



Arizona Women's News

issues, lives and dreams...

Vol. 1, No. 9

<http://www.azwomensnews.com>

December 1998

Minority and Women Business Enterprise (MWBE) Buying Programs Under Review

by Linda Bailey

Arizona Women's News Begins Series of Articles on Minority and Women Business Enterprise Buying Programs Future Editions to Have Details of Programs in Corporate Sector

Minority and women business enterprise (MWBE) buying programs have been available through state, county, city and ADOT offices for several years. They offer training for starting new businesses, assistance with finding capitalization, help with developing business plans and incentives for using MWBE businesses.

MWBE businesses must acquire certification with each government entity and then contact purchasing agents to bid on projects. The construction - subcontracting program motivates prime contractors to use minority/women owned companies as subcontractors.

There is also a procurement preference program. If a MWBE bid is 2 1/2% over the lowest bid, it is declared the lowest bid for contracts of \$250,000 or less.

In the city of Phoenix, the MWBE program was implemented in 1993, as a result of a disparity study that showed that the government was not spending an appropriate amount of money with minority and women owned businesses. The city is in the process of doing a second-generation study to evaluate the effectiveness of its program.

MGT of America in Tallahassee, Florida is preparing the study. Results are expected to be available by the end of March.

Phoenix has received a formal extension to keep current ordinances in place through June 30th, 1999. According to Carol Coles Henry, Director for the City of Phoenix Equal Opportunity Department, "Once the preliminary results are in, if there is a continuing disparity, public hearings will be held to look at recommendations for improving the program."

"In my opinion, there are some good success stories. There have been businesses that started making \$20-30,000 their first year and were grossing over \$1 million in a year. We are in a growing economy, especially in the areas of construction and goods and

services. We have a responsibility to find out who's out there and who is available to contribute to the local economy in a big way. But, we can do more to be effective."

Ms. Henry stated that there have been many improvements in the program, since 1993. "The certification process has been greatly improved. There has been an intergovernmental agreement." It used to be required that applicants fill out tedious paperwork at each individual government office to obtain certification. Now only one certification application is necessary.

See MWBE, page 12

ONE WOMAN'S STORY

by Linda Bailey

Woman Uses Resources and Experience to Grow Her Business

Susan Crinnian, President of CCI Networks, has been very pleased with the support and assistance she has received from city and state MWBE programs. She started her Phoenix based software technology firm in 1994. "CCI Networks provides services and products to organizations who want to communicate, secure and manage corporate knowledge by Web enabling applications. This includes Internet, Intranet and Extranet development, security of networks and e-mail, and integration with legacy systems and databases."



Her company offers secure delivery of information over the Internet; the ability to limit employee access to the Internet which improves productivity; and a remote user password, called SecureId.

See One Woman, page 13

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Barbara Ralston Steps Out

"My Year of Risk Taking"



Barbara Ralston, President of the new Camelback Community Bank, was recently presented with the 1998 Athena Award. During a morning gathering of NAWBO (National Association of Women Business Owners) members, Barbara called 1998 "My year of risk taking."

AZWN: You intrigued me when you said "my year of risk taking." How did this year of risk taking start?

BR: Probably the first big risk was when I made the decision to leave Wells Fargo Bank, because I didn't have a job. I didn't know what I was going to do and that is very un-Barbara like. That was a big surprise to me and my husband.

AZWN: How did that happen?

BR: It was a combination of things - the job that I had changed significantly with the Wells Fargo entrance into the market. I had been the area president for First Interstate. Not only had the management changed and the philosophy changed but I had moved from managing both traditional and in-store branches to managing just in-store branches. That combined with the fact that I had an opportunity to take a two-year package and leave. And there was enough conflict between my value system and the way bank viewed its role with the community that I decided to leave.

See Barbara, page 16

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Arizona Women's News announce their new Business Success Series.

Meet Joanne Carthey, CEO of NetPro Computing at the first POWER HOUR focusing on Partnering for Success. See page 7 for all the details.

EDITOR'S NOTE

Trailblazers



Terry Williams

I admire women that see potential. Actually, I admire women who seize potential. These are the trailblazers.

Some women see opportunity - but are blinded by risk. Others see both risk and opportunity, but find their way through the darkness to success. I often wonder why one woman takes the path through risk, while the other sets down roots in "safe" territory.

Since starting Arizona Women's News, I have had the opportunity to interview several successful risk-takers - Janet Napolitano, Joanne Carthey, Terri Bowersock, Barbara Ralston. Talking with these successful trailblazers has shown me that - for them - the greater risk would be to stay stagnant. These women enjoy the thrill of the chase, the opportunity to "go where no woman has gone before," to make the world turn around them.

Within each risk-taker is the certain belief that they will succeed. Yes, they tell us that they have doubts, fears, setbacks and often overwhelming defeats. I can relate it to a video race car game. We put our quarter in and tear off down the track. We successfully navigate a few turns then crash and burn and the game is over.

Not for these ladies. For them, it's time to put in another quarter and head on down the track. They aren't done when the quarter runs out --- they are done when they cross the finish line. Then it's time to find a whole new race track to command.

For these trailblazers, success is not an option - it is the only option. OK - so we aren't all Janet's or Joanne's or Terri's or Barbara's. But, we all have the potential.

The elements of success lie in our attitudes. I know that sounds corny. We hear about attitude at every motivational meeting we attend. My point is - that it's not about attitude ---- it's about a specific attitude of success. The attitude that says - success is not an option - it is the only option. The attitude that says - success is not one store, it's twenty.

The next time you sit down to think through where you are going, think big. Think about what you would do if there were no obstacles. Then take a step - take the first step. Take the next step and the next. Embrace the first obstacle and smile as you pass it by. The trail will begin to feel hot under your feet. This is when you'll know you have become a trailblazer, too.

Women on the Rise



APPOINTMENTS

The YWCA of Maricopa County has elected its 1998-1999 board members: **Janet Elsea**, President; **Georgia McGraw, CPA**, Vice President; **Randy Baca**, Secretary, and **Dawn Bergin, Esq.**, Treasurer.

ELECTIONS

Arizona Made history when voters filled the top five state positions with women. Congratulations to: **Jane D. Hull**, Governor, **Betsey Bayless**, Secretary of State, **Lisa Graham Keegan**, Superintendent of Public Instruction, **Carol Springer**, Treasures, and **Janet Napolitano**, Attorney General.

AWARDS

Marcia Reynolds, president of Covisioning, was awarded Master Certified Coach From the International Coach Federation. This is the first national certification offered in the field of executive and personal coaching. Marcia is the first coach in Arizona to receive this designation.

Iris Love, an academic advisor and chief examiner for the General Equivalency Diploma (GED) testing center at Estrella Mtn CC, Was recently awarded the 1997-98 Distinguished Service Award from the Arizona Dept. of Education. Love has worked with the Maricopa Community Colleges for 12 years, and has helped countless students achieve their goals.

Dr. Linda Thor, president of Rio Salado College, has been named the District VI "Pacesetter of the Year" by the National Council for Marketing and Public Relations (NCMPR). This national award recognizes a community college chief executive officer who has demonstrated special leadership, support and ability in the area of communications and marketing.

NEW BUSINESSES

Marian Kolb proudly announces the establishment of her new business, **Coach You Through, LLC**, offering professional coaching services specializing in paradigm shifts. 602-941-4252.

NEW LOCATION

Mary E Young, CMP, president of M.Y. Events, a travel and meeting planning firm, proudly announces she has earned certification as a Woman Owned Business Enterprise (WBE) with the City of Phoenix. She has also moved her office to a new location: 2121 S Priest Dr, Ste 109, Tempe, AZ 85282-1101. She can be reached at 968-7559 or MYEvents@aol.com.



Dr. Linda Thor



Marian Kolb



Marcia Reynolds

Subscriptions

are available
at \$20 for 12 editions.

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Phoenix, AZ 85016

Your views are welcome!

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

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Mission Statement and Policies

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

Arizona Women's News focuses on women's issues, lives and dreams - bringing together valuable information in one, convenient location for women who want to be connected to community, to their potential and to the dreams that help them grow.

Arizona Women's News is a monthly publication and web site. 20,000 free copies are distributed monthly at over 150 locations including over 5,000 copies mailed directly to women business owners and professionals. **Subscriptions are \$20 for 12 issues.**

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

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

ARIZONA WOMEN'S NEWS

Published Monthly

by PACE International, LLC 4208 N. 19th Street, Phoenix, AZ 85016

phone: (602) 274-8473 fax: (602) 532-7034

email: info@azwomensnews.com

web site: <http://www.azwomensnews.com>

Publisher/Managing Editor: Terry L. Williams

Publisher/Editor: Margot Dorfman

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Advertising Sales: Terry L. Williams (274-8473),
Helen Goldman (404-8284)

Contributing Writers: Callie Calcote, Anne Caldwell, Jayme Canaday, Tammie Chestnut, Jean DeKraker, Margot Dorfman, 'Ren Northup, Ruth Owens, Jan Perozeni DC, Lynette Zang

Distribution: POGO Distribution (602) 269-0377

Advertising is accepted at the discretion of the publisher. Publication in newspaper or online does not necessarily imply endorsement.

Views expressed are those of the writers or artists and do not necessarily reflect **Arizona Women's News** policy or editorial stance. Letters will be assumed to be for publication unless otherwise indicated. **Arizona Women's News** is not responsible for unsolicited material. **Arizona Women's News** reserves the right to edit submitted material.

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ISSN# 1098-4259

FINANCE

Find a Good Accountant and Avoid Costly Mistakes

Interested in saving more money for retirement, a college fund or for your dreams? Do you want to keep some of the money the IRS demands? Seem impossible? It's not. And, now is the time of year to plan.

How many of you use your accountant only to do your taxes? You make one appointment each year, give him or her all the W-2's, 1099's, your mortgage interest statement and anything else you think is important, go away for several weeks, and then return to pick up your tax returns.

This is one sure way to pay too much.

You should hear the conversations in the CPA firm's lunchrooms during tax season. I call them the "if only" stories. "If only, Mrs. Jones had called me before she sold all her IBM stock on December 28th." "If only, Mr. Smith had called me before he sold his summer home in Lake Tahoe."

The amount of money people throw away from poor tax planning would shock you. This year a client called and said she had sold her winning lottery ticket and asked if she should pay off her home. After looking at her tax

picture, I groaned, realizing she would pay an extra 16% in taxes on some of her winnings because of how she had structured the pay out. If only, she had called *before* she sold the ticket.

One success story is how we restructured a couple saving's program. The couple had been faithfully funding their children's college education but ignoring their own retirement needs. By first saving for retirement, the tax savings could then be used for their children's college fund.

Many people think they don't need to spend the money talking to their accountant. **But, in the book, *The Millionaire Next Door*, the authors say this is one big difference between those people who become millionaires and those that don't: they use good professionals to help them obtain their dreams.** These millionaires aren't sports heroes or superstars but average people with an incredible ability to save.

Many of you already have competent professionals. But you need to talk to them more often. Tell them, "I want to maximize my tax savings, can you think of anything I can do right now to change my taxes for this year?" And, now is the time to talk about tax planning.

by Jean DeKraker, CPA



Many opportunities to save on taxes evaporate December 31st.

Always call your professional before you buy or sell anything major - like a house or stock option.

Ask them about the tax ramifications and if there is a way to minimize the tax effect. If you are thinking about starting a business, call your tax professional before you begin.

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The type of business entity you decide on could save or cost you thousands of dollars for years to come.

For those of you who don't have an accountant, find one. Get some recommendations and then interview them. Ask them - What investment advice can you offer? How do you stay current with the changing tax laws? Also, make up a scenario and ask each interviewee what they would do.

Then decide which one has both expertise and interpersonal skills. **Make sure you can communicate with them. The most brilliant accountant's advice is only beneficial if you understand how to implement it.**

Everyone wants a bright financial future. Let a professional help you.

The next time you clip coupons remember: the best coupon of all is tax savings.

Use the savings from Uncle Sam's bill to make your dreams come true.

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

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IN THE NEWS...

