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## The WBDC Bulletin August 1993

Women's Business Development Corporation Staff

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# THE W.B.D.C. BULLETIN

A Monthly Publication of the Women's Business Development Corporation ♦ August 1993

## Collecting Past Due Receivables

ONE PERSON'S PERSPECTIVE

*Editor's Note:* Inevitably, there are times in business history when the cash flow gets snagged on one or two delinquent clients who, for one reason or another, won't or can't pay bills. Last month, this newsletter editor found herself in such a situation, and consequently unable to pay some of her own bills (don't say it! She knows she should have followed Lou's sage advice: always keep three month's reserve in the business checking account...). In desperation she complained to Lisa Ellis, WBDC's office manager, who in turn reassured her that collecting outstanding bills is not such a horrendous chore. Here, Lisa, who once was a professional collector at a large business, offers some nitty gritty advice on collecting overdue accounts and making those calls.

BY LISA ELLIS

Have you ever received a phone call from a bill collector or answered the phone for someone who was receiving the call? These calls are usually some of the most unpleasant calls one can get. The caller is pushy, occasionally rude, and wants to know your life history.

Of course, the one receiving the call already feels like a heel because he or she has

not paid the bill or feels badly because he or she just doesn't have the money.

In my opinion, collecting outstanding bills does not have to be unpleasant.

I handled collections for an air-freight company for three years and learned that collecting past due receivables does not have to resemble pulling teeth.

The key element of successful collections is to be nice. People respond better if you explain you understand their situation, but you need your money.

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W B D C

## SEEKS EXEMPLARY BUSINESSWOMEN NOMINATIONS

WBDC is seeking nominations for its Outstanding Women Business Owner Award. The recipient is honored for her achievement in operating a successful business for at least five years. Selection criteria are based on the following qualities of a successful business owner:

1. a substantial history as an established business owner, in business a minimum of five years, currently fulltime in business;
2. have a business with demonstrated staying power and/or ability to adapt to changing times as demonstrated by indications of continued growth (i.e., increased sales and/or unit volume), improved financial position, etc.;
3. creativity or imagination as illustrated by innovation of product(s), service(s) offered or

Please turn to page 3

## Aggressive vs Assertive There is a difference

BY SHEILA COYLE

When teaching my eight year-old daughter how to be assertive, I said, "if a man or boy stares at you, and you feel uncomfortable, then they are trying to gain power over you. You can change that."

Later, a loud yell drew me into the living room. "She hit me," said my 6'.4" 16 year-old son.

I turned to my daughter. "Why did you hit him?"

"He was staring at me so I smacked him."

She was on the right track, although her technique was off a bit.

Women need to be assertive, but as business owners, the concept of assertiveness can get complex, Susan Hoovler, of Displaced Homemakers said at June's meeting of the Bangor chapter of WBDC.

To get what you need, Ms. Hoovler said, you must ask for what you want.

Ms. Hoovler asked the group what they might expect from assertiveness training. Responses included negotiating skills, confidence building, establishing a clear focus, and help in ascertaining the difference between assertiveness and aggressiveness and knowing what one wants.

Everyone is assertive to a certain extent, Ms. Hoovler said. Self esteem is necessary to being assertive.

"You have to believe you deserve it," she said.

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WOMEN'S  
BUSINESS  
DEVELOPMENT  
CORPORATION



THE WOMEN'S BUSINESS DEVELOPMENT CORPORATION (WBDC) is a statewide private, nonprofit membership organization that promotes and supports business ownership for Maine women. WBDC encourages growth through training, networking, advisory services, educational programs, and technical assistance. For additional information, write or call the WBDC at: P. O. Box 658, Bangor, ME 04402-0658 • Tel: 207-234-2019

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## WBDC BOARD OF DIRECTORS

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Marie Matthews, 532-7273  
Rosalind Morgan, 532-7286  
Darcy Milliard, 435-8018

### AUGUSTA

Sue Daiute, 622-7689

### BANGOR

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Mary Young, 989-7673, 843-7249  
Debbie Morrill, 989-2362  
Judy Vardamis, 947-8761

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Debbie Smith, 342-5973  
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Dot Blevins, 784-1479

### MIDCOAST

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Debbie Leighton, 442-7260  
Brenda Day, 443-1129  
Joanna Sampson-McCabe, 442-8865  
Halcyon Blake, 442-7909

