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THE W.B.D.C. BULLETIN

A Monthly Publication of the Women's Business Development Corporation • December 1993

RESOURCES

Creative Women Approve Loans

For two York County women who own their own small businesses, getting a loan just got easier.

Both Beth Nowers, a jewelry designer in Kittery, and Sonja Haag-Ducharme, a motel owner in Kennebunk, are members of Creative Women in Charge, a group of nine business owners taking part in southern Maine's Working Capital loan program. They received their first loan checks November 3, and though the loan funds come from banks, there will be no further review by any bank.

WBDC and the Southern Maine Businesswomen's Network (SMBN) set up Creative Women in Charge, who meet monthly to discuss each other's loan applications. They also share business ideas, learn from each other's experience, and receive technical business training through learning modules that are part of the program. Commitment to paying back a loan is strong because members borrow from neighbors and friends, not from strangers. Track records for loan repayments are encouraging: 98-99 percent of all loans made are repaid.

Any owner of a small business can testify to how painful, and sometimes impossible, it can be to obtain a business loan. Loan applica-

Please turn to page 3

Maine Businesswomen Gather at Capital Oct. 27 Governor Declares Day as State Women Business Owner's Day

WBDC held its Sixth Annual Women Business Owners Conference October 27 at the Augusta Civic Center with over 375 people attending.

Governor John McKernan declared that day as Maine Women Business Owner's Day.

Participants chose from more than 35 workshops and seminars organized along two tracks: one for businesses less than five years of age and the other for established businesses.

**Mary Finnegan
named**

**BUSINESSWOMAN
OF THE YEAR**

See page 10

More than 50 businesses and business assistance agencies took part in the trade show where products such as computers and office equip-

ment were displayed and bankers and others in the financial business were on hand to discuss their services. All of Maine's major business assistance organizations were also available to talk with business own-

ers.

Lucinda Yates, of Lucinda, Inc., was keynote speaker and provided an inspiring story about the development of her \$4 million venture. Lucinda, Inc. produces house pins, which are used as fundraisers for organizations that work with the homeless. The house pin is marketed nationally, and more than 450,000 were shipped out in 1992-93. Lucinda expects to produce more than 600,000 next year, and will expand the product line to appeal different organizations.

Susan McPherson, of Great Gatherings in Augusta, did a great job of organizing the conference, as she has every year. Thanks Susan! On behalf of WBDC, we thank everyone who sat on the planning committee, and we look forward to working with you on next year's conference.

WBDC would especially like to thank our sponsors for their support in making this outstanding event happen. Without their support, we could not provide this service to Maine's business community.

Please turn to page 10

For the New Entrepreneur

The *Wall Street Journal* ran a special 26-page section October 15 on **Small Business: Getting Started**. The special issue contains practical information, hints, and reflections by business owners and specialists.

"For a new entrepreneur," the WSJ says "the first steps are the most terrifying – and the most crucial. Where's the financing? Who's the competition? What are the hot areas? The questions can seem daunting, but they have answers. You just have to know where to look."

Reprints of the report can be ordered by
Please turn to page 2

**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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A Letter from the Chair

Dear WBDC members:

We are now looking at our Sixth Annual Women Business Owner's Conference held October 27 as a part of history, but that does not mean it is over for WBDC. Planning for the seventh annual conference will begin at the December Conference Planning Committee meeting.

It is important to analyze what transpired at the conference, and assessing what worked and what didn't. Feedback from conference attendees is our barometer for future planning; as conference organizers we have a certain perspective of how it went, but that perspective is limited. So, please, if you did not submit an evaluation of the conference before you left, send it in now, or just write a note. We appreciate every comment.

WBDC is also entertaining ideas for next year's conference theme. If you have ideas, send those in, too. The Program Committee and the Conference Planning Committee meetings are ideal places to learn more about WBDC. This dual committee needs more members; it meets on the first Wednesday of each month at 9 a.m. in Augusta (call WBDC, 234-2019 for more information).

The WBDC board of directors and staff will meet in January to review the past year and plan for the future. WBDC is a membership organization and wants to hear from its members on how to serve them better. We welcome feedback from everyone — we need your input!

Have a prosperous winter and remember that winter is the time for rest and reflection.

— Claire Whitmore,
WBDC Chairman of the Board of Directors

ENTREPRENEUR

FROM PAGE 1

mailing a \$2 check to: Small Business, Dow Jones and Company, Inc., 200 Burnett Road, Chicopee, MA 01021. Make checks payable to Dow Jones and Company, Inc. Allow four weeks for delivery.

20-20 Hindsight

A sampling of what experienced business owners might have done differently...

A woman who launched a mortgage brokerage firm in 1990 says that by trying to do everything, she spread herself too thin, including failing to properly train her sales reps. She admits her obsession with her business took a toll on her personal life. Another regret is her rental of a building with a boyfriend; they broke up but still had to share quarters — an ugly situation, she says.