AWARDS

■ **PHOENIX YOUTH COMMISSIONER WINS NATIONAL SCHOLARSHIP**
Serving on the City of Phoenix Youth and Education Commission since 1997, Claudia Camacho has been selected to receive the 1998 Yoshiyama Award for exemplary service to the community. Camacho, one of 11 selected, was recently honored at an awards ceremony at the National Press Club in Washington, D.C. and received a \$5,000 scholarship. Camacho graduated in May as class salutatorian from Metro Tech Vocational Institute and currently attends Phoenix College.

FINANCE

■ SBA LAUNCHES SMALL LOAN PROGRAMS

U.S. Small Business Administration Administrator, Aida Alvarez, announced that two streamlined small loan programs are expected to provide more than \$1 billion in hard-to-get small loans that will help open the doors of opportunity in "New Markets," start-ups, women and minority-owned firms, and those in inner cities and rural markets. The programs, *SBA LowDoc* and *SBA Express*, target a gap in the marketplace for small business loans under \$150,000.

■ SBA's ONLINE WOMEN'S BUSINESS CENTER NOW AVAILABLE IN SPANISH

U.S. Small Business Administration Administrator, Aida Alvarez, announced that much of the popular Online Women's Business Center (www.onlineabc.org) is now available in Spanish. It offers beginning and existing women entrepreneurs business principles and practices, management techniques, networking, industry news, information about SBA services, market research, and technology training.

HEALTH

■ RESEARCH SUGGESTS INDUCING HEART ATTACK MAY REDUCE SYMPTOMS FOR THOSE WITH ENLARGED HEARTS

Injecting alcohol into the walls of the heart, and deliberately inducing a heart attack can ease symptoms of a genetic enlargement of the heart, report researchers in October 27 edition of *Circulation: Journal of the American Heart*. Hypertrophic cardiomyopathy occurs in one in 500 in the general population. People who have this condition have hearts that become thicker and stiffer than normal. Their symptoms include fainting, chest pains and shortness of breath. The reason someone would submit to this treatment is it is the alternative to open-heart surgery.

PARTNERSHIPS

■ SBA SIGNS PARTNERSHIP AGREEMENTS WITH 11 WOMEN'S BUSINESS ORGANIZATIONS

U.S. Small Business Administration Administrator, Aida Alvarez, signed formal partnership agreements with 11 major women's organizations representing more than two million business and professional women. These partnerships will work to increase the participation of women-owned businesses in the SBA's capital access, procurement, international trade, technology, women's business, welfare-to-work, business training, and advocacy programs.

POLITICS

■ CONTRACEPTION COVERED IN FEDERAL EMPLOYEES HEALTH BENEFITS PLANS

In a hard-fought battle for reproductive rights, Representative Nita Lowey (D-NY) succeeded in restoring language requiring contraceptive coverage for federal employees in the final Omnibus Appropriations bill. The measure would require Federal Employees Health Benefit plans (FEHB) to provide coverage for five Food and Drug Administration (FDA) approved prescription contraception medications.

■ BILL DENYING TEENS' CONFIDENTIAL ACCESS TO CONTRACEPTION FAILS

The Senate defeated efforts to discourage teens from seeking reproductive health services at Title X federally-funded family planning clinics when it refused to agree to a House-passed amendment. The amendment was pushed by Rep. Ernest Istook (R-OK) and would have required parental notification or consent for minors seeking contraception services. However, this restrictive provision was not included in the final Omnibus Appropriations bill.

■ FDA FUNDS RESTORED TO APPROVE MIFEPRISTONE (RU-486)

The House- and Senate-passed amendment prohibiting the Food and Drug Administration (FDA) from approving drugs that could be used to induce medical abortion was eliminated from the FY 99 Agriculture conference report. If passed, this provision would have halted efforts to bring Mifepristone (RU-486), the early abortion medication, to market. The drug, which has undergone extensive clinical trials in the U.S., was found by the FDA in 1996 to be safe and effective. In addition, it has shown efficacy in treating several serious conditions, including breast cancer and meningioma. Mifepristone is expected to be available sometime in 1999.

■ DR. HENNEY CONFIRMED AS FDA COMMISSIONER

In early September, the Senate Labor and Human Resources Committee held a hearing on the nomination of Dr. Jane Henney as Commissioner of the Food

and Drug Administration (FDA). Eminently qualified for the position, Dr. Henney served as deputy commissioner under former FDA Commissioner Dr. David Kessler, and is currently the vice president for health sciences at the University of New Mexico. On October 21, the Senate approved the nomination of Dr. Henney, making her the first woman to hold this important position.

■ TITLE X FAMILY PLANNING GETS A \$12 MILLION INCREASE

The Senate Labor, Health and Human Services (HHS) and Education Appropriations Subcommittee approved a \$12 million increase for the Title X family planning program and this was included in the final appropriations bill. In addition, no anti-family planning amendments were attached.

■ SENATE REFUSES TO CONSIDER VAWA II

In the closing days of the 105th Congress, the Senate refused to take up the Violence Against Women Act of 1998 (VAWA II, S. 2110) and the House-passed Conyers' Amendment which approved and funded a number of programs in the House VAWA II bill (H.R. 3514). The refusal was a setback for efforts by anti-violence advocates to expand upon successful programs combating domestic violence, rape and sexual assault and to extend the focus to underserved groups like lesbians, rural, older and disabled women.

We're In Business

MARKETING

by Lynette Zang

Not Too Much and Not Too Little...Ahh, Just Right!

That's just the amount you should spend to convert prospects to clients and clients to bigger, happier & more loyal clients. Let's examine the immediate and long-term value of your clients and create an ongoing marketing budget based upon your company's current and desired growth.

Remember, 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.

The initiation phase of a marketing plan is always the most expensive (outlay vs. income), because you are building the foundation. Your general marketing budget should be based on a percentage of gross sales, normally 8% to 18%.

If you have no gross sales to base your budget on, use your projected sales forecast from your business plan. If you don't have a business plan, get one. Your accountant, bank, bookstore, marketing agency or Small Business Development Center (a free service) are great places to start. Your local library is also a wonderful resource.

The Value of a Client

Spend money where you can expect a return by looking more closely at your best clients. Arrive at a real number for your marketing budget by determining who you want as a client. Examine which category of client is most profitable, sends you the most referrals and requires the least amount of time and effort. These are your top clients. Focus here.

The average annual values of a client -

Pick your top 5 - 10 clients. Determine your total sales volume and your total profit from them over the previous year? Divide your total sales and then your total profits by the number of clients you used for this study.



This tells you the annual value of a client and what income/profit you can expect over a twelve-month period of time for every new client you grow that resembles your client profile. Set your sales and spending goals accordingly.

The average initial values of a client -

Again look at your top 5 - 10 clients. What was their sum total of initial orders? What was your total profit? Divide your initial order total and then your profits by the number of clients you used for this study.

This tells you what income/profits you can expect on a first sale. It also enables you to determine how much it's worth to you to close the deal.

Most importantly you have to be comfortable with your budget. Now that you know how much an initial order and a current client are worth, you can make an educated spending decision. By using a percentage system, you will see your budget change as you company and profits grow. In the fifth article in the series we will explore prospecting levels, tiered spending and marketing strategies.

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

Never doubt that a small group of thoughtful committed citizens can change the world. In deed, it is the only thing that ever has.

— Margaret Mead.

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INTERNET SITE-SISTER

by Ruth Owens

The Road to Recognition: Myriad Links

The most important places to list your site are on the main search engines, but there are hundreds of small directories and search engines where you can add a link to your site. You can manually do this yourself, but it's a laborious process. You can pay a nominal fee to some of these and they will submit your site using an automated process, which is more practical.

I have listed below a number of these sites. Some will list your site for you and others are lists of search or links sites where you can add yourself.

It's a good idea to think of a descriptive title and some keywords that would help the people conducting a search find you. The smaller directories don't have "spiders" and instead rely on you to tell them this information.

In addition to the search engines and directories, you can trade links with other sites that supply similar information to yours. Look around on the Internet for these sites, check to see whether they have a links page, then email them and suggest trading links. If they agree, I like to add the link, then email them with the URL containing the link to their page. This cuts down on the back and forth that can get tiresome.

This list should keep you busy for a while and lead to others:

<http://www.submit.com/sub/>

Lists several places for multiple submission.

<http://siteowner.linkexchange.com/>

<http://www.register-it.com/>

Pay a fee register with small engines and directories. <http://alt.venus.co.uk/weed/search/welcome.htm>

<http://www.gonetwide.com/gopublic.html>

Another list of places to submit your site.

<http://www.beaucoup.com/1geneng.html>

Another list of places to submit your site.

<http://www.powerpromote.com/>

Can pay for them to submit.

<http://www.azwebhub.com/submit.html>

Arizona based sites.

<http://barnsides.com/busdir.htm>

You can add your site to these listings.

Ruth Owens is a graphic and Internet designer in Jerome, AZ. Look for Ruth Owens at <http://www.azjerome.com/webdesign/> email design@jerome.com.

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HUMAN RESOURCES

by Anne Caldwell

MANAGEMENT
TECHNIQUES FOR A
CHANGING WORLD

Managing for success in this age of information and technology involves balancing the personal and the professional. How many people have spent the last decade working to succeed, only to find that the experience is not satisfying. We feel stressed with no time to recharge. How did this happen in a world where technology is supposed to save us time?

One factor is that, although technology has created more time for us, the sense of what is necessary in our lives has increased. Activities our parents might have considered frivolous

are integral to our frenzied schedules - working out, taking our children to soccer or dance. We now find ourselves scheduling quality time.

While we're working hard at our jobs, we search for meaning for ourselves. We look for techniques to improve our lives. Often we find our work environment does not reflect our values. We may see questionable ethics, rampant incompetence, and a universal lack of responsibility. This adds to our sense of alienation and impotence, and therefore, to our stress.

How do we combat this feeling that impacts our jobs, our organizations and our relationships? It is possible to improve your working experience by employing some empowerment techniques, and by refusing to compromise your own commitment to joy, in the workplace and elsewhere. Remember, only you are responsible for your behavior and responses, and you are responsible only for your behavior and responses.

DO

Take responsibility for your own behavior. Implement what you've learned. Use new information to challenge yourself.

Check your facts before basing a decision or conclusion on them.

Communicate expectations, and check to see if they're reasonable.

Be flexible. Realize everybody is juggling multiple tasks.

Follow through; take the steps you need to do so.

Demonstrate respect for yourself.

Balance the four main areas of your life: work, intimacy/social, spiritual, community.

Be open, even excited, about dialogue and new ideas.

Maintain integrity to make authentic connections with yourself and others.

Mentor others in growing and believing in themselves, and partner with them.

Be open to constructive input and new ways to approach old tasks.

DON'T

Continually deflect responsibility for your actions onto others. Blaming others provides no power to change the situation.

Make assumptions.

Expect team members to read your mind.

Assume that in a sea of activity, yours is the only priority.

Drop the ball.

Gossip and pass on bad news.

Bankrupt your personal life to be successful professionally.

Stay stuck on old beliefs.

Violate your personal integrity.

Believe that you are alone in this or that you have nothing to teach.

Believe that you have nothing to learn.

Employing these techniques can enhance your own experience each day, and will make you a valuable partner to whom others will be drawn. This will make your job easier and more essential to the organization. In addition, you will be modeling behavior for others that could make the entire working

environment better for everybody. Creating a positive work environment will bring balance to your life overall.

Anne Caldwell, President of Outsourcing Solutions, a Human Resource consulting firm,

specializes in designing HR plans. Outsourcing Solutions provides innovative human resource approaches to companies in rapid growth or transition. Call 228-9191 for more information.

ENVIRONMENT

by 'Ren Northup

Natural Resource-Based
Economic Development on
the Little Colorado River

A recent meeting of Little Colorado watershed stakeholders highlighted a business opportunity which would have positive social and environmental outcomes.

The Little Colorado River (LCR) Watershed Project is a multi-objective management process involving local, state and federal agency representatives, and private stakeholders cooperating to improve the cultural, economic and environmental well-being of the Little Colorado River Basin. On October 27, LCR hosted a tour of the Blue Ridge Demonstration Project in the Apache/Sitgreaves National Forest.