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Rozanna Patane, 363-7744  
Cecile Bayon, 967-5505  
Cinndi Davidson, 985-7397  
Laura Jepson, 676-2260

**WBDC • PO BOX 658  
BANGOR, ME 04402-0658  
207.234.2019**

Ex. Director ..... Lou Chamberland  
Secretary ..... Lisa Ellis  
Bookkeeping/Finances ..... Carol Bartlett  
Conference ..... Susan MacPherson  
Mentoring ..... Sonja Christiansen  
Newsletter Editor ..... Lynda Clancy  
236-3984/fax: 236-6963

# A Letter from the Chair

**D**ear WBDC members:

I would like to introduce myself to you as the new Board of Directors Chairperson. I have served on the board for one year, worked on the program and conference committees for three years, and sat on the Augusta Regional Group Steering Committee for two years.

Since 1983, I have co-owned The Computer Department, Inc., in Readfield with my spouse, Ed. Our company sells computer hardware and software, and we provide computer services, support, and training.

In my role as WBDC board chair, I would like you to know your membership to this organization is of vital importance. Even more importantly, WBDC needs to know what the needs of its membership are. WBDC conducts several programs; perhaps you have made use of some of those programs and not others. We need you to tell us what WBDC programs are useful and what are not, as well as any ideas you may have to assist us in continuing to serve your membership.

For WBDC to grow, we must be of service to our membership and to others who have not yet heard of the organization. We need you who know us to spread the word to those who don't; we need you to tell us what your needs are; and, we also need help in supporting WBDC. If you haven't been approached to join a committee, this is your invitation to contact WBDC and find out where you can be useful. It is a wonderful avenue for self growth.

I ask you to please keep in touch by calling, visiting, and writing to Board Directors and by helping through committee participation. We want to hear from you!

— Claire Whitmore

## Assertive vs. Aggressive from page 1

Taking manageable risks is good for self esteem — anything that encourages who you are, as opposed to jumping into some wild thing, she said.

"Recognize you have rights," she said. "You have a right to set limits and priorities. If you feel good about your rights, then you feel good about standing up for them."

"Ask yourself," she continued, "who owns the problem. Is it my problem or their problem?" Acting it out with a friend is a way to reaffirm goals, practice body language, and be assured of who you are and what you want to do.

In business, men are usually described as "boy, he's an aggressive, go-getter," while assertive women are called "pushy," Ms Hoovler said.

Behaviorally, aggressive people control, blame, and threaten, which

is why others feel defensive around them. Assertive people are respectful and honest, caring about their needs, as well of others, she said.

Passive-aggressive behavior gets even with an indirect approach. That type refuses to deal with an issue, she said.

Words have power. To be assertive, it is necessary to be aware of language, including body language.

"Up to 93 percent of conversation is body language. You can say the right things, but if your body language is ineffective, you will not get results," Ms. Hoovler said.

With a partner or in a business situation, one appreciates a sharing of drives and goals, and it is important to allow someone their own decisions and mistakes, she said.

"Stick to one issue at a time, empathize with your partner or associate. Own your feelings. Express how you feel and say what you would like to change," she said.

# ANSWERING THE COMMON CRY

BY SONJA CHRISTIANSEN

After attending regional group meetings throughout the state this summer, I hear a common cry emerging... "Who can we get for speakers?!! How can we divide the work?!"

Some ideas: think about who you know that is interesting to you — chances are, your group will also be interested. Perhaps to talk about women's health invite a physician, counselor, chiropractor, massage therapist or other health care practitioner, traditional or non-traditional.

Or, invite other members of other business groups, i.e., the chamber of commerce, rotary, Kiwanis, or representatives from other women's groups, like the YWCA, Girl Scouts, Professional Business Women, Professional Secretaries, etc.

Past mentors and proteges also will talk about their experience in the mentoring cycle.

Town and state officials are happy to explain how legislative bills are passed, and how to be active in the education and development of public policy in towns,

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## Collecting Overdue Receivables from page 1

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Collections are time consuming and require patience, as well as quality people skills. But, if you make a commitment, establish a system, be patient, and it will pay off.