A founder of a cable-TV business says he would have expanded more aggressively, even if that meant giving more equity or taking on

more debt.

A New York-based book cover designer says she would have found a partner early on, preferably one who had business experience with contract negotiations. As a person possessing mainly design skills, she was often more concerned with the work's quality than what she charged for it. She says she did not turn away enough low paying business.

On the other hand, the founder of a management consulting firm says he learned that friendships are not good for business. Early on, he gave lucrative consulting jobs to friends, even though they did not have enough talent. You have to focus on your interests, not the interests of your friends, a client told him.

And, a president of a video company says he would have listened less to lawyers and more to accountants. Lawyers are paid to say no, and they like to admire the elegance of the problem, he says. Good accountants, however, often give a lot more insight into whether the numbers will work.

CREATIVE WOMEN

FROM PAGE 1

tions, committees, or loan needs that are too small for a bank to consider are all deterrents. But Creative Women members and other loan groups like them don't worry about these problems, because approvals for their loans come from the members themselves. Creative Women is only the third such loan group in Maine, and is the first in southern Maine. Support from WBDC and Working Capital has been strong, and Rozanna Patane, a financial planner in York and a WBDC member, provided training as the group formed to review loans.

Working Capital, a non-profit based in Cambridge, MA, established the loan program in New England in 1990 to provide access to financing for the business owner. WBDC formed a partnership with Working Capital to introduce loan groups in Maine.

Today the loan program is the largest of its type in the northeast, with close to 100 loan groups and 500 members. The peer loan groups provide up to \$5,000 to members, and represent the first stage of WBDC's three-tier lending program. The other WBDC programs provide up to \$25,000 in capital to business owners in partnership with the Small Business Administration and Key Bank.

Working Capital groups produced \$1.7 million per year of new income for the current 500 members and their employees in New England. Forecasts estimate twice the number of partici-

pants over the next year, resulting in \$3.5 million of new income generated.

Creative Women in Charge members are: Susan Coggeshall, Seacoast Auto Care, York; Terry Dela Rosa, oriental food products manufacturer, Sanford; Sonja Haag-Ducharme, Idlease Motel, Kennebunk; Hara Harding, upholsterer, Kennebunkport; Laura Jepson, Professional Office Services, Sanford; Sally Merryman, Sewing Studio, York; Beth Nowers, jewelry designer, Kittery; Michele Stivaletta, jewelry designer, Wells; and Barbara Swain, Family Filing Assistance, Kennebunk.

WORKING CAPITAL INFORMATIONAL MEETING

Hop on board the Working Capital phenomenon! Become part of the successful support, training, and lending groups that are springing up around the state.

The next informational meeting on Working Capital's business credit for the self-employed program will be held November 29, 6 p.m., at 12 Spruce Street, Augusta. There is no charge and WBDC membership is not required to attend the meeting. Please notify WBDC, 234-2019, to let us know you will be there.

BUSINESS CARD DIRECTORY

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WBDC BUSINESS WORKSHOPS

Starting and Operating a Business • Marketing • Strategies for
Established Businesswomen • Financing Options • 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 Key Bank's Phoenix Room, 10th Floor, One Canal Plaza.

RESOURCES FOR GROWING A BUSINESS: focusing on business assistance programs available in Maine. **Augusta**, 6-9 p.m., December 6; **Portland**, 9 a.m.-noon, December 8 (Portland's RGB is co-sponsored by Key Bank); and **Bangor**, 9 a.m.-noon, December 13. \$20 reg. fee (members); \$25, (non-members).

START SMART: a comprehensive overview of how to develop a business idea. December 13, 9 a.m.-4 p.m., Portland. Co-sponsored by Key Bank. \$50 reg. fee, members; \$55 non-members.

SUCCESSFUL SOLUTIONS FOR FAMILY BUSINESS: Using creative skills, families can plan today for family business success in years to come. Portland, December 3, 9 a.m.-12:30 p.m.. Co-sponsored by Key Bank. \$35 reg. fee, members; \$40 non-members. Janet Cole Cross, teacher.

STARTING YOUR NON-TRADITIONAL PROFESSIONAL PRACTICE: designed for such non-traditional fields such as massage therapy, acupuncture, and counseling. December 6, 1-4 p.m., Augusta. \$20 reg. fee (members; \$25 non-members. Sonja Christiansen, teacher.

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 the Commercial Street/Waterfront exit off of Route 95. Bear right after the bridge and head straight through the stop sign and small S turn onto Commercial Street. The ferry will be on the right. At the second light turn left and then right onto Fore Street. The parking garage is on the left; head out the backside of the garage and the bank will be visible.

Yes, I'd like to attend.

Workshop: _____ Date: _____

Enclosed is my registration fee (nonrefundable, unless cancelled by WBDC).
Send payment to: WBDC, PO Box 658, Bangor, ME 04402-0658

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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.