The management plan for the demonstration project is intended to help restore the forest's health and sustainability. In the late 1800's, the Mogollon Rim ponderosa forest was a mosaic of densely-wooded expanses and park-like areas where clumps of trees were interspersed with grassy openings. This diversity was maintained naturally by floods and fires. During the first half of this century, the U.S. Forest Service removed large trees to control catastrophic fires, disease and insect outbreaks. Since most fires were lightning ignited, and dead snags house insects and disease, "top-down" thinning was the accepted practice.

The demonstration area will showcase the benefits of "bottom-up" thinning, clump creation and prescribed burns. In dry climate forests, ground fire removes litter, allowing grasses, forbs and young pines to germinate. Ground fire recycles nutrients, a function bacteria carry out in wetter areas. Another feature of the demonstration is creating "fuel breaks," where trees are thinned so fire crews can assemble and bring a crown fire down to the ground where it can be controlled.

The USFS cannot afford to thin and remove trees with its own crew and equipment, and so it sells timber rights so companies who follow the instructions in the plan to cut and remove the trees. This also provides local jobs and wood products. Different sized trees are used for different products. Trees less than five inches at breast height (d.b.h.) are mostly gathered under salvage permits for firewood or mulch. Trees more than about nine inches d.b.h. are most economical for lumber. Trees between five and nine inches d.b.h. are used by pulp mills.

Recycled paper can substitute for pulp timber, saving labor, energy and water. The benefits are so great that Stone Container in Snowflake now uses eighty percent recycled pulp. Many are speculating that the mill will soon begin using exclusively recycled pulp.

If the mill stops using pulp timber, a gap in the forest management plan will result. Only a limited number of industries can use pulp-sized timber economically. Further, the recently-ended moratorium on cutting timber in the National Forest may make it difficult to attract investors for a new plant that relies on local pulp timber. On the other hand, if no business steps in, local jobs will be lost, and bottom-up thinning will be difficult.

The business that brings a low-capital plant or process to the area to use the pulp timber may be eligible for economic development grants and assistance. To learn more about business opportunities in the Pinetop-Lakeside area, call Vice-Mayor Ginny Handorf at (520) 367-3671.

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

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PROFILES

Kathleen Villegas Business Graphics, Inc.

Vice President

2432 W. Peoria Avenue
Building 10, Suite 1182
Phoenix, AZ 85029
602.395.9939/phone
602.371.1101/fax



Service or Product: Full-service commercial printing, graphic design, desktop publishing, photography, editing, copywriting **Years in business:** 15 years

- 1. Why is your business unique?** Along with printing, we provide the services of an advertising firm but at a greatly reduced cost.
- 2. Why should someone do business with you?** I treat customers the way I want to be treated, particularly when it comes to meeting and beating deadlines.
- 3. Why did you start your business or why did you go into the business you are in?** To use my skills, particularly my organizational expertise, to more efficiently operate a business.

Sharon Maloley A. R. Systems, Inc.

Owner

5151 N. 16th St, Suite 128
Phoenix, AZ 85016
602.285.9323/phone
602.230.7341



Service or Product:

Accounts receivable management of the credit challenged. **Years in business:** 7 years

- 1. Why is your business unique?** We offer a variety of services from training in-house collection techniques to outsourcing third party collections, offering our clients customized programs to best meet their needs that result in the greatest recovery of their cash.
- 2. Why should someone do business with you?** We treat people with respect. We believe everyone wants to pay their bills, they are generally victims of some type of circumstance.
- 3. Why did you start your business or why did you go into the business you are in?** To change the image of the collection industry - a tremendous need for any and every business.

Judy Haenel The Tulip Tree

President

5933 W. Bell Rd.
Glendale, AZ 85308
602.978.3097/phone
602.978.2071/fax



Service or Product: Full-service florist and gift baskets with local and worldwide delivery. **Years in business:** 11 years

- 1. Why is your business unique?** We offer a unique creativity that has established us as a leader in the floral community.
- 2. Why should someone do business with you?** We're creative and enjoy the challenge of providing quality florals and gift baskets at competitive rates.
- 3. Why did you start your business or why did you go into the business you are in?** I wanted to gain more control over my life and work and be able to provide a quality service for the community.

Helen Noonan Noonie, Inc.

President

1928 E. Highland,
Ste. F104-488
Phoenix, AZ 85016
602.956.8399/phone



Service or Product: Beauty image consultant teaching self love and self acceptance. **Years in business:** 1 years

- 1. Why is your business unique?** We provide wellness programs for women and children to increase self esteem through beauty techniques and creative spiritual groups.
- 2. Why should someone do business with you?** To improve quality of life and to make better life choices.
- 3. Why did you start your business or why did you go into the business you are in?** To bring self love and acceptance to women.

Terri Bowersock Terri's Consign & Design

Owner

1856 W. Broadway
Mesa, AZ 85202
602.969.1121/phone
602.461.6996/fax



Service or Product: Consignment Furniture **Years in business:** 19 years

- 1. Why is your business unique?** Created the furniture consignment idea.
- 2. Why should someone do business with you?** I'm trustworthy, dependable, honest to a fault and positive about life.
- 3. Why did you start your business or why did you go into the business you are in?** I couldn't fill out a job application and decided to create my own.

Nancy E. Hon Accurate Placement

Principal

7250 N. 16th St., Suite 410
Phoenix, AZ 85020
602.678.0144/phone
602.678.0185/fax
accurate7@aol.com



Service or Product: Staffing service specializing in temporary, temp-to-hire, and permanent placement of office clerical, administrative, sales and technical staff. **Years in business:** 2 years.

- 1. Why is your business unique?** We are unique because of our dedication to absolute quality through an honest and highly professional approach to doing business.
- 2. Why should someone do business with you?** People do business with us because they can rely on consistent quality.
- 3. Why did you start your business or why did you go into the business you are in?** Because we wanted to provide the very best staffing service in the valley.

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ABOUT PROFILES...

Each month 6 women are chosen at random to be featured in our "Profile" section. To be included in the drawing, complete the following information and mail, fax or email to Arizona Women's News: 4208 N. 19th Street, Phoenix, AZ 85016, fax: 532-7034, email: profile@azwomensnews.com.

Company Name, Your Name, Title, Service or Product (10 words), Years in Business, Address (with city, state, zip), Phone, Fax, Email, Web Site Address, Organization Memberships.

- 1. Why is your business/service unique (15-20 words)?**
- 2. Why should someone do business with you (15-20 words)?**
- 3. Why did you start your business or why did you go into the business you are in (15-20 words)?**

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Scottsdale, AZ - Judith McCabe of CENTURY 21 Distinguished Properties is sponsoring a free, 24-hour Consumer Awareness hotline that helps people buy homes in Scottsdale and other suburban communities for zero down payment. The service is free of charge. For more information, please call the Consumer Awareness hotline anytime, 24 hours a day at 1-800-694-4559, ext. 9201.

- EVENTS
- WOMEN'S CALENDAR
- BUSINESS DIRECTORY
- EMPLOYMENT

The Women's NETWORK

Women's Business



Success Series

POWER HOUR

Special Guest

Joanne Carthey

President, CEO of NetPro Computing, Inc.

Thursday, December 3rd, 5:30 - 7:00 pm

Join us for our first ever POWER HOUR as we focus on the Power of Partnering in business.

Each POWER HOUR will provide women in business with the increasing networking, knowledge and expertise needed to take their businesses to the next level of growth and prosperity.

Joanne Carthey has used the power of partnering to help propel the growth of NetPro Computing. NetPro has been on the Inc. 500 list of the fastest-growing, private companies in America for the past three years.

Join us as we talk about partnering and experience the benefits through practice. Each participant will have the opportunity to network and discover potential profit making partnerships.

Location: Arizona Club, 201 N. Central, 37th Floor (parking available at Bank One parking garage).

Cost: \$14 (\$10 for subscribers) includes hors d'oeuvres and no host bar.

RSVP: no later than 12/2/98 to 274-8473

Future Power Hour dates include:

January 28, February 25, March 25, April 27 and May 27.

Also look for our upcoming seminars including:

Cash Management Strategies for Business (January 14th), Taking Your Business to the Next Level (March 11th) and Sales, Marketing, PR & Advertising: Working Together for Growth (May 14th). Call 274-8473 for informational brochure on all events.

Series Sponsors Include:



201 N. Central
37th Floor
Phoenix

Habitat for Humanity Sponsors Third Women's Build Home

In January 1999 Habitat for Humanity, Valley of the Sun, will sponsor its third Women's Build, a home built by women for a low income family who has met Habitat's qualifications for home ownership. With the exception of the foundation, electrical, plumbing and stucco, yes, we women can and do build Habitat homes!

Before construction begins \$50,000 must be raised to make this event a reality. At press time we are \$16,000 short and are looking for groups, organizations and individuals who can make this build happen. Could you or your organization donate monies that will help in the following areas: permits/fees \$253; concrete \$5,503; electric \$1,300; insulation \$787; stucco \$4,329; appliances \$650; landscape \$800; storage \$750; fencing \$1,950?

Mother's Day morning is home dedication time for the family who has contributed a total of 300 hours of sweat equity labor at their home and other homes in the development. It is a gala affair. Last year the ever-elegant Rose Moffert was our guest speaker.

Habitat for Humanity's 39-acre development at Southern Avenue and 16th Street is called South Ranch. The farm land was donated several years ago by Bank One and is the largest single Habitat for Humanity project in the world. When the site is fully developed 197 homes will grace the area; at present there are approximately 100 completed. The Phoenix Suns are proud of their donated basketball court at the park/playground where much activity takes place.

For all you avid golfers there will be a benefit tournament for the Women's Build at the Wigwam Resort on Sunday, January 17, 1999. For more information contact the Mundus Institute School of Golf Management at 248-8548.

The excitement is building! If you can help make this dream come true, or know of someone who can, please call Pam Kreiling, volunteer coordinator, at 268-9022."

Heather McLellan, Habitat Volunteer

Symposium to Celebrate the 50th Anniversary of the United Nations Universal Declaration of Human Rights

Monday, December 7th, 7:30 pm

Arizona State University

Memorial Union - Arizona Room (2nd Fl.)

Keynote Speaker: Dr. Anthony Celoza, President, UNA-USA, Arizona Division - "Love Hate Relationship Between the United States and the United Nations."

Panelists include:

Eleanor Eisenberg, Director of the Arizona Civil Liberties Union; Dr. Dennis Palumbo, Chair of the Justice Studies Department; Maureen Webster, Agency Director of Catholic Services; and Dr. Roger Axford, Professor Emeritus (ASU) and Co-founder of The Coalition for Justice and Peace

Moderated by Lila J. Schwartz
President, Leave of Women Voters/Arizona

Leadership Development Opportunity

Arizona Leadership 2000 & Beyond, a non-profit leadership/career development program for women, invites applications for the 1999 class through December 15, 1998.

Call (602) 838-6949 for details.



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WOMEN'S CALENDAR

professional groups

12/2 Wednesday SUCCESSFUL HOME-BASED BUSINESS NETWORKING GROUP

Celebrates their one year anniversary. 10:30 am (Free) Borders Bookstore, 73rd Ave & Bell. RSVP 572-8201.

12/3 Thursday ARIZONA WOMEN'S NEWS POWER HOUR

An innovative networking session designed to develop influential business relationships and increase your business. 5:30 - 7 p.m. (\$10) Arizona Club, 201 N Central, 37th floor. Call 274-8473 for more information.

12/7 Monday

A TALE OF THREE WOMEN

Presented by Karen Schroeder, Esq. & Prof. Marianne Jennings. 11:30 am (\$20) Arizona Club (Bank One Building, 201 N. Central, 38th Floor), Amy Schwartz 956-4438.

12/8 Tuesday

STATE TAXES FOR BUSINESS

AZ Dept of Revenue. 9am (Free) ASBA, 1500 E Bethany Home Rd, Ste 140, Phoenix. RSVP 265-4563.

12/8 Tuesday

DONUTS & DIALOGUE

Phoenix Chamber of Commerce. 7:15 a.m. (\$5) Desert Botanical Garden, 12301 N Galvin Pkwy. 495-6477.

12/9 Wednesday

NAWBO HOLIDAY BAZAAR/SILENT LUNCHEON

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

12/7 Monday

W.I.S.K.

Women I Should Know. 11:30 a.m. (\$18) University Club, 39 E Monte Vista Rd. Mail check to M.Joyce Geyser, Coppersmith & Gordon, PLC. 2633 E Indian School Rd, Ste 300, Phoenix, AZ 85016-6759.

