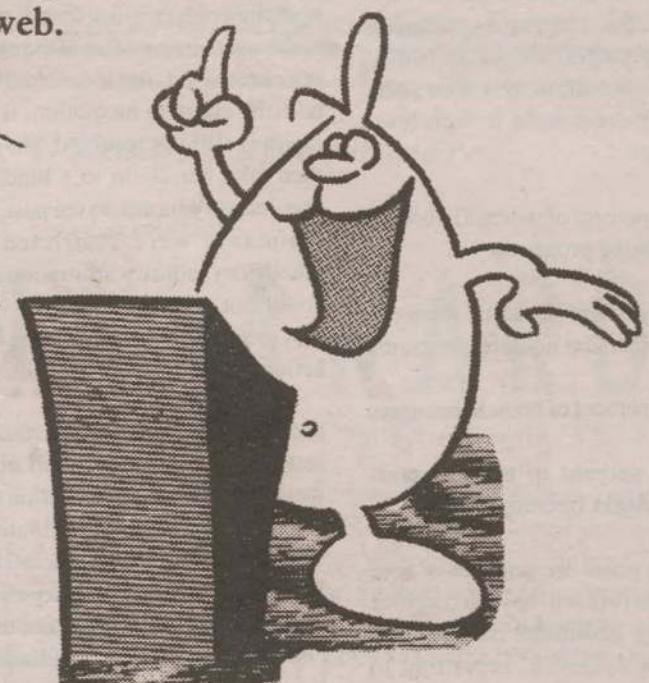
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Develop Others. Through coaching, modeling desired behaviors, mentoring, and providing opportunities for growth, you delegate responsibility fully to those who have the ability to do the work; question and counsel employees on their interests, preferences, and careers; and work to individualize training needs.

Value Diversity. You know your own assets, liabilities, and biases; see diversity as an asset; understand diverse cultural practices; facilitate integration among people; and help others identify their needs and options.

Work for Change. You support employees by adapting policies, systems, and practices to help meet their needs; you identify and influence their needs and options.

Communicate Responsibly. You clearly communicate expectations, ask questions to increase your understanding, listen and show empathy, develop clarity across cultures and language differences, and provide ongoing feedback with sensitivity to individual differences.

A new breed of manager is needed - one who is competent at basic management tasks and who can develop the five special skills described above. Managing with diversity requires new initiatives. This is a time for action by both individuals and organizations.

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From Money, page 1

by a class action lawsuit charging sexual discrimination and harassment.

The firm is now awaiting the court's final approval on a class-action lawsuit filed by 24 female employees.

The suit alleges that brokers and managers subjected female employees at Smith Barney to obscene behavior and that the firm discriminated against women in hiring, pay and promotions.

The suit filed by Pamela Marten has become known as the "boom-boom room" sexual harassment suit in reference to the basement room of the Garden City, New York, office, where a toilet bowl hung from the ceiling and cocktails were served. Marten claimed that a manager grabbed her and kissed her during a visit she made to the room.

Last year, NOW named Smith Barney and Mitsubishi Motors as "merchants of shame" because of sexual harassment and sexual discrimination practices.

According to NOW, only 8 of 390 Smith Barney branch managers are women and only 5 to 13 percent of the company's 11,000 brokers are women (lawyers for the plaintiffs says 5 percent, whereas Smith Barney says the number is 13 percent).

Senior vice president Michael Schlein said that Smith Barney is "optimistic" that the judge will soon approve the settlement agreement. This agreement calls for the firm to spend \$15 million over four years to hire more women in high-level positions:

- 33 percent of women in broker training programs
- 25 percent in capital markets/investment banking programs
- 10 percent of branch managers
- 15 percent of all assistant-manager openings.

If these goals are not met in four years, the firm will have to continue spending additional money until they are achieved, according to Schlein.

In addition to the \$15 million for diversity goals, Smith Barney also paid \$2 million to the 24 women who filed the lawsuit and \$9.5 million to their lawyers, Schlein said.

The settlement also calls for 10 percent of a manager's annual bonus to depend on progress

toward meeting diversity goals. This requirement is significant because on Wall Street, bonuses are huge, often 90 percent of a manager's annual income, Schlein said. The settlement will also make it possible for other former and current employees to come forward with any claims, Schlein added. Anyone filing a complaint in the future will do so according to what Schlein describes as a "kinder and gentler" system that will set "the industry standard for progressive arbitration."

Under this system, every three-member panel will have at least one woman and at least one person who is knowledgeable about Equal Employment Opportunity Commission (EEOC) law. Most significantly, the plan calls for outside rather than industry arbitration.

NOW is pleased with the recent settlements involving Mitsubishi and Smith Barney. But the mood can best be described as one of guarded optimism.

"NOW will monitor Smith Barney's and Mitsubishi's efforts closely," Ireland said.

Independent arbitration for discrimination and harassment claims.

Starting in July, investment firm Merrill Lynch departed from the old practice of industry arbitration and began using independent arbitration for discrimination and harassment claims. The National Organization for Women and other groups have maintained that industry arbitration favored the status quo and failed to offer a fair hearing to the women filing claims.

Under the new system, Merrill Lynch will investigate any claims and then determine whether to make a settlement offer. If the claim is not resolved, the individual can take the claim to mediation. If the claim is still not resolved, she can then take her claim to a binding, non-industry forum. In the past, the claimants were restricted to mandatory industry arbitration and could not seek court action, with the exception of filing a class action suit.

Merrill's action was part of a settlement agreement with eight women who filed a class action suit claiming sexual discrimination. These women will share a total of \$600,000 for serving as class representatives and will have their claims resolved on an individual basis.

The court has granted preliminary approval to the agreement with a fairness hearing scheduled for Sept. 2, according to Merrill Lynch spokesperson Bill Halldin.

Merrill Lynch has maintained its position that there is no pattern of sexual harassment at the firm.

"Merrill Lynch is committed to a workplace that is free of discrimination or harassment. Complaints are taken very seriously, and we act quickly to investigate," Halldin said.

Merrill is also hiring more women as investment brokers, said spokesperson Wendell Collins. "The percentage of new hires (brokers) are up dramatically. There's more focus now on training and recruiting women."

Collins also said that Merrill Lynch has a history of serving women as clients. "We're trying to provide more information and education to meet the growing needs of women who want to take control of their financial future, so we have a nation-wide seminar program that has been around since the 70s and we also do a number of local programs through our financial consultants. We have a number of guides for women. One of them is coming out this month (July), and it's called the Women's Guide to Wealth Management."

Collins said that a "gender gap"

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exists when it comes to investing because in general men feel more comfortable with investing and are more likely than women to have a financial plan, savings and early education in finances. Results of a survey conducted this year indicate that boys are still more likely to have classes in finance than girls are, Collins said.

Women want more education before investing.

Because women generally want more education before investing, Merrill has been trying to provide that information through its web

site, seminars, workshops and free literature. Many women also prefer working with female financial consultants, so Merrill has a network of female financial consultants who receive marketing information to help them better inform their female clients, Collins added.

As NOW President Patricia Ireland warned, "We must not allow the progress in these cases to decrease our efforts. There is still much work to be done." Ireland added that the "Merchant of Shame" would not be lifted from either business until all issues are resolved. She also said that NOW plans future Women-Friendly Workplace actions for 1998.

Karyn Riedell

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The Women's Community Connection Section

The Women's Network



AMERICAN BUSINESS WOMEN'S ASSOCIATION

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Don't Miss . . .