AUGUSTA AREA

Join us for a relaxing **Holiday Party**, December 14, 7-9 p.m., at Carmen Dyer's, 7 Ryan Drive, Manchester. Bring a special dessert and enjoy an informal evening with other area businesswomen. Dress casually.

WOMEN ENTREPRENEURS OF BELFAST

THURSDAY, DECEMBER 2, 6:00 P.M. Senior Spectrum dining room, Merriam Road, Belfast.

Roundtable: Ray Speirs, a representative of the National Association of the Self-Employed. Topic: Services for the self-employed, with an emphasis on health insurance.

BANGOR AREA

WEDNESDAY, DECEMBER 8, 12-1:30 P.M. Eastern Maine Development Corp. conference room, One Cumberland Place, Bangor. **Member to Member Marketing and Christmas Party:** Bring your product or knowledge to display or sell to each other. A fun time for the holidays! Let's show each other what we have.

MIDCOAST

NO DECEMBER MEETING.

LEWISTON / AUBURN

IT'S A CHRISTMAS PARTY AND YOU'RE INVITED! Tuesday, December 7, the L/A group will hold their second annual Christmas Party. Give us a call at 784-

6549 or 786-2632 the last week of November to let us know if you can make it. A party is a fun way to meet members of other groups. We'll give a prize to the group member that has traveled the farthest. 6 p.m., at Dot Blevin's home, 10 Brann Avenue, 784-6549. Entertainment by Music Recreation, Refreshments by Bake More Melanie. Please bring a wrapped gift for the Scotch Auction (\$3-\$5). Storm date: Tuesday, December 14, 6 p.m.

NETWORKING AFTER HOURS

Networking After Hours in the Lewiston/Auburn region has ceased. Organizers of the 5-7 p.m. social may arrange a monthly get-together for area businesswomen, perhaps consider a breakfast meeting as opposed to an evening meeting. Stay tuned for further details.

SOUTHERN MAINE BUSINESS WOMEN'S NETWORK

NO DECEMBER MEETING



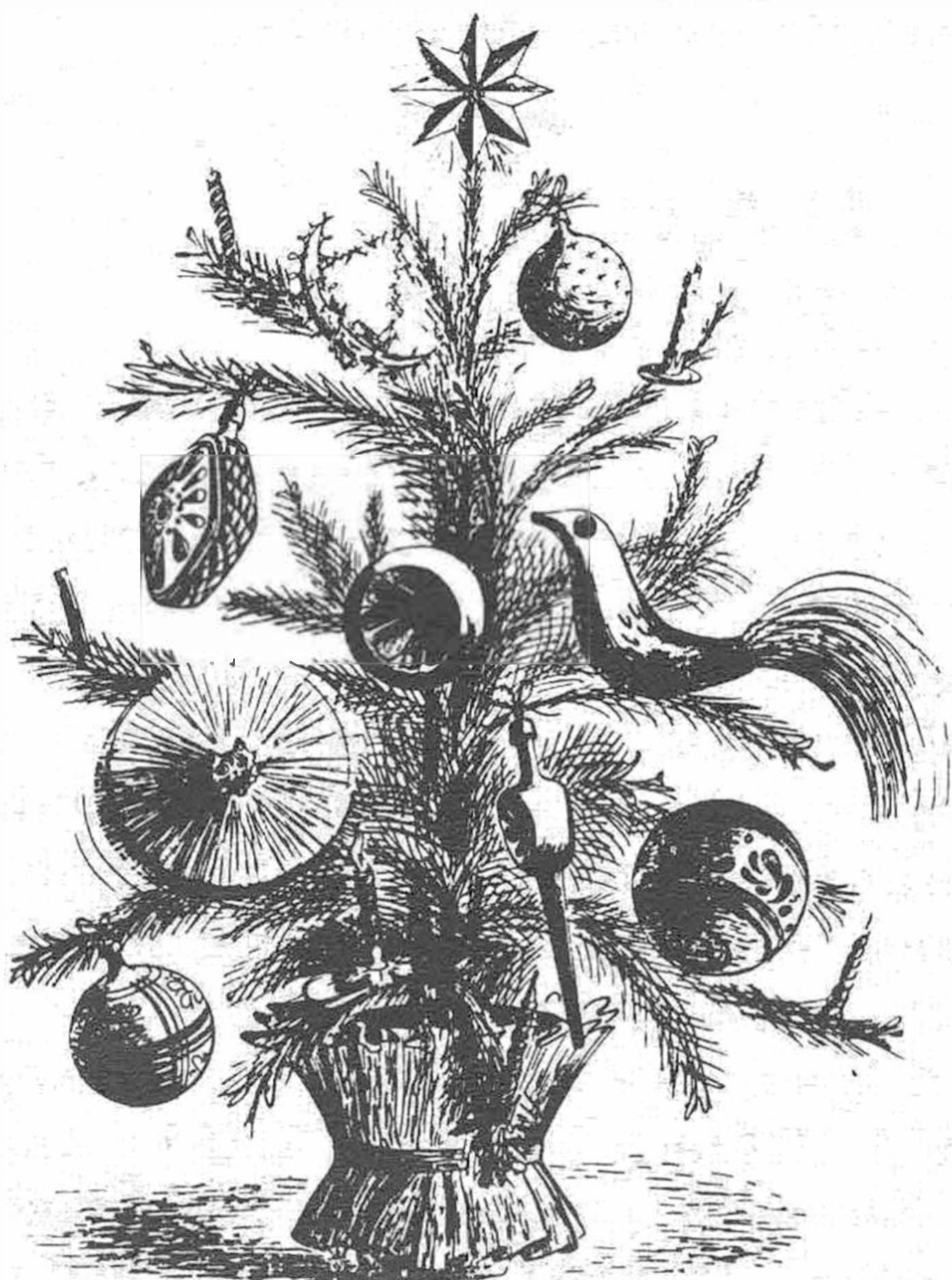
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CALENDAR OF UPCOMING EVENTS