12/9 Wednesday

AFTER BUSINESS EXCHANGE

Phoenix Chamber (\$). Royal Palms, 5200 E Camelback. Call Kelsea at 495-6477.

12/16 Wednesday

AMERICAN MARKETING ASSOCIATION LUNCHEON

Guest speaker: Ann Puelz Ocana, Director of Marketing & Strategic Development for Shamrock Foods. 11:30 am (\$25) Phoenix Country Club, 2901 N 7th St. RSVP 451-1978.

12/17 Thursday

OPEN HORIZONS & HOLIDAY FUN

Tempe Chamber Women in Business Council. 11:30 a.m. (\$12) Broadmor Elementary School Cafeteria, 311 E Aepli Dr, Tempe. RSVP Wendy 967-789. Book donations excepted... ask about the Open Horizons wish list of educational books.

professional groups with regular meetings

AMERICAN BUSINESS WOMEN'S ASSOCIATION

Encourages members to unite, build strength through diversity and celebrate both our differences and our similarities

while working toward our common goal of achieving better lives for all working women.

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

Additional chapters:

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

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

AMERICAN SOCIETY OF WOMEN ACCOUNTANTS

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

ARIZONA ASSOCIATION OF BUSINESS SUPPORT SERVICES

To provide a forum from which members and guests can share experience and knowledge and promote their personal and professional growth. Meets 3rd Wednesday of the month, 6:00 pm (Free) Coco's, 4515 E Cactus (Tatum & Cactus) Contact Jennie Rhodes, 943-1304.

ARIZONA COMMERCIAL REAL ESTATE WOMEN (AZCREW)

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

ARIZONA PROFESSIONAL ORGANIZERS ASSOCIATION

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

ARIZONA SMALL BUSINESS ASSOCIATION (ASBA)

Supports and networks small business owners throughout the state. Business workshop on variety of topics meets weekly Wednesdays, 8-10am (free) ASBA (1500 E. Bethany Home Rd., Suite 140), Tom Gunn 265-4563. Fax reservations: 265-2406.

ARIZONA WOMEN LAWYERS ASSOCIATION (AWLA)

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

BUSINESS AND PROFESSIONAL WOMEN (BPW)

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

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

METROPOLITAN/SCOTTSDALE meets 2nd Wednesday of the month, 11:30am-1pm (\$16) McCormick Ranch Golf Club, 7505 McCormick Pkwy, Scottsdale Elly Johnson 991-9304 (gorrell@primenet.com).

MIDTOWNERS meets 2nd & 4th

Thursday of the month, noon (\$20) Phoenix Country Club (7th Street & Thomas), 279-0940 (midtownersbpw.usa.net).

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

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

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

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

TUCSON meets 1st Thursday of the month, 6:00pm (\$14) Windmill Restaurant. Reserve by Monday prior 520-751-1513.

TUCSON U of A meets 3rd Wednesday of the month, 12 noon (\$) University of Arizona, phess@rs6.fm.arizona.edu.

WICKENBURG meets 1st Thursday of the month, (\$) location varies, (franjan@azstarnet.com).

CHRISTIAN BUSINESS WOMEN'S ASSOCIATION

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

EAST VALLEY ENTREPRENEURS

Meets 2nd Friday of the month, 7:30am (Free) DeCarlucci's Ristorante, 1859 W Guadalupe, Mesa. Mary Contreras 967-8749.

ENTREPRENEURIAL MOTHERS ASSOCIATION (EMA)

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

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

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

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

HOME BASED BUSINESS MEETING

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

IMPACT FOR ENTERPRISING WOMEN

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

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

NORTHEAST VALLEY CHAPTER meets 3rd Wednesday of the month, 11:30am (\$17) Stone Creek Country Club (4435 E. Paradise Valley Parkway), Dr. Dawn Tames-Roeck, President, 954-3314.

INTEGRITY 3000

A stellar private and corporate coaching/training group dedicated to bringing together women from diverse backgrounds in rediscovering one's true self; mastering the life skills needed

to live the life you so choose. Luncheon workshops on a variety of personal & professional development topics.

EAST VALLEY meets 1st Tuesday of the month, 11:30am (\$18) Dobson Ranch House Restaurant, 2155 S Dobson Rd, Mesa. Ann Williamson, Ph.D. 892-7756.

PHOENIX meets every Thursday of the month, 11:30am (\$20) Phoenix Corporate Center, 3003 N Central, 2nd Fl. Rm 280. Ann Williamson, Ph.D. 892-7756

MOON VALLEY BUSINESS & PROFESSIONAL WOMEN'S NETWORK

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

NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS (NAWBO)

To train leaders for a changing world and to be the continuing voice and vision of women business owners in expanding their personal and business influence politically. Meets 2nd Wednesday of the month, 11:30am (\$25) Phoenix Country Club (7th Street & Thomas), 731-4800.

NORTHWEST WOMEN'S NETWORK

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

PHOENIX ASSOCIATION OF PROFESSIONAL MORTGAGE WOMEN

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

PEORIA CHAMBER NETWORK

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

WOMEN BUSINESS & DIALOGUE

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

WOMEN BUSINESS BUILDERS

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

WOMEN IN BUSINESS COUNCIL

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

WOMAN'S NETWORKING EXECUTIVES OF ARIZONA

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

ZONTA CLUB

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

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

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

arts & entertainment

12/2 Wednesday

ASU BROWN BAG LUNCH

Performance & discussion of Megha Morganfield's Winter Solstice Carols. Call 491-7278 for more information.

12/4-5

"PHYSICAL GRAFFITI"

DANCE CONCERT
Directed by Lenna DeMarco. 7:30pm (\$5) Performing Arts Center, Glendale Community College, 6000 W Olive Ave, Glendale. 435-3796.

12/12-13

"FOOD, GLORIOUS FOOD"

OPERA WORKSHOP
Directed by Trisha Irby. 7:30pm (Free) Performing Arts Center, Glendale Community College, 6000 W Olive Ave, Glendale. 435-3720.

Tuesdays

PHOENIX SHOWCASE CHORUS

A diverse group of women who find joy in learning to sing and perform 4 part a capella harmony, barber shop style. A chapter of Sweet Adelines International. Rehearsals 7 pm Mt of Olives Lutheran Church, 3546 E Thomas Rd, Phoenix. Open to women of all ages and experience. Call 945-0289 for information.

Trough March 15, 1999

NANCY BLUM: BEAD WALL

The West Wall, Scottsdale Museum of Contemporary Art, 7380 E 2nd St. Scottsdale. 994-2787.

Trough August 14, 1999

BEVERLY MCIVER: ALL OF ME

New Directions Gallery, Scottsdale Museum of Contemporary Art, 7380 E 2nd St. Scottsdale. 994-2787.

Ongoing

GLENDALE COMMUNITY COLLEGE FINE ARTS HOTLINE

435-3855.

benefits/celebrations

January 17

BENEFIT GOLF TOURNAMENT

Benefitting Women's Build, Habitat for Humanity. (?) Wigwam Resort. For more information, contact Mundus Institute School of Golf Management at 248-8548.

12/7 Monday

UNITED NATIONS UNIVERSAL DECLARATION OF HUMAN RIGHTS 50th ANNIVERSARY

7:30pm (?) ASU, Memorial Union Bldg (AZ room, 2nd floor), Tempe. Lwvazli@primenet.com.

education

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

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

BUSINESS & INDUSTRY INSTITUTE

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

WOMEN'S CALENDAR

12/10 Thursday

NETWORK NIGHTS

Training Path From Mesa Community College's Associate of Applied Science Degree to ASU's Bachelor of Applied Science Degree. (Free) Business & Industry Institute of MCC, 145 N Centennial Way, Mesa. 461-6100.

feminist

NATIONAL ORGANIZATION OF WOMEN (NOW)

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

PHOENIX/SCOTTSDALE CHAPTER Meets 1st Thursday of the month, 7:00pm (free), CASA conference room, 2333 N Central Ave, Phoenix. Call for information. Joan Fitz-Randolph 947-7629.

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

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

Thursdays

TLC CHORALE REHEARSALS

Seeking new members for this all women chorale. 7pm. (?) Augustana Lutheran Church, 2604 N 14th St. Barbara 878-5430.

health

11/30 Monday

SOUTHWEST INTEGRATIVE HEALTH SEMINAR

Presented by health intuitive, Jay Caliendo & Naturopathic Physician & Empathic Healer, Kathy Kamin. 6 pm (\$35) Mustang Library auditorium, 10101 N 90th St, Scottsdale. Snacks provided. Information & Directions: 998-9961.

12/1 Tuesday CHRONIC FATIGUE SYNDROME

6:30 p.m. (Free) Southwest Naturopathic Medical Center, 8010 E McDowell Rd. #205, Scottsdale, 970-0000.

12/2 Wednesday CARDIAC REHABILITATION SUPPORT GROUP

6:30 p.m. (Free) North Valley Medical Plaza, 3811 E Bell, Ste 106, PV. Call 1-877-PVH-5005.

12/3 Thursday PARENT/BABY PLAY GROUP

9, 10 and 11 am (Free) North Valley Medical Plaza, 3811 E Bell, Ste 106, PV. Call 1-877-PVH-5005.

12/4 Friday SOUTHWEST INTEGRATIVE HEALTH SEMINAR

Presented by health intuitive, Jay Caliendo & Naturopathic Physician & Empathic Healer, Kathy Kamin. 4:30 pm (\$35) Southwest Integrative Health Associates private patio, 7610 E McDonald Dr, Suite A, Scottsdale. Snacks provided. Information & Directions: 998-9961.

12/8 Tuesday STAYING YOUNG

6:30 p.m. (Free) Southwest Naturopathic Medical Center, 8010 E McDowell Rd. #205, Scottsdale, 970-0000.

12/15 Tuesday ALZHEIMER'S

6:30 p.m. (Free) Southwest Naturopathic Medical Center, 8010 E McDowell Rd. #205, Scottsdale, 970-0000.

12/17 Thursday SUPPORT GROUP FOR NEW PARENTS

7 pm (Free) North Valley Medical Plaza, 3811 E Bell, Ste 106, PV. Call 1-877-PVH-5005.

holiday specials

Nov 28 - Jan 1 INTERNATIONAL CHRISTMAS XVIII

Decorated Trees, Exhibits, Holiday Choirs, International Teas, Youth Programs, International Entrée courtesy of Bank One, Arizona. 8 am - 9 pm (including weekends & holidays) (Free) Bank One Center, 201 N Central Ave, Phoenix. 221-1005.

12/12 Saturday TLC HOLIDAY CONCERT

Special guest Tracey Cruz. 7:30pm (\$12) Community Church of Hope, 4400 N Central. Barbara Wodrich 878-5430.

social

GUYS & GALS SINGLES PICNIC

Meets 2nd Saturday of the month, Kiwanis Park, 6111 S All American Way (Mill & the freeway). For more information. Family Therapeutic Massage 985-2228.

sports

12/5 Saturday PHOENIX COLLEGE WOMEN'S BASKETBALL

Against Eastern AZ College. 6pm, Phoenix College, 1202 W Thomas. 285-7562.

12/12 Saturday PHOENIX COLLEGE WOMEN'S BASKETBALL

Against Pima CC. 6pm, Phoenix College, 1202 W Thomas. 285-7562.

12/19 Saturday PHOENIX COLLEGE WOMEN'S BASKETBALL

Against Chandler-Gilbert CC. 6pm, Phoenix College, 1202 W Thomas. 285-7562.

12/29 - 1/1 PHOENIX COLLEGE WOMEN'S BASKETBALL

SCC Classic Tournament at Scottsdale CC. Times TBA. 285-7562.

Ongoing GLENDALE COMMUNITY COLLEGE ATHLETICS

Women's Cross Country 435-6236
Women's Soccer 412-7500
Volleyball 435-3048.

spiritual

12/6 Sunday WOMEN WITH VISION

Embracing Your Life with Power & Vision presented by Rev. Michelle Medrano. 6 pm (\$10) Franciscan Renewal Center, 5802 E Lincoln Dr, Paradise Valley. RSVP Hilda Villaverde 314-9389.