- ✓ ABWA National Convention
September 16-20
- ✓ Empowering Women -
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September 19
- ✓ Recharge '98 - Women in Business
September 22
- ✓ ATHENA Awards - Phoenix
Chamber
October 15

SMALL BUSINESS TRADE FAIR



Mastering the Purchasing Maze:
Corporate, Government and Education
FRIDAY, SEPTEMBER 18TH
Glendale Public Library

*Admission is free to both the procurement
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*Each participant will be provided with
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Small business attendees will be able to meet and network
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Living in Sync

Julie Copenhaver, "Living in Sync"
Nancy Kiernan, "Chocolates for a
Woman's Heart"
Bobbie Cassano, Tempe Chamber of
Commerce 1998 Business Woman
of the Year



RECHARGE '98

An interactive workshop for professional women

TUESDAY, SEPTEMBER 22, 1998

FIESTA INN

8:00 A.M. – 12 NOON

CALL 967-7891 FOR MORE DETAILS



the Phoenix Chamber of Commerce

announces the

ATHENA AWARD

HONORING THE BUSINESS/PROFESSIONAL WOMAN OF THE YEAR

The ATHENA Award is dedicated to promoting awareness of the valuable contributions being made by women in the Greater Phoenix area and honors an individual business/professional woman in our community who exemplifies the highest level of excellence through the exhibition of: Professional Leadership and Achievement, Service to the Community, Support and Encouragement for the Professional Development of Women, Unique Personal Qualities, Responsiveness to Adversity. Only applications submitted to the Phoenix Chamber of Commerce on the official form by August 21, 1998 will be considered.

The ATHENA Awards will be held on October 15, 1998 at the
Hyatt Regency Phoenix.

Please contact Bridget Butler, Phoenix Chamber of Commerce
at 495-2182 for an ATHENA Award nomination form.

Nominations Due August 21st, 1998

women's calendar

professional groups

7/29 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.

8/12 Wednesday BPW WOMAN OF THE YEAR LUNCHEON

BPW 11:30 a.m. (\$16) McCormick Ranch Golf Club, 7505 McCormick Pkwy, Scottsdale, Elly Johnson 991-9304

September 16 - 20 ABWA 49TH ANNUAL NATIONAL CONVENTION

(\$ Civic Center, Norma 585-2320.

September 22 RECHARGE '98

8am (\$44), Tempe Chamber Women in Business, Fiesta Inn, Tempe, 967-7891.

September 26 IMPACT CELEBRATION OF SUCCESS

To honor select Arizona women who have made significant contributions to the community and accomplished success in the face of obstacles. 11:30am (\$) Radisson Resort Scottsdale, 265-0458.

October 8 5TH ANNUAL ASIAN/ASIAN- AMERICAN BUSINESS EXPO

Japan-America Society of Phoenix, (\$) Civic Center, 212-5288

October 15 THE ATHENA AWARD

Phoenix Chamber of Commerce, 11:30am (\$55) Hyatt Regency, 2nd St and Monroe (downtown Phoenix) 495-2182.

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 (\$20) 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.

HOME BASED BUSINESS MEETING

Meets 4th Thursday of the month. Chaired by Janet Drez. 9:30 (Free) ASBA (1500 E. Bethany Home Rd., Suite 140), 265-4563.

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), Dr. Dawn Tames-Roeck, President, 954-3314.

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.

PEORIA CHAMBER NETWORK

Meets first & third Tuesday, 7am (\$) Borders, 7320 W Bell. Fourth Tuesday, 7am, Olive Garden, 7889 W Bell. Connie Brown 878-0014.

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 BUSINESS BUILDERS

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

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

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

EAST VALLEY Meets the 2nd Thursday of the month, 12pm (\$) Holiday Inn Tempe, Pat 895-3071.

PHOENIX 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 Storrer 968-2016.

SUN CITY CHAPTER meets 1st Wednesday of the month, bettyroberts@juno.com, Janet Andress 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.

CONFIDENCE IN ANY SITUATION

Eliminate fear. Develop a clear goal. Balance physical/emotional energy. Classes daily. All Ages. She Qi Karate, (\$) The Family Dojo, 6222 N 7th St. 265-0227.

SHEN QI RELAXATION

Energy healing for emotional, physical & spiritual problems. Classes daily. All Ages. Dr. Leah Anderson, NMD. (\$5/individual, \$10/family) The Family Dojo, 6222 N 7th St. 265-0227.

SINGLE PARENTS ASSOCIATION

Call SPA's activity line for listings of monthly meetings & events. 404-6787 or visit the web site at <http://singleparents.org>.

performing arts

July 24 - August 9th

PAGEANT

Performed by In Mixed Company. 8 pm (\$15.50 - 22.50) Herberger Theatre, 222 E. Monroe, Phoenix, 252-8497

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.

September 18**REVLON GOLF TOURNAMENT**

Benefit for the American Cancer Society. 6:30am (\$175) Wigwam Golf Resort, Litchfield 553-7129.

spiritual**ARIZONA SUBTLE ENERGY & ENERGY MEDICINE STUDY GROUP (AZSEEM)**

Meets 4th Wednesday of the month, 7:30pm (\$). Scottsdale Senior Citizens Center, Rm. 1 (7375 E. 2nd Street, Scottsdale), Barbi Davis 265-6546.

WOMEN WITH VISION

Will reconvene in October (donation) For more information, call Hilda Villaverde 314-9389.

SPIRIT PATH

A woman's spiritual support group. Meets 2nd and 4th Fridays of the month, 7pm (\$10) Bodyworks Studio, Center for Arts & Wellness, 1801 S. Jen Tilly Ln, Suite B-8, Tempe 894-2090.

**Ongoing Tuesdays
A COURSE IN MIRACLES**

7pm (\$5) Unity of the Southwest, 536 E Fillmore, Tempe Rev. Julianne Lewis 946-9481.

**women with
a preference****8/2 Sunday
TO HELL AND BACK**

Interactive theater reenacting toh Goddess Inanna's descent to the underworld. Women's Spirituality Group 10:30 am, Unitarian - Universalist Congregation, 4027 E Lincoln Dr. PV. Contact Valissa 468-9672 for information.

**8/8 Saturday
BREAKFAST WITH FRIENDS
WOMYN 2 WOMYN**

10 a.m. (\$) The Eggery (Central & Camelback), Phoenix, Cheryl 780-3102.

Sundays**SAME TIME/SAME PLACE
BREAKFAST CLUB**

10 a.m. (\$) Coffee Talk, 48 N Robson (N of Main, E of Country Club), Mesa Robin 848-0083.

**workshop/
seminar****7/29 Wednesday****BEGINNING A NEW BUSINESS**

Presented by Carlynn Stevenson, 8am (free) ASBA, 1500 E Bethany Home, Ste 140, Phoenix, RSVP 265-4563.

8/1 Saturday**WOMEN'S BRAIN TRUST**

Business Plan Construction, presented by Shirley Binder, 10am, (free) Glendale Public Library, 5959 W Brown St, 930-3554.

8/4 Tuesday**AUDIT, WHAT DO I DO?**

Presented by AZ Dept. of Revenue 6 pm (free) Glendale Public Library, 5959 W Brown St, 930-3554.

8/5 Wednesday**MOTIVATING AND RETAINING
EMPLOYEES**

Presented by Liz Sikora, 8am (free) ASBA, 1500 E Bethany Home, Ste 140, Phoenix, RSVP 265-4563.

8/8 Saturday**COMING INTO OUR
FULLNESS: SACRED AGING**

For those in their 30s, 40s & 50s. Presented by Marilia Baker, MSW. 2-6 p.m. (\$40; \$60 for 2) Bodyworks Studio, 1801 S Jentilly Ln. Ste. B-8, Tempe, 894-2090.

8/8 Saturday**WOMEN BUSINESS BUILDERS**

Goals for Unlimited Success presented by Peggy Stevens, CPA. 2 p.m. (free) Glendale Public Library, 5959 W Brown St, 930-3554.

8/15 Saturday**WOMEN'S BRAIN TRUST**

Company Identity, facilitated by Shirley Binder, 7 pm (free) Glendale Public Library, 5959 W Brown St, 930-3554.

8/15 Saturday**EAT RIGHT FOR YOUR TYPE**

The newest research for supporting your health and losing weight. Appointments for blood typing 1-3pm. (\$25) includes food lists. Dr. Leah Anderson NMD @ The Family Dojo. Call 265-0227.

8/16 Tuesday**SELF-EMPLOYMENT LOAN
FUND ORIENTATION**

Presented by Caroline Newsome, 6 pm (free) Glendale Public Library, 5959 W Brown St, 930-3554.