11/30 & 12/14 How to Really Start Your Own Business. Business Education Seminar Series, sponsored by SCORE of **Portland**. Call 772-1147. Starts at 1 p.m.; space limited, so pre-register by sending \$20 check at least five days prior to date to SCORE, 66 Pearl Street, Room 210, Portland 04101.

11/30 The Business Plan and Cash Flow Projection. Business Education Seminar Series, sponsored by SCORE of **Portland**. Call 772-1147. Starts at 1 p.m.; space limited, so pre-register by sending \$20 check at least five days prior to date to SCORE, 66 Pearl Street, Room 210, Portland 04101.

12/2 Women Entrepreneurs of Belfast Meeting

12/2 Health Care Reform Forums. To learn more about health care reform and Congressional and state proposals. Listen to small business concerns and gather information about new state health insurance laws affecting the self-employed and small groups. Free. Please RSVP John Dieffenbacker-Krall, 990-0672, as space is limited. **Bangor Public Library**, 145 Harlow Street, Bangor. 9-11 a.m.; 3-5 p.m.; and 6-8 p.m.

12/3 Successful Solutions for Family Business. three and half hour workshop on the dynamics of family business. 9 a.m.-12:30, Phoenix Room, 10th Floor, Key Bank, One Canal Plaza, **Portland**. \$35 WBDC members, \$40 non-members.

12/6 Starting Your Non-Traditional Professional Practice. 3-hour workshop. 1-4 p.m., 12 Spruce Street, **Augusta**. \$20 WBDC members, \$25 non-members.

12/6 Resources for Growing a Business. 3-hour seminar on business assistance resources in Maine. 9 a.m.-noon, 12 Spruce St., **Augusta**. \$20 WBDC members, \$25 non-members.

12/6 & 12/7 Speaking Out, a workshop for women who need to speak with clarity and confidence. One and a half day practical workshop instructed by Barbara Eberhardt and Dianne Holly. Write: Eberhardt/Impact, 44 Exchange St., **Portland** 04101; call 775-6558. Tuition \$150. January dates for the workshop are 1/10 & 1/11.

12/7 Lewiston/Auburn Regional Group Meeting

12/7 Make Business Records Work for You. 6:30-9:30 p.m.; Coastal Enterprises, Inc., **Wiscasset**, \$5. Call Tyrell Thomas, 882-7552. Co-sponsored by the Maine Small Business Development Center.

12/8 Bangor Regional Group Meeting

12/8 Resources for Growing Business. 3-hour seminar on business assistance resources in Maine. 9 a.m.-noon, Phoenix Room, 10th Floor, Key Bank, One Canal Plaza, **Portland**. \$20 WBDC members, \$25 non-members.

12/13 Resources for Growing Business. 3-hour seminar on business assistance resources in Maine. 9 a.m.-noon, EMDC, **Bangor**. \$20 WBDC members, \$25 non-members.

12/14 Augusta Regional Group Meeting

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.

WOMEN IN THE CURRICULUM

University of Maine's Fall Lunch Series are held in the Bangor Lounge of Memorial Union at Orono. 12:15-1:30 p.m. Call 581-1228 for more information.

12/8 Jewish Women, 50 Years After the Warsaw Ghetto Uprising. Taught by Erica Nadelhaft, Ph.D. student in Holocaust Studies, Brandeis University, and Ruth Nadelhaft, Director of Honors Program and English professor.

12/15 Women's Issues in the 116th Maine Legislature: Unfinished Business. With representatives Mary Cathcart, Susan Farnsworth, Peggy Pendleton, and Kassie Stevens, and lobbyist Laura Fortman.

IRS TAX PRACTITIONER CLASSES

The IRS, Maine Bureau of Taxation, and SCORE will hold two-day conferences for tax practitioners at various locations around the state.