12/9 Wednesday WINTER CAROLING & HARP MEDITATION

7 pm (?) Finding Stone Counseling, 4450 N 12th St, Ste 210, Phx RSVP required 234-0451.

12/9 Wednesday WINTER CAROLING & HARP MEDITATION

7 pm (?) Bodyworks Studio, 1801 S Jentilly Ln, Ste B, Tempe 894-2090.

12/21 Monday 5TH ANNUAL WINTER SOLSTICE CELEBRATION

7 pm (\$5-8 donation) Unitarian Universalist Church, 4027 E Lincoln Dr. 491-7278.

ARIZONA SUBTLE ENERGY & ENERGY MEDICINE STUDY GROUP (AZSEEM)

Meets 4th Wednesday of the month, 7:30pm (\$) Scottsdale Senior Citizens Center, Rm. 1 (7375 E. 2nd Street, Scottsdale), Barbi Davis 213-0512.

SPIRIT PATH

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

MEDITATION AND TOPICAL DISCUSSION

Presented by Rev. Alexandra Starr and various guest facilitators. Meets every Wednesday, 6:30 pm (Donation) Higher Vision Center for Spiritual Living, 6829 N 12th St, Suite 106 (12th St & Glendale) 277-9057.

A COURSE IN MIRACLES

With Rev. Julianne Lewis. Meets Tuesdays, 7 pm (\$5 Donation) Unity of the Southwest, 536 E Fillmore, Tempe 946-9481. Meets Wednesdays, 10am, Think Faith Miracle Ctr, 4107 N 44th Pl. 954-4014.

support groups

ADULT FEMALE SEXUAL ABUSE SURVIVORS GROUP

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

BOSOM BUDDIES

A support group for breast disease.

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

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

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

SINGLE PARENTS ASSOCIATION

Devoted to providing educational opportunities and fun, family activities for single-parent families. Call SPA's activity line for listings of monthly meetings & events. 404-6787 or visit the web site at <http://singleparents.org>.

tucson

FOOTHILLS WOMEN'S CHORUS

An intergenerational group of women who are interested in singing & performing in the community with quality singing and having fun as the main goals. All are welcome. Meets Mondays, 7-9 pm (\$) Dove of Peace Lutheran Church, 665 W Roller Coaster Rd. MaryBeth Englund 520-797-3986.

12/3 Thursday HOW TO BALANCE THE CONTENT OF YOUR NEWSLETTER

Presented by Ms. Henschen. 8am (Free) Sponsored by ASBA. Doubletree Hotel, 445 S Alvernon Way. RSVP 520-885-6500.

12/4 Friday LOBBY TRAINING DAY

Sponsored by Coalition Against Domestic Violence & Tucson Domestic Violence Commission. 9:30 am (\$) Main Library, Lower level, To register, call DVC 791-3244.

12/8 Tuesday

POWERFUL SELF INTRODUCTIONS

Brown Bag Lunch presented by Resources for Women, Inc. 12 noon (\$10) RFW Center, 5210 E Pima, Ste 130, Tucson. Reservations requested 520-388-8810.

12/10 Thursday AZ WOMEN'S POLITICAL CAUCUS HOLIDAY PARTY

5:30 pm (?) Call 520-625-4579 for more information.

12/13 Sunday YWCA 17TH ANNUAL WOMEN ON THE MOVE AWARDS BANQUET

5:30pm (\$) Westin La Paloma. For more information, call 520-884-7810.

12/17 Thursday NUTS & BOLTS OF EXPORTING: STAYING LEGAL

7:30 am (?) PCC Community Board Room (C105), District Offices, 4905 C E Broadway. 800-916-1800.

January 27 AZ WOMEN'S POLITICAL CAUCUS CHAPTER MEETING

5:30 pm (?) Main Library, Lower Level. Light dinner will be provided. An in-depth look at the election landscape in the year 2000, when Arizona term limits will cause an unprecedented number of open seats. For more information, call 520-298-7520.

women with a preference

12/12 Saturday BREAKFAST WITH FRIENDS Womyn 2 Womyn

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

12/19 Saturday ZOO LIGHTS Womyn 2 Womyn

7:30 p.m. (\$) Meet at the front entrance. For more information, call Cheryl 780-3102.

Sundays SAME TIME/SAME PLACE BREAKFAST CLUB

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

workshop/seminar

12/1 Tuesday DO YOU OWE TAX ON THAT PURCHASE?

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

12/3 Thursday DON'T LET THE IRS TAKE 70% OF YOUR RETIREMENT DISTRIBUTION

Presented by Shirley Binder. 7 pm (free) Glendale Public Library, 5959 W Brown St, Call 930-3554 to reserve your space.

12/5 Saturday SELF-EMPLOYMENT LOAN FUND ORIENTATION

10am (free) Word of Grace Church, 655 E University, Rm 425, Upper Floor Ed. Bldg, Mesa. 340-8834.

12/7 Monday TRANSACTION PRIVILEGE TAX - HOW TO REPORT CORRECTLY

Presented by AZ Dept. of Revenue. 9 am (Free) Dept. of Revenue Conference Room, 1600 W Monroe. RSVP 255-2060.

12/8 Tuesday

STATE TAXES FOR BUSINESS

AZ Dept of Revenue. 8:30am (Free) Mustang Library, 10101 N 90th St Scottsdale. 250-2060.

12/10 Thursday IMPORTANT TAX IMPLICATIONS IN YOUR GLOBAL PURSUITS

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

12/12 Saturday

WOMEN BUSINESS BUILDERS

"Show and Tell." 2 p.m. (free) Glendale Public Library, 5959 W Brown St, 930-3554.

12/15 Tuesday SELF-EMPLOYMENT LOAN FUND ORIENTATION

6am (free) SELF Office, Bank One Center, 201 N Central Ave, Concourse Level. 340-8834.

January 9 & 10 LOVE YOURSELF, HEAL YOUR LIFE WORKSHOP

16 hr/2 day Louise Hay intensive led by 2 certified Louise Hay Teachers: Lynnaea Brodar & Nan Vaught at Arizona Pathways, 4126 N 23rd Ave, Phx. Saturday 9am - 6:30pm, Sunday 9:30am - 6:30 pm. Early reg discount \$200 due by 12/21. Late reg \$250 until 1/7. For information or registration call Lynnaea at 962-8238 or Nan at 435-2947. (Men Welcome.)

January 16 & 17 LOVE YOURSELF, HEAL YOUR LIFE WORKSHOP

16 hr/2 day Louise Hay intensive led by 2 certified Louise Hay Teachers: Nan Vaught & Lynnaea Brodar at Center for Expanding Consciousness, 6345 N 15th St, Phx, Saturday 9am - 6:30pm, Sunday 9:30am - 6:30 pm. Early reg discount \$200 due by 12/28. Late reg \$250 until 1/14. For information or registration call Lynnaea at 962-8238 or Nan at 435-2947 (Men Welcome.)

January 30, 1999 JOURNEY OF YOUR LIFETIME '99 - ARE YOU READY FOR THEIR REST OF YOUR LIFE?

Integrity 3000 invites you to attend the first workshop for 1999. This is a series of 10 monthly workshops on various stops on your journey. 9am - 4pm (\$55) Best Western Dobson Ranch Inn, 1666 S Dobson Rd, Mesa. Ann E Williamson Ph.D. 892-7756.

classes beginning

January 99 SMALL BUSINESS MANAGEMENT PROGRAM

Combines practical classroom training and free expert business counseling in an accelerated format. Scottsdale Community College, 423-6254.

Ongoing

BUSINESS & INDUSTRY INSTITUTE - MCC

Provides training in key areas of Business People, and Technology with emphasis on developing skill sets for advancement in the work place. 461-6100.

See Page 10 to learn how to get listed in the Women's Calendar.

WOMEN'S BUSINESS DIRECTORY

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financial services

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

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holistic health care

PHYSICIAN ASSISTED HEALING: Cost effective, Individualized, Natural Medicine; Cheryl Harter, M.D., M.D.(H.) Phoenix (602) 241-1441; Sedona (520) 284-9777.

LOUISE HAY TEACHER
Integrate Mind/Body/Spirit, workshops, Private Healing Coach call Lynnaea at 962-8238. Email: reverendmom@juno.com.

insurance

NEW YORK LIFE Insurance Options for Women
The Company you Keep®
Rebecca Rodriguez
(602) 912-6734

legal services

Attorney-Willis, Trusts & Probate:
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personal

Hi A.D. --- WOW!!! A new kitchen! You are far braver than we would ever be. Still have the sample sitting right in front of me. Pictures?????

Thanks to Terri Bowersock and Tara Hitchcock for their participation in the first ever "Women, Business & the 21st Century."

Welcome home to the world traveler!!! Japan, Italy, Hawaii - it must be rough.

spiritual

Let a Psychic answer your questions. 1-900-420-3012, ext. 4701. \$3.99 per minute. Must be 18 years. Serv-U (619) 645-8434.

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How to get listed in the Women's Calendar

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

We do not take information by phone. Final deadline for the Women's Calendar is 5:00pm the 10th of the month prior to issue date. We give preference to notices for non-profits, by and for women that are free or low-cost (\$10 or under). Items selected for inclusion at no charge are listed chronologically and limited to the following information: date, time, group, title, location, contact and fee.

To GUARANTEE that your item is included, you may reserve a listing for \$15 for 1-4 lines, \$28 for 5-8 lines (assume approximately 40 characters per line). Entries must be prepaid: we do not bill or send receipts. See these listings and more at our web-site: www.azwomensnews.com.

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the 15th of
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employment

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BUSINESSWOMEN'S PROFILES



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Anne Caldwell, MAOM, SPHR, is President and Founder of Outsourcing Solutions, a Human Resource consulting firm providing innovative human resource approaches to companies in rapid growth or transition, including management coaching, design and implementation of HR processes, shared success performance management and building compensation structures. Outsourcing Solutions specializes in designing HR plans for high tech companies, but will work with organizations of any size or industry. Call 228-9191 for more information.



MEDIA BUYING

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Do you need to reach the women's business and professional market through affordable advertising? Arizona Women's News is the only publication in Arizona which supports this market. Our distribution of 20,000 copies can be found free throughout the Valley and in Tucson, and include mailings directly to women business owners. Our competitive rates afford even start-up operations the necessity of advertising. Call today for your free media consultation. Arizona Women's News: 602-274-8473.

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Career

by Tammie M. Chestnut

Ready...set...promote!

As a dedicated employee, you have contributed years of expertise, commitment and even followed all of the office politics accordingly. To your surprise you will not be simply handed a promotion, you have to actually apply for the job.



You put aside your bruised ego and begin to prepare your resume, cover letter and reference sheet as if you were actually hitting the pavement in search of a position with another company. When in fact, you're just going right down to the personnel department.

So now what? You ask yourself is it worth it and do your really want the job? It could mean great things for your career and a few more pennies in your pocket. How do you prepare for an internal interview? Isn't everything on file? Isn't your progress evident?

Well, not all the time. Some companies really need to be resold on your value as an employee, no matter how many awards they've given you.

Over the years I've had a total of seven "real-life" positions, three promotions, and several bonuses and raises. Each one has taught me a very valuable lesson and I grew from each. I'll share a couple with you.

Lesson Number One:

If you keep doing what you've been doing, you're going to keep getting what you've been getting. If all you are looking for is money—that's all it will be "is a job that pays the bills." Just do your time and go home. Do no more or less than what is asked and that is all you will get...no more and no less. And less could be no promotion for you.

Lesson Number Two:

Whatever success you achieved yesterday will not make you successful today. It's like being in school—everyone is excited and proud when a child can recite his or her ABC's in kindergarten. But in the first grade that same child is expected to know how to form words with those letters - just being able to recite the letters is no longer enough.

The same is true in the workplace. Yes it's great when you're new to the workforce, maybe as a clerk typist, and can type a letter accurately.

But as you continue up the career ladder just knowing how to type and file is not enough. The professional is expected to type, proofread, and oftentimes edit the manager's letters. You will always have to reach higher and farther than you did the day before.

Lesson Number Three:

Life is not fair. It's life. There may be setbacks and disappointments. But this is no excuse to give up on yourself, on your career or your goals. It just means you have to try harder.