8/20 Thursday**BEHAVIOR & ATTITUDES OF
TOP PERFORMERS**

Presented by Connie Kadansky, 7 pm (free) Glendale Public Library, 5959 W Brown St, 930-3554.

8/27 Thursday**HOME BASED BUSINESS
BASICS**

Presented by Diane Geshwind, 7 pm (free) Glendale Public Library, 5959 W Brown St, 930-3554.

8/29 Saturday**WOMEN'S BRAIN TRUST**

Targeting Markets, facilitated by Shirley Binder, 7 pm (free) Glendale Public Library, 5959 W Brown St, 930-3554.

September 19**EMPOWERING WOMEN**

Speakers include Louise Hay, Dr. Christine Northrup, Terah Kathryn Collins, and Dr. Mona Lisa Schulze. Sponsored by Unity of Phoenix. 9am-5pm (\$69) Union Hall, 600 E Van Buren, 944-3391 ex t. 80.

**classes
beginning****8/5 Wednesday****DANCE/MOVEMENT FOR
HEALTH & WELLNESS**

7 p.m. (\$25) Bodyworks Studio, 1801 S Jentilly Ln. Ste. B-8, Tempe, 894-2090.

Career Moves

PC TECHNOLOGY EMPOWERS WOMEN WHO WANT TO WORK AT HOME

by Sylvia Dalby

If you've ever dreamed of working at home, the power to make your dream come true is at your fingertips. Whether you dream of owning a home-based business or being self-employed — or would like to telecommute to a job that provides the security of a steady paycheck and corporate benefits — you can find many opportunities to work at home by plugging into the power of the PC.

There are three ways you can work at home.

Which way is right for you depends on what line of work you're in, how much income you expect, and how much risk you can afford.

The first way is to go into business. PC technology has created a wealth of opportunities to start a home-based business.

The second way is to be self-employed. Women have successfully gone this route for years, in a variety of professions, businesses and skilled trades. All along the way, the PC has made it easier for self-employed people to work at home.

The third way is to telecommute to a corporate job. If you already spend your day working on the computer and telephone at the office, you might be able to do the same work from home. The PC now makes telecommuting practical in many fields and industries.

Whichever way you choose to work at home, you will need discipline and determination to succeed. The PC is simply a tool that can give you greater choices for career development and personal growth. Even if you choose to telecommute to a corporate job, not all companies provide PC equipment to employees, so you may want to invest in your own hardware, software and

upgrades. Fortunately, a home PC is one investment that's guaranteed to pay dividends if you know how to put it to work.

If you currently work at home, more power to you!

Use your personal computer and upgrade your personal power to work smarter. Network your way to greater success by talking to your colleagues, peers and associates about their computer systems, and find out how they are leveraging advances in technology.

If you already own a home PC and work on a PC at the office, it's a matter of finding the right opportunity to work at home. Build on what you already know about the PC, and learn what it can do for you to make your dream a reality. Talk to women you know who are working at home, and find out how they got started. Search Internet employment sites for self-employment and business opportunities or jobs that would allow you to telecommute.

If you are computer illiterate, make it a priority to learn the basics. Look for ways to gain access to the tools you need if you want to work at home. Find out about available training in your company, your community and schools.

If you are computer phobic, get over it. Don't limit your access to the future by being afraid of what is essentially an appliance. There are many everyday appliances that you don't have to know much about in order to push the right buttons. The PC is really no more complicated than the telephone or VCR. If you can use "call waiting" and program your VCR, you can use a PC.

The growing home- based workforce is a boon to the environment, employers and society.

The benefits to the environment can be measured in terms of reduced traffic, congestion and pollution. Companies that employ home-based workers are realizing the cost savings of telecommuting and other bottom line benefits.

Home-based employees are generally more stable, satisfied with their jobs and loyal to the company. Increased employee retention and job satisfaction increases productivity and profits. Benefits to society include reduced job-related stress, cost savings on auto maintenance, fuel and insurance, and fewer personal expenses of both time and money. Children benefit from early work experiences at home when parents teach them job skills, business ethics and values.

The personal computer and "work at home" movement is quietly revolutionizing the way we all work.

In many ways, home businesses and home-based workers are leading the way towards a return to the entrepreneurial spirit and free enterprise principles that are the backbone of the U.S. economy.

The PC is also a great equalizer because it allows people to transcend the limitations of gender, race, disability, age, and other physical barriers. In the "cyberspace" are no bodies, only minds and imagination. Thus, PC technology has created an exciting and unbounded new world of opportunity, ideas and possibilities of which dreams are made.

Sylvia Dahlby works at home in Cave Creek.

Selling Yourself on Paper

by Tammie M. Chestnut



A resume demands a different kind of writing style and language that is often misused due to lack of knowledge or too much conflicting information. It is quite understanding to feel that you don't know where to begin or that you are not sure of what is really important in writing your resume. The best thing to do is research. Resume styles change with the job market, which is a frequent occurrence. In your research, be sure to find current books on resume writing. The information should be timely and in sync with the current trend from the past year. What is often confusing is the varying degrees to which many career counselors and

employment specialists disagree on what resume style to use. An easy way to avoid this pitfall is to create a strategy based on your career goals and experience and begin to tailor your resume around what career you are seeking. Concentrate on the content and details first, the resume style and format should be your last concern. If you disagree with the trend and want to be creative, do it with flair, but don't over do it. Remember, you have to ultimately sell yourself in a one-on-one interview, so it is important that you are comfortable with your resume.

Make an impressionable impact with an attractive, highly marketable document. You must understand that a resume is more than just words on a piece of paper, it's your life!

How to get listed in the Women's Calendar

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

We do not take information by phone. Final deadline for the Women's Calendar is 5:00pm the 15th of the month prior to

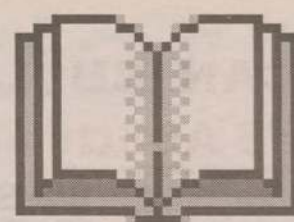
issue date. We give preference to notices by and for women that are free or low-cost (\$10 or under). Items selected for inclusion at no charge are listed chronologically and limited to the following information: date, time, group, title, location, contact and fee.

To GUARANTEE that your item is included, you may reserve a listing for \$15 for 1-4 lines, \$28 for 5-8 lines (assume approximately 40 characters per line). Entries must be prepaid; we do not bill or send receipts.

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

AMERICAN BUSINESS WOMEN'S ASSOCIATION

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September 16 – 20, 1998
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In September, the 49th National Convention of the American Business Women's Association (ABWA) will be held in Phoenix where 4,000 members and guests from throughout the country will attend.

What makes this event unique is the strong regard for educational programs. ABWA believes education and training are key to helping women grow personally and professionally. The association supports education by providing continuing education programs and products which enhance member's business skills.

This convention includes topics such as – "Growing Your Business in the 21st Century" with television host Hattie Bryant, "Staying Sane in the Fast Lane" with radio show host and columnist Laura Woloch, "Understanding Natural Medicine" with Dr. Gladys MacGarey, and "Prince Charming Isn't Coming" with presenter Barbara Stoney who was interviewed in the July Edition of Arizona Women's News. For tickets and information call Norma at 563-7970.

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Business Profile



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From "One Woman," page 1

chemistry degree in 1969, employment prospects for women were quite different. "I can remember getting out of college, and all my friends were pinned, engaged or married. Now, more women expect to have a career."

Today, it's easier for women to network with other women and to find mentors, Curtis said. But obstacles still exist, she says, referring to the glass ceiling and the continuing problem of equal-pay-for-equal work.

As a woman broker, Curtis says she is interested in building a solid female clientele base. "The marketing I do for the most part is to educate women. I found that was a very easy way for me to approach building a business. You have to figure out where your marketing niche is."

Today, after two years with Edward Jones, Curtis says she is finding her niche. But it hasn't been easy. In order to build up clientele, a broker has to be persistent, use creative marketing and have a desire to help people, Curtis observes.

