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## The WBDC Bulletin July 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 ♦ July 1993

## WBDC Receives Noyce Award for Excellence

WBDC received recognition from the Maine Community Foundation for its commitment to women and its work to increase opportunities and resources to help women achieve economic self-sufficiency.

As a recipient of the 1993 Noyce Award for Nonprofit Excellence, WBDC received a \$5,000 grant and encouragement to continue its excellence in management and program delivery that characterize the best of Maine nonprofit organizations.

The Noyce Award recognizes WBDC for:

### 1. BROAD BASE OF SUPPORT:

WBDC receives almost equal shares of its \$190,992 operating revenue from private gifts, government grants and contracts, foundation grants and earned revenue. It currently has 550 members and provides programs for 500-800 people per year.

### 2. USE OF VOLUNTEERS:

WBDC has developed a nationally recognized mentoring program that matches women starting in business with established business owners who volunteer to help proteges learn all aspects of running a business. The new entrepreneurs receive intensive technical training from WBDC staff as well as one-on-one support from mentors. WBDC also relies heavily on volunteers to staff seven regional support/training groups and organize an annual conference on women's business development issues.

**3. ADVOCACY:** WBDC has been a strong and vocal advocate for women entrepreneurs in the finan-

cial sector as well as in the legislative and business community. Nationally, women business owners represent the fastest growing sector of the small business economy and in the past 10 years have created more jobs than the Fortune 500 companies.

**4. MANAGEMENT SKILL AND EFFICIENCY:** WBDC provides services statewide to over 500 women each year with a staff of only 2.5 people. By building community capacity through strong networks of experienced and new entrepreneurs, it seeds local development efforts with little capital.

**5. STAFF AND BOARD QUALITY:** WBDC has a strong board of directors comprised of self-employed women and representatives from business assistance organizations, corporations and the public sector. Board members are elected by the membership.

**6. LEADERSHIP AND IMPACT:** The mentoring program developed by WBDC has been recognized as a national model. A handbook created by WBDC is widely disseminated throughout the U.S. and the program selected by the MS Foundation as a training site for 10

*Please turn to page 12*

## Director Gets Special Thanks for Her Service

Halycon Blake received special recognition at the 1993 Annual Members Meeting for her role as founder of WBDC and creator of the Mentoring Program. WBDC presented Halycon gifts from proteges, and WBDC extends thanks to the proteges who contributed to Halycon's award basket. WBDC also thanks Halycon for her work and support of WBDC. Halycon will continue to provide her insight, humor, and guidance to WBDC through participation on the Membership Services Committee.

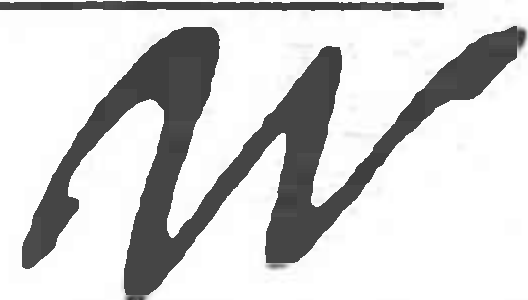
Other WBDC members receiving awards at the annual meeting

*Please turn to page 2*



Halycon Blake (l), a six-year member of WBDC's Board of Directors, retired from the board at WBDC's annual meeting May 17. WBDC Director Lou Chamberland (r) gives Halycon a basket of protegee products.

**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

Monita Bell  
Bottom Line Management, Auburn  
Sonja Christiansen  
Christiansen Associates, Auburn  
Carol Gillette  
Communication Graphics, Belfast  
Mary Ellen Johnston  
DECD, Augusta  
Carol Linker, Ph.D.  
Firstmark, Augusta  
Joyce McClure  
Thomas College, Waterville  
Alice Peck  
Peck's Fabrication & Welding, Newport  
Nancy Tibbetts  
Randy Tibbetts Trucking, Monmouth  
Dolores Upton  
Phoenix Rising, Lewiston  
Carol Warren  
Warren & Currier, Portland  
Barbara Weldon-Morin  
First Bank, New Hampshire  
Claire Whitmore  
The Computer Dept., Readfield  
Mary Young  
Damn Yankee, Brewer