The first step in my collections career was to become familiar with the company's policy on the subject. If you own your own business, you need to establish a policy, which provides guidelines for you and your customer/clients. It also makes clear from the start what you expect from your customer. Just like those signs seen in stores, "\$15 charge for returned checks," a policy leaves no question in your mind what is going to happen.

It can be as simple as that sign, or it can be longer and in writing. Whatever fits your style, a policy might contain:

**TERMS** the amount of time in which a customer is expected to pay a bill, or an exact due from the time of billing.

**INTEREST RATE** if you intend to charge interest on past due dates bills it should be clearly stated.

**TIME LINE** establish time lines for when you will send a reminder notice and/or call for past due payments.

**LAWS** most importantly, be sure the policy and procedures comply with laws pertaining to Consumer Credit Protection or other State/Federal agencies. Know your rights as well as those of your customers.

For further assistance, feel free to call WBDC. I am not familiar with Maine laws but will be happy to answer any questions I can.

cities, or at the state level.

Don't ignore human interest stories — women who have overcome barriers to be a successful business owner. We all know at least one of those remarkable women; many of us have mothers that survived wars or the Depression and supported their families by selling extra vegetables from the family garden or taking in ironing.

Other possible speakers include bankers, lawyers, insurance agents, your local representatives of the SBA, extension service, DOT, and SCORE. Look through the Women's Business Directory for ideas.

## NOW, ABOUT THE WORK...

If a regional group does not have a steering committee, or even if it does, plan the upcoming year according to the calendar. Usually, groups meet monthly, 10 or 11 times per year. A good method of dividing up work is to assign each member the responsibility of facilitating one or two meetings per year. This cuts down on the work load, pressure, and most preparation can be completed ahead of time. The more streamlining of a group, the less work involved for everyone.

Each regional group can become part of a vast network of connections and information across the state. The newsletter is an effective method of sharing information of the large, rural state. Let us all know of the dynamite programs you will be developing for the upcoming year. Use this newsletter to contact other members, to network, and to brainstorm.

## THE CREDIT BLUES

The *Wall Street Journal* reported recently that access to credit still worries entrepreneurs, according to a survey conducted last March by Ernst and Young of 297 fast growing small enterprises. A negative credit environment will continue for the next 18 months.

Other data shows that approximately 38 percent of 687 small/medium-sized businesses surveyed were unable to meet their capital needs this past year. "The situation was the most difficult for companies in business for fewer than three years; 58 percent of that group said they had been unable to meet all of their credit needs," the article said.

While some large corporations are dropping their venture capital funds, others, such as Xerox Corp., have created new venture capital programs.

"Xerox Venture Capital invests in companies that operate in Xerox's fields of expertise and also offers attractive financial returns," the Journal said.

*From a Wall Street Journal article, Entrepreneurs Voice Pessimism About Access to Credit, written by staff writer Udayan Gupta*

# WBDC FACTS AND FIGURES

**T**he past few months have been extraordinarily busy for WBDC, with television profiles, Women's World Bank-  
..... ing visits, and hosting an international symposium in Bar Harbor. Below is a synopsis of the various events and an update on a few of WBDC's newly established programs, as well as bits and pieces of other news.

**WABI TV**, channel five in Bangor, is featuring WBDC on its "Focus 5," a public affairs program that air periodically for six months.

In an interview with WBDC executive director Lou Chamberland, and local businesswomen Julia Comeau, Downeast Temporary Services in Veazie, and Gretchen Gerke, Fitness Consultant in Newport, the half-hour program focused on services provided by WBDC, its reason for being established, problems women in business face, and steps to starting a business.

Julia and Gretchen gave their perspective as women in business in Maine, and talked about the state's receptivity to women in business. Thanks Julia and Gretchen for participating on this program, which will be aired several times over the next six months.

**IN OTHER MEDIA NEWS**, MPBN radio will be creating a series of documentaries on women business owners in Maine this autumn. Sonja Christiansen is helping to coordinate that project.

**AND, SHEILA COYLE**, freelance business writer based in East Corinth is at it again! Following her successful article about WBDC that ran in the Bangor Daily News, she is now working on a similar article for the Federal Reserve Bank of Boston quarterly publication *Regional Review*. The article focuses on the mentoring program

with a sidebar on lending programs. *Regional Review* is a highly worthwhile publication that offers insight in events and trends that shape our business climate. It is exquisitely designed, readable, and free. All businesswomen interested in business issues should subscribe. Sheila's article is due for publication in August.