Curtis took a circuitous route to get where she is today. In fact, she hadn't even intended to have a career at all. Her original goal was "eight kids, a white house with a picket fence and lace curtains at the window." That all changed a few years—and four kids—into her marriage when she realized there was a very good chance that the marriage wasn't going to last.

A few years after that, she decided that she needed a career and went back to school for a master's in business administration at Arizona State University.



Tracee Curtis

"It never occurred to me that I would be a broker. I just fell into it. It turned out to be the neatest thing in the world for someone who'd stayed home and raised kids for 10 years."

Because a stockbroker needs to be informed about the world, Curtis found the profession perfect for her—enlightening and motivating.

During her years at Valley National Bank, Curtis learned about mergers and acquisitions, financial management, credit analysis and strategic planning. She also met her second husband, who had been in the MBA program with her at ASU and was also employed at Valley National. Eventually, she rose in the ranks to become vice president and then, assistant to the president.

Two years ago, she decided to and try her hand at being an independent broker, a riskier option than the salaried and secure position she had held at the bank. As an investment representative, she now builds up her own business. "This is what makes it riskier and also makes it more fun. My job is to develop long-term relationships with clients," Curtis points out.

Her current clientele is about 50 percent women. Her female clients often tell her that they specifically chose a woman after being patronized by male stockbrokers. "They're looking for somebody who will listen, who might be more empathetic. I think women are a little more nurturing," Curtis says.

It's important for women to take charge of their financial welfare, Curtis says, because 90 percent of all women will eventually become entirely responsible for their finances. Curtis points out that by age 65, 60 percent of women live alone; 48 percent are widowed, 7 percent are separated or divorced, and 5 percent have never married.

One way women can learn more about investing is to join investment clubs, Curtis says.

For women considering a career in the investment industry, Curtis has several tips. "The biggest ingredient you would have to have is that you like people and want to help them. If you're just getting out of school, I would look for a large brokerage firm with a very good training program."

Some women are put off by the aggression and persistence required to make it as a stockbroker, but Curtis says there are ample rewards for those willing to stick it out. "It's a great way to build relationships. And once you've done that, the referrals will come in."

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Paddlesports

By Nancy Kanu

Paddle-sports (aka kayaking and canoeing or anything self-propelled) are great activities for everyone! People paddle to explore their environment, for enjoyment and fitness, to make new friends, for water travel to interesting places, and to have terrific adventures! We're lucky to be living in the southwest, as we can paddle all four seasons.

Canoeing and kayaking is best October - May, when the weather is cool, animals and bird life

abundant, motorboat and jet ski activity practically zero, and all types of waterways to choose from.

WHERE TO START

If you've never canoed or kayaked before, but you'd like to try it, Fun & Free Kayak and Canoe Demos are the easiest and least expensive opportunity to check out different types of boats and paddling gear, meet other local boaters and have on the water! Local Paddling Schools and Sport Retailers offer

Fun & Free Paddle-sport Demos at locations around the valley.

If you're interested in learning how to kayak, get some paddling instruction.

After you've taken some basic paddling and rescue classes, you're ready to try out your new skills, meet some new people, make paddling friends and have some paddling adventures. You can explore Arizona's waterways by

hiring an adventure guide. Experience the fun and excitement of paddling the Lower Salt, Verde and Gila Rivers, or explore Arizona's beautiful Canyon or Apache Lakes. You can even paddle on your lunch hour at Encanto Park. Local and statewide paddling clubs offer Friendship Paddles, kayak and canoe camping, and arrange paddling adventures internationally for all levels of paddlers to explore their world by waterways.

Don't have a boat to float? Check with the schools and retailers and rent one.

With all of the paddling options available, why not have an adventure of your own? Remember, be safe and HAVE FUN!

Places to Paddle Locally: Chaparral Lake, Scottsdale (Hayden & Chaparral) Chavez Lake (35th Ave & Baseline, Phoenix) Desert Breeze Lake, Chandler Estrella Lake (Avondale) Kiwanis Lake (All American Way & Baseline, Tempe.)

Nancy Kanu owner of Canyons & Coastlines Kayak School (Phoenix) is a paddle enthusiast. She provides instruction, tours and boat rentals. 258-6318

From "Joanne", page 1

AZWN: You started other businesses and worked in large corporations. You even had a business failure. Yet NetPro has been such a tremendous success for you. What's the difference? What caused NetPro to be so successful?

JC: I took all of the experience and expertise I got from working for the large corporations, and then topped that off with my business failure, and the lessons I'd learned there, and I made sure we did everything right from the very, very beginning.

For instance, the contract with Compaq to take our software, we went to the largest, most prestigious law firm in Houston, paid the bucks up front to get somebody to coach us on how to go to a large corporation like Compaq and be represented. They represented us in the negotiation. I'm sure that if we'd try to do it ourselves, we would not have come out right. So we were able to open the doors and already have a product to start talking about.

AZWN: What I'm hearing you say is you learned the power of influence.

JC: Right. And it's not just being competent.

AZWN: Not just knowing how to do it, but the power of influence to make it happen.

JC: I put the "N" in "networking". I am absolutely a believer in accessing all the expertise around me; all the connections, all of the influence, all of the just being friendly, just being. It's almost like a love-in at those conferences because the people could count on us. They were delighted to see us. We weren't some vendor trying to grab their money.

We were partners with them in having their network worthwhile. They could count on us for advice, they could count on us to give them a straight answer, they could count on us to clean up a mess if we goof. And they still can. So having that kind of a reputation not only for

quality but also integrity, being straight with people, I think really made a difference.

AZWN: You have talked about the importance of balancing creativeness versus bottom line responsibilities. Where did you learn that?

JC: Well, partially family. But also for the last 19 years I've been doing a lot of self-improvement courses through Landmark Education. I have been committed to learning and growing and taking the very best that's out there.

For instance, there's a book called, 'Built to Last', that was written by two Stanford University professors comparing very successful large companies that have been around for a number of years, but there's differences. One of them is vibrantly alive and people love to work. And the other one is a place where people come in and work five days, and leave there thinking, "Thank God it's Friday!"

They compare what these differences are and found it's the articulation of the vision. It is the communication to the employees and the involvement of the employees that makes the difference.

"Built to Last" is almost a bible of mine, I get it out and I use it. I would recommend it to anybody who wants to be in business, because what you find out is those people began with an idea just like you and I, and they grew it. And they grew with adversity.

AZWN: You built a board of directors, and how did that come to be?

JC: I put together from my contacts in the Arizona Software Association a volunteer group of advisory people. I had somebody from marketing, somebody from finance, had our lawyer, had a couple of semi-retired business people. We met just like a board of directors, but there was no responsibility. There was no fiscal attachment for them.

We met quarterly. That gave me the

exercise of how to use a board of directors. The discipline of having to stop on a quarterly basis, and report on did I achieve my goals or not; and what are my goals for the next quarter; and four to five quarters out, and being held responsible for that, was the discipline that really helped.

It really kept me focused. Sometimes it was very embarrassing. More than once there was a tear or two shed by either Randy or myself, because you think you're doing the best, and then you go to these meetings and you find out what the real world is about and what's out there. You have to back up and reassess your thinking.

Structural tension is important. If you think about a rubber band, as you achieve the tension on that rubber band goes away and you begin to get a little sloppy. So if you don't set another big goal it creates more structural tension and pulls you along. Then you can get complacent, you can get maybe even egotistical or you miss something. You don't keep that fine cutting edge out there.

So then when we decided to do a board of directors, and we were really growing - at the \$5 million mark. I started interviewing people to be formal board of directors. So it's no longer just Randy and I on the board of directors, we started bringing in other people. We formulated what I think is a stellar board. We have an investor, we have one previously that was an SBIC investor, but now there's some balance there. The financial community has their own representation. The high tech community does, too. The other things that I have done is had an audit by Ernst and Young for the last three years. So when I'm ready to go public there won't be a lot of catch up work to do, assuming that we choose to go public, or if somebody came to acquire me. My books are ready.

