

THE ARIZONA WOMEN'S NEWS

www.azwomensnews.com

March, 2000 - Vol. 2, No. 10

The News and Information Resource for Arizona Women™

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Information about the active
women's community.

The Small Business Advisor

Tips - Advice, & Ideas From Leading Arizona Businesswomen

Most of the women I know who have become entrepreneurs, have funded their businesses with equity in their homes, and/or credit cards, and/or angel or family resources."



Barbara Ralston

Barbara thinks women should talk to an expert about financial options. She says, "we talk about alternatives, like a SBA loan or a city program loan. What are their next steps to move from what's been internally funded to a company that's going to be able to take advantage of growth opportunities."

Barbara Ralston is President of Camelback Community Bank, a full-service bank serving individuals, professionals, entrepreneurs and small to medium business with world class service.



Kia Plumber

When running a business, we rarely consider the chance of becoming disabled. However, if a disability did occur, could you maintain your standard of living and cover your overhead business expenses?

Self-employed individuals have two ways to prepare. Self-insuring will allow for such an emergency, but those monies you could be reinvested. Owning an individual disability or income insurance policy would pay you a "paycheck." It's a simple question: transfer the risk to someone else or risk the business that you've built?

Kia Plumber is a Project Management Assistant for the City of Phoenix in the area of Community and Economic Development. Kia has worked as a CPA with one of the big five accounting firms, but found that she really enjoys working with small businesses.

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See Our Women's Employment
Section on Page 12 for Details.

Careers - Spotlight on Technology Technology Could be Your Ticket to the Future

By Beverly Bibolet Burns

I got a real shock when I looked up the word "technology" in the dictionary. Webster's Dictionary (1992) defined it as "the science of industrial arts". Does that definition sound obsolete or what? I conjured up high school memories of the drafty and dusty

auto mechanics classroom relegated to the decrepit building behind the gym. It was usually filled with the marginal students labeled "not college bound."

Wake up Mr. Webster! Technology today is about computers! Computer technology

is universally and dramatically influencing the work we do! I asked four Arizona professional women to consider how technology has affected their professions.

Tonya Mock, talk show host and public affairs director of KUSK TV,

See Careers, Page 13

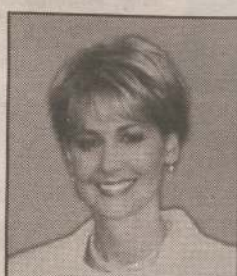
By Beverly Bibolet Burns

Technology Careers - Not what you might expect!

Michelle Esteban

Michelle Esteban was still in high school when she began dreaming of being a reporter. Her dad wanted her to go into computer science. She did... until her junior year at Penn State.

She figured it was easier to ask forgiveness than to get permission. She waited until after she had switched her major to journalism to tell him she was going after her dream of being a reporter.



Michelle Esteban
Channel 15

She went after her dream with hope and determination.

After graduating with no job in sight she began making the rounds.

with her resume. She was driving around with her mom one day when they drove past a television station. Her mom made her go in and attempt to see the news director. She got five minutes of his time, which turned out to be just enough. By coincidence the person working the assignment desk had been in an accident that morning and they needed someone immediately. She walked out with a job!

See Michelle Esteban, Page 12

Survey Results: Arizona Women Like McCain and Gore Rank Healthcare and Education as Top Issues

In an Arizona Women's News survey of Arizona women, completed between February 15-19, 2000, 229 Arizona women over age 18 responded to questions about the upcoming presidential election, their major issues and political affiliations. These women also responded to questions regarding which women they believe are qualified to be President of the United States. Additional results from this survey may be found at the Arizona Women's News site - <http://www.azwomensnews.com>.

Arizona Women pick McCain and Gore

By more than a two-to-one margin, Arizona women picked John McCain over George W. Bush, and by a three-to-one margin picked Al Gore over Bill Bradley. While Gore was strong among Democrats, John McCain crossed over party lines to take 21% of the Democratic vote. Fully 48% of those voting for McCain were non-Republicans (Democrats, Independents, Reform Party, or other).

| Candidate | Total Votes | Democrat | Republican | Ind. | Other |
|----------------|-------------|----------|------------|------|-------|
| Bill Bradley | 10% | 13% | 3% | 23% | 17% |
| Al Gore | 30% | 50% | 6% | 27% | 8% |
| George W. Bush | 14% | 5% | 31% | 0% | 8% |
| John McCain | 34% | 21% | 50% | 35% | 42% |
| Undecided | 12% | 11% | 10% | 15% | 25% |

Issues are Key

The key to McCain and Gore's strength lies in the alignment of issues. Women identified Healthcare, Education, Economy, Social Security, Taxation and Children as their top issues. And the women who selected these six top categories also selected McCain and Gore overwhelmingly.

Issues Important to Arizona Women



For More Survey Details, Turn to Page 16

Who Reads the Women's News?

48,000 active women monthly.

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decision makers at
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- 76% are ages 30-59
- 67% have college degrees
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Editor's Note

Gentlemen – Please Don't Read This



Terry Williams

Leave it to politics to bring out the best in people.

We had a great time tabulating the results of our first Arizona Women's News political poll (see page 1). Thank you to all the women who took the time to respond.

As you can imagine, most of the tabulating was pretty dang boring. One vote here, another vote there.

But, wow! There was certainly nothing boring about reading your responses to the question, "list women whom you believe to be qualified to be President of the United States." (see page 16)

Now, I expected a few extraneous comments in this area. But, ladies - you seem very hostile! Yes, we got some lightly jesting answers like, "almost any," and "any woman who would run."

But what I didn't expect was comments like, "why does a woman have to be 'qualified,' none of the men are?" And, "it will take a woman to straighten out this mess that men have gotten us into."

We also got responses from women who REALLY took us seriously and listed 10-15 women who are qualified.

Women from our own state were mentioned - Janet Napolitano and Sandra Day O'Connor were in the top ten, and Jane Hull and Rose Mofford were also mentioned.

However, many women couldn't or wouldn't name qualified women candidates.

Many women wrote out partial names as if they couldn't quite remember the whole name. And others flat out admitted that they couldn't remember the names.

To me, this was the most telling portion of the survey with regard to the future of a woman president.

It was very clear that many, many women would have voted for Elizabeth Dole. And those that mentioned her were both Republican and Democrat. Mainly, women just wish we had some great women candidates.

But, therein lies the rub. The reality is that for a woman to be elected to the white house, more and more and more women are going to need to enter politics, gather the credentials, experience, support, money and recognition.

It will take the support of all of us to bring a woman into the white house as anything other than First Lady. If you are truly interested in seeing a woman elected, then please consider getting involved with one of our local political organizations and/or help a good woman get elected to office.

Sorry, that was a lecture. Let me leave you with one woman's answer to, "list women whom you believe to be qualified to be President of the United States." "My mother, my sister, my neighbor, my daughter, my daughter's teacher, Dole, Oprah, any good woman who will put out the effort to run will get my vote."

Women on the Rise



APPOINTMENTS

Cristi Cohn, PCS Health Systems; **Carolyn F. Bristo**, City of Phoenix; and **Margie LaFleur**, KHOT and HBC Radio are the three newly elected board members of the YWCA.

Barbara J. Lloyd has joined Omni Management Group, Inc. as a new Leasing/Sales Associate and Property Manager.

Jan Peterson has joined Bernard, Dietrich & Associates, Inc. as an Account Executive.

Sandy Abalos, APA and President of Abalos & Associates, has been elected Vice President of The Industrial Development Authority of the City of Phoenix, Arizona.

Lupe-Marie Jasso of Accents Marketing Group, Inc and its subsidiary Spanish Accents Marketing was selected to judge the national American Women in Radio and Television, Inc.'s (AWRT) 25th Annual 2000 Gracie Allan Awards. The Gracies strive to encourage the positive and realistic portrayal of women in entertainment, commercials, news, features and

Jane Gerke has joined Systematic Design Inc. as a Senior Art Director.

Linda Coulson Obele has joined Mullen Public Relations as senior account supervisor.

Patsy J. Hansel has been appointed as the next Library Director of the City of Mesa by City Manager Charles K. Luster.

Julie Raymond was promoted to Executive Vice President at National Bank of America.

AWARDS

Bonnie Thompson received the Innovative Education Award at the 1999 Excellence in Construction Awards presented by The American Subcontractors Association of Arizona.

Cherie Rhind was awarded a special lifetime membership to the Arizona Production Association.

Working Woman magazine recognized five Arizona women with its second annual Entrepreneurial Excellence Awards. **Cynthia Aldridge** of CompuNet Credit Services, **Susan Thomas** of Perfect Match Personnel, **Susan Brooks** from Cookies From Home, **Terri Bowersock** of Terri's Consign & Design Furnishings, and **Patricia Drain** of Professional Alternatives.

Cyndy Dawahoya, a Gateway Community College student, has been placed on the All-Arizona Academic First Team for 2000, a

national competition to recognize outstanding community college students for their commitment to education and community service. For this award, Dawahoya will receive a scholarship to attend an Arizona State University of choice and is automatically entered in the All-USA Academic.



Fahey



Gibney



Joshua



Leary



Wojciechowicz

Five Maricopa Community Colleges Faculty Members Launch Prestigious District-wide Fellowship. Zealously involved in far-reaching learning projects are five faculty members selected in the first fellowship program of its kind for the Maricopa County College District. The five women are (shown above) **Dr. Barbara Fahey**, **Dr. Marian Gibney**, **Dr. Mangala Joshua**, **Dr. Rosemary Leary** and **Lynn Ann Wojciechowicz**.

Lillian Garcia, a Community Outreach Coordinator at Health Choice, and **Vanda Salls**, a Program Director at Gary Tang Adult Education Center, were awarded "Hall of Fame" awards by the Catholic Social Service Westside Headstart.

BUSINESS

Laurie Bagley, CFA celebrates the one-year anniversary of her fee-only investment advisory firm, Strategic Wealth Advisors, LLC.

Sindi Major-Martinez of Sindel Internet Services, has announced and agreement with Phoenix Internet to provide Rhythms Digital Subscriber Line (DSL) service to the greater Phoenix area.

DSL provides affordable, high-speed access to the Internet for voice and data. For more information, call Sindi at 480-968-5006.

The Tempe office of law firm, Kahn, Freeman & LaForge has recently been renamed **Julie LaForge, PLLC**.



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Liberty Tax Service has opened two new offices in Phoenix. **Linda Young** will manage the location at 6437 S. Central Ave. **Roberta Fanning-Meneses** will manage the location Fry's Plaza at 75th Ave and Indian School, 602-304-1999.

Laurie Fagen has launched a new business, Fagen Designs ~ Quilted Gifts & Wearable Art. 480-883-8726 or www.members.aol.com/fagendesigns.

EDUCATION

Gloria Chavez, a Rio Salado student, was named to the Third Team, recommended for her outstanding leadership and community service.



Amber Flores, a student at Rio Salado College, has been named to the First Team in the 2000 All-Arizona Academic Competition, which recognizes the best and brightest community college students in the state. She will now compete for a berth on the All-USA Academic Team.