Lesson Number Four:

"Plan your work. Then work your plan." You've heard it before. Now it's time to live it. If you don't know where you are going, any road will take you there ...usually in a circle. Planning for an education, buying a new home or car... Everything requires some sort of planning. Begin each day with a plan in mind on things you want to accomplish both personally and professionally.

All in all, be persistent in your endeavors. If you are seeking a promotion, make it known.

Treat the internal position exactly as you would a new position that you have to apply for officially. Don't try to eliminate the red tape nor should you assume "it's in the bag." The procedure is there for a reason. And when you get your promotion, give me a call, I want to hear all about it!

Tammie Chestnut, President - The Resume Shop, a full service professional resume preparation and desktop publishing company. For additional self-marketing and career advancement tips surf to www.resumeshop.com or call 407-6410 or e-mail tammie@resumeshop.com.

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FEATURE

From MWBE, page 1

"The process has been streamlined and made uniform, so that now each department can share information, releasing it at the request of the business owner."

According to Carol Coles Henry, "Over the past five years, the city's database of certified businesses has grown 450% and the number of available firms is steadily growing." Anglo women represent 54%, African/ Native American and Hispanic women represent 10% of the database. City utilization of minority and women owned businesses in the area of construction has grown 9% in five years. Out of that, 3% are women owned businesses. In goods and services, there is 7% utilization of minority and women businesses."

Currently, 785 companies are certified to do business with the city; 677 are Maricopa County certified. Out of that 677, 54% are Anglo women, 6% are Hispanic women and 1% are Native American women. "We are in the process of expanding our database for our sub-contracting program." Ms. Henry said.

The majority of certified women owned firms are in the area of goods and services. The city prints a monthly directory listing all certified businesses. Phoenix is ranked in the top 5 nationally in terms of small business growth, according to the Equal Opportunity office.

While early indications are that there is still room for improvement of utilization of MWBEs, there are a number of beneficial services available to MWBEs to grow their business and compete in the corporate arena. "Outreach into the community is considerable. We offer mini certification workshops, mentoring programs, and networking opportunities." Ms. Henry said.

There is still room for improvement of utilization of MWBEs.

Ann Chase is a project manager for the Small Business Assistance department for the City of Phoenix. "Three times a year, we offer a procurement seminar that is open to the public. This gives an opportunity for MWBEs to meet with financing representatives and learn what is available to them. It's a great opportunity for networking." According to Ms. Chase, in the past 5 years, the city has given out \$10 million in small business loans, and over \$1 1/2 million in collateral enhancements. "There is no breakdown available as to what percentage was given to MWBEs.

Tony Hatcher, Procurement Manager for the city of Phoenix is the MWBE Coordinator for Goods and Services. "There have been many improvements over the year. More firms are participating in the actual bid process. There is an influx of women owned businesses into the program."

However, actual figures are not available at this time. Mr. Hatcher said that there has been a slight increase in minority females owned businesses, while the number of businesses owned by Anglo and Hispanic females has remained the same. The city has been changing their financial management program and actual figures have not been available since July of '98. Numbers should be available by the end of this month.

When asked to comment on trends, Mr. Hatcher said, "More women are going into business for themselves. Many are going into service oriented businesses such as travel agencies, catering services, secretarial services, court reporting, word processing, etc. Many new businesses are in the area of computer services concerning needs for the year 2000. A number of companies that started up in the past six months are gearing up to meet Y2K standards."

According to Mr. Hatcher, there seems to be a shortage of fleet items, vehicles, machinery, automotive accessories." There is a void in the commodities area. This is due to the high cost of maintaining inventory and warehousing product.

"Now is the time to take advantage of the programs, get involved with government purchasing while it is available. Get certified, make the necessary contacts with government entities. Take advantage of workshop programs throughout the year. Utilize the Small Business Assistance Programs. Once the second-generation disparity study results are in, who knows what the final recommendations will be and how things will be restructured." (For information on future seminars, contact Tony Hatcher at 262-7795.)

Lisa Wormington is Civil Rights Administrator for ADOT. "ADOT is involved with highway design and highway construction related projects." According to Ms. Wormington, there is no specific program for ADOT purchasing because their requirements are not determined by local laws. "ADOT awarded \$45 million in contracts to MWBEs for the past federal fiscal year. This is 11% of ADOT's total. In previous years this figure has been closer to \$20-25 million." This past federal fiscal year, ADOT awarded \$400 million in contracts. This was a substantial increase over previous years.

Ms. Wormington said that in their industry, they are finding that MWBEs are "pretty well booked and finding lots of work."

"ADOT awarded \$45 million in contracts to MWBEs for the past federal fiscal year. This is 11% of ADOT's total."

Jan Vacek Stash is Director of the Minority/Women Business Enterprise office for the state Department of Commerce. Her office provides a centralized place where business owners can find help with certification. This office was created by the Legislature in 1994, after a governor's small business conference identified a need. Her office publishes a directory of certified businesses that the state uses "Now more than ever, women and minority owned businesses need to connect with the resources that are available to them. Trends are that women owned businesses are escalating."

According to Ms. Stash, the major stumbling block for new businesses is getting financing. "You must have a good credit history. You must do good, extensive research and you must have a business plan." She says that if there's a void, it is in finding skilled employees for these start up businesses.

The biggest mistake that small businesses make is to be undercapitalized. "They think they will make it big in a few years and it doesn't happen. They don't have enough financing to carry them through that period of time. You must use good business practices, make wise decisions."

In addition to giving community workshops, Ms. Stash works with many corporations in implementing training and mentoring programs. For example, Ms. Stash has been involved with APS in their effort to start a small business incubator program. Lorri Highet is Manager of Minority and Women Owned Business Development at APS. She has created what is called the APS Academy. "Two years ago, we went through a lengthy selection process to choose 6 MWBE companies of a commercial nature that were certified. We asked them to make a two-year commitment. We provide mentoring, training workshops, and individual training. We help to educate them as to APS is and how to best work with us." This program has been so successful, that they have just selected 5 more companies to mentor.

Ms. Highet has been extremely pleased with the support that is

available through the city and state. "We have a good partnership and rely a lot on them. As with most corporations, we are shrinking the number of suppliers we use. We don't want to shrink out the number of MWBEs we need to work aggressively with suppliers to make sure that doesn't happen."

SRP is another company that is offering impressive support to MWBEs. They started their program three years ago. According to Dave Olsen, "We wanted to provide procurement opportunity for women and minority business. We aggressively work to find businesses that can provide what we need at a competitive price. It's a growth opportunity for businesses."

"We've had success stories in every area. We have women involved in construction, canal lining, trenching companies, programmers." We are committed to providing procurement opportunities with SRP; trying to do more business with them; and trying to be a resource for these businesses to grow and develop."

SRP offers a series of open houses. "It's an opportunity for suppliers to meet the buyers, learn about buying practices and the vendors list. (For information on their next seminar, contact Joyce Church at 236-8771.)

Lupe Barto is Western Regional Manager for Bank One. "We started focusing on women entrepreneurs a few years back and this is something that we are still committed to. Banks consider women to be good lending partners, and good suppliers to the bank. We are advocates for MWBE development."

According to Ms. Barto,

"To survive, MWBEs must stay in tune with what is going on in corporate America.

They must seek out the purchasing department manager, talk to the people who sign the contracts.

They need to research who's who at each corporation they want to deal with.

The Department of Commerce offers a directory listing of every advocate and every purchasing manager.

They do a great job."

David Mitchell is Director of Purchasing for America West Arena. "We have a system for tracking in our accounting office that flags minority and women owned businesses that we use. We have a positive approach for

including MWBEs and giving them every opportunity to bid. Sometimes we are able to use them and sometimes not." Mr. Mitchell uses the directories from the Equal Opportunity Office and from Maricopa County. America West Arena hosts the Shop Arizona First Expo every year. This event has grown steadily since it began in '93.

The biggest mistake that small businesses make is to be under capitalized.

A recent press release, from the Small Business Administration, states that America's 23 million small businesses employ more than 50 percent of the private workforce, generate more than half of the nation's gross domestic product, and are the principal source of new jobs in the U.S. economy.

On the local scene, MWBE programs have made strides to help minorities and women reach their full potential on the job and in the business ownership area.

Editor's Note:
With this article, AZWN begins a series on MWBE programs in the state.

Each issue will feature a corporate or state entity with details regarding the products and services they buy from MWBE's and how to apply.

If your business has a MWBE program, we would like to hear from you.

Also, if your organization is holding an open house or other forum to expose MWBE owners to your procurement needs, please let us know.

We are happy to promote these programs.

Contact us via phone, fax or email as shown below:

Phone - 602.274.8473

Fax - 602.532.7034

Email -

mwbe@azwomensnews.com

TRAVEL

By Callie Calcote

Choosing an Adventure Trip That's Right for You

When you think of travel what comes to mind? Luxuriating on the beaches of Hawaii or a leisurely Caribbean cruise? Perhaps a motorcoach tour of Europe. Well the times they are a changin'!

The next time you plan a vacation, think adventure! Adventure travel is the fastest growing segment of the travel industry. Just as women are participating in major sports, so too are they pursuing active vacations. Though commonly thought of as hard core, adventure travel encompasses a diversity of trips: leisurely walks throughout Europe, bicycling in the California wine country and catamaran safaris in the Galapagos. At the more adventurous end of the spectrum, trekking in the Himalayas, rafting the rivers of Costa Rica and Gorilla tracking in Uganda.

How do you choose an adventure trip that's right for you? First, narrow your focus by asking yourself a few questions.

1. What type of adventure am I looking for? Adventure travel companies offer just about everything: walking, hiking, bicycling, trekking, mountaineering, sea kayaking, and river rafting to name a few. Some trips allow you to choose rustic cabins or camping if you're more adventurous, or inn, hotel, or villa stays if you prefer a more comfortable and luxurious overnight stay.

Trips can be as short as a weekend getaway, or as long as two to three weeks or more. Personalized assistance is provided by the adventure company to help you evaluate which trip would be most suitable for you.

2. What level of challenge am I looking for? Adventure travel encompasses all skill levels, from beginner to expert. Trip leaders

will provide instruction to the beginner, or challenge experienced adventurers to bring their skill to a new level.

Each trip is rated according to level of difficulty: easy, moderate, strenuous, for example. For hiking, bicycling, and trekking, terrain is given for each trip, such as level, gently rolling, or hilly. For sea kayaking and river rafting, the class of rapids is given according to degree of difficulty. Some trips even have varying degrees of difficulty allowing you and your travelling companion to participate on the same trip even if you have different levels of skill.

3. Where do I want to travel? Trip itineraries span the globe from Arizona to New Zealand. If your time is limited to a weekend, you can choose a trip close to home such as a Colorado River canoe trip or a three-day bicycling trip through the California wine country. If you've always dreamed of exploring the European or Asian countryside, there are many options to consider.

Unlike a motorcoach tour, an adventure trip will allow you to take a closer, more personal look at your chosen destination. Every continent, even Antarctica has an adventure waiting!

4. What are my interests? Adventure trips can be combined with cultural or geologic interests such as exploration of ancient civilizations and wonders of the world. Or perhaps you're interested in a culinary or nature and wildlife-oriented trip. Whatever your interests, there are many options to choose from.

So the next time you go on a vacation or just a weekend getaway, kick off your shoes and trade them for Teva's or Hi-Tec's and turn it into an adventure!

Callie Calcote, freelance writer and travel consultant (602) 994-2238.

THE BEGINNING GARDENER

By Jayme Canaday

Frost Protection

Every winter, homeowners subject themselves to an avoidable occurrence: losing plants to frost. Unforeseen costs include plant replacement value, pruning expenses, decreased property value, and increased fertilizer and water expenses (to baby damaged plants).

When the weather cools, the soil absorbs the warming sun rays during the day and radiates heat back into the sky at night. The amounts of absorption and radiation vary with elevation and environment. Hot air rises and cool air settles in low spots. Areas with lots of concrete (walls, buildings, walkways) absorb and reflect more heat. Cloudy and breezy nights are the warmest, and pose the least threat of frost because clouds can re-radiate heat back to the soil and breezes allow the ascending warm and descending cool air to mix.

Frost harms plants in several ways, and some plants are more sensitive than others. Young citrus is quite vulnerable, but Acacias are not. Freezing temperatures can cause expansion, then rupturing of cell walls, the effects of which are sometimes seen in citrus fruit. Frost on the leaves of tender plants draws moisture from them, and subsequent dehydration. Plants sensitive to frost may experience dormant bud and young shoot dieback, fruit and flower damage.