These investors have just been very impressed with how the infrastructure is built at NetPro. What I know is that if growth explodes I won't get knocked off

my feet here. NetPro can take it. We've got the infrastructure of a \$100 million company. Well, it's been a big investment, but I think it will be worth it, it will mean that we will survive.

AZWN: Since we are on the notion of money and the finances of a company, that's an area that for a lot of years has been a men's club. How has that been for you? Have you had any struggles?

JC: In the beginning, we didn't have a business plan or anything. I didn't do things right necessarily. I did a lot of things right, but we suddenly just had business so it didn't seem important. So if you are a start up company, you really have to work the business plan out, and then market and do a lot of research. If you get going then it's almost like you're living market research that's still documenting and writing it up. Until you have a formal business plan forget about getting investment money.

Then what you want to do is go out to those people that you don't care if they give you money or not and practice on them. Then when you really have somebody you think is a good potential, then you've hit the bad questions and found out what the holes are in your presentation.

About three years ago, I sat down and questioned myself for three or four days. I wrote passionately, I took one of these books from Ernst and Young on how to write the perfect business plan. I went through it and I wrote everything.

I brought in a consultant who helps people with this sort of thing. His background was doing venture investing for banks. So he knows what they are looking for. By the time he got done with it, there was almost no Joanne left in it, but it had communicated to him what we wanted. Then he recast it into the words that fit to the financial community.

So to this day, I have him review our business plan every year. Does it hold up? Does it track? From section to section to section. So there again, it's networking. I

believe there is so much expertise needed. There is a whole quandary of people out there willing to be a part of it. Some of them will do it for you free when you're starting, some will do it for money, some want just a little bit of stock. It's a policy I've never followed. I don't give stock, I don't pay with stock. I pay with money. If I don't have the money I don't do it.

AZWN: You're very prepared. And you take what you do seriously. When you sit down in front of someone, that whole male/female issue is gone the minute they take a look at what you've done.

JC: Right.

AZWN: I think that that's a good message for women, you know. Take away all the potential variables.

JC: The other thing is women have got to stop communicating from the female base. They have to stop saying, "I feel", "I got frustrated by", "I just; I'm scared". I mean you don't need a weather report on emotions. We all have them. Put them in a box, tuck them under your arm, and then you use business facts, figures, ideas, justifications, you've done your market research, you've done your financial analysis. You've got it all together.

It's good to be nervous before you go into it. But you don't give a weather report on it. It's good after the investors leave to come in and sort of heave a big sigh of relief, wipe the sweat off your brow, but you don't go out to the employees and give them a weather report on how tough it was. You tell them it was great, I did this, I learned that, I need more information in this category.

I don't negate who I am as a mother, or a grandmother. Mind you, if there really is reincarnation, I want to come back a woman again. It's just not my base of operating the business.

To Your Health!

"Back" to Health

by Jan Perozeni, DC

"Oh Doctor, my back hurts!"

It is estimated that greater than 80% of the adult population have experienced back pain at some time in their life. Low back pain accounts for the second most common reason for work absence, second only to the common cold.

The back consists primarily of the spine which forms both a strong and flexible support for the body.

The vertebral column, or "backbone", consists of the 24 movable vertebrae which extend from the base of the skull to the tailbone. The vertebrae in the different regions of the spine have specific characteristics.

The upper-most portion, containing seven vertebrae, is the cervical spine, or neck area. These are the smallest movable vertebrae.

The first cervical vertebra is the atlas, named after the Greek god who supported the earth on his shoulders.

The second cervical vertebra is the axis, named because, when shaking the head, the atlas and skull rotate on it. Moving down the back, the thoracic spine is the area that contains the ribs which protect the organs, such as the heart, lungs and liver, in the chest and abdomen.

The "small of the back," or lumbar area, supports the body weight. The sacrum, a large, triangular shaped bone comprised of 5 bones fused together, is just below the lumbar area. At the end of the spine is the coccyx, or tailbone.

The vertebrae have joints between each of the bones which allow for motion in specific directions.

It is this motion of the vertebral column that chiropractors assess during a chiropractic examination.

Proper motion of the vertebrae is essential for spinal health as a variety of ligaments and muscles provide support for each vertebra. Separating the vertebrae are inter-vertebral discs which act as shock absorbers. Spinal nerves exit from the spinal cord and travel to every cell, tissue and organ messages controlling the health and function of the body.

The three major curves in our back help to maintain the normal distribution of stress in the spine. Back pain tends to occur in these areas because more mobility is possible in the neck and low back.

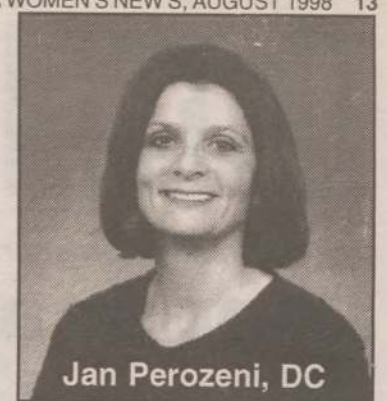
What causes pain in the back?

Nearly all of the structures in the back can be a source of pain. Muscles and tendons can become strained and sore. Muscles can spasm, tighten and contain tender trigger points. Ligaments can become sprained. Spinal joints, containing pain receptors, can become irritated due to improper motion.

A major source of low back pain is irritation of the joints of the lumbar area.

Muscles, joints and ligaments can be a source of referred pain to the back, buttocks, thighs, between the shoulder blades, neck, head, or arms. For example, referred pain from the joints of the lower cervical area can be pain in the lower neck radiating to the shoulder blade. The nerve itself can be irritated. Radiating leg pain can be the irritation of the sciatic nerve.

Structural problems can also cause pain. A tumor may be present. Bone spurs, or osteophytes, can protrude from the vertebrae, restricting mobility or causing pressure on a nerve. Degeneration of the spine, as in osteoarthritis, can change the bio-mechanics of the spine causing pain. Congenital abnormalities can promote a pain and discomfort. The "herniated disc," where a portion of the inter-vertebral disc is compressing a nerve and the spinal cord, can cause intense radiating



Jan Perozeni, DC

pain or numbness from the low back all the way to the foot.

As you can see, there are many sources of back pain. Pain is not "normal". Pain is an indicator that something is amiss. Many times, the body has been compensating for a misalignment in the spine for a long period of time before the pain occurs. Pain can be the last symptom in a long chain of events. Who does not know someone who "just picked up a piece of paper" and experienced severe back pain? It is important that the cause of back pain be evaluated. If mismanaged, back pain can become chronically disabling.

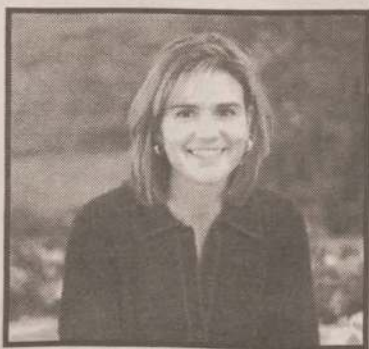
Who is at risk for back pain? Everyone! Though what we do and how we do it can place us at a lower risk for injury. In the second part of this series, I will discuss back health and offer suggestions on how you can have a healthy back.

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.

Learn how to...

Clear Up Acne

by Debi Smolinski, N. M. D.



Acne, a disease of the sebaceous glands, is one of the most common of all skin problems. A sebaceous gland is a structure within the skin that produces a mixture of oil and waxes called sebum, which is deposited on the skin surface. Sebum serves two main functions; it prevents water loss and lubricates the skin. Each person's skin contains approximately 5,000 sebaceous glands. The ducts of sebaceous glands open into hair follicles and the surface of the skin. These ducts can become obstructed then inflamed, resulting in acne.

TYPES OF ACNE

Acne conglobata is a severe form of acne with cyst formation and subsequent scarring. Acne vulgaris affects hair follicles and the sebum secreting glands of the skin manifesting in a papular rash with blackheads (comedones),

whiteheads (pustules), and red tender areas. Both types of acne can occur on the face, chest, back, and shoulders.