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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 embraces diversity, integrity and respect within the women's community. Each edition contains in depth discussions of the issues facing women today.

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News



State

HEALTH

■ **Phoenix Memorial Hospital (PMH) received one of the first grants from the Susan G. Komen Angel Fund.** The \$25,000 grant awarded PMH was one of two Angel Fund grants. Angel Funds are awarded to nonprofit organizations that have historically demonstrated that they serve the Komen mission in one or more areas including breast cancer treatment, screening and education of the medically underserved.

"The Angel Fund was awarded to Phoenix Memorial Hospital because of the history they have in delivering breast care to the community's underserved women," said Candyce Lindsay.

In addition to the Angel Fund grant, Phoenix Memorial Hospital also received \$25,000 Race to the Cure grant to provide outreach, low-cost mammograms and breast cancer treatment to the women in south Phoenix and surrounding communities.

DOMESTIC VIOLENCE

■ **Arizona Coalition Against Domestic Violence.** The Arizona Coalition Against Domestic Violence (ACADV) wants to thank Arizona residents for their past generosity, and to remind the public that state tax return forms contain an option to donate refund dollars to the Shelter Fund. This Fund supports the 34 Shelters and Safe Home networks throughout the state, and provides beds, meals, transit, counseling, referrals, legal advocacy and other

resources to thousands of women, children and families every year.

Despite significant expansion during the past decade, the Shelter programs are still in severe need of financial and other resources to serve victims throughout the state. In 1999, sixty-two persons were killed in domestic violence incidents. Many more were killed or injured, but not discovered or reported to be victims of domestic violence. Over 19,000 women and children could not be provided shelter at the existing programs because of limited space, staffing and support.

Please consider donating to the Arizona Shelter Fund through tax return or general contribution. Too many families, friends and colleagues of victims have had the terrible experience of wishing that "something had been done" before it was too late. The Shelters and Safe Home networks will serve those in need, to the extent that resources permit. Your contributions can make these services available to all. For more information call 602-279-2900 or Email at acadv@goodnet.com

National

GENDER EQUITY

■ **Voices of a Generation: Teenage Girls Report On Their Lives Today.** Now available in bookstores for parents and educators across America is a new resource that provides insights into how girls' see and deal with their struggles

with sex, peer pressure, and body image. *Voices of a Generation: Teen Girls Report in Their Lives Today*, a report by Pamela Haag and the American Association of University Women (AAUW) Educational Foundation, describes and analyzes the social and psychological pressures that American pre-teenage and teenage girls face every day.

"This report is a warning flag to America's parents and teachers. It reveals how teenage girls struggle with the pressure of sex, peer groups, and media images, and how these struggles vary according to race ethnicity and geography," said AAUW Educational Foundation President Sharon Schuster. For more information go to www.aauw.org.

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AWARDS

■ **ABA Commission On Women to Honor Five with Margaret Brent Awards.** The American Bar Association commission on women in the Profession has announced the winners of the 2000 Margaret Brent women Lawyers of Achievement Awards.



Margaret Brent
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in America

This year's winners are Sheila L. Birnbaum, a New York products liability lawyer; Shirley M. Hufstедler, one of the first women to be seated on the federal bench and a former U.S. Cabinet member; Chief Judge Judith S. Kaye of the Court of Appeals of the State of New York; U.S. Supreme Court Justice Sandra Day O'Connor; and Dovey J. Roundtree, general counsel for the National Council of Negro Women.

The award is named for the first woman lawyer in America, Margaret Brent. She arrived in the Colonies in 1638, and was involved in 124 court cases over the course of eight years. She won every case. In 1648 she formally demanded a "vote and voice" in the Maryland Assembly, which the governor denied.

The ABA Commission on Women in the Profession was created by the Association in 1987 to "secure the full and equal participation of women in the ABA, the legal profession and the justice system."

YWCA Announces Tribute To Women 2000 Awards



Pat Petznick



Beverly Stewart



Gail Gesell



Catherine McKee



Marcia Newman



Patsy Lowry



Sangeet Khalsa



Peggy Bilsten



Winifred Doane



Charli Thorne



Carmen Franco

The Tribute to Women Awards honors outstanding women from the community who have worked toward the empowerment of women and the elimination of racism in Maricopa County and is part of the YWCA's on-going efforts to provide inspirational role models for women and helps celebrate the organization's 85th Anniversary. The awards will be presented at a luncheon on Wednesday, March 15, from noon to 1:30 p.m. at the Arizona Biltmore, 24th Street and East Missouri Avenue.

Civic Leaders: Pat Petznick and Beverly Stewart, founders of Fresh Start Women's Foundation;
Communicator: G. Gail Gesell, economic development specialist for the United States Small Business Administration;
Corporate Leader: Catherine McKee, corporate vice president/director of Strategic Business Services for Motorola;
Educator: Marcia Hopp Newman, founding executive director of Downtown Neighborhood Learning Center;
Entrepreneur: Patsy Lowry, chief executive officer of Six Directions Realty and Six Directions Seminars.Com
Healer/Caregiver: S. S. Sangeet Kaur Khalsa, principal healer/teacher for The Healing Source, L.L.C.;
Public Official: Peggy Bilsten, councilperson for the City of Phoenix;
Scientist/Researcher: Winifred W. Doane, Ph.D., biology professor emeritus at Arizona State University.
Sports Leader: Charli Turner Thorne, head women's basketball coach at Arizona State University.
The eleventh honoree is Carmen Martinez Franco, of Phoenix, recipient of the Dorothy Willey Award. This award is presented annually to a YWCA volunteer who has shown outstanding leadership and dedication to the organization.

Tickets to the March 15 luncheon are available through the YWCA, 602-258-0990, Ext 16. All proceeds from the luncheon will benefit YWCA programs for youth, the elderly, and homeless women and children.

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Women in Business



"Tum Ta Da Dum!"

by Lynette Zang



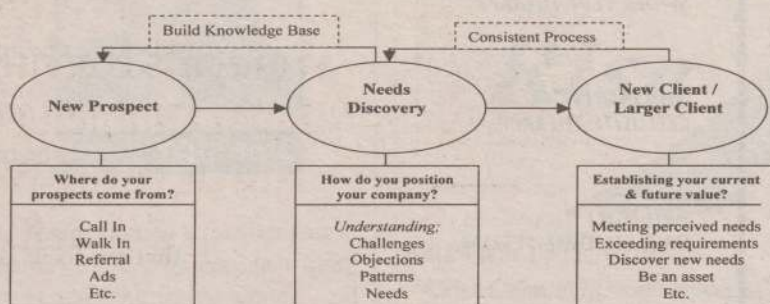
In order to thrive in today's market, companies of all shapes and sizes must consistently bring in new prospects, convert current prospects into clients, and grow the number of products or services used by current clients. Create efficiencies in marketing and sales programs through the use of "Client Development" process mapping and management. Observe the "Client Development" flow and tweak the program in a deliberate and educated manner. Then prepare for success.

The Client As Queen / King

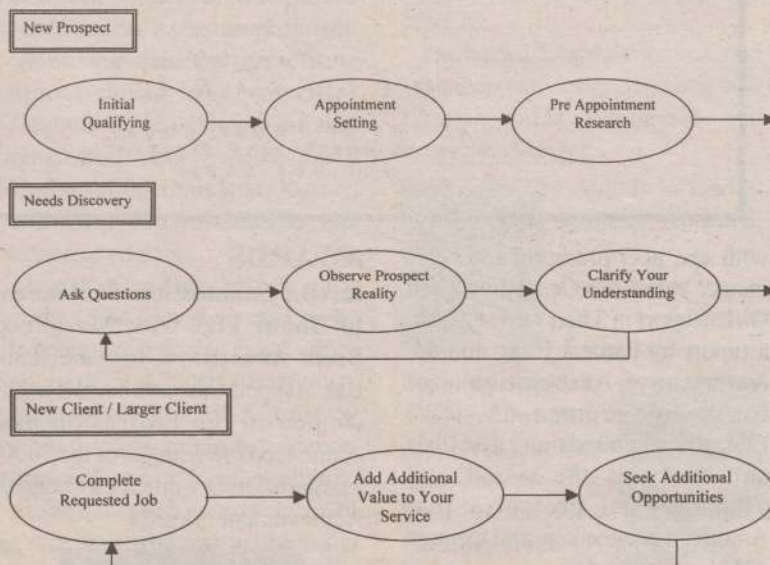
Your client is the single most important element of your business, without them you're out of business. Therefore, follow-through and follow-up. Create the opportunity to close a sale by knowing your clients' and prospects' buying challenges, objections, and patterns. Develop your marketing, and sales processes and materials around this information. Use today's technology to build a strong relationship with your client via task reminder capabilities built into the contact management software programs.

Your Process Carriage Awaits

Base your "Client Development" process around current sales experience with a keen eye to efficiencies. Start with the overall basics:



Define each category, setting parameters and goals. Always consider the relationships between categories, areas, and tasks etc. What are the steps you will take in each category to develop your new client?



Further, break each category down to the specific tasks required to achieve those parameters and goals, in each area ask yourself "Are there any other tasks to be done?" when the answer is no, move to the next area. When you've done this for every category and every area within that category, you have your final process.

Midnight At The Oasis

Understand the marketing and sales process in order to take advantage of material, talent and labor efficiencies. By having the means to observe the actual tasks, materials, and timelines required to convert a prospect into a client, you are able to set realistic goals and budgets, send a consistent message and image, and realistically monitor results vs. costs.

Lynette Zang is a Creative Conduit at Independent Assets, Inc., an outsource marketing management firm specializing in small to mid sized companies. She can be reached by phone at 480-348-9544, fax 480-348-9787, or e-mail lzang@independentassets.com.

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The Power of Membership

Finding Capital for Your Business: Private Investors

Private investors, sometimes called Angels, are a much more common source of equity funding for business than venture capital. While venture capital investments reached an all time high of more than \$30 billion in 1999, private funding by friends, family and private investors is thought to be as much as 10 times more, or \$300 billion.

Many entrepreneurs think that private investors are less stringent in their investment parameters, easier to negotiate with and less active than traditional venture capital companies. Not so, if anything, private investors are more particular about their investments and take an active part in the companies they invest in since they are investing their own hard-earned cash.

Unfortunately there isn't a listing in the yellow pages for "private investors" or "angels." So you have two choices: Go out and find them — or — get them to contact you.

Publicity

Obtaining publicity about your company or product can often result in your company being contacted by potential investors, especially if the article mentions that you are expanding and looking for capital. If you don't know how to write a press release, read a book on the subject, or hire an affordable PR professional to write a one page release. Send it to the local newspapers and TV stations.

Advertising

The tried and true newspaper ad in the business opportunity classified section has worked for years. Classified ads are generally inexpensive, about \$40.00 for three lines.

Be careful when advertising that you don't violate securities laws about selling unregistered securities to the general public. Have your attorney review your ad. Also check with the Arizona Corporation Commission Securities Department for their regulations on advertising.