The agenda will focus on new tax laws, changes, and forms; problem resolution; currency transaction reports; used automobiles; business use of the home; employee business expenses for loggers; practitioner's pro-bono service; contractor issues; rentals; estimated taxes; net operating losses; computation of basis for partners and shareholders; excise tax; and backup withholding.

Dates and locations are as follows: in Portland (11/22-23), Michael's Banquet Center, off Exit 8 at 202 Larrabee Road; Bangor (12 8-9), Pilot's Grill, Outer Hammond Street; Augusta (12 21-22), University of Maine Resource Learning Center; and Presque Isle (12 21-22), Northern Maine Technical College.

Registration fee \$95, except for Presque Isle, \$65. Call the Portland Chapter of SCORE for more information.

HEALTH CARE REFORM FORUMS

The Small Business Project on Health Care Reform thanks WBDC members for their overwhelming response to the recent survey. Results of the survey will be available in December. For those who haven't returned their survey, there is time yet to answer and put them in the mail.

Of the returned surveys, many WBDC members indicated they would like to learn more about health care reform and how various Congressional and state proposals will affect them. The project will hold forums to provide that information, and to listen to small business concerns and to provide information about new state health insurance laws. Three forums will be held at the Bangor Public Library, December 2, 9-11 a.m., 3-5 p.m., and 6-8 p.m. There is no charge; however, please RSVP to John Dieffenbacker-Krall, 990-0672, as space is limited.

WBDC WELCOMES NEW & RENEWING MEMBERS

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Fryeburg, ME 04037

Nancy Berube
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Mary Cathcart
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Orono, ME 04473

Elaine Clark
Murray, Plumb & Murray
73 Pearl Street
Portland, ME 04101

Judith Clark
Controller
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Falmouth, ME 04105

Mimi Clegg
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Donna Cogswell
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Wells, ME 04090

Carol DeLisle
The Reading Workshop, Inc.
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Gorham, ME 04038

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The Wedding Wizard
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Jayne Leslie Dyke
Enchanted With Nature
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Laura Emack
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Stockton Springs, ME 04981

Lorraine Fontaine
Nutcacker Sweets
63 Tampa Street
Lewiston, ME 04240

Earlene French
214 Norridgewock Road
Fairfield, ME 04937

Marie Gagnon
The Lazy L Kennel
846 Middle Street
Bath, ME 04530

Cynthia Gerlach
Workplace Risk Assessments,
Inc.
159 Taft Avenue
Portland, ME 04102

Ivy Gilbert-Vigue
Women & Investing
222 Kennedy Memorial Drive
Waterville, ME 04901

Carol Gillette
Communication Graphics
P.O. Box 412
Belfast, ME 04915-0412

Hara Moffat Harding
Hara Harding Upholstery
RR 1, Box 664
Kennebunkport, ME 04046

Judith Harris
Seafood Management Corp
P.O. Box 6157
Falmouth, ME 04105

Nancy Hawes
Newman, Noyes & Associates
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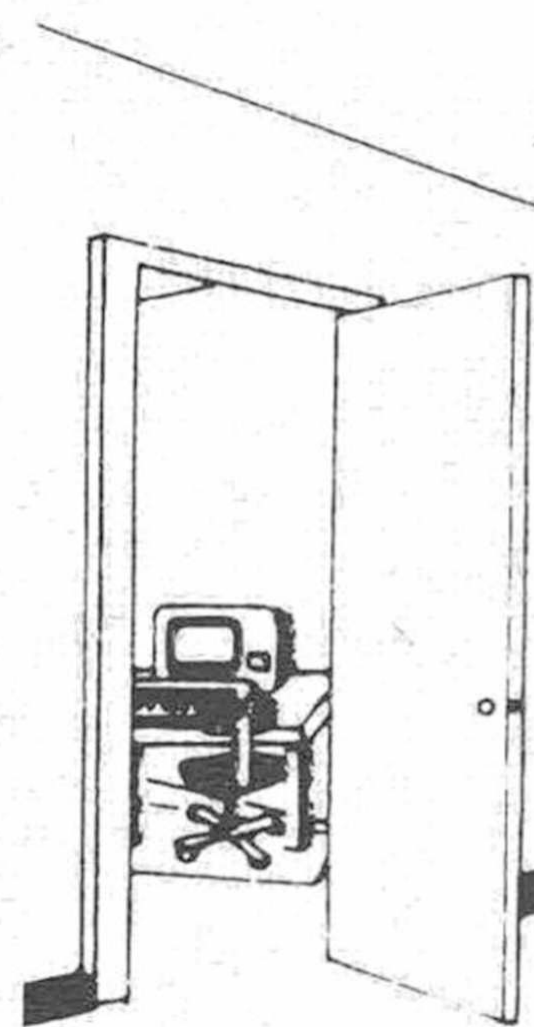