WHAT ARE SOME OF THE CAUSES?

There is a normal bacteria that resides within the skin on our bodies called Propionibacterium acnes. When out of balance these bacteria can cause the sebum to become irritating to the skin and create inflammation. Excess sugar or decreased ability to handle sugar in the body and poor hygiene can cause these bacteria to become imbalanced.

TREATMENT OPTIONS

Properly managing acne requires a thorough understanding of the development of acne in the individual. Nutritional

supplements can be beneficial in people with acne if the correct deficiency is determined.

Vitamin A has been shown to decrease sebum production. Research shows that patients with acne are unable to bring vitamin A to their skin. Vitamin A taken at potentially toxic doses is usual treatment depending on the individual deficiency. A qualified physician should monitor this aggressive treatment.

Vitamin B6 (pyridoxine) helps women with premenstrual acne, as well as fluid retention, because it is utilized to metabolize estrogens. Estrogen inhibits many pyridoxine dependent enzymes, particularly those that help transform the amino acid tryptophan to niacin. With a deficiency of niacin the body is more susceptible to photosensitive dermatitis. When deficient in B6, the body loses the ability to metabolize estrogens at normal rates and the patient will show symptoms of excess estrogen such as breast tenderness, bloating and irritability.

Chromium plays a role in glucose (blood sugar) regulation. Evidence shows that chromium levels are a major determinant in how sensitive the skin cells are to insulin. Without chromium insulin loses its effectiveness leading to impaired glucose tolerance. Further research indicates that prolonged or repeated hyperglycemia (a result of insulin insensitivity) may aggravate acne. Chromium polynicotinate or picolinate can be

safely taken at a dose of 200mcg/day in capsule form or via 1 tablespoon of high chromium nutritional yeast.

Essential fatty acids, omega 3 and 6, decrease inflammation thus decreasing pain and redness. These are important nutrients for integrity of all cell membranes. Omega 3 oil can be found in fish, flaxseeds, and walnuts. Omega 6 oils can be found in most vegetables and vegetable oils.

Selenium is a cofactor for critical antioxidant enzymes that inhibit the formation of toxic fatty acid derivatives in sebum. Vitamin E is an anti-oxidant and supports wound healing. A dose of 200-400 i.u. of vitamin E and 200 mcg of selenium is sufficient for treatment of acne when patients are deficient.

Zinc serves very specific functions in the body and is responsible for helping carry vitamin A to the skin cells. Zinc deficiency causes an increased conversion of testosterone to the more potent form DHT which promotes acne. Other beneficial effects of zinc for acne includes wound healing, immune system activity, inflammation control, and tissue regeneration. Zinc citrate or zinc gluconate are forms that are well absorbed and tolerated by the body. Your doctor can test your zinc status quickly in the office with a taste test.

Topical agents for the treatment of acne are bacteriostatic and reduce inflammation. Two such agents are

Tea Tree Oil and sulfur containing products. Tea Tree Oil is a safe, therapeutic oil used as a skin antiseptic and antifungal. It does not irritate the skin of most individuals and penetrates the skin easily. Sulfur is usually found in typical skin care products available at health food stores. Sulfur has topical antiseptic effects.

Nutritional suggestions should be considered after the cause of acne is delineated. Supplements in therapeutic doses should not take the place of a well balanced diet. Although diets should be tailored to the individual, eating fresh fruits and vegetables with plenty of water and cutting back on processed (or boxed) foods is a safe place to start. Getting 10-20 minutes of sunshine each day (or indirect sunlight here in the desert) will allow you to embrace UV rays that are beneficial in destroying bacteria. We are surrounded with all that we need to help our bodies function optimally. It is up to us to start implementing it into our lives.

Debi Smolinski is a Naturopathic Physician currently in private practice at The Center for Natural Healing in Scottsdale. Trained as a general practitioner, Debi focuses on women's health issues, chronic disease and optimizing health through lifestyle changes.

Life

The Beginning Gardener

Landscape Basics - Two Examples

by Jayme Canaday

A little planning goes a long way in landscaping your yard. Let's review the basics:

Invest in a plan: Even if you can't afford it all now, plan your yard. Most landscape design companies provide a free estimate.

Know your yard's idiosyncrasies: Which direction does it face? Is it mostly hot, western-facing walls, or mostly shady?

List your priorities: Need to hide a bad view, bring wildlife into the yard, or add shade?

Have a budget in mind: What is the absolute most you're willing to spend? Landscapers need to know.

Gather ideas: Visit the Desert Botanical Garden, Boyce Thompson Arboretum, or The Landscape Center.

Develop a focal point: A beautiful Ironwood tree, an interesting grouping of succulents, a water feature, or a path to a rest area are idyllic.

Consider hardscape: Beehive fireplaces (kivas), firepits, extended

patios, water fountains and ponds all transform your yard into an outdoor room.

Install strategically: Always install hardscape first, and back yards before fronts, whenever possible.

Now let's look at two real life landscape examples:

Homeowner A: Two working adults with average incomes, no children or pets; one has severe allergies.

Background: The backyard yard was empty when they moved in two years ago. It has a north exposure with no views to hide or emphasize. It is approximately 65' wide and 35' deep, in a typical newer subdivision with block walls.

Goal: A low maintenance, colorful, shady desert yard they can enjoy year round.

Priorities: Shade, color, overall feel (a place to look at and be in), low maintenance.

Issues: drainage problems: Two areas of standing water.

Budget \$6000.

Solution: A lush desert garden, with a trail meandering to a partly secluded garden bench.

Focal point: Native grass-guided path to rest area.

Execution: Two Foothills Palo Verde trees staggered at the west and central part of the yard create shade. Fragrant Salvias, Creosotes, and 'Sierra Bouquet'® provide sensory and visual interest, with the creosote surrounding the bench seating area for seclusion.

A 1/4" minus granite path lined with drought-tolerant grasses, such as Purple Fountain Grass, boulders, columnar and barrel cacti meander from the back covered patio to the northeast corner of the lot. Three medium sized mounds with boulders dug into them highlight flowering groundcover (such as Verbena rigida and Carolina jasmine), more grasses, and cacti.

All walls are covered with tall desert shrubs, such as Purple Hopseed Bush, and flowering vines, like Lady Banks Rose and Queen's Wreath. Smaller shrubs like Red Fairy Duster and Bush Dalea add year round color and texture.

To alleviate the drainage, large (55 gallon) plastic drums filled with

river rock and drilled with holes are strategically dug into the ground below the surface, and drainage swales are added around the yard.

Homeowner B: A bachelor with average income; small children on the weekend.

Background: Except for two enormous bougainvillea shrubs against the back of the house, a bottle tree next to the pool and a pineapple palm blocking access to the side gate, the backyard was solid hardscape when he moved into this 25 year old South Scottsdale home. A small pool in the center was completely surrounded by concrete in this 60' wide, 25' deep, south exposure back yard. Block walls surround the rear property.

Goal: A private outdoor room, of which the pool is an element, not the focal point in a sea of concrete.

Priorities: Variety, tidiness, overall calming feeling.

Issues: The neighbor's two story house on the east side looks into the back yard; noise from a nearby busy street is audible.

Budget \$4000.

Solution: A colorful, low-litter desert arena to surround the pool, with a small boulder water feature to muffle street noise.

Focal point: Small water feature to the east of the pool.

Execution: For starters, existing vegetation is removed. Two Acacia aneuras are added for privacy on the east side of the pool. The balance of the east side remains dedicated to a future room addition. All concrete is removed except for minimal pool decking.

A small boulder water feature is tucked into the southwest corner, surrounded on its sides by low, flowering desert shrubs and perennials. A neighbor's Palo Brea tree on that side provides adequate shade. In front of the fountain, room remains for table and chairs. The concrete walls are covered with desert vines for texture and interest. More flowering perennials and interesting agaves fill in around the seating area and in front of the walls.

"Sunset Western Landscaping Book" (Sunset Books, Inc. 1997) and David Steven's "The Outdoor Room" (Random House, Inc. 1994) are both excellent references for ideas. Have fun!