Expanding Your Own Network

Aggressive networking helps you put the power of numbers behind your capital search. Many entrepreneurs have discovered that it isn't the first person you contact, but maybe a friend of a friend, who will actually become your financial partner. Continue to ask "Do you know someone who might be interested in a company like mine?"

Finding capital through networking

Prepare yourself for networking opportunities. Develop a 30-second "commercial" or pitch which introduces you, your company, what your company does, and that you are looking for capital. Practice the pitch until it sounds natural and uncontrived. Even if your company is barely a start-up have a professional

by Dee Power



looking business card with your contact information and hand that card out with your introduction. Remember, your objective is to find contacts, rather than investors.

Hints for Women

Be enthusiastic about your company, requiring capital either to start up your business or expand it is not a negative. Don't be apologetic. You are not asking for charity but rather offering investors a chance to be part of an exciting opportunity and to make a healthy return on their investment.

Get comfortable with financial terminology. Make sure you can discuss your company's profit and loss statement, balance sheet, and cash flow projections easily.

If you don't know the answer to a question, say so. However know as much as you can about your company's market, competition, industry and marketing strategies. You just never really know — who knows whom. Don't assume that because the person you're talking to is not a potential investor, that it's not a worthwhile contact.

Author Dee Power is a founding partner of Profit Dynamics Inc. which provides research and business planning consulting services. She is also developer of the Capital Connection web site, www.capital-connection.com. Call (480) 837-9590 or E-mail profdyn@aol.com.

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Presented by -

Women's Business Enterprise National Council (WBENC) and the North Texas Women's Business Council (NTWBC)

For America's women-owned firms, which constitute 38 percent of all U.S. small businesses, success in a new millennium filled with change and opportunity will depend on the ability of shape the business environment of the 21st Century.

The vision for this new environment is the focus of "Women in Business 2000: Sharing the Vision," presented by the Women's Business Enterprise National Council (WBENC) and the North Texas Women's Business Council (NTWBC) May 17 through 19 at the Arlington Convention Center in Arlington, TX.

The combined trade fair and national conference is being presented by two of the nation's leading women's business organizations — WBENC and NTWBC — for women business owners and representatives from corporate America and government agencies. WBENC is the nation's premier certifier of businesses owned and operated by women.

"By the end of the last millennium, the 9.1 million women-owned businesses in the U.S. generated less than three percent of corporate America's procurement dollars, and even less from federal government procurement," said Susan Phillips

Bari, president of WBENC, who along with Debbie Hurst, executive director of NTWBC, serve as the primary organizers of the event. "During Women in Business 2000, corporate America, government agencies and WBEs will share ideas and craft strategies that will greatly increase opportunities for us to do more business with each other in the new millennium."

Many of America's top companies are enthusiastically supporting the goals of the conference and trade fair and have taken their place as Distinctive Sponsors of Women in Business 2000. Some of these companies include Texaco, GTE, United Parcel Service (UPS), TXU, The Chase Manhattan Bank, U S West, IBM, Motorola, Sears, Roebuck and Co., WW Grainger, Equiva, Frito-Lay, Federated Department Stores, Lockheed, SBC Communications, Inc., Bank of America, Ford Motor Company, America Online, American Airlines, EDS, JC Penney and Wal-Mart Stores

The organizers of Women in Business 2000 expect to attract over 200 exhibitors and 1,500 attendees. For more information about becoming an exhibitor, sponsor or to attend, contact Complete Conference Coordinators, Inc. at 630-964-5555.

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- EVENTS
- WOMEN'S CALENDAR
- BUSINESS DIRECTORY
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The Women's NETWORK

Tucson Centers for Women and Children Angel Children's Center

Did you know ?

Children in homes where domestic violence occurs are physically abused or seriously neglected at a rate 150% higher than the national average.

Tucson Centers for Women and Children (TCWC) and Angel Charity for Children, Inc. proudly announces the dedication of TCWC's Angel Children's Center.

Arizona State Attorney General Janet Napolitano spoke at the Angel Children's Center Dedication Ceremony. "Domestic violence continues to be one of the leading public health threats," said Napolitano. "Taking care of the children who have witnessed these horrific acts is imperative. I wholeheartedly support the philosophy and curriculum of the Tucson Children's Center."

The center, located at 4101 E 22nd Street, was built with funds raised by Angel Charity. It offers a licensed, therapeutic daycare program for children living with domestic violence.

One of only three programs nationwide that operates a therapeutic program specifically for children from domestic violence homes, TCWC currently provides specialized services to over 700 children annually who come into shelters with mothers. Angel Children's Center is also open to the public with the capability of providing services to up to 87 children daily.

State Attorney General Janet Napolitano spoke at this event which was held on February 23, 2000. For additional information contact TCWC's Administration Office at 520-795-8001.

Arizona Coalition Against Domestic Violence

The Arizona Coalition Against Domestic Violence (ACADV) wants to thank Arizona residents for their past generosity, and to remind the public that state tax return forms contain an option to donate refund dollars to the Shelter Fund. This Fund supports the 34 Shelters and Safe Home networks throughout the state, and provides beds, meals, transit, counseling, referrals, legal advocacy and other resources to thousands of women, children and families every year.

Despite significant expansion during the past decade, the Shelter programs are still in severe need of financial and other resources to serve victims throughout the state. In 1999, sixty-two persons were killed in domestic violence incidents. Many more were killed or injured, but not discovered or reported to be victims of domestic violence. Over 19,000 women and children could not be provided shelter at the existing programs because of limited space, staffing and supports.

Please consider donating to the Arizona Shelter Fund through tax return or general contribution. Too many families, friends and colleagues of victims have had the terrible experience of wishing that "something had been done" before it was too late. The Shelters and Safe Home networks will serve those in need, to the extent that resources permit. Your contributions can make these services available to all. For more information call 602-279-2900 or Email at acadv@goodnet.com.

Girls Nite Out Sojourner Center

Where can you be in cocktail dress and house slippers and still be welcome? Try the Herberger Theatre Center on Wednesday, March 29 for a special women-only fund-raising event to support expansion of the Sojourner Center's Domestic Violence Shelter. The highlight of *Girls Night Out* will be the performance of "Parallel Lives; The Kathy & Mo Show," a hilarious and wacky comedy featuring Valley favorites Kathy Fitzgerald and Katie McFadden. Hors d'oeuvres and refreshments will be served at a reception beginning at 6:30pm. The show begins at 7:30. The individual wearing the best house slippers will win a \$100 American Express Gift Cheque.

All funds raised at the event will benefit the expansion of the Domestic Violence Shelter to be able to serve more than 120 women and children. Sojourner Center also provides counseling services for mothers and children, safety training for victims, job counseling and guidance to help women become independent from their abusers. Additional sponsorship packages for *Girls Night Out* are available ranging from \$1,000 to \$2,500. Individual tickets are \$75.

For more information and to buy tickets, contact Sandra Jorgensen, Annual Giving Manager, at Sojourner Center at 602-244-0997, ext 125.

International Women's Day



Deborah Norville, anchor for "Inside Edition," will be the keynote speaker at the city of Phoenix ninth annual International Women's Day luncheon noon to 1:30 p.m. Wednesday, March 8, at the Phoenix Civic Plaza Ballroom, Third St. and Jefferson.

The theme this year is "An Extraordinary Century For Women: Imagine the Future." Tickets are \$35 general admission, \$20 students/senior citizens.

The proceeds will benefit the Phoenix Women's Commission Scholarship fund, which provides education scholarships to women in need. For more information, call the city's Equal Opportunity Department at 602-261-8242.

OLD WEDDING GOWNS HELP MAKE NEW MEMORIES FOR METASTATIC BREAST CANCER PATIENTS

The Making Memories Breast Cancer Foundation, an organization dedicated to fulfilling last wishes for metastatic breast cancer patients, is gearing up for its first annual "wedding gown extravaganza" - an emotionally-charged fundraiser dubbed "Something Old, Something New." In over 100 cities across the country, women are donating old gowns to create special new memories for someone else. All proceeds collected from gown sales - to be scheduled this spring nationwide - will directly benefit the organization's "Dreams Fulfillment Fund."

The gown collection program will run through March 15, 2000. Anyone interested in donating a gown should contact Maggie Delcamp at Spectra, 3200 N Hayden Rd Suite 210, or call 480-481-0411 for instructions and/or drop off times. For more information on the Foundation, please visit their web site at www.makingmemories.org or call 1-800-891-3229.

WALK FOR LIFE

Join Arizona Diamondback, Luis Gonzalez (Gonzo), his wife, Christine, and their triplets, in support of this year's WALK FOR LIFE. Saturday, March 25, from 9:00 am to 1:00 pm at Eldorado Park, 2311 N Miller Rd.

WALK FOR LIFE will feature a 5-K walk, KidZone, free food and entertainment, a puppet show, and the World's Largest Baby Shower. For further information or registration forms, contact Chris Orvis at 480-829-0398 or fax 480-829-1912. Email: orvis@ccnmail.com.

Leadership Organization Seeks Leaders for the New Millennium

Imagine rubbing elbows with a future mayor or governor, or picture yourself as the future CEO of one of Arizona's top public or private companies. One organization in the Valley has demonstrated that it can help you get there. Valley Leadership is seeking applications to fill its 2000-2001 class. The only qualifications are a desire to serve the community, demonstrated leadership ability, and a willingness to commit time to the organization. The organization's graduate list of nearly 950 includes names such as Phoenix Police Chief Harold Hurtt, Secretary of State Betsey Bayless, Junior Achievement President Gila Yates, Chicanos Por La Causa, Inc. President and CEO Pete Garcia, Children's Action Alliance Executive Director Carol Kamin, and Arizona Diamondbacks General Manager Joe Garagiola, Jr.

Each year Valley Leadership educates a class of 45 members once a month on issues affecting the Valley. Topics include helping others help themselves, making a difference, justice for all, and community trusteeship. In addition, the program offers members the opportunity to learn leadership skills necessary to be successful in the 21st Century.

Applications for this year's class may be obtained by calling the Valley Leadership office at 602-952-6760 or via e-mail at vl@valleyleadership.org or downloaded from the Valley Leadership website at www.valleyleadership.org. Early applications (to waive the \$20 application fee) are due by March 25. The final deadline for all applications is April 4th.

professional groups

3/1 WOMEN COUNCIL OF REALTORS MEETING

When: 8am
Agenda: Crime Prevention
Cost: \$12 w/reservations \$16 at the door
Sponsor: Linda Williams, Master of Ceremonies
Information: Carol McEvers 602-221-6745

3/2 FACES OF SUCCESS

When: 11:30am
Where: Phoenix Civic Plaza Ballroom, NE Corner of 3rd St. & Jefferson
Agenda: Linda Williams, Master of Ceremonies
Cost: \$80
Sponsor: AWEE
Information: 602-223-4333

3/3 WOMEN'S STUDIES BROWN BAG RESEARCH SERIES

When: Noon
Where: Women's Studies Conference Room
Agenda: Women & Disability Conference
Sponsor: ASU Women's Studies
Information: www.asu.edu/clas/womens_studies/brownbags.htm

3/8 NATIONAL ASSN. WOMEN BUSINESS OWNERS

When: 11:15am
Where: Phoenix Country Club, 7th St. & Thomas
Agenda: "Priorities for 2000"
Cost: \$22 Members, \$25 guests and \$30 for general public
Sponsor: NAWBO
Information: RSVP at 480-496-5755.