Generally, younger and actively growing or flowering plants are the most vulnerable. Plants which are dehydrated, diseased or suffering from pest damage, may also be more susceptible. Of course, plants have their own mechanism for beating off frost: dormancy. As days shorten and cool, plants slow their growth; and, since actively growing tissue is most susceptible, those which go dormant are least affected.

Help "harden off": We can encourage dormancy through hardening off (gradual acclimation to changing weather)

as follows: GRADUALLY decrease watering schedules to eventually be 1/4 to 1/2 that of summer, by mid-winter. However, water evenly and do not stress plants. Apply fertilizers higher in Phosphorous (P) and potassium (K), and lower in Nitrogen (N). This will encourage root growth and strength, preparing the plant for its spring flush of growth, yet will discourage leafy (above soil) growth.

Manage heat around plants: Plants can be draped to protect them from temperatures as low as the 20's or 30's depending on the fabric and weave. To drape, cover the plant to the ground with paper or fabric - not plastic. Foliage touching the drape is more sensitive to frost, so frame the drape over the plant. Don't gather the drape around the trunk or stem: the intention is to trap radiating heat from the soil, so the drape should cover the plant out to the drip line, touching the soil, and leaving no gaps for air to escape.

Drapes should be removed in the morning when the air underneath them has warmed to fifty degrees. Leaving plants covered longer could encourage them to come out of dormancy, begin active growth, causing worse damage, even death. Heat can be added under the drape by hanging a 100 watt bulb below the foliage, allowing the heat to rise. A trickle of running water to the soil during the coldest hours (daybreak) adds heat, which is released as the water cools. Three nights in the row is the maximum for this application, to avoid overwatering. Wrap the trunks of young citrus and other frost sensitive trees loosely with multiple layers of weatherproof material (cloth or paper) from ground to lower branches from November to February, removing after danger of frost has passed.

Mulches are not recommended since they prevent the warming of the soil. Don't prune frost damaged plants until all danger of frost has passed. The dead matter



protects the rest of the plant from further damage; and, pruning often stimulates new growth.

Hardy plants for the desert include these trees, which can tolerate temperatures in the teens: Acacias and Palo Verde's, Desert Willow, Ironwood, Texas Ebony and Mesquite. These shrubs are also good choices: Desert and Mexican Bird of Paradise (Red Bird of Paradise is more frost tender), Pink Fairy Duster, some Cassias, Little Leaf Cordia, most Daleas, Hop Bush, the Texas Rangers (Leucophyllum family), some Salvias, Texas Mountain Laurel, Globe Mallow, Arizona Yellow Bells and Arizona Rosewood. The best desert groundcovers include: the Evening Primroses, Blackfoot Daisy, Gazania, Desert Marigold, Rosemary, and some Verbena.

Homebuyers can avoid frost related costs by planting frost tolerant, desert-adapted plants in their yard and placing frost tender varieties in protected locations. Any good landscaper or nurseryman can help. If you have a landscaped yard which looks more like Hawaii than Arizona, consider converting it, section by section, or plant by plant, to desert adapted species.

Call the U of A Cooperative Extension office at 470-8086 for more information. Ask for publication MC89 "Frost Protection", or visit them on-line at <http://ag.arizona.edu/maricopa/garden/pub>.

Jayme Canaday, (602) 248-7056, is a Master Gardener and Landscape Designer. She has her own company, GROW UP Gardening School, where she teaches gardening to school children.

ONE WOMAN'S STORY

From One Woman, Page 1

"It's like a little credit card that changes the password every 60 seconds."

Ms. Crinnian has 25 years of experience with programming, systems analysis and data center management. Her MIS degree is from Colorado State University. Her expertise is in assisting organizations in reaching their marketing and growth goals through the use of information technology.

Although she had solid industry experience, finding the right resources to assist her in starting her company was essential to her success. Ms. Crinnian started her business during the recession,

when the hottest thing was e-mail. They offered proprietary and group lines. "It was a very tough year. Then the Internet came on the scene and our business grew and has been on a continual rise upward."

For help with building her business plan, she relied on Pima Community College, Maricopa Community College and the Small Business Development Center. "When you make your business plan, you can't rely on what you did well in last year. In the IS business, you have to stay right on top of what is happening. Everything can change in 3-6 months and if you don't change with it you can be left in the dust."



Susan Crinnian

For networking and marketing support, Ms. Crinnian has worked closely with Jan Vacek Stash, Director of the MWBE Department of Commerce for the state. "Jan has been very helpful in offering assistance in how to progress and grow the business. Her department has helped me to feel not so alone. You need someone to share with for moral support. Jan is great, she always returns phone calls."

The Department of Commerce offers connections to other businesses and networking options to expanding your business. "They introduced me to key purchasing staff at Honeywell and APS, among others. They helped CCI get in front of the purchasing staff and meet people we would not have been able to meet otherwise. They were invaluable in the beginning stages of meeting people."

According to Ms. Crinnian, the biggest challenge in starting her business was in getting the first references. "And, it took a few failures for me to learn how to hire employees."

She feels that the state, city, county and federal offices are as helpful as they can be. "The support is definitely there. It's up to individuals to seek them out and get educated."

"We never use the fact that we're a women owned business as a lead-in to getting new business. We don't even mention it. The local government is supportive, but you still have to stand on your own capabilities."

"If your dream is to start a business, you should try it. It takes a certain mentality to be able to be in business for yourself. You'll be able to identify very quickly if you are suited to it. This is a great industry for women, it allows them to get out on their own. You can compete."

CCI Network's business has doubled this year and their goal is to quadruple their business for next year. (For more information about CCI Networks, look up their website at www.ccinetworks.com)

TO YOUR HEALTH!

The Anti-Inflammatory Diet

by Jan Perozeni, DC



Research has consistently found that eating a healthy diet is one of the most important things we can do to maintain or improve our health. Diet is particularly important in the treatment of inflammatory conditions. Inflammatory conditions include a variety of the arthritic conditions (Rheumatoid Arthritis, Psoriasis, Ankylosing Spondylitis, Reiters Syndrome), Systemic Lupus Erythematosus, Progressive Systemic Sclerosis, inflammatory bowel conditions, tendonitis, bursitis and local sprains and strains.

Inflammation is a condition that indicates tissue damage is occurring. The classic signs of inflammation are local redness, swelling, heat, pain and loss of function. The events of inflammation are started and regulated by a number of chemical mediators. Overall, decreasing inflammation is a balance between increasing substances that reduce inflammation and decreasing substances that promote inflammation.

An anti-inflammatory diet is a nutritious diet that promotes those foods that tend to decrease inflammation. Many patients with inflammatory conditions find relief when positive diet changes are made. Let's discuss some anti-inflammatory diet hints. If these suggestions conflict with an already prescribed diet, consult a health practitioner for clarification.

Decreasing or eliminating red meat, cold cuts, frankfurters, sausage, canned meats, shellfish and eggs is a major step in reducing the substances that promote inflammation. Increase intake of chicken, turkey, all legumes, dried peas and lentils, and cold water fish such as salmon, halibut, mackerel and trout. An essential fatty acid (EFA), omega-3 is the best natural inflammation fighter and is found in cold water fish. Consider tofu and tempeh. These soybean products are a complete protein, containing all essential amino acids. Decrease or eliminate all dairy products, including milk, cheese, ice cream and non-dairy creamers. The antigens in cow's milk may contribute to inflammation, especially in cases of Rheumatoid Arthritis and Osteoarthritis. Substitute dairy

products with rice milk, nut milk or soy beverages. Increase intake of pure water. Unless you are on a fluid restriction, drink at least 8 large glasses of water each day to maintain hydration and to flush out the various toxins and by-products of metabolism.

Increase consumption of fresh, raw or lightly steamed vegetables and fruits. Good fruit choices include apples, bananas, grapes, mangoes, papayas, peaches, pears, prunes, kiwis. Do use discretion if there are possible problems with elevated blood sugar. Good vegetable choices include asparagus, spinach, zucchini, parsley, artichoke, kelp and other sea vegetables, okra, snow peas, carrots. Some research indicates that those who suffer from arthritis may decrease inflammation by avoiding the Nightshade family of vegetables. Nightshade family includes tomatoes, eggplant, white potatoes, red and green peppers, cayenne, pepper, paprika and tobacco. Avoid vegetables that are canned, creamed or in casseroles. For snacks, consider raw vegetables, fruits, nuts and seeds. Raw nuts and seeds are rich in essential fatty acids.

Remember other healthful suggestions. Every positive change we make will enhance our health and well-being. Eat a balanced meal. Decrease saturated fats, refined sugar and caffeine. Take time to enjoy your meals. Get adequate rest. Promote a positive attitude. Maintain good spinal health. Your nervous system controls your physical and mental well-being and good spinal health promotes a healthy nervous system.

Dr. Jan Perozeni is a Chiropractic physician specializing in low-force chiropractic techniques. Working at Arizona MultiCare, Ltd. in Scottsdale, Dr. Perozeni can assist you in maintaining optimal health. She can be contacted at 602.991.5555

VISIONARIES

Denise Meridith

A Woman With Vision

Denise Meridith is the new Executive Director of the Greater Phoenix Black Chamber of Commerce. She accepted this exciting appointment to help the African American business community to gain increased exposure, education and credibility in the thriving Arizona marketplace.

Denise has been with the Department of Interior's Bureau of Land Management for 25 years. She has been the State Director for the BLM for the last four years. It is customary for BLM employees to take sabbaticals to work in other industries.

Denise decided she was ready to take another sabbatical and put the word out. She was approached with several opportunities, one of which was the Executive Director position for the Greater Phoenix Black Chamber of Commerce.

AZWN: What is your position now?

DM: I am the AZ State Director of the Bureau of Land Management. Here in AZ we have 14 million acres of public lands. Our primary responsibilities are recreation and tourism which includes overseeing camp grounds, hiking trails, rivers, RV parks, the copper mining industry, live stock grazing, and wild life habitat restoration. I direct this. We have eight offices here in Arizona. I have 550 employees, with an annual budget of 28 million. What I do is try to make that all happen.

AZWN: How did you get into this area?

DM: My degree was in Wildlife Biology at Cornell University. At the time BLM was the only one that would hire me. I was the first woman that BLM hired back in 1973. And I've been here ever since.

AZWN: You will be leaving here for a year to take over the Greater Phoenix Black Chamber of Commerce, how did you come to this?

DM: When I got my 25-year plaque this year, I decided it was time to try something different. I've done a lot of community work here. I'm on the Girl Scouts Board of Directors, the Black Board of Directors, I've worked with the Boys & Girls Club and started some programs, such as Wonderful Outdoor World, here locally for children. So I have a lot of visibility in the community.

I let people know I was interested.

I wasn't sure of the timing but I knew I would be available in the near future for a sabbatical.

The offer came from Mayor Rimza's office because they work closely with the Black Chamber. The Board sent me a letter of invitation and it was an offer too good to refuse.

AZWN: Why were you invited for this position coming from government, instead of someone coming from a business background?

DM: Both the board members and the Mayor say that it's based on skills and ability. I have very good organizational skills. I started several offices within the government.

I've done a lot of community work and I know what the needs are.

For me personally, I've always been interested in business. I've run my agency to be efficient like a business. BLM is one of the few money-making organizations within the government.

AZWN: What is your vision for the Greater Phoenix Black Chamber of Commerce?

DM: Since I don't have a lot of time (11 months), I have to make my goals practical and realistic. As President I want to increase the visibility and viability of black businesses here in town.



Denise P. Meridith

There are 5 - 7 thousand black businesses in Phoenix. I want to help them to know each other.

The common question I get is why do we need a black chamber? The answer is African Americans come from a very different background in history in this country and we didn't grow up in the business community. Whereas a lot of Anglo people have a brother who is a lawyer or an uncle in import/export and they have a support basis for that information and knowledge that helps them get started.

African Americans are starting from scratch. They are the first ones in their family to go to college or the first ones to buy a business on their own.

So they don't have that background information that they need and that's available to a lot of other people. We hope to fill that gap and provide that information to support black businesses.