**NEW OFFICERS HAVE BEEN ELECTED** to the WBDC Board of Directors. At the June 28 meeting, the first meeting of the new board following the organization's annual meeting in May, the board elected Claire Whitmore as the chair (see her letter to WBDC members on page 2), Carol Linker for a second term as treasurer, and Mary Young for a third term as vice chair. Welcome Claire as new chair and a special thanks goes to Joyce McClure, outgoing chair, for all her efforts this past year in steering WBDC.

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## NEW BOARD

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## TRIPS AND TRAVELS

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## GRANTS ROLLING IN

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## VISITORS

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## TV NOT ALL THAT BAD

**WBDC GAVE A** presentation to the Bath Area Displaced Homemakers New Ventures in July, describing WBDC activities and programs. A mentoring cycle is tentatively planned for the midcoast area this autumn.

WBDC may also do a workshop at NOW's conference October 16. Keep your eye on the Bulletin for further information.

**SONJA CHRISTIANSEN JUST RETURNED** from Fredericton, New Brunswick, where she conducted a one-day training session on WBDC and its mentoring program for the NB Minister of Labor Department and others.

Sonja also participated in the Cape Breton Women's World Banking Affiliate conference in April where she conducted two workshops, as well as a training day for their board of directors. The WWB's affiliate is named Women's World Finance, Cape Breton.

**SUSAN DAVIS OF WWB** visited Maine recently to facilitate a training session for the WBDC board of directors on its role, responsibilities, and management techniques. Susan provided insight for the board and left it with valuable materials to help steer WBDC.

**THE MS. SITE VISIT** in May was also a success. Susi Johnson of the Ms. Foundation and Kavita Ramadas of the McArthur Foundation met with WBDC members in Bangor, Belfast, Augusta, and Lewiston. They were impressed with WBDC work, and the level of involvement of its membership. A special thanks to all who participated.

**WBDC HAS RECEIVED** a \$2,500 grant from the Maine Community Foundation to establish its lending programs, Working Capital and the Business Growth Fund, with Key Bank of Maine. Applications are now being solicited for the business growth fund;

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## WBDC BUSINESS WORKSHOPS

*Don't miss these opportunities to learn about available resources for:*  
*Starting and Operating a Business • Marketing • Financing Options*  
*• Strategies for Established Businesswomen • and More!*

Sponsored by WBDC, the following workshops will be held in Augusta at 12 Spruce Street; in Bangor at Eastern Maine Development Corp (EMDC) offices at One Cumberland Place; and in Portland at Campus Center B, USM.

**Resources for Growing a Business:** August 2, Augusta; August 9, Bangor; August 9, Portland (co-sponsored by SBDC). \$20 reg. fee (members); \$25, (non-members).

**Considering a Business:** August 2, Augusta; August 9, Bangor; August 9, Portland. \$20 reg. fee (members); \$25, (non-members).

**Resources for Growing a Business** and **Considering a Business** are scheduled for the same day in Augusta and Bangor. **Resources for Growing a Business** will run from 9 a.m. to noon and **Considering a Business** is scheduled for 1 to 4 p.m.

**Start Smart:** September 17, Augusta; September 20, Portland (co-sponsored by SBDC) \$70 WBDC members/\$75 non-members.

**Believing in Success.** September 21, Portland. Geared toward established business owners, this 3-hour workshop focuses on strategies that open the door to possibilities. Call WBDC for location. \$40 members/\$45 non-members.

**Preregistration, either via mail or phone, is required.** Scholarships are available. For more information, call 234-2019.

**DIRECTIONS:** *Bangor*—across the street from the downtown post office on Harlow Street is Cumberland Street; up the hill on the left is One Cumberland Place. EMDC is on the third floor. *Augusta*—Route 104 east onto Water Street. At first stop light on Water Street, take a right onto Bridge Street. Go over the river and turn right immediately after City Center Plaza onto Arsenal Street. Spruce Street is the first left off of Arsenal Street. Number 12 Spruce Street is on the right at the top of the hill — a brown and white rambling building. Enter on the left side of the building. *Portland*—take exit 6B off Route 295. At the first light, go left on Bedford Street. Campus Center B is about a quarter of a mile on the right.