3/8 ASUW IN CELEBRATION OF GLOBAL WOMEN'S DAY

When: 9:45am to 1pm
Where: ASU West Courtyard
Agenda: Go in WHM costume
Cost: \$
Sponsor: Northwest Valley Chapter of NOW
Information: 623-948-5014

3/8 INTERNATIONAL WOMEN'S DAY LUNCHEON

When: Noon to 1:30pm
Where: Phoenix Civic Plaza Ballroom, Third St. and Jefferson
Agenda: "An Extraordinary Century for Women: Imagine the Future"
Cost: \$35 general admission \$20 students and seniors
Sponsor: City of Phoenix
Information: The city's Equal Opportunity Department at 602-261-8242

3/8 LAST MINUTE TAX TIPS

When: 6pm
Where: Beef Eater's Restaurant, 300 W Camelback Rd, Phoenix
Agenda: Dinner meeting
Cost: \$15
Sponsor: ABWA
Information: Donna 602-788-3121

3/9 WOMEN MAKING HISTORY LUNCHEON

Agenda: Ruth V. McGregor, Justice, Arizona Supreme Court
Cost: \$
Sponsor: Arizona Women's Political Caucus
Information: www.azstarnet.com/nonprofit/awpc

3/9 A BLACK WOMAN SPEAKS FROM THE MARGIN

When: Noon
Where: Women's Studies Conference Room
Agenda: Dispelling Myths about Black Womanhood
Sponsor: ASU Women's Studies
Information: www.asu.edu/clas/womens_studies/brownbags.htm

3/11 W.I.L.D. WOMEN BREAKFAST

Agenda: Guest speaker Kathleen Hosner, PA, Ph.D., CT, will enlighten and educate us about the food we eat.
Cost: \$10
Sponsor: (Wonderful, Intelligent, loving & Divine) Spiritual and Business Networking
Information: RSVP Jenny 62-866-3355

3/13 WOMAN'S CLUB DINNER MEETING

When: 6:30pm
Where: Perkins Restaurant, 2041 N Arizona Ave, Chandler
Cost: \$
Sponsor: Chandler Business & Professional Women's Club
Information: Rose Pachura 480-802-0755
Reservations: Marion Ritchotte 602-389-0753

3/14 MY KINDERGARTEN EXPERIENCE:

When: 11:30am
Where: Orangefree Golf Resort, 10601 N 56th St, Scottsdale
Agenda: The Impact of Promoting Personal Choice in Childhood and Beyond.
Cost: \$19 members, \$22 guests
Sponsor: Entrepreneurial Mothers Association
Information: RSVP by 3/10 Dr. Adrienne Frazer at 480-563-9922.

3/16 THE TRIBUTE TO WOMEN 2000

When: Noon to 1:30pm
Where: Arizona Biltmore, 24th St & Missouri
Agenda: Honoring outstanding women from the community
Cost: \$60
Sponsor: The Arizona Republic
Information: 602-258-0990 Ext 16

3/22 WOMEN'S HISTORY MONTH DISTINGUISHED LECTURE

When: noon
Where: Women's Studies Conference Room
Agenda: Lecture and Reception
Sponsor: Women's Studies Brown Bag Research Series
Information: www.asu.edu/clas/womens_studies/brownbags.htm

3/29 WOMEN'S HISTORY MONTH FESTIVAL DAY

When: 10am - 2pm
Where: Mesa Community College, 1833 W Southern Ave, Mesa, Campus Quad
Sponsor: Mesa Community College
Information: 480-461-7430

4/1 NOW'S WOMEN'S HISTORY CELEBRATION CABARET

When: 4pm
Where: WV Art Museum, 17420 Avenue of the Arts, Surprise
Agenda: Food, Fun & Entertainment. Fund-raiser for the Emma Patterson Fund.
Cost: \$15
Sponsor: National Organization for Women
Information: Helen Perkins 623-957-0620

Women's Calendar

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, or email to calendar@azwomensnews.com. We do not take information by phone. Final deadline for the Women's Calendar is 5 pm the 10th 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 approx. 40 characters per line). Entries must be prepaid as we do not bill or send receipts for the calendar. The Women's Calendar is also posted at our web-site monthly - www.azwomensnews.com.

women's prof. groups with regular meetings

UNIVERSITY WOMEN

1st Saturday. Open to all college graduates. 8:30 am (Free) La Madeleine, 3102 E. Camelback Rd., Phoenix. RSVP Gina Vesco 602-493-2387.

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: Tempe 480-831-3326, East Valley 480-844-2441, Foothills 480-730-8628, Kachina 602-395-1079, Las Revidas 602-943-8288, Paradise Valley 602-971-3849, Phx Metro 602-276-5887, Saguaro Roundtable 480-813-7630, Sonoran Spirit 480-947-8769, Turquoise-Camel 602-788-3121

AMERICAN SOCIETY OF WOMEN ACCOUNTANTS

To help our members achieve their full potential and to ensure gender equality within the accounting profession. 3rd Thursday, 5:30 pm (\$18) Treulichs Restaurant, 5020 N. Black Canyon (Fwy I-10 & Camelback), Charlene Kirtley 602-516-9295.

ARIZONA COMMERCIAL REAL ESTATE WOMEN (AZCREW)

To support, educate and promote business opportunities for women who are practicing professionals in the commercial real estate industry. 3rd Tuesday, 11:30am (\$35) University Club, 39 E Monte Vista, Phoenix, Maurine Koerner 488-8539.

ARIZONA WOMEN LAWYERS ASSOCIATION (AWLA)

Anyone may attend (reservations required). 4th Wednesday, 11:30 am (\$20) Arizona Club (Bank One Building) 201 N Central, Amy Schwartz 602-956-4438.

ARIZONA WOMEN'S COUNCIL

(Bring Brown Bag Lunch) 2nd Monday, 12-1 pm YWCA, 755 E Willetta, Phoenix, 602-997-8250.

ARIZONA WOMEN IN INTERNATIONAL TRADE (AWIT)

3rd Thursday, Happy Hour (\$) Locations Vary. RSVP: Wendy Rubin 602-957-9830.

BUSINESS AND PROFESSIONAL WOMEN (BPW)

Brings together businesswomen of diverse backgrounds, helps them to grow personally, 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. Visit: http://www.bpwaz.org/azbpwem.html.

CAPITOL 3rd Wednesday, 6-8pm (\$17)

Treichs, 5020 N Black Canyon (I17 & Camelback) Franciska Rangel-Fibiger 602-392-2260, x281 (brifran@goodnet.com) Metropolitan/Scottsdale 2nd Wednesday, 11:30am-1pm (\$16) McCormick Ranch Golf Club, 7505 McCormick Pkwy, Scottsdale. Sheila Berkowitz 602-451-5229 (sassyshell@aol.com) Midtowners 2nd Tuesday, 4:30pm (\$20) Phoenix Country Club (7th St & Thomas) 602-279-0940 (midtownersbpw.usa.net) North Phoenix 4th Tuesday or Saturday, location varies (cmillerbos@msn.com) Sun City/Northeast Valley 3rs Tuesday, 7:30am (\$) Westbrook Village at the Vista Grill, Leslie Fountain 623-561-8233 (frjan@azstarnet.com) Superstition 2nd Tuesday, 6:30pm (\$11) Ranch House Restaurant, 2155 S Dobson, Mesa. Jan Lewis 480-820-2072 (ntross@uswest.net) Tucson 1st Thursday, 6pm (\$14) Windmill Restaurant. RSVP by Mon Prior 520-751-1513. Tucson U of A 3rd Wednesday, noon (\$) University of Arizona, phess@26.fm.arizona.edu Wickenburg 1st Thursday, (\$) location varies (frjan@azstarnet.com).

CHRISTIAN BUSINESS WOMEN'S ASSOCIATION

To encourage and equip Christian business and professional women to reflect Christ in their world. Monday, Noon (\$18) Phoenix Country Club (7th Street & Thomas), 602-948-2292, line #1.

EAST VALLEY ENTREPRENEURS (EVE)

2nd Friday, 9am (Free) DeCarlucci's Ristorante, 1859 W Guadalupe, Mesa, Mary Contreras 480-967-8749.

ENTREPRENEURIAL MOTHERS ASSOCIATION (EMA)

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

EAST VALLEY 1st Monday, 6:30pm (\$)

Wyndham Garden Hotel (Chandler Blvd & I10) 480-892-0722. Metro Phoenix 4th Monday, 11am (\$) Sheraton Crescent Hotel, Indigo Restaurant (Dunlap & I17) RSVP 480-892-0722. Northeast Valley 2nd Tuesday, 11:30am (\$19/\$22) Orange Tree Resort, 10601 N 56th St. RSVP 480-563-9922.

TUCSON 3rd Tuesday, 11am (\$)

El Parador Restaurant, 2744 Broadway Blvd. RSVP 520-577-8250.

IMPACT FOR ENTERPRISING WOMEN

Local NAPE affiliate. Empowers women by fostering an atmosphere of women helping women both in their businesses and professional lives.

Phoenix Chapter last Friday, 11:30am (\$17)

Francesca's Tea Room & Treasures, 4628 N 7th St. RSVP 602-817-8210. Northeast Valley Chapter 3rd Wednesday, 11:30am (\$17) Stone Creek Country Club, 4435 E Paradise Valley Pkwy. RSVP 602-817-8210.

EAST VALLEY 2nd Wednesday, 6pm (\$)

DeCarlucci's Ristorante, Se Corner of Guadalupe & Dobson. RSVP 602-817-8277. Northeast Dinner 3rd Tuesday, 5:30pm (\$14/\$19) Coco's Restaurant, 4515 E Cactus Rd. RSVP 602-817-8210.

MOON VALLEY BUSINESS & PROFESSIONAL WOMEN'S NETWORK

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

NATL. ASSOCIATION OF WOMEN BUSINESS OWNERS

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

NATL. ASSOCIATION OF WOMEN IN CONSTRUCTION

Shelia Reimer 480-367-1240.

NORTHWEST WOMEN'S NETWORK

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

PROFESSIONAL WOMEN IN HEALTHCARE

Bi-monthly Mondays, 6 pm (\$36/\$21) Phoenix Airport Marriott, 1101 N 44th St, RSVP 480-314-9280.

W.I.S.K. Women I Should Know. PREPAYMENT REQUIRED!

Mail check to M. Joyce Geysler, Coppersmith & Gordon, P.L.C., 2633 E Indian School Rd, Ste 300, Phoenix, AZ 85016-6759. Payment must be received by the Thursday prior. 3rd Monday, 11:30 am (\$18.50) University Club, 39 E Monte Vista Rd.

WOMAN'S NETWORKING EXECUTIVES OF ARIZONA

A division of NAPE. 4th Wednesday, Noon (\$) 100 W Clarendon, 2nd Floor Conference Room, Beverly Tuthill 248-2773.