I'm going to focus on establishing credibility for the group,

provide the exposure to the black businesses, have networking socials, setup an office - I'll be recruiting for my replacement, and create a 5-year plan that will get us started.

For more information on the Greater Phoenix Black Chamber of Commerce, contact Denise Meridith at 631-6928.

Doris Polite is the Executive Director for the Tucson Black Chamber of Commerce. For information on the Tucson Black Chamber of Commerce, call 520-623-0099. Or visit their website at: <http://www.tucson.com/BlackChamber/INDEX.HTML>.

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VISIONARIES

Peace on Earth

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

How can we generate peace on earth if we cannot find peace within? This is the season for peace. Yet the pressures of life escalate through the merriment of the season. To create this vision of peace on earth, we must first bring peace to ourselves. Finding peace within is a delicate balance between body, mind and spirit. Here are a few tips to bring you peace through the holidays.

Remember your priorities.

Stay focussed on what is most important to you, choosing only activities which are in alignment with your priorities. Eliminate distractions which pull you off course.

Take care of your body by treating it lovingly.

Exercise regularly, eat healthy meals, and get enough rest. Stay away from too many holiday goodies. Substitute your own fresh fruits, vegetables and other nutritious snacks. When your body feels good, you also feel good mentally.

Mind your mind.

Maintain a positive attitude no matter what. Start each morning by setting your intention and creating a vision of your perfect day. Should you begin to feel upset, take a deep breath, and look for the bright side. Standing in a long line could be a perfect opportunity to network with someone new. A delayed business meeting could give you more time to prepare.

Nourish your spirit.

Take time out to do what you love - whether it's claiming your first hour of the day to read the newspaper in silence while have your coffee or volunteering to work with the elderly. Participating daily in whatever your passion is will rejuvenate you, giving you the energy you need for the rest life's requirements.



And finally, Keep It Super Simple.

Choose the path of least resistance. When you are barraged with holiday parties and other activities, choose what is easiest to do and what would give you the most joy. Graciously decline those activities which are not in alignment with your priorities and are too difficult to schedule.

You may have your own solutions for maintaining inner peace. Remember to practice them frequently.

When we feel peace within, we are balanced and centered, the inconveniences of life can be kept in perspective. Our feeling of inner-peace will spread to others. As a pebble in a pond, the ripples will expand outwards to encompass the whole.

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

EXPRESSIONS

Changing Hands

Book Reviews

THE FIRST TIME

by Cher as told to Jeff Coplon (Simon & Schuster, \$25)

Sonny and Cher made the music that filled the house I grew up in, and I vividly remember my sister recreating the comedic routines from their variety show on the way to the bus stop every morning. This autobiography reads like a monologue, with Cher reminiscing about the early days, the ups and downs of her career, her marriages and children. She talks about coping poorly with the news of daughter Chastity's sexuality, and how the death of Sonny affected her. There's also gossip from the movie sets she's worked on, and anecdotes aplenty.

THE COLLECTOR OF HEARTS

by Joyce Carol Oates (Dutton, \$24.95) Gothic horror is as precise as haiku, as exact as iambic pentameter. It's not for seekers of cheap thrills or graphic violence. Gothic horror is largely intellectual—it's all atmosphere and suggestion. Prolific author Joyce Carol Oates returns to the genre of Gothic horror that worked so successfully in HAUNTED. This is a brand new collection of short stories designed to tingle your spine and keep you awake at night.

ON WOMEN TURNING 60: Embracing the Age of Fulfillment

(Three Rivers Press, \$15) This is the third installment in Cathleen Rountree's "decade" series. As in the other books, she's interviewed twenty vibrant and energetic women who openly discuss their thoughts and feelings on the milestone of reaching 60. The interviewees range from politicians and performers to psychologists and nuns. The women talk about their careers in the face of retirement, grown children and grandchildren, marriage and divorce.

THEY CALL ME MAD DOG

(Simon & Schuster, \$20) by Erika Lopez picks up where last year's FLAMING IGUANAS (Simon & Schuster, \$10) left off. Both novels feature the brassy Tomato Rodriguez, the Puerto Rican devil girl who blows through towns on her motorcycle looking for love. This is a down and dirty, no holds barred narrative. Lopez writes openly about sex and love and life on the open road. Her characters never slow down when they see obstacles in the road—they ride right over them. Take it for a spin.

THE BREAST CANCER PREVENTION DIET

by Dr. Bob Arnot (Little, Brown, \$24) For years, doctors have been investigating the relationship between breast cancer and diet. Dr. Arnot's new book is designed to offer a sensible diet that will help guard against the onset of breast cancer as well as maintain the health of breast cancer survivors. Whether you have a history of breast cancer in your family or are seeking a program to improve or insure your health, this book can help you.

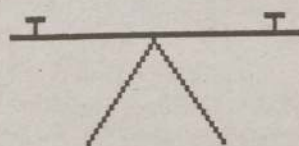
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Dr. Ernest Holmes

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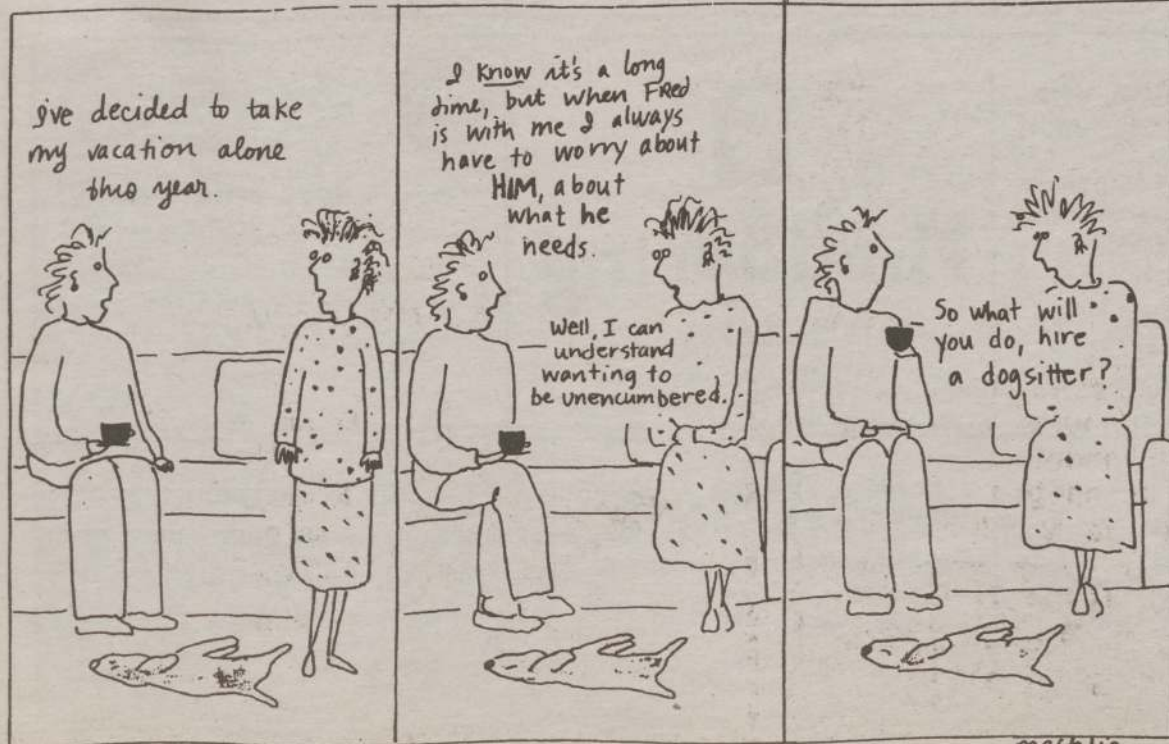
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From Barbara, page 1

That was interesting. There were a lot of things that came together. The Republic did a beautiful front page business section spread about my retirement from banking and that created a lot of interest. People called me to talk.

Then I sat down with Joe Reed. He told me about what he was doing and his philosophy. The chemistry was really right. I told him quite honestly, 'I'm not going to do banking anymore. It's been very good to me. I've learned a lot but I'm not going to do this anymore.'

In his infinite wisdom, he said to me, 'If you were going to do it, where would you put the bank? And if you were going to do it, who would you put on your board of directors?' It was a great strategy. I was painting inside the numbers by the time we got done with the conversation.

"It was as if I built a house and this was the roof - the finishing piece."

AZWN: How did you take the step from established banking to a more entrepreneurial organization?

BR: That was a question I had - how successful would I be if I were truly out there on my own? I do have a whole new respect for entrepreneurs. I learned a lot along the way when I finally made the decision to do it. I sat down, and did an analysis of everything I had done.

It was as if I built a house and this was the roof - the finishing piece. If I'm going to retire from a place, wouldn't it be swell to take advantage of all the things I've learned in the industry, all the relationships I've built, all the community activities I've done, and put that together in an environment where I could build something? I could revel in its success, and honestly say I made a difference.

That's always been a driver for me - am I making a difference? Am I making a contribution or just taking up space? This was one of those things that every angle I looked at it from, the answer was yes. This means you're going to have an opportunity to create something that has a real value to be something you can walk away from it - whenever that is.

I can say I took it from zero to whatever it is. And that felt good to me. It felt important to me. Some of the positions I had I knew were important jobs and had big roles to play, but it wasn't going to be mine when I finished.

AZWN: From the point you signed to bringing it to fruition, how did you deal?

BR: I found myself every night thinking this was the most exciting and the most frustrating day of my life. And it didn't matter what happened yesterday. The next day was even bigger, better, and different.

The biggest issue for me was raising capital. The holding company raised 50% of the capital which meant I still had to raise \$2.2 million. I learned a lot about myself in that process which was a valuable piece for me. First of all, I learned how extensive my network really was and that was very satisfying.

I also learned how hard it is to ask for someone to invest in you personally. I've asked them to build cancer centers and invest in breast cancer research and all kinds of things in this community, but never have I gone out and said I've got a great idea and I think you should be part of it. That was a very stressful time. That was probably the toughest time for me.



**Athena Award Winner,
Barbara Ralston
President, Camelback
Community Bank**

The other things were just a matter of working them through.

I believe things happen for the right reasons and I would encounter this immovable force - I knew there must be something else going on. I can't say I didn't get frustrated because I did - but I didn't throw up my arms. I knew there was something else I needed to be looking at, maybe approach differently. There was an opportunity out there.

AZWN: Tell me about your vision of a community bank.

BR: As part of the Arizona holding company that I joined, we

will never be anything other than this bank at this location. We will not branch. Should we collectively decide that there's a need for a bank at another location, we'll hire another bank president, and create another bank with its own board of directors and its own strategy so it can serve its community just like we serve ours.

"I found myself every night thinking this was the most exciting and the most frustrating day of my life."

The thing that's been most interesting is that community is not necessarily defined geographically. It's defined by the people who choose to do business in our environment, and by the way we do business. Our customers know the banker; they can call and we know who they are. We can deal with whatever their issue is right at the moment.

The difference in our philosophy is that we are totally independent. Today when I decide what the rates are going to be for the week, I don't call anybody. If a customer comes shopping for a home equity loan and they got a great rate someplace else, if I can match it I will. For me coming out of the banking systems, it's the perfect world. I can stay focussed on the customer.

AZWN: How does this affect women in business?

BR: One of the things I heard frequently when I first made the decision to do this is that I was opening a women's bank because

I'm the only woman running a community bank in the marketplace.

AZWN: What does it mean for the women in the community?

BR: My goal when I began was to make this environment where women who own their own businesses would feel comfortable coming in, sitting down with a loan officer or with me, and talking about how to leverage their business. 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 an angel or family resources.

What I hope to accomplish is to have women come in when they are looking to take their businesses to the next level and grow that business. Women who are ready to do that first line of credit or understand what it means to grow to that point, and they'll view us as consultants instead of somebody who is just going to say yes or no to a loan request.

The best thing that happens is when someone comes in that has a business circumstance and is looking for the best way to proceed. We talk about alternatives, like a SBA loan or a city program loan. Are they strong enough financially to be bankable as a stand-alone company, and if not, why not? What do they need to do? 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 when they present themselves. That's my goal for women in business.

Camelback Community Bank is located at 2777 E. Camelback Rd., Suite 100. Phone (602) 224-5800.

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