Yes, I'd like to attend.

Workshop: \_\_\_\_\_ Date: \_\_\_\_\_

Enclosed is my registration fee (nonrefundable).

Send payment to: WBDC, PO Box 658, Bangor, ME 04402-0658

Name \_\_\_\_\_

Business \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone (H) \_\_\_\_\_ (W) \_\_\_\_\_

MC/VISA# \_\_\_\_\_ Exp. Date \_\_\_\_\_

Name on card \_\_\_\_\_

Check # \_\_\_\_\_

For Office Use - BRGB \_\_\_\_\_

Date \_\_\_\_\_ check# \_\_\_\_\_

WBDC reserves the right to cancel any workshop with less than five pre-registrants

# WBDC REGIONAL GROUPS

## REGIONAL SUPPORT FOR WOMEN BUSINESS OWNERS

*Regional Groups meet monthly for business owners to share information, problems, and solutions.*

*We encourage you to participate, whether you're just starting, expanding, or already established. Bring samples of your products, brochures, order forms, etc., to share with other members.*

## AROOSTOOK WOMEN ENTREPRENEURS

AROOSTOOK BUSINESS WOMEN are recessing in August. Stay tuned for future meetings!

## AUGUSTA AREA

AUGUSTA BUSINESS WOMEN are also recessing for August and will resume meeting in September.

## BELFAST WOMEN ENTREPRENEURS

BELFAST AREA BUSINESSWOMEN are breaking for August, but will resume meeting in September.

## SOUTHERN MAINE BUSINESS WOMEN'S NETWORK

THURSDAY, AUGUST 12, 6:30 P.M. NETWORKING;  
7 P.M. MEETING BEGINS

Huntington Commons, Ross Rd. (just north of  
Shopper's Village, Kennebunk  
(call Dorrie Roedner, 284-6420, for info)

**Member Profile:** Sonja Haag-Ducharme, Idleas & Shorelands Guest Resort

**Roundtable:** "International Trade and its Impact on Maine" a discussion with Dan Marra, Maine World Trade Association.

## LEWISTON/AUBURN AREA

TUESDAY, AUGUST 3, 12-1:30 p.m. (Bag lunch)  
Androscoggin County Chamber of Commerce  
Conference Room

**Member Profile:** Melanie Schupp, Bake More Melanie

**Roundtable:** Mayor James Howaniec speaks on public policy and how women can get involved in local and state government.

## BANGOR AREA

BANGOR AREA BUSINESSWOMEN will hold a Picnic in the Park, August 11, noon-1:30 p.m. at Cascade Park, State Street (across the street from Eastern Maine Medical Center). Networking and fun; bring questions. Should it rain, the group will meet at its usual stomping grounds: Eastern Maine Development Corp. conference room, One Cumberland Place, Bangor.

## MIDCOAST REGION GROUP

TUESDAY, AUGUST 17, 6:15 P.M.

Coastal Journal, 361 High St., the old Mitchell School Building on Route 209, Bath, less than one mile south of Route 1.

**Roundtable:** "Bookkeeping for a Small Business": Simplified recordkeeping for your business. With Brenda Day, Day & Associates.

## OFFICE NOTES

- Three regional groups, Aroostook, Augusta, and Belfast, are not meeting in during the month of August (it's too hot and everyone goes fishing). Belfast Area Women Entrepreneurs learned from the past two years that meeting attendance dwindles as days get hotter, and summer activities are underway. Stay tuned for upcoming meetings in those areas.

- For purposes of space, the WBDC Bulletin is structured so that notices of upcoming events are published in the month they occur. For example, if an event is taking place December 20, notice of that event will appear in the December issue, which all WBDC members should receive by the end of November. We also try to overlap events occurring at the very end of a month, or at the beginning of a new month.

If, however, a person or organization has something special scheduled for two or three months down the road, and want a calendar notice published well in advance, please indicate clearly somewhere on the press release the desired publication month(s). Thanks!

- We know there have been problems with people trying to reach the WBDC's main office in Bangor; our phones are constantly busy! We are happy to report we are getting an additional line, which should be installed soon. WBDC is sorry about the inconvenience — keep trying! — look at it also as a measure of our growth and success!