WOMEN BUSINESS BUILDERS

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

WOMEN BUSINESS & DIALOGUE

Phoenix Chamber of Commerce women's business group. 2nd Friday, 7:30 am (\$) University Club, RSVP 602-495-6481.

WOMEN IN BUSINESS COUNCIL

Tempe Chamber of Commerce women's business group meets for lunch with speakers. 3rd Thursday, 11:30 am \$10 (Members/\$12 nonmembers) various locations, 480-736-4283.

ZONTA CLUB

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

East Valley 2nd Thursday, noon (\$) Holiday Inn, Tempe. Pat 480-895-3071. Phoenix 3rd Thursday, 6pm (\$) Executive Park Hotel, 1100 N Central. Caroline 602-841-0143.

other prof groups with regular meetings

AMERICAN SUBCONTRACTORS ASSOCIATION

Provides a variety of meetings and classes. For more information, call Linda Twelen 602-274-8979.

ARIZONA ASSOCIATION OF BUSINESS SUPPORT SERVICES

To provide a forum from which members and guests can share experience and knowledge and promote their personal and professional growth. 3rd Wednesday, 6:00pm \$13.50 (members/\$15 nonmembers) Coco's, 4515 E Cactus (Tatum & Cactus), Wanda McLaughlin 732-7966.

ARIZONA PROFESSIONAL ORGANIZERS ASSOCIATION

2nd Tuesday, 4:30pm (\$) Sesame Inn, 3912 E Camelback, Karen Ussery 602-248-2884.

ARIZONA SMALL BUSINESS ASSOCIATION (ASBA)

Supports and networks small business owners throughout the state. Offers business workshops on a variety of topics.

Phoenix Wednesdays, 8-10am (free) ASBA, 1500 E Bethany Home Rd, Ste 140. Tom Gunn 602-265-4563. RSVP fax. 602-265-3681. East Valley 2nd & 4th Tuesdays, 8-10am (Free) Spectrastaff, 3200 N Hayden Rd Ste 210, Scottsdale. RSVP: 480-481-0411 x212 or fax 480-481-0525. Tucson Thursdays, 8-10am (Free to members/\$10 guests) Various locations. RSVP 520-886-6688.

ARIZONA TECHNICAL RECRUITERS ASSOCIATION

A non-profit networking organization dedicated to the sharing of ideas and information relevant to technical recruitment in information systems and engineering area. Active community outreach programs address technology workforce development issues by assisting women in transition and at-risk youth by supporting educational and career advancement programs. 3rd Wednesday, for more info: http://atra.hypermart.net.

CHATS TOASTMASTERS

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

GILBERT TOASTMASTERS

For more information call 480-963-0130

GREATER PHOENIX BLACK CHAMBER OF COMMERCE

2nd Thursday, 7am Phoenix Art Museum, 1625 N Central (& McDowell), RSVP by prior Friday 602-307-5200.

GREATER PHOENIX CHAMBER OF COMMERCE

Provides a variety networking opportunities. 602-495-6477.

HISPANIC CHAMBER OF COMMERCE

3rd Thursday, 7:30am or 5:30pm RSVP 602-279-1800.

HOME BASED BUSINESS COUNCIL

Janet Drez. 3rd Tuesday, 9:30am (Free) ASBA, 1500 E Bethany Home Rd., Ste 140, 602-265-4563.

THE SUCCESSFUL HOME-BASED BUSINESS NETWORKING GROUP

1st Wednesday, 10:30am (Free) Borders Book Store 7320 W Bell Rd, Glendale. Contact Tina 623-572-4434 or Brenda 623-572-4854.

PEORIA CHAMBER NETWORK

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

PVPC NETWORK

1st Tuesday, 7am (Free) Paradise Valley Community College, 18401 N 32nd St, 602-787-6800.

STRATEGIC LEADERSHIP FORUM

Meetings on leadership, strategic management and

organizational change presented by recognized speakers, authors, academics and senior executives. 3rd Thursday, 11:30am (\$25/\$35) Arizona Club, Bank One Building, 201 N Central, 3, Lynne Gallipo 602-631-4829.

TOASTMASTERS

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

arts & entertainment

3/4 AMERICAN GIRLS PASTIMES PARTY

Agenda: A historical celebration at the Phoenix Museum of History
Information: 602-253-2734.

3/5, 3/8-12 MEASURE FOR MEASURE

When: 7:30PM
Where: Galvin Playhouse, Nelson Fine Arts Center
Agenda: Directed by Beverly Smith-Dawson.
Cost: \$12
Information: 480-965-6447

3/23, 24, 25 CAPITAL STEPS

When: Thurs/Fri 8pm, sat 5pm,
Where: Scottsdale Center for the Arts, 7380 E Second St, Scottsdale
Agenda: Up-to-the minute political satire from the Capital Steps
Cost: \$24-\$30
Information: 480-994-2787

3/28 LANE NISHIKAWA

When: 10am
Where: Kerr Cultural Center
Agenda: LANE NISHIKAWA in concert
Cost: Free
Sponsor: Coffee at Kerr
Information: RSVP 480-965-5377

4/1 STAND UP OPERA

When: 8pm
Where: Scottsdale Center for the Arts, 7380 E Second St, Scottsdale
Agenda: A journey through the world of opera heroines.
Cost: \$22
Information: 480-994-2787

body, mind, spirit

3/20 CREATIVE SPIRIT-PSYCHIC JOURNEYS

When: 7pm
Where: Barnes & Noble Metrocenter, 10235 N. Metro Parkway East, Phoenix
Agenda: Dr. Delphina Rose ND will be signing copies of her Star Song Oracle
Cost: No Charge
Sponsor:
Information: Janet Grosse, 602-678-0088

4/7-9 SPRING RENEWAL AND SELF-ENHANCEMENT RETREAT

When: April 7 - 9
Agenda: Experience empowerment, self discovery and healing in a serene retreat nestled close to Camelback Mountain. Recharge, renew, rebalance your mind, body and spirit!
Cost: \$
Information: 480-837-5758 or www.aboutlifeinc.com

HEARTSONG A WOMEN'S SPIRITUAL JOURNEY

When: 3rd Thursday, 7pm
Where: Barnes & Noble, 10500 N 90th St, Scottsdale
Cost: Free
Information: 602-391-0048

BODYWORKS STUDIO

Where: In Tempe
Agenda: Classes and workshops regularly to promote wellness, creativity and fun for Body, Mind, and Spirit.
Sponsor: Bodyworks Studio
Information: 480-894-2090 for a free brochure

KUNDALINI YOGA CLASSES

When: 7 days a week at 5:30pm/Thursdays 7pm
Where: 3H0 Oga Center, 2302 N 9th St, Phoenix
Cost: (\$8)
Information: 602-271-4480

book discussions

3/20 Dr. Delphina Rose ND

When: 7pm
Where: Barnes & Noble Metrocenter, 10235 N Metro Pkwy East, Phoenix
Agenda: Creative Spirit-Psychic Journeys
Information: Janet Grosse, 602-678-0088

3/28 ESSENCE OF ARIZONA, THE VISTORS GUIDEBOOK

When: 7pm
Where: Barnes & Noble Metrocenter
Agenda: Janet Wandrey, Essence of Arizona, The Vistors Guidebook
Information: Janet Grosse, 602-678-0088

3/31 4TH AVENUE STREET FAIR

When: 7pm
Where: 411 N Fouth Ave, Tucson
Agenda: Elaine Romero and Silvia Wood discuss working in Latina theatre and read from their own plays.
Cost: Free
Sponsor: Antigone Books
Information: 520-792-3715

4/11 Doorways to Daily Soul Nurturance: A Day Book

When: 7:30 to 9:30pm
Where: Los Olivos Professional Center, 202 E McDowell, Phoenix

Agenda: Join author Cristina Whitehawk and artist Susan Thornberry in celebration of the birth of their first book in the "Doorways" series.
Information

Women's Calendar

Classified

464-2937 <ZakYthna@hotmail.com> **Sun City** 1st Wednesday (except July & August) 1pm (free) 10861 Sunland Dr, 623-948-5014 <MPC1025@aol.com>. **Tucson** Twice monthly. For more information, contact Paula Bachman-Williams, Tucson NOW, 240 N Court Ave, Tucson, AZ 85701, 520-634-5655. <bachman@azstarnet.com> **Verde Valley** 3rd Thursday, 6:30pm at the County Kitchen, Best Western, Cottonwood. 520-634-5655 <wconow@verdenet.com> **Flagstaff** 4th Saturday, 10:30am at the Flagstaff Public Library, 520-522-8158 <btyisreal@aol.com> **NOW Northwest Valley** 623-584-9422 <Lilhente@msn.com>

spiritual

AZ SUBTLE ENERGY & ENERGY MEDICINE STUDY GROUP

When: 4th Wednesday, 7:30pm
Where: Scottsdale Senior Citizens Center, 7375 E 2nd St.
Cost: \$
Information: Barbi Davis 213-0512.

GUIDED HEALING MEDITATION

When: Thursdays at 7pm
Where: 6625 S Rural Rd, Suite 102, Tempe
Agenda: Open the Way for a New Spiritual Awareness
Cost: \$10 Donations
Information: 480-814-8624 or 62-799-9012, email: sshelton@uswest.net

support groups

AZ COALITION AGAINST DOMESTIC VIOLENCE

Agenda: Will provide information and assistance to victims of domestic violence in Arizona.
Information: 1-800-782-6400

BOSOM BUDDIES

Where: **West Valley** 1st Thursday, 4:30pm Community Room, OSCO - Arrowhead Store, 7720 W Bell, Norma 623-933-6217. **East Valley** Last Tuesday, 6:30pm Women's Center at Valley Lutheran Hospital, 6644 E Baywood Ave, Wanda 480-789-7044. **Midtown** 2nd Saturday, Various member's home. Wanda 602-789-7933.
Agenda: A support group for breast disease.
Cost: free

EATING DISORDER GROUP FOR WOMEN

When: Wednesdays, 7pm-8:30pm
Cost: \$10
Information: Call June, 602-248-9247 for a free 30-minute assessment.

SINGLE PARENTS ASSOC

Agenda: Devoted to providing educational opportunities an fun, family activities for single-parent families
Information: Activity Line 602-404-6787. <http://singleparents.org>

WOMEN WITH EPILEPSY

Where: Phoenix Children's Hospital Outpatient Building
Agenda: A support group for women with Epilepsy
Cost: Free
Sponsor: The Epilepsy Foundation of Arizona
Information: 602-406-3581.