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.

Environmental Connections

Is it warm in here?

by 'Ren Northup

Air pollution impacts us globally and is blamed for the greenhouse effect. The greenhouse effect is the process that causes atmospheric gases to impact a planet's climate.

High frequency solar radiation passes through the atmosphere, and heats the planet's surface. The warmed surface emits lower frequency heat radiation, which does not pass back out into space easily. The heat is trapped by "greenhouse gases," like carbon dioxide (CO2), methane, nitrous oxide and hexafluoride.

EPA estimates that in 80 percent of U.S. greenhouse gas emissions in 1996 was CO2 from burning fossil fuels. As human activities elevate these gases in the atmosphere, more heat will get trapped near the earth's surface.

Only a few degrees increase in world temperature could increase ice melt, sea levels and desertification.

Storms, droughts and floods could become more frequent and severe. Increased property loss, crop failure, disease-spreading bugs and rodents, and loss of habitat are possible. This means increased health and property insurance rates, food and water prices, and disease. Developing countries and rural areas are likely to be hit hardest.

Women whose livelihoods are threatened, because they are more often among the poor, may be the first forced to move to cities and developed countries as conditions become more harsh. Alternatively, people with more money and mobility may move, leaving behind the poorest people, including many women, to cope with ever-depleting resources.

While scientists don't agree on all the global climate issues, two things are clear.

First, lifestyle changes to address climate change can be made now, without wasting time waiting for certainty. Second, any changes we

make to reduce greenhouse gases will improve other health-threatening aspects of air pollution.

Even under dire scenarios, we can reduce the severity and duration of global climate change.

Scientists are looking at how CO2 can be removed from the atmosphere by trees and other "carbon sinks." You and I, by actions we take today can reduce the combustion that produces greenhouse gases.

Here are some measures you can take, ranked from easy to life changing:

1. Put houseplants in your fireplace. Burning wood produces CO2 (1 point).
2. Inflate your tires to conserve rubber and improve fuel economy (1 points).

3. Buy recycled and help create a sustainable market (2 points).

4. Shower for half the time you usually do. Treating water uses energy. Energy from combustion power plant produces CO2 (2 points).

5. Plant shade trees near your house to reduce air-conditioning energy needs and CFCs. Trees also take CO2 out of the air and store it in their tissues - a triple whammy (3 points).

6. Buy trees for local schools or charities. (3 points).

7. Get an energy audit to learn how to save energy at the office. You get a promotion while saving the environment (3 points).

8. Keep your car an extra year before buying a new one. Most of the life energy use of a car is spent in its manufacture. Fewer new cars means less car plant emissions (3 points).

9. Invest to support alternative energy production and low environmental impact industry

(4 points).

10. Turn off the lights and go outside to watch the stars for a couple hours tonight (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.

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Visionaries

Crone's Corner

Many times I heard my stepmother say, "Growing old is not for sissies." Although she had Parkinson's disease, Frances was not a complainer; she was a wise woman who loved life and was loved and respected by all of us. Now I, at the age she was when she talked about age, understand what she meant. Being an elder is being an adventurer.

Another woman of courage I admire is my friend, Ruth. Despite a debilitating disease, Ruth looks at life as an adventure. She might not say that, but her friends see her courage and willingness to learn and expand her horizons. A few years ago, when she retired from a very responsible job, Ruth

was excited about the possibility of new opportunities. She immediately became involved as a volunteer to support grandparents who were left to raise their grandchildren. A bird lover, Ruth has gone on many elder hostel trips to see birds of a particular area. Just recently she was told she had to move from the place she has lived for 18 years because her landlady wanted her apartment for a relative. Instead of fussing about having to find a place and move her many collectibles, she went out by herself, found a place and was moved in no time.

Observing and interacting with these elders has impacted my life in a variety of ways. In my mid-forties, I returned to school to earn

a masters in adult education and in my mid-fifties to graduate from ministerial school. I was school chaplain in my mid-sixties and in my mid sixties-plus have just been promoted to a teaching chair at this school — and I love it!

Since we are living longer, we have more opportunities for change and growth. It is important for all of us to explore our interests more fully and release those things that do not contribute to our well being.

I don't believe any of us really want to sit and wait for death, but we may have no idea of how to start the process of positive "eldering." This is a perfect time to try something new, something you have always secretly wanted to do. Yes, something realistic for your



Rev. Adrienne Dorfman

physical and financial conditions. Nevertheless, if you have wanted to write or paint or teach a class, start by starting! I suggest you read Julie Cameron's book, *The Artist's Way* as a first step.

If you decide to try something new, either for personal growth or a new career and would like to share your experience, you may write to me care of this paper. Good luck and God bless!



In Balance

by Melanie West

Have you ever stormed out of your office after blasting words that are second cousins to profanity? Or, left a room full of owl eyes gazing at each other in bewilderment because you slammed files onto the desk of an unsuspecting co-worker? These could be signs of stress.

Often as women, we are so accustomed to stepping into a phone booth and donning our Superwoman outfit that we forget how human we are. Our ability to accept challenges, to kick in the adrenaline is admirable; however, the reality is that we're killing ourselves. When we accept a new promotion, position, workload or face new challenges at home it is time for reevaluation. But, how do we lower stress?

The answer is simple. The key is balance. But, maintaining balance is not easy, so here are some ideas that have proven their value.

Reevaluate your activities monthly.

Yes, that's often, but six months or a year may be too late.

Consider bottom line benefits when joining professional organizations, clubs, and associations.

Don't kid yourself that you will get business when you won't. Track your expenses and business received. If, in six months it is not producing anything, make a change. It's a simple business concept—cost vs. benefit. If you are in an organization as a leisure pursuit or for personal growth that's fine. Just don't kid yourself.

Place boundaries.

What are the most lifesaving letters in the alphabet? NO! Practice being assertive and in control of

your life by asking pertinent questions: Do I really want to do this? Am I just doing it for someone else? Will this activity produce dollars or personal growth? You can't save the world until you learn to save yourself. Learn to make choices and protect those choices.

Let go of the past.

Have you ever found yourself coveting an old T-shirt or pair of shoes when they should have long been gone? Well, probably you are attending functions and organizations that have lived out their usefulness. Learn to let go. We love to think we are indispensable, but that is self-centered thinking. Give someone else a chance to grow. Move on.

Set aside time for an active sport or activity to blow off steam.

Choose racquetball, tennis, rock climbing, dancing, aerobics, running or brisk walking. But, do it. The most remarked excuse is, "I don't have time". Study after study has proven that you are more effective, have a better attitude and

think clearer when you engage in regular exercise. Get those endorphins working for you. They are your best cheering section. And, they just could save your life.

Take time to rest every day.

Make it a part of your schedule. Utilize Yoga, Tai Chi or meditation tapes. If you own your own business, particularly in your home, you can lay down for fifteen minutes after lunch and leave the phone on answering service. If you are in a work environment, find a quiet spot and sit for fifteen minutes. Ask not to be disturbed. Let your mind wonder. You will feel refreshed and will gain far more benefit than the minutes lost.

Give yourself a break.

When the pressure is on and you start to feel it building. Take a weekend and forget the housecleaning. Go to a movie or create a marathon weekend with videos. Travel on a two-day vacation or literally, go take a hike! You'll come back with a new perspective and energy. It's something you can't afford not to

do for yourself, your boss, your clients, or the people around you.

The key is to keep your life in balance.

When you know your priorities and protect them, your life runs smoother. When you have less stress, you make better decisions. If you follow these simple suggestions, years from now when you look back, you will realize you not only accomplished your goals, but you enjoyed the journey. Remember that you are not only the architect that designs your life, you are the builder that oversees the project.

As a freelance writer, Melanie West addresses women's issues and travel. She is currently writing a book about menopause. She can be reached by e-mail at TRVLBUDEZ@AOL.COM.

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SUNDAYS 10:00 A.M.
Alexandra Starr, Minister
is available for Weddings, Memorial Services, Christenings and Counseling by appointment.