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10/19 Health Programs to Benefit Your Business
10/26 Sex Role Stereotypes and Gender Socialization
11/9 Representative Sean Faircloth on Issues that Affect Children
11/16 Ethics in the Workplace: Right vs Right
11/23 How to Pay for College
11/30 Forest Products: State of the Industry
12/14 Food Functions and Dysfunctions
12/21 Holiday Luncheon

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What It Costs

Some common capital requirements for starting a small business with projected first-year revenue of \$250,000:

ITEM	COST/FREQUENCY
Incorporation	\$50-\$1,500 One-time cost
Lawyer	\$500-\$1,000 Annual retainer (plus hourly fees)
Accountant	\$200-\$400 Monthly
Rent	\$400 and up Monthly
Insurance/ accreditation	\$100-\$250 Monthly
Telephone/ utilities	\$150-\$350 Monthly
Computer/ software	\$900-\$5,000 One-time cost
Stationery/ business cards	\$250 As needed
Office supplies	\$50-\$200 Monthly
Contingencies	\$250-\$1,000 Monthly

Note: Costs would typically be higher for manufacturing companies and lower for home-based businesses

Source: Grant Thornton / Detroit Minority Business Development Center

THE MAINE WOMEN'S BUSINESS DIRECTORY

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Initial reaction to our Directory has been very strong. It is well organized, easy to use, and will be published every two years so you (and your potential customers) will always have access to accurate and up-to-date information.

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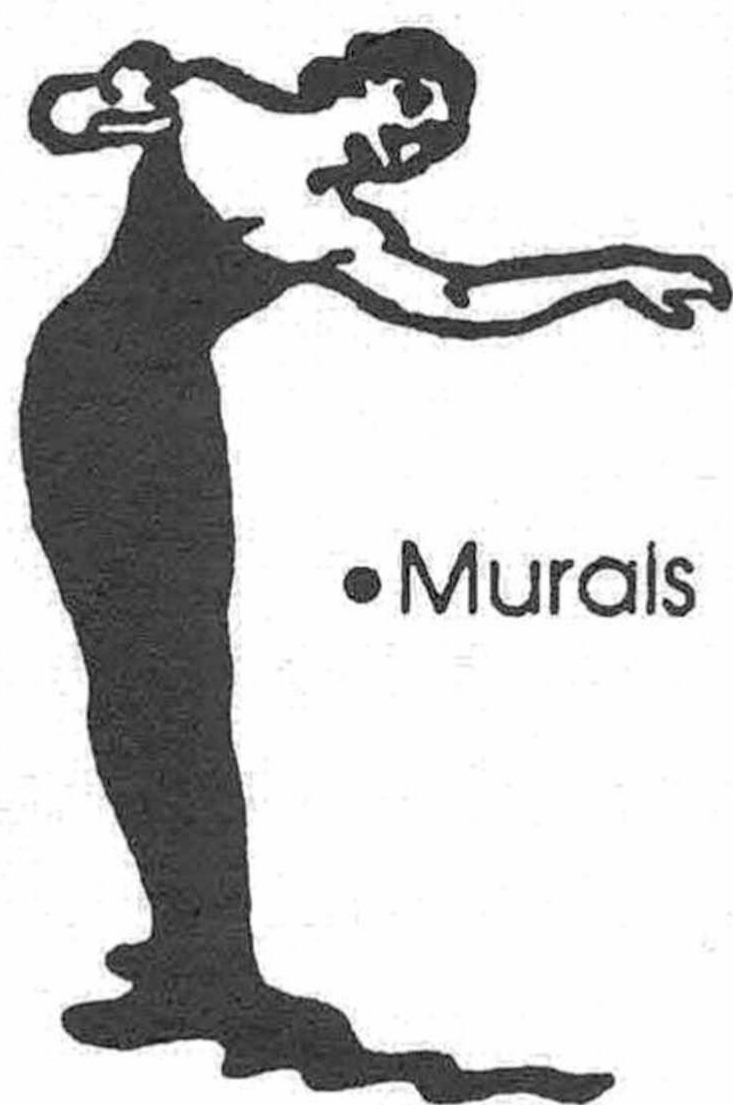
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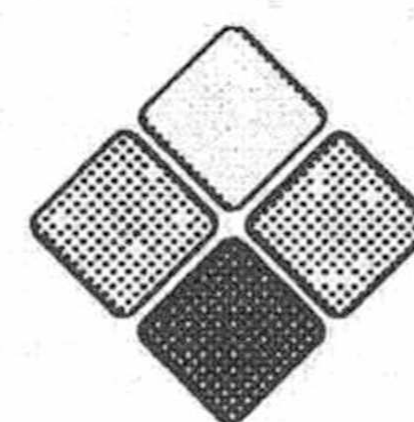
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Business Owner Award Presented to Portland Entrepreneur

Outstanding Woman Business Owner award presented this year at the Women's Business Owners Conference goes to Mary Finnegan of Finnegan Associates of Portland. Mary works with small businesses and, in the words of Betty Olsen of Casco Northern Bank, she "has helped numerous businesses resolve problems and turn around companies. Her volunteer activities have earned her great respect in the business community."