DAUGHTERS WITHOUT MOTHERS

When: Times vary
Where: Changing Hands Bookstore
Cost: Free
Information: Bonnie 480-460-6008

teen women

3/4 CAMP CEO OPEN HOUSE

When: 9am - 1pm
Where: APS Building at the Arizona Center
Agenda: Come learn what Camp CEO is all about. All are welcome.
Cost: Free
Sponsor: Camp CEO
Information: Girl Scouts 602-253-6359 or www.acpgsc.org/

tucson

3/2 AWPC-TUCSON EXECUTIVE COMMITTEE

When: Noon
Where: YWCA, 738 N 5th Ave, Tucson
Information: www.azstarnet.com/nonprofit/awpc

3/7 U OF AZ POLITICAL SCIENCE SALON SERIES

Where: Hacienda Del Sol
Agenda: Electing America's Leaders for the 21st Century
Cost: \$10
Sponsor: Arizona Women's Political Caucus
Information: Steve Harvath 520-621-3838

3/7 E-COMMERCE PRESENTATION

When: 8:30 to 10am
Where: Hampton Inn, Oracle & Rutasill Rd., Conference Room
Agenda: If you want to know more about e-business, e-commerce or e-tailing please attend the BBIT E-Commerce Presentation.
Cost: \$5
Information: RSVP Required 520-572-0456 or bbit@wavesonline.com

3/9 WOMEN MAKING HISTORY LUNCHEON

Agenda: Ruth V. McGregor, Justice, Arizona Supreme Court
Cost: \$
Sponsor: The Arizona Women's Political Caucus
Information: www.azstarnet.com/nonprofit/awpc

3/12 SECOND SUNDAY BOOK GROUP

When: 2pm
Where: Antigone Books, 411 N 4th Ave, Tucson
Agenda: *Sister of my Heart*, by Chitra Banerjee Divakaruni

Cost: Free
Sponsor: Antigone Books
Information: 520-792-3715

3/14 NAWBO LUNCHEON

When: noon
Where: Doubletree Hotel, 445 S. Alvernon Way
Agenda: Leadership
Cost: \$15 members, \$20 non-members
Sponsor: Southern Arizona Chapter of NAWBO
Information: RSVP 520-740-9543

3/21 UNLEASH YOUR ABILITY TO GET RESULTS

When: 11 am
Where: El Parador Restaurant, 2744 E Broadway.
Agenda: Kendall Summerhawk
Cost: \$
Sponsor: Entrepreneurial Mothers Association
Information: & Reservations, Cyndy Morgan 520-577-9326.

ARIZONA SMALL BUSINESS ASSOCIATION

When: Thursdays, 8am
Where: Various Locations
Agenda: Supports and networks small business owners throughout the state. Business workshops on variety of topics.
Cost: (Free to members/\$10 guests)
Information: 520-886-6588

BUSINESS AND PROFESSIONAL WOMEN (BPW)

Agenda: Brings together business-women of diverse backgrounds; helps them to grow personally an 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.
Where: **Tucson** 1st Thursday, 6pm (\$14) Windmill Restaurant. RSVP by Mon Prior 520-751-1513. **Tucson U of Ariz** 3rd Wednesday, noon (\$) University of Arizona, phess@r26.fm.arizona.edu

THE BUSINESS OWNERS NETWORK

When: 3rd Friday, 11:30am
Where: Clarion Hotel, 102 North Alvernon
Cost: \$10-\$12
Information: 520-881-4506

CHAMBER OF NORTHERN PIMA COUNTY

When: 2nd Thursday, Noon \$10
Where: El Burrito Patio Restaurant, 1045 N La Canada Dr
Cost: \$10 members/\$12 non-members
Information: RSVP 520-297-2191.

DESERT VOICES

When: Mondays, 6:30-9:30pm
Where: Armory Park Senior Center, 220 S 6th
Agenda: Tucson's Lesbian & Gay Chorus Rehearsals.
Information: 520-791-9662

ENTREPRENEURIAL MOTHERS ASSOCIATION (EMA)

When: 3rd Tuesday, 11am
Where: El Parador Restaurant, 2744 Broadway Blvd
Agenda: 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.
Cost: \$
Information: RSVP 520-577-8250.

FOOTHILLS WOMEN'S CHORUS

When: 7-9pm
Where: Dove of Peace Lutheran Church, 665 W Roller Coast
Agenda: An intergenerational group of women who are interested in singing & performing in the community with quality singing an having fun as the main goals. All are welcome.
Cost: \$
Information: MaryBeth Englund 520-797-3986.

NATIONAL ORGANIZATION OF WOMEN (NOW)

When: Twice monthly.
Agenda: Works to promote judicial, social and economic equality for women.
Information: Contact Paula Bachman-Williams, Tucson NOW, 240 N Court Ave, Tucson, AZ 85701, 520-634-5655. bachman@azstarnet.com or Ariznow@aol.com.

PIMA COUNTY/TUCSON WOMEN'S COMMISSION

When: 3rd Wednesday
Agenda: Holds regular full commission meetings open to the public.
Information: pctwc@azstarnet.com

WOMEN BUSINESS OWNERS NETWORK

When: 3rd Friday, 11:30am
Where: Discount Suites, 4855 E Broadway
Cost: \$10/\$12
Information: 520-881-4506

WOMEN FOR WOMEN

When: 1st Wednesday
Where: Maxwell's Restaurant, 1661 N Swan
Agenda: A monthly meeting for Lesbian Business Women.
Cost: Free
Information: 520-327-8586

volunteers

THE VENTURE CLUB OF PHOENIX

When: 3rd Tuesday.
Agenda: Venture is an organization of young professional women (18-40) committed to making a difference in their community through volunteerism, professional development and personal growth.
Information: R. May 602-495-9250

HABITAT FOR HUMANITY

When: 1st Saturday, 9:15 am
Where: 1432 E St. Catherine

Agenda: General construction includes: framing, painting, landscaping and more. We also need help with administrative projects.
Information: Pam Kreiling 602-268-9022

womyn with a preference

FRIENDS OF ELLEN BREAKFAST

When: 1st & 3rd Sundays, 11am
Where: The Eggery, Camelback & Central
Cost: \$
Information: Arlene 602-944-9432.

GLENNA'S POTLUCK

When: 3rd Sunday, 6pm
Information: 480-671-4166

SAME TIME/SAME PLACE BREAKFAST CLUB

When: Sundays, 10am
Where: Coffee Talk, 48 N Dobson (N of Main)
Cost: \$
Information: Robin 480-848-0083

WOMEN SINGLE SOCIAL NETWORK

When: 1st Tuesday, 7-8pm
Where: Coffee Etc. on Campbell & Glenn

WOMYN 2 WOMYN

Information: www.psn.net/~sammie/events/

workshop/seminar

3/1 ESTATE CONSERVATION

When: 5:45pm
Where: 1850 N Central Ave, Phoenix.
Agenda: Protect your estate from taxes and probate
Cost: Free
Sponsor: AXA Advisors, LLC
Information: RSVP 602-744-7745

3/1 MANAGING TODAY'S WORKFORCE

When: 8am
Where: ASBA Conference Room, 1500 East Bethany Home
Agenda: Attendance, motivation and turnover issues
Sponsor: ASBA
Information & Reservations: 602-265-4563

3/2 THE REEL WOMEN FILM SERIES

When: Thursday 7pm
Where: Cline Library
Agenda: 3/2 The Sensual Nature of Sound, 3/16 Eternal Seed, 3/23 Regret to Inform, 3/30 Hide & Seek, 4/3 You Can't Beat A Woman.
Cost: Free
Information: <http://www.nau.edu/~wst/access/bigevents/>

3/2-4 MAXIMO LAURA RENOWNED WEAVER

When: Noon to 9pm
Where: Basha's Shopping Center, 36889 N Tom Darlington Dr, Carefree
Agenda: Reception & he will discuss his weaving and explain their stories
Sponsor: Sue Bickerdyke Interiors, Inc
Information: RSVP 480-595-0171

3/4 & 11 Basic Home Caregiver Course

When: 12:30pm to 4:30pm
Where: Glendale Community College
Agenda: Two-day course will provide caregivers with a basic understanding of home care procedures.
Cost: \$35
Sponsor: American Red Cross & Maricopa Community College
Information & Registration: 480-731-8264

3/6 HOW TO SAVE MONEY ON YOUR TAX RETURNS

When: 6:30pm
Where: Scottsdale Community College, Chaparral Campus Room BU 125, 9000 Pima Rd, Scottsdale
Agenda: Strategies to make it easier to prepare your tax documents.
Information: 480-991-2622

3/8 Last Minute Tax Tips

When: 6pm
Where: Beef Eater's Restaurant, 300 W Camelback Rd, Phoenix
Agenda: Workshop in conjunction with regular dinner meeting of the American Business Women's Association.
Cost: \$15
Information & Reservations: Donna 602-788-3121

3/11 HOW TO GET YOUR MONEY

When: 2pm
Where: Large meeting room of Glendale Public Library, 5959 W. Brown
Agenda: Jeff Bushman of Campbell, Hightower & Adams
Cost: Free
Sponsor: Women Business Builders
Information: 623-930-3554

3/10 Friday Evening Talk

When: 7-9:30pm
Where: Tempe
Agenda: Meant to Be: The Miracle of Relationships
Cost: \$25 person \$45 Couple
Information: 480-894-2090

3/11- 12 COUPLES WORKSHOP

When: Saturday, 10am-6pm & Sunday 9am-4pm
Where: Beautiful private home adjoining S. Mt. Preserve.
Cost: \$325/couple by 3/4, or \$375/couple
Information: Sharon 800-766-0629

3/14 SBA COUNSELING

When: 9am
Where: Upstairs conference room of Glendale Public Library
Agenda: Learn About SBA's Government Contracting, Minority Business Development and Loan Programs.
Cost: Free

Business Ops

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Weight Loss

\$WANTED \$10 PEOPLE who need to lose weight and make money to test market a new weight loss product. 1-888-304-2832 24-hours for free details.

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

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Sponsor: Small Business Administration
Information: 602-745-7219

3/14 CUSTOMER SATISFACTION LEADS TO INCREASED PROFITS

When: 7pm
Where: Upstairs Conference Room, Glendale Public Library
Agenda: Linda Mack Ross, author of The Smart Consumer's Book
Cost: Free
Information: RSVP 623-930-3554

3/14 FACE READING- WHAT YOU SEE IS WHAT YOU GET

When: 7pm
Where: Barnes & Noble Metrocenter, 10235 N Metro Pkwy East, Phoenix
Agenda: Amazing Face Reading by Mac Fuller
Information: Janet Grosse 602-678-0088

3/15 WORK WITH WHAT YOU HAVE DECORATING

When: 7pm
Where: Barnes & Noble Metrocenter
Agenda: Transform your home without financial trauma.
Information: Janet Grosse 602-678-0088

3/22 3- STEPS AWAY FROM PROCRASTINATION

When: 6pm
Where: Scottsdale Community College
Agenda: Give procrastination the boot in 2000
Cost: \$25
Information: RSVP 480-423-6321

3/23 DAVE'S NETWORKING GROUP

Where: Tempe
Agenda: Do

Women's Business Directory

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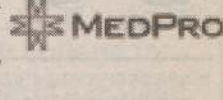
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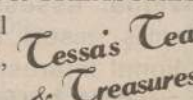
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A Receptionist needed for progressive non-profit agency to answer phones and perform general admin duties. PT with potential for going FT. Perfect for the stay at home parent while kids at school. Word processing skills a must, clerical experience a plus. Competitive salary, excellent benefits, and the opportunity to work for a growing organization. Send resume to K. Becker, 4820 N. 7th Ave Phoenix AZ 85013 or fax 602-264-4415. EOE.