- Carol Bartlett is now working part-time for WBDC after an absence of six months. Carol is taking courses at Husson College, and will be working as WBDC's bookkeeper. Welcome back, Carol!

# CALENDAR OF UPCOMING EVENTS

**8/3 Lewiston/Auburn Regional Group Meeting**

**8/2 & 8/9 Resources for Growing a Business.** 3-hour seminar exploring business assistant resources available in Maine. 9 a.m.-noon. \$20 WBDC members, \$25 non-members. 8/2 at 12 Spruce St., Augusta; 8/9 at EMDC, One Cumberland Place, Bangor, and at USM campus, Portland.

**8/2 & 8/9 Considering a Business.** Half-day workshop to assess, identify skills and find resources to build business. 1-4 p.m.; \$20 WBDC members/ \$25 non-members. 8/2 at 12 Spruce St., Augusta; 8/9 at EMDC, One Cumberland Place, Bangor, and at USM campus, Portland.

**8/11 Bangor Regional Group Meeting**

**8/12 WBDC Southern ME Regional Group Meeting**

**8/10 & 8/24 How to Really Start Your Own Business.** Business Education Seminar Series, sponsored by SCORE of Portland. Call 772-1147.

**8/17 Marketing, Advertising, Promotion, Survival in the 90s.** Business Education Seminar Series, sponsored by SCORE of Portland. 66 Pearl Street, Portland. Call 772-1147.

**8/17 Midcoast Regional Group Meeting**

**8/20 IRS Small Business Workshop.** 12:45-3 p.m. Will be conducted on interactive television (ITV), which is located at various educational facilities around the state. Participants can converse with the instructor by phone. Agenda includes general federal taxation and small business. For information, call 622-8328.

**8/21 & 8/22 H.O.M.E. Annual Craft and Farm Fair.** H.O.M.E., Rt 1, Orland, 9 a.m.- 4 p.m. Craftspeople, demonstrations, wagon rides, horse and pony rides, children's games, barbeque, sandwiches, ice cream, etc. Music: country & western, jazz, and gospel. Free parking; admission \$1 adults; children and seniors free. Dinner

Saturday night at 5 p.m.; adults \$3; children \$1. Contact Jo Barry, 469-7961. Craftspeople invited to set up their wares. Space fee is \$10 for members, \$20 for non-members; each space approximately 8' x 10'. Overnight security provided.

**8/31 Business Plan, Cash Flow, Banking & Accounting.** Business Education Seminar Series, sponsored by SCORE of Portland. Call 772-1147.

**Ongoing: Support Group** for those in transition; learn to cope with loneliness, relationships, parenting, health. Location: Maine Displaced Homemakers, Ellsworth Center of the UM system, Mill Mall, Ellsworth (667-3897) or University College, 355 Maine Avenue, Bangor (581-6132) or 1-800-442-2092. 10 a.m.-noon, 2nd and 4th Tuesdays (Ellsworth); Mondays in Bangor. **Choices and Changes:** support group for self esteem building, goal setting, decision making, etc. Pre interview required. Location: ME Displaced Homemakers, 203 Madison Avenue, Suite 5, Skowhegan. 474-0788 or 1-800-442-2092. 9-11:15 a.m., Wednesdays. **In Waterville,** 19 Hillside Avenue, Box 13-G, 1-800-442-2092 or 872-9482. Wednesdays, 9-11:15 a.m.

## UPCOMING

**9/30 through 11/4 Money in Our Lives.** Six week series of classes focusing on understanding the concept of money, its norms and taboos, moneyphobias, envisioning change and getting real with money. Track dollars and learn about spending habits, plus other tools for effective money management. Taught by Lu Bauer, CPA. Classes run Wednesday mornings 9:30-11:30 and Thursday evenings, 4:30-6:30 p.m. \$150 per person; \$250 per couple. Call 797-0466 for more information.

**10/22 Port Expo '93,** to be held on board the M/S Scotia Prince. Half-day symposium spotlighting Maine's ocean commerce. Contact Thomas Valteau, 773-1613.

# BUSINESS CARD DIRECTORY

## SINGLE ISSUE ADVERTISING RATES

half page .....\$50 Double-sided, full page .....\$140  
Full page .....\$80 business cards .....\$7

Ads must be received by the first of each month for the following month's publication. March 1 deadline for April Bulletin.