With so many interpretations of spiritual truth being offered today, who are we to believe? People can believe in just about anything. But there is a place beyond believing, called knowing. That is the place where we discover true peace, security and prospering. Begin now, to learn with us, what there is to know.

Expressions

CHANGING HANDS

BOOK REVIEWS

While escaping from your own life this summer, why not delve into someone else's with some of the many great memoirs and biographies new out this month. If you're lucky enough to be looking towards a rather long vacation and need a big book in which to immerse yourself for a few weeks, pick up **EVERYBODY WAS SO YOUNG: GERALD & SARA MURPHY, A LOST GENERATION LOVE STORY** by Amanda Vaill (Houghton Mifflin, \$30). I am a sucker for anything about the "Lost Generation," but this book here is something new and intriguing. Witty Gerald and his beautiful wife Sara (a muse to Pablo Picasso) were wealthy hosts and friends to the cultural elite of the '20s: Fitzgerald, Dos Passos, Dorothy Parker, Cole Porter, Hemingway, etc. This is a big, satisfying, very well told account of their blessed, yet also tragic lives.

If you're looking for something a little heavier, try Jean-Dominique Bauby's **THE DIVING BELL AND THE BUTTERFLY** (Vintage, \$11), just out in paperback. Imagine that you're 43 years old and in the midst of a successful publishing career. You have two children and a new girlfriend and on the same day you test-drive a new BMW you have a massive, life-threatening stroke. You're in a coma for almost three weeks. When you finally regain consciousness, you're unable to move any part of your body except your left eyelid — you're fully functioning mind trapped in a virtually useless body. The only way you can communicate is by having someone recite the alphabet over and over while you blink to indicate the letters that comprise the words you wish to communicate. This is tremendous achievement, made more bittersweet by the fact that Bauby died two days after the book was published in France.

On the lighter side, **OLD BOOKS, RARE FRIENDS: TWO LITERARY SLEUTHS AND THEIR SHARED PASSION** by Leona Rostenberg and Medeleine Stern (Doubleday, \$11.95) is a truly fun read. Rostenberg and Stern are a couple of powerhouses in the annals of antiquarian books. Partners for over five decades, they turned their love of books into a lengthy and distinguished career, highlighted by their discovery of stories written by Louisa May Alcott under the pseudonym A. M. Barnard. Here they have written a delightful account of their New York upbringing, their super sleuthing, their passion for books, and their 50-year old friendship.

An inspiring travel-bio just out is **JUST US: ADVENTURES AND TRAVELS OF A MOTHER AND DAUGHTER** by Melissa Balmain and Gina Ingoglia (Faber & Faber, \$24.95). Melissa and her mom, Gina, realizing that they had never really spent any time alone together as "friends," decided to take a trip together. Just the two of them. Sound like a nightmare? Well, it could have been. But instead, they had so much fun they did it again. Seven times. The two decide to get back to nature, thinking this kind of reliance upon one another would really bring them closer together. From dog-sledding in Minnesota to fly-fishing in Idaho to sea kayaking with whales, Balmain here recounts their emotional and physical journeys. Read this book and then give your mom a call. Send her this book. Maybe even send her a few travel brochures.

If you are looking, however, for some really indulgent reading this summer I am happy to recommend to you three juicy bios: get ready to turn off your brain and have some fun. What first attracted me to **WHAT FALLS AWAY: A MEMOIR** by Mia Farrow (Bantam, \$7.50), of course, was the Woody Allen scandal. I wanted the scoop first-hand. Well I got it, but what I also got, to my surprise, was one of the most well written autobiographies I have ever read. And though the Woody chapters were certainly riveting, I was surprised by how interesting the rest of her life was: growing up in Beverly Hills, her nearly fatal bout with Polio, her marriages to Frank Sinatra and Andre Previn, her friendship with Salvador Dali, and her awesome and inspiring role as mother (both natural and adopted) to 14 children. With this book, Farrow proves herself to be a smart, insightful, and compassionate woman.

STREISAND: A BIOGRAPHY by Anne Edwards (Berkley, \$13.95) is also meaty. Edwards writes about Babs' life, from her poor upbringing in Brooklyn to her rebellious beginnings in the Village, and ultimately to Broadway, Hollywood, and Washington D.C. It's not always pretty, but it's all here: Edwards' research is exhaustive. Barbra's life will have you shaking your head and feeling inspired at the same time.

I'll end here with the most indulgent of all: **JUST DESSERTS: THE UNAUTHORIZED BIOGRAPHY OF MARTHA STEWART** by Jerry Oppenheimer (Avon, \$6.99). This poison pen biography is just as juicy as one of Martha's apple pies. It's easy to poke fun at the persona that is Martha Stewart: the bundle of manic, homemaking energy with a glue gun in one hand and an oven mitt on the other. Apparently, things are not quite what they seem behind the picture-perfect facade. Based on hundreds of interviews (including members of her own family), Oppenheimer tries to present an accurate portrait of Stewart's life, unlike some of the gentle, homespun whoppers she writes in her series of popular books. Gossipy? You bet! Enjoy!

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Arizona Women's News

READER SURVEY

We're always interested in what you, our valued readers, have to say about our publication and how we can improve it. You can help us by completing the following Reader Survey and faxing it back to our office. We'll report your findings in next month's issue.

1. What would you like to see more of in future issues? (check all that apply)

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Personal Features | <input type="checkbox"/> Education/Training Info | <input type="checkbox"/> Health Issues | <input type="checkbox"/> Arts & Literature |
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2. Tell us a little about yourself:

- Gender: ☐ Female ☐ Male Age: ☐ 18-29 ☐ 30-39 ☐ 40-49 ☐ 50-59 ☐ 60+
- Marital Status: ☐ Married ☐ Single ☐ Divorced ☐ In a Relationship
- # of Children in Home: under age 12: ☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4+ age 13-18: ☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4+
- Education: ☐ High School Graduate ☐ Some College ☐ College Graduate ☐ Advanced Degree
- ☐ Trade/Industry Certification

3. Tell us a little about your business:

- Are you an owner or co-owner of a business? ☐ Yes ☐ No
- What is your job title? _____
- What type of business/industry are you involved in? _____
- How long has your company been in business? ☐ Under 1 year ☐ 1-2 yrs ☐ 3-4 yrs ☐ 5-10 yrs ☐ 11+ yrs
- How many employees does your company have?
☐ 1 ☐ 2-5 ☐ 6-10 ☐ 11-20 ☐ 21-50 ☐ 51-100 ☐ 101-500 ☐ 501-1,000 ☐ 1,001+
- Do you anticipate hiring any new employees within the next 12 months? ☐ Yes ☐ No ☐ Undecided
- Are you a home-based business? ☐ Yes ☐ No
- Do you anticipate moving into larger office space within the next 12 months? ☐ Yes ☐ No

4. Tell us about your current technology:

- # of computers at your place of business: ☐ None ☐ 1 ☐ 2 ☐ 3-4 ☐ 5-10 ☐ 11-20 ☐ 21+
- Do you anticipate buying/leasing any additional computers within the next 12 months? ☐ Yes ☐ No ☐ Undecided
- # of cell phones owned/used by your business: ☐ None ☐ 1 ☐ 2 ☐ 3-4 ☐ 5-10 ☐ 11-20 ☐ 21+
- Do you anticipate buying/leasing any additional cell phones within the next 12 months? ☐ Yes ☐ No ☐ Undecided
- # of pages owned/used by your business: ☐ None ☐ 1 ☐ 2 ☐ 3-4 ☐ 5-10 ☐ 11-20 ☐ 21+
- Do you anticipate buying/leasing any additional pagers within the next 12 months? ☐ Yes ☐ No ☐ Undecided
- Do you have internet access at work? ☐ Yes ☐ No At Home? ☐ Yes ☐ No
- What is your email address (voluntary)? _____
- Does your company have a web site? ☐ Yes ☐ No
- Do you anticipate creating a company web site within the next 12 months? ☐ Yes ☐ No ☐ Undecided
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