PART-TIME

ADMINISTRATIVE ASSISTANT

Arizona Women's News, a newspaper and web-site for business and professional women, is looking for a part-time administrative assistant to support the two publishers. Skills required are computer PC with Word, Access, Excel and Internet experience. Computerized layout using Pagemaker 6.5 and/or web-site design/maintenance experience would be a great asset, but not mandatory. Position also includes phones, filling and general administrative duties. Would prefer afternoon hours, but open to morning. Location is approximately 24th Street and Indian School. Fax or email resume to 602-532-7034 or info@azwomensnews.com.

PART-TIME

RECEPTIONIST

Part-time, A.M. 8:30-1:00 OR P.M. 1:00-5:00. Two years work experience, excellent customer service skills, bilingual (English/Spanish) required. Complete application at Planned Parenthood, 5651 N. 7th Street Phx. Fax 602-277-5243 www.ppcna.org.

PROFESSIONAL

PROGRAM EXEC.

FT pos w/non prof org. Req exclnt org, commun & people skills. Dev, implmnt, delvr multi-lvl prog. Fast pace. Exp w/ MSOfc Ste., Divrse racial/ethnic bkgrnd w/exp delvrng youth prog pref. Sal + exclnt. Ben. EOE., send resume to HR, PO Box 21776, Phx, 85036-1776.

PROFESSIONAL

MEMBERSHIP EXEC

2 FT w/non profit org. Req exclnt org, commun & people skills. Recruit + super adult volunteers. In-state travel req. Bilingual pref. Sal + exclnt. Ben. EOE., send resume to HR, PO Box 21776, Phx, 85036-1776.

PROFESSIONAL

YOUTH CARE WORKER

A Youth Care Worker needed for group home to supervise teen girls, F/T, afternoon and overnight shifts available, competitive salary + excellent benefits and positive work environment. Send resume to K. Becker, 4820 N 7th Ave, Phoenix AZ 85013 or fax 602-264-4415. EOE

PROFESSIONALS

HOME BASED PROFESSIONALS

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Call (602) 954-6169 or (888) 96-WOMEN for additional information.

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Schoolhouse Network, Inc.
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VOLUNTEERS

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The Boys & Girls Club of Metropolitan Phoenix Branch Board meets the last Wednesday of each month. Applications for membership are now being accepted. We are looking for community minded professional people who would like to develop their leadership skills, increase their network contacts, and help the 15,000 kids served by the Boys & Girls Clubs of Phoenix. The Branch Board is involved in the organization of fund-raising events and efforts supporting the programs of the Boys & Girls Clubs. Members also create and participate in kid's events throughout the year. For more information, call Kimberly at 602-954-8182.

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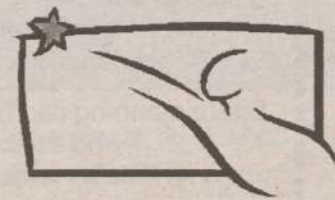
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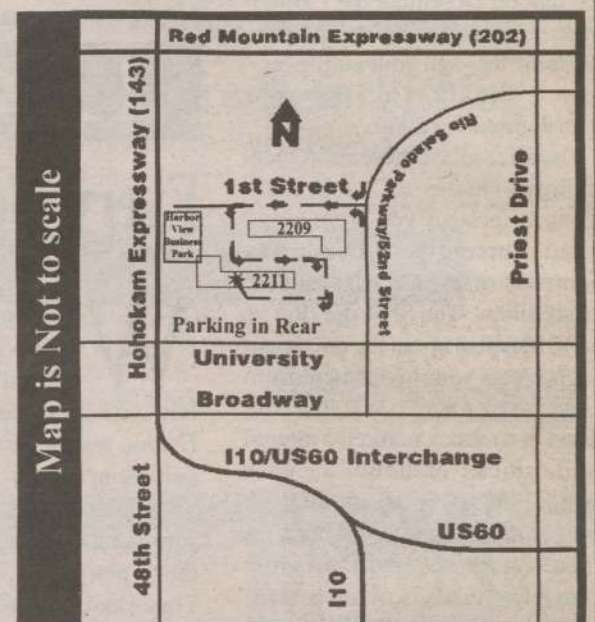
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Career

From Careers, Page 1



By Beverly Bibolet Burns

a statewide independent channel, says the rate of technological innovation is dizzying in the television industry.

"The daily influx of information can put you on overload. New technology makes it possible for us to effectively and efficiently assess what's important to our viewers. Our industry has seen more new technology in the last ten years than in the previous hundred years combined!"

Lori Nixon, reporter for KPHO, Channel 5 responded that "the Internet has absolutely streamlined and speeded up the newsgathering process in ways I couldn't have imagined even five years ago!" She appreciates the immediate access to court records; satellite technology and improved digital equipment in and out of the newsroom that has made it possible to turn stories quickly and professionally.

Interior designers rely on technology too. Elaine Waxman of Elaine Waxman Interiors responded that "technology has changed the way I run my business. I can now do my estimating, ordering, invoicing and balance sheets instantly and effectively with the help of the appropriate software." She also



combines CAD technology with personal creativity to design unique and practical interior spaces for her clients.

Let's look at the financial services industry. Tracee Curtis, CFA, CFP says the instant availability of financial information today is incredible. "In order to be an effective and successful financial planner today you have to be constantly increasing your knowledge in order to make sure that you are giving your client added value. The technology is available to everyone so I have to make sure that my clients get service above and beyond!"

Ann Wick, Arizona State Director of Vocational-Technical Clubs of Arizona doesn't mince words when she sums up the importance of technology skills. "If individuals don't invest the time in

learning all they can about computer technology today, the only jobs that will be available to them eventually will be sweeping up under the computers!"

Technology has taken up permanent residence in the workplace. It's got a corner office too! The whole economy is going high tech. "Technology in the business world changes every six months", says Jo Wilson, associate dean of instruction for business and technology, Mesa Community College. Improving your technical skills will be a life long task if you want to succeed."

There are very few sure bets in the world today. I have one for you. Computer technology is going to be increasingly important in EVERY career field! Whether you are fifteen or fifty...start upgrading your skills today! You'll be glad you did!

For more information on women and computing: <http://www.ai.mit.edu/people/ellens/gender.html>. For information about Women In Technology International: <http://www.witi.org>. For current statistics on information technology careers: <http://www.devry.edu>.

Beverly Bibolet Burns MA, MC is an equity specialist with the Center for Educational Development. She is also on the counseling and teaching faculty at Phoenix College. (602) 997-2186 or email bibolet@aol.com.

Career

From Michelle Esteban, Page 1

Working her way up in the business took some time but she eventually got a reporter gig, as well as occasional anchor spots at a station in Steubenville, Ohio. Her big break into the larger market of nearby Pittsburgh came five years later.

Showing her trademark chutzpah and tenacity she showed up at a local TV station prepared to wait as long as necessary to get five minutes of the news



director's time, using the hook that she would be willing to work part time if necessary. It worked! He hired her on the spot.

In 1996 she covered the Super Bowl in Phoenix and fell in love with Arizona. She talked her reluctant husband into relocating and has been here ever since working for ABC affiliate K N X V, Channel 15 since 1997.

When asked what she loves most about her work she responded immediately. "I thrive on nervous energy! The craziness and

the constantly dealing with the unexpected. I never know what is going to happen next. It's never boring."

Even though she didn't pursue a computer technology career, she uses it constantly! When she is researching a story, the Internet is her speedy resource for accessing information. Thanks to technology she can use the "newsroom on wheels" when she is on assignment. Video clips can be sent by microwave signal from the most remote location instantly.

"I love what I do, but it's a tough gig! It sound glamorous but it can be a grind if your not passionate about doing it!"

When asked for advice to

someone interested in the field her reply was simple.

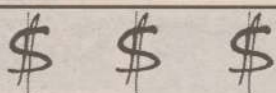
"Get as much real experience as you can possibly get. Internships are helpful but you will learn the most useful things actually working someplace where you can be in the thick of it. Don't be afraid of doing any job in the industry if it gets you in the door!"

"When I was in high school it was just a dream. If you have a dream it's worth going for 100%!"

Beverly Bibolet Burns MA, MC is an equity specialist with the Center for Educational Development. She is also on the counseling and teaching faculty at Phoenix College. (602) 997-2186 or email bibolet@aol.com.

**"Don't be afraid
of doing
any job in the
industry if it
gets you in
the door!"**

Finance



Saving Tax Dollars Today

"I want to save money on taxes" is a favorite springtime topic of conversation. Many taxpayers have mulled over this idea within the last 90 days. One of the easiest suggestions, that doesn't cost you anything, is saving for your retirement through many legally available opportunities like 401(k)s, SEP (Simplified Employee Pensions), SIMPLE (Savings Incentive Match Plans for Employees), IRA (Individual Retirement Agreement) and Roth IRAs.

It is not too late to take advantage of some of these retirement planning tools. Contributions to IRAs for 1999 can be made until your tax filing date or April 17th. So, if you haven't set up either a traditional IRA or Roth IRA, you have a few more days to accomplish this. The traditional IRA is the vehicle that will save you money on your taxes today, whereas the Roth saves you money on taxes when you take the money out. Whether you should contribute to a Roth or a traditional IRA depends on your age, tax bracket, income level and the other types of retirement savings you currently have in place. Your tax advisor can help you determine the IRA that is right for you.

Self-employed people who are experiencing cash flow difficulties can still set up a retirement plan, the SEP, now and complete the funding this fall. This is accomplished by setting up the retirement plan now and filing two extensions for your tax return—one now and one this summer. So if cash flow is a current problem, delay filing your return until you have the cash available. The SEP and Keogh are the most common retirement plans available for the self-employed but only the SEP can be set up after the close of the tax year.

Contributions for 401(k) and SIMPLE plans ended for the 1999 tax year on December 31st. But, if either of these retirement plans is available through your employer—now is the time to start your contributions for 2000.

Visualize all of these retirement savings vehicles as "umbrellas" acting to protect you from being taxed currently. These tax umbrellas offer many investment possibilities. The SEP, the IRA or the 401(k) plan is just the document that protects your investment from being taxed today. Whether you invest in a money market, a mutual fund, stocks or bonds is your choice. Most retirement plan choices are exempt from taxation when contributed and they grow tax deferred until distributions start.

With employer-provided plans, the employer determines the types of investments available. The employee selects the specific investment from among the offered options. Many times these investment choices can be broadened by asking your employer for more choices.

Saving money on taxes today is only one of the advantages of these retirement plans. Equally important is that all of these vehicles grow either tax deferred or tax free, as in the case of the Roth IRA. Investment returns, like interest and

dividend generated within these retirement plans, are not taxed until you take distributions. So more of your money is growing for your retirement each year.

All people earning money usually qualify for a tax savings plan—even teenagers. Now is the time in these young people's lives for them to take the maximum advantage of these tax savings vehicles, especially the Roth IRA. The length of time until retirement is the greatest—so the compounding of investment returns will have the greatest effect. A few dollars saved today can mean thousands of dollars by the time these young people are ready to retire. Most middle age people

by Jean DeKraker, CPA



groan, "if only they had more time" until retirement. So now is the time to talk to the young people in your life about saving for their future.