### We Help Improve Your Bottom Line

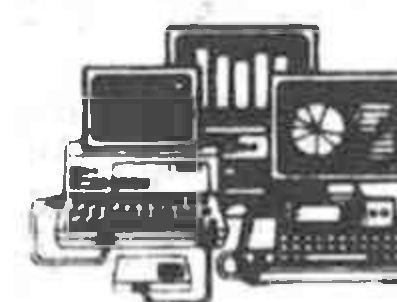
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# WBDC WELCOMES NEW & RENEWING MEMBERS

Veronica Abbott-Wheat  
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# FAME Brings New Loan Packages to Maine Business

The Finance Authority of Maine (FAME) announced this spring it is creating three new business finance programs designed to meet a range of financial needs and policy objectives.

FAME is collaborating with the Maine State Retirement System (MSRS) on a program that provides Wall Street bond financing rates to Maine firms while providing the MSRS with a market return on their investments. Consequently, the MSRS can invest in Maine companies while meeting fiduciary responsibilities to MSRS members.

FAME is also working with Fleet Bank of Maine to offer the Jobs Generator Program. In this program, eligible businesses can borrow at a current interest rate of approximately four percent. Using the Authority's Linked Investment Program for Commercial Enterprises, FAME can reduce the interest rate on eligible loans by up

to two percent for up to two years. Fleet Bank agreed to match that reduction on loans of up to \$100,000 provided that at least one new job is created for each \$20,000 borrowed.

And, FAME is working with the Maine Waste Management Agency (MWMA) to establish the Waste Recycling and Reduction Loan Program. Businesses with recycling or solid waste reduction ideas will submit their proposals to the MWMA, where they will be evaluated for compliance with Maine's solid waste recycling and reduction goals. Proposals will then be reviewed by FAME for credit worthiness. Up to \$400,000 in low interest loans will be made available to implement business plans.

For more information on the programs and other services provided by FAME, call 623-3263, or write: FAME, PO Box 949, Augusta 04332-0949.

## WBDC IS SEEKING QUOTES for the

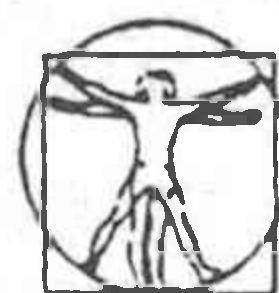
printing of its brochure. We are interested in quantities of 1,000, 2,000, and 3,000. The brochure is tri-fold, 2-color - black and a PMS color, and is printed on Retrieve Crystalline paper. The logo will be camera-ready, but we will require the type to be set. If you need a sample of the brochure, please call 234-2019, or write: WBDC, PO Box 658, Bangor, ME 04402-0658.

All quotes should be complete, including tax and shipping costs, and should be mailed to the attention of Lisa Ellis at WBDC. Deadline for quotes is August 30, 1993.

June Lordi

Beth Labaugh

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# Grounding a Business with Skills Leads to Start-up's Success

BY SHEILA COYLE

A partially disabled husband was the incentive for Debbie Morrill to start her own business.

"I wanted to support ourselves in such a manner that he could participate, too" says the owner of The Nature Connection in Brewer, retailers and wholesalers of bedding plants, annuals, shrubs, house plants, and farm-fresh vegetables.

"My husband can never tell if he'll be able to work three or six hours a day. We both enjoyed our greenhouse, but he's not a businessman, so I opened the business and hired him for hands-on work."

Debbie also designs perennial gardens, and three days per week she sells flowers, shrubs, and greenery at the Brewer farmer's market.

Before starting, she called a business resource center for information.

Center staff told her when she assembled her figures to call them back.

"Figures? I didn't know what they meant," she says.

Today, almost four years later, Debbie has expanded her knowledge, as well as her repertoire of business skills.

"Without the WBDC programs, I'd never have been able to stick it out," she says.

The key element in starting her own business was WBDC's mentoring program. "That program taught me to be persistent in dealing with agencies and banks," she says. Her mentor, Joyce McLure, vice president of institutional advancement at Thomas College, aided Debbie in writing a business plan, which helped her get financing approval. That financing deal fell through, however.