The award is presented annually to a woman business owner who contributes to community service, who has been in business for more than five years, and whose business demonstrates staying power and the ability to adapt through growth.

Finnegan Associates, business management and fiscal planning consultants, was established in 1987. Mary purposely kept the business small while sub-contracting her bookkeeper and receptionist, and hiring a part-time secretary. Her financial position has improved, however; in 1987 her gross sales were \$13,000 and in 1992, with over 100 businesses in southern Maine as clients, sales climbed to \$63,000.



Mary Finnegan

With the help of a close friend, Mary created her company after numerous business associates approached her for free advice on a regular basis. No other service then paralleled that of Mary's. Even with the number of business consultants today, her business is still unique.

At inception, Finnegan and Associates clients were people in need of "turn arounds," or voluntary Chapter 11 workouts. Since 1987, the company has expanded to include assisting start-ups, expansions, weekly controllership contracts, and the purchasing of a business.

Generally, Finnegan and Associates has adapted to market needs. During the recent recession, she was in competition with laid-off accountants, lawyers, and bankers, but she stuck with it and her referral service has continued to grow.

Mary is the proud single parent of two teenagers: Sarah, 19, and Peter,

17. She is committed to community organizations, including local chambers of commerce, the North Yarmouth Academy, Women Business Owners, Portland Rotary Club, and the Sacred Heart Church. Congratulations, Mary!

PAYROLL REMINDER

Companies that have been paying their 941 Federal Payroll Taxes based on the eight monthly period method must switch to the semi-weekly/monthly/quarterly method beginning January 1, 1994. The IRS will notify businesses of their status before the new year. Status is based on the amount of 941 taxes paid during the look-back period: July 1, 1992 through June 30, 1993.

Call Payroll Management at 1-800-734-6880 for more information.

CONFERENCE FROM PAGE 1

Conference Sponsors this year were:

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Central Maine Power

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L.L. Bean, Inc.

Camden National Bank

Anastos & Lohnes, Inc.

Katahdin Trust Co.

Kennebec Savings Bank

Maine Women's Fund

Frank Pomerleau's, Inc.

And, thanks to WBDC's hardworking staff — Lisa, Carol, and Kim — for making October 27 a special day for Maine businesswomen.

Below is a sampling of conference feedback received by WBDC.

MOST LIKED ABOUT THE CONFERENCE:

"Networking and workshops.... Meeting new people and visiting with friends.... Exposure for my business.... Being able to wander and meet other exhibitors.... The opportunity to attend workshops.... Introducing my guests to WBDC and its mentoring program.... Excellent keynote speaker — a real person.... Business trade show was good, but would have liked to see products of more WBDC members and more of them selling retail."

W E B, Whither Thou Goest

As a group, Women Entrepreneurs of Belfast has been losing momentum for some time, much to the frustration of its steering committee (which is also losing steam).

However, we still hear women express an appreciation for the group and an interest in seeing it continue. It's our opinion, too, that WEB has been of too great a value to let it go just now.

But the organization of these meetings, and related work, requires an effort that has become increasingly difficult, and we say to ourselves, "For what!"

If these meetings (or some other shape of WEB) has value, you can show it by attending, especially by participating, and by taking on or sharing some aspect of the organization. You can help plan meetings, workshops or events, help with publicity, paperwork, the preparation of the newsletter, or open meetings.

In other words, you can best express your interest by manifesting your interest. WEB's success — and even its existence — depends on the extent of your participation.

To let us know how your time and talent can help, call one of the steering committee members: Nancy Matzell, 338-4728; Debby Smith, 342-5973; or Geri Coughlin, 789-5263.

WANTED

WEB is looking for an alternative meeting space near the Belfast business district. Among other considerations, the key element is that it should be "rent-free". If you have such a space, perhaps you could consider this a WBDC contribution.

STEERING COMMITTEE CHANGES

On a bright note, WEB welcomes Gail Sawyer as a new steering committee member. She will serve at least until spring, when she will have to resume her busy schedule at Fernwood plant nursery in Swanville. Thank you Gail!

WEB needs to fill another position on the steering committee beginning January 1, 1994.