Whether you are young or not-so-young, take advantage of the tax laws that favor your retirement savings.

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

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With Special guest speakers

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Legal



Every Good Deed Deserves Favor

When buying property, there often is the difficult question of how you want the deed to read? Do you want a warranty deed or a quit-claim deed?

"Joint tenancy with right of survivorship" is a way for two or more people to own property. They share an undivided interest in the property. That is, with two people, they each own a one-half interest in the property but the half cannot be separated out. If one joint tenant dies, then the survivor receives complete title.

An alternative to joint tenancy with right of survivorship is "tenants in common." In this case, the owners have an undivided interest but when one dies, her heirs will receive her interest in the property.

Tenancy in common is presumed unless the deed specifically states that the owners are joint tenants

with right of survivorship. The title of the deed makes no difference. For example, if the deed is titled as a "Joint Tenancy Deed" but the language in the deed does not say that the property is held as joint tenants with right of survivorship, then the property will be held as tenants in common.

With "community property," a married couple can own property. On the death of one, the spouse will receive complete ownership unless the deceased spouse has children with someone other than the spouse. In that case, the children receive the deceased spouse's share of the community property.

Community property with right of survivorship is another way to hold property. In this form, the surviving spouse receives the property, even if there are children. Any time the term "right of survivorship" is used, the property

passes automatically and outside of a Will. This can be good if a couple is concerned that family members will contest Will provisions. If property is held as with "right of survivorship" then the Will and its provisions are irrelevant. A will contest proceeding will be futile.

However, if a person wants property to be distributed in accordance to a Will, then property cannot be held "with right of survivorship." The property would have to be held as "tenant in common," as "sole and separate property" or as "community property."

A "quit-claim deed" conveys the same rights to the property that the grantor (or seller) possessed. A "warranty deed" guarantees that the title is good against any other persons. In most sales of property, warranty deeds should be used and will be required if title insurance is purchased.

A "deed of trust" is not a deed but a type of mortgage. The laws pertaining to mortgages require a lengthy foreclosure process. The



statutes pertaining to deeds of trust permit a speedier process for the lender or bank to take the property as collateral.

A deed, which has the wrong designation or an incomplete legal description, can prevent the proper transfer of property. A good deed will have favorable results.

Sharon E. Ravenscroft, Esq. is an attorney and a director of Goodwin Raup, P.C., (602)650-2011, sravenscroft@goodwinraup.com. Simplifying family estate legal challenges, she practices in the areas of litigation, wills, trusts, LLC's and probate.

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Health



It's a Match – Choosing the Right Trainer for You!

by Brenda Rubin, CFT



If you're like most people, getting fit was at the top of your list of resolutions, but you're finding that was far easier said than done. Maybe it's time to hire a personal trainer. Why? To help you stay with your program and achieve your fitness goals. To maximize your results sooner. To motivate you. To make sure you do the right type of exercises, use the right amount of weights, and do the ideal number of repetitions for you. That you have a balanced workout that includes elements for strength, cardiovascular fitness, and flexibility. And to keep you from hurting yourself.

A qualified personal trainer can design an exercise program that is right for you. In your first session, you'll work together to set your individualized short and long term goals. Expect questions and assessments to give your trainer an idea of your "starting point" in the areas of cardiovascular fitness, muscular strength and endurance, and flexibility. Just as with any trip, it's important to know your starting point and destination before you chart a route and measure your progress along the way. But first, how do you select a trainer?

FIVE QUESTIONS TO ASK WHEN CHOOSING A PERSONAL TRAINER

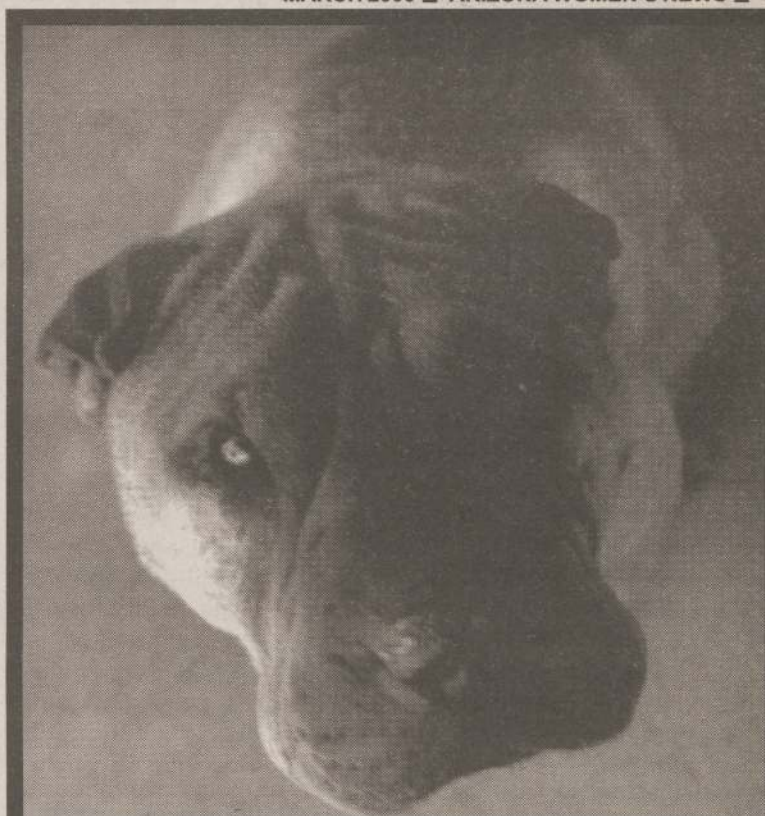
1. What kind of education does the trainer have? Since there are no laws requiring certification, anyone can call themselves a personal trainer. One of the surest indications that a trainer knows what they are doing, then, is a college degree in the fitness field (exercise science, for example), or certification from a university, community college, or nationally recognized certifying organization.
2. Is the trainer professional? Are they prompt and well groomed? How well do they communicate? Were you asked to complete a medical history and/or lifestyle assessment?
3. How is their customer service? Do you feel there is a sincere interest in your well-being? Can you call with questions and do they return your calls promptly? Do they provide you with educational materials? How long are the sessions? What happens if the trainer is late for a session? Will they make up for lost time? What is the cancellation policy?

4. Are your personalities compatible? You'll be working closely with this person. Are they likeable and fun to be with (unless you prefer Atilla the Hun!)? Can they motivate you? Are they a healthy role model to you?

5. Does their pricing fit your budget? Trainers charge anywhere from \$35 per session to \$75, depending on whether you meet in your home or a gym. Many trainers will discount their fees if you pay for multiple sessions in advance or work with a buddy. Ask!

The important thing to remember is that trainers, like other health care professionals fit within a wide range of styles and expertise. Never be afraid to ask questions, shop around, and take your time. The best trainer is the one who is right for you!

Brenda Rubin, Owner of Fitness Dynamics, has been a physical fitness advocate for many years. She is a Certified Personal Fitness Trainer, an Aquatic Exercise Trainer, and a Health and Fitness Consultant. 602-482-6239.



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Women's Health Update

✓ Women Need to Speak with Their Physicians About HRT and Breast Cancer

The American Medical Women's Association (AMWA), the nation's leading organization of women physicians, is encouraging all women to talk to their doctors about the pros and cons of taking hormone replacement therapy (HRT). Developing breast cancer is the top concern among many women, but more than ten times as many women die from cardiovascular disease. "Women are concerned about the link between their risk of developing breast cancer and the effects of taking hormone replacement therapy," said Catherine Henry, MD, FACP, AMWA President. Two recent studies published in the Journal of the American Medical Association (JAMA) and the Journal of the National Cancer Institute (JNCI) have increased concern particularly over the progestin component of hormone replacement therapy.

Women need to consider their personal risks for osteoporosis and heart disease, in addition to their personal risk for breast cancer, when making decisions about hormone replacement therapy. Health care providers have tools available to assist a woman in determining her risk for breast cancer, osteoporosis, and heart disease. A fact sheet with Q & A's are available on the AMWA Web site at <http://www.amwa-doc.org>.

✓ Local Xerox Employee Granted Fully Paid Leave to Assist Cancer Support Organization

Tempe resident Hazel R. Peters-Clark has been granted a paid, one-year leave of absence from her position at the Xerox Corporation (NYSE: XRX) to work full-time with The Wellness Community of Central Arizona (TWCCAZ), a support organization for cancer patients and their families. Xerox granted Peters-Clark the leave as part of its Social Service Leave program.

Peters-Clark, whose sister died in 1998 after a three-year struggle with breast cancer, will establish a program for volunteers to visit hospitalized cancer patients to expand the reach of TWCCAZ programs and services. In addition, she will develop speakers' bureau to increase awareness of TWCCAZ within the community and support fund-raising opportunities.

✓ Pumping Iron Improves Heart and Waistline

Weight training can be good for your heart health, according to a new Scientific Advisory being published in *Circulation: Journal of the American Heart Association*. "We now have increasing evidence that weight training can favorably modify several risk factors for heart disease including lipids and cholesterol levels, blood pressure, body fat levels and glucose metabolism," says Barry Franklin, Ph.D.



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From Survey, Page 1

How Arizona Women Made Their Choices

Below is a sampling of the comments Arizona Women made as to why they made their selection from the presidential candidates:

Al Gore – environment, most experienced, won't undermine the rights of women, the current administration has done a good job.

Bill Bradley – straightforward, fresh ideas, honest, the lesser of the evils, consistent pro-choice record.

George W. Bush – honest, decent, has done an admirable job in Texas, conservative, education and taxes.

John McCain – honest and courageous leader, most qualified, character, straight shooter, speaks his mind.

Many respondents also mentioned the work John McCain has done for Arizonans.

A Woman in the White House

95% of the Arizona women respondents would vote for a woman for president. But only 63% thought that there were qualified women candidates.

Below is a listing of the top ten women most mentioned as qualified women presidential candidates for the future:

Elizabeth Dole – Former president of the American Red Cross, former U.S. Secretary of Labor and Secretary of Transportation.

Hillary Clinton – First Lady, attorney and Senate Candidate for New York State.

Madeleine Albright – (although not eligible to run for the presidency) U.S. Secretary of State.

Dianne Feinstein – U.S. Senator from California with 30 years of political experience.

Christine Todd Whitman – New Jersey governor.

Sandra Day O'Connor – U.S. Supreme Court Justice from Arizona.

Janet Napolitano – Arizona State Attorney General, former U.S. Attorney for Arizona.

Geraldine Ferraro – First woman to run for Vice President (1984).

Pat Schroeder – 12 terms in the U.S. House of Representatives, the longest-serving woman in Congress.

Barbara Boxer – U.S. Senate and House.

If you would like to read more about the work being done to elect a woman for the white house, go to www.thewhitehouseproject.org.

For more details of the Arizona Women's News Survey, go to www.azwomensnews.com. To read more about what women said about "A Woman in the White House," see the Editorial on page 2.



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