For the past year, Debbie put all her energy into financing, which hurt business growth, she says.

"It must mean something to

somebody that I've been hanging in here for four years," she says, maintaining that banks and lending institutions should have more freedom to pursue creative financing.

"There has to be an easing up where collateral comes into play. Banks need to take risks or there's going to be a whole lot of entrepreneurs who can't get off the ground."

Debbie is also certified to bid on Maine Department of Transportation projects that are funded with federal money, an opportunity any woman can access through WBDC.

And, Debbie gives back to the organization she says helped put her on business feet: every month she teaches the WBDC seminar Resources for Growing a Business, and is an active leader at monthly regional meetings.

Perhaps Debbie's progress can't be measured in dollars, but her hands-on experience and the business information she has accumulated, as well as leadership skills, cannot be counted in money terms. And that knowledge is a key element in building a successful business.

## WOMEN IN BUSINESS

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# Development Foundation Shapes Maine's Future

The Maine Development Foundation, a public/private organization has created a new program it says will help prepare current and future statewide leaders for what lies ahead.

The "Leadership Maine" is looking for applicants who can learn to

'shape a changing world through experiences which result in awareness of issues facing Maine's economic future, understand the complexities of those issues, build skills needed for effective leadership and build networks throughout the state.'

The program has a statewide focus on issues and themes affecting Maine's economic future: the environment, communications, tax and fiscal policy, education, government and business relations, ethics, and technology.

Participants will commit to a ten day curriculum occurring sometime during between September and May. In addition, participants will do homework that may include readings, site visits, and meetings.

Participants will include acknowledged and aspiring leaders of diverse fields: business, legislature, state government, education, municipal government, non-profit groups, and labor. They will meet with key leaders from those sectors, as well as with human service agencies, environmental interests, etc. Participants will travel to most of Maine's regions.

For more information, contact Meredith Jones, 622-6345.

## More on WBDC Business

*Continued from page 5*

deadline for completed applications is the first of the month for processing in that month.

WBDC also received a \$5,000 grant from the Maine Women's Fund (WBDC being one of the few organizations not left out in the cold by budgetary cutbacks in Augusta) for its lending programs.

**TWO NEW WORKING CAPITAL** groups were formed in Maine last spring: Creative Links in Lewiston/

Auburn, of which Sonja Christiansen is the Enterprise Agent and Dolores Upton the chair; and, as yet unnamed, group in Augusta.

In Bangor, the United Maine Enterprises working capital group is headed by Enterprise Agent Mary Young. And, Nancy Matzell is organizing a group in Belfast, as well as in the Bath/Brunswick area. For more information, call Nancy at her business, New York Clay Company, 338-4728.

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# WBDC Hosts International Program

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*Seminar explores appropriate methods of monitoring and evaluating community-based programs and projects.*

---

*WBDC goes under the microscope as case study.*

---

WBDC hosted the Kellogg International Leadership Program Fellows late in June, bringing together community leaders from all over the world.

The KILP fellows arrived in Bar Harbor for a week of training and discussion of community-based programs and projects. The majority of projects fall within the fields of health, education, agriculture, and economic development. The 17 participants arrived from South Africa, Latin America, and several U.S. states to evaluate community organizations and to examine the State of Maine's different monitoring and evaluation approaches taken by its own government, as well as local economic development programs.

WBDC organized the practitioners day for the KILP participants,

and coordinated activities and field trips in Maine.

A variety of case studies were presented that included the analysis of private non-profits, regional non-profits, and state agencies. WBDC was the case study representing the small non-profit, and elicited much excitement and enthusiasm from the participants, particularly concerning its mentoring program.

Eastern Maine Development Corporation (EMDC) and the Department of the Economic and Community Development (DECD) were also analyzed.

WBDC thanks the Kellogg fellows for warmly receiving its programs, and thanks Vicky Lundgren, EMDC loan officer, and Joan Cook, of DECD's Director of Marketing, for the participation in the program.

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## WBDC REGIONAL GROUP MEETINGS

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**AROOSTOOK**  
no August meeting

**AUGUSTA**  
no August meeting

**BANGOR**  
August 11

**BELFAST**  
no August meeting

**LEWISTON/AUBURN**  
August 3

**MIDCOAST**  
August 17

**SOUTHERN MAINE**  
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