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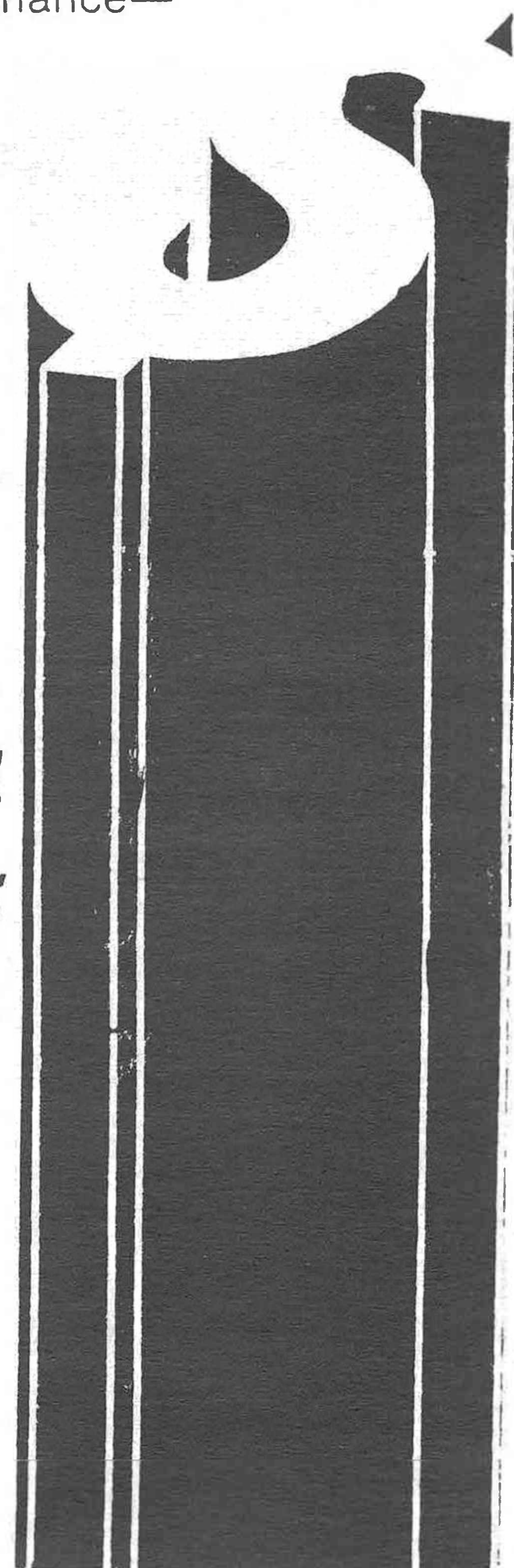
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MEMBER NEWS

Janet Cole Cross, Family Business Advisor and President of **Kindred Services** in Portland, returned recently from the largest international gathering held to date of family business professionals, owners and academics in the field of family business. The 1993 Family Firm Institute (FFI) Conference on Family Business: A Generation Comes of Age, was held October 6-9 in New York City.

Family business comprises 85-90 percent of all business enterprise in North America and comprises 30-35 percent of the Fortune 500 companies, according to FFI data. Family businesses also constitute a majority of enterprises internationally.

More than 50 workshops focused on issues of succession, transfer of generational power, alternatives to litigation, dyadic relationships in business and professional life, the challenge of wealth, and U.S. social policy and the family business.

Janet Cole Cross is a family business advisor. For more information on FFI, call Ms. Cross at 799-7535; fax: 799-5853.

Meredith Jones, former Director of Program Development for the Maine Development Foundation has left that organization to join Robert Woodbury's campaign for governor.

Number One in 1993 sales in North America for Beauty for All Seasons is **Carmen Dyer**, owner of **Carmen's Boutique**, Total Color and image Place for Men and Women in Manchester. She is also a state trainer for Beauty for All Seasons.

Priscilla Giroux, certified massage therapist, recently established her private practice in therapeutic massage. A graduate of the Downeast School of Massage, she is trained in classic Swedish and sports massage techniques. Priscilla is also a certified infant massage instructor. She trained with Evelyn Guyer and received certification from the International Association of Infant Massage Instructors. As an instructor of infant massage, Priscilla is a parent educator, helping

parents learn the system of stroking that was originally developed by Vimala Schneider. Practicing under the business name of **Full Circle Therapeutics**, Priscilla's office is in Fairfield.

The Goddess is alive! **Bonnie VersbonCoeur** has created and published the first Goddess Coloring Book. The oversized book, with full color cover, is alive with original drawings of 22 goddesses from around the world, each with a brief historical description. The high quality recycled paper is perfect for framing or hanging on the refrigerator and perforated for easy tear-out. The book is published in time for the holidays, and is a delight for children and adults of all ages. The book can be ordered directly from Bonnie by calling 338-1786, or by sending \$12.95, plus 78 cents sales tax and \$2 for shipping (\$1 for each additional book) to Box 537, Belfast 04915. Or, pick them up in person in Belfast. Bonnie is currently a protegee in WBDC's mentoring program in Bangor. The Goddess coloring book is a first of many educational and fun products that Ms. VersbonCoeur's new company, **Goddess Alive**, will produce.

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WBDC REGIONAL GROUP MEETINGS

aroostook county • augusta • bangor • belfast • lewiston/auburn • midcoast • york county

AUGUSTA
December 14

BANGOR
December 8

BELFAST
December 2

LEWISTON/AUBURN
December 7

MIDCOAST
No December meeting

SOUTHERN MAINE
No December meeting

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