## REGIONAL STEERING COMMITTEES

### AROOSTOOK

Florence Zettergren, 762-kids, 764-3474  
Marie Matthews, 532-7273  
Rosalind Morgan, 532-7286  
Darcy Milliard, 435-8018

### AUGUSTA

Sue Daiute, 622-7689  
Judith Hannum, 622-3259  
Edie Eaton, 549-7645  
Glenda Smith, 549-7645

### BANGOR

Kay McKusick Gray, 924-3027  
Mary Young, 989-7673, 843-7249  
Debbie Morrill, 989-2362  
Judy Vardamis, 947-8761

### BELFAST

Linda Packard, 359-2225  
Nancy Matzell, 338-4728  
Debbie Smith, 342-5973  
Jeri Coughlin, 338-6557

### LEWISTON-AUBURN

Sonja Christiansen, 786-2632  
Delores Upton, 777-5362  
Michelle DeRoche, 562-2813  
Dot Blevins, 784-1479

### MIDCOAST

Carol Warren, 772-1262  
Debbie Leighton, 442-7260  
Brenda Day, 443-1129  
Joanna Sampson-McCabe, 442-8865  
Halcyon Blake, 442-7909

### SOUTHERN MAINE

Dorrie Roedner, 284-6420  
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

## Slinging Mud Chases Stress Away

BY SONJA CHRISTIANSEN

Help adults play. That's what Anne Brooks of Purple Plashes told Lewiston-Auburn's regional group she wanted to do with her business.

So, to get them to play, Ms. Brooks presented her new product, the "Mud Pack," (similar to affirmation cards) whose instructions tell adults to dress in old clothes once a day, pick a card, go outside and play "with marvelous, mushy mud!"

The Lewiston-Auburn group agreed the cards were a good method for managing stress and found other ways to play with these wonderfully creative cards, including picking cards and describing what members felt or

envisioned with each card.

Sandy Philbrook of Music Recreation picked a card that said "Praise Mud." She described how she would praise mud by running wet, messy mud through her fingers and singing.

Nancy Nickerson of Finally Yours picked the card that said "Make Butt Prints." I won't tell you what happened next! You'll have to join our fun-filled regional group. We may make this part of our regular meeting opening!

Order your own Mud Pack from Anne Brooks, Purple Plashes, RR2 Box 784, Mt. Vernon, ME 04352. Send \$7.95, plus \$2 for postage and handling.

## Annual Meeting from page 1

included:

WBDC Member Advocate: Monita Bell, of Auburn, and Jim McConnon, of the Cooperative Extension Service.

WBDC Agency Advocate: Key Bank of Maine.

Mentor of the Year: Kay Pinkham, Turbyne and Associates, Lewiston.

Protegee of the Year: Dolores Upton, Phoenix Rising, Lewiston.

Appointed to the board of directors were: Monita Bell, Bottom Line Management, Auburn; Alice Peck, Peck's Fabrication and Welding, Newport; Dolores Upton, and Phoenix Ris-

ing, Lewiston. Board members reappointed were: Carol Gillette, Communication Graphics, Belfast; Mary Ellen Johnston, Department of Economic and Community Development, Augusta; and Carol Warren, Warren and Currier, Portland.

**CONGRATULATIONS** to Sheila Coyle for her excellent article on the WBDC mentoring program. The article ran June 11 in the business section of the Bangor Daily News, and included interviews with Gretchen Gehrke, Carol Gillette, and Joyce McClure.

Sheila Coyle is a freelance business writer based in East Corinth.



Julia Comeau, Kay Gray and others having a good time at the annual meeting reception May 17.



# Making the World More Accessible

BY SHEILA COYLE

**D**o you get frustrated when the sound goes off in the middle of your favorite TV show? That is how 10 percent of the entire population feels every time they turn on the television. They are the deaf and hearing impaired.

"To be deaf is to be invisible," said Judy Vardamis. "It's tough for people to care a lot until they're touched individually by a situation. Then you get it."

They say life happens when you're looking the other way. Judy Vardamis tried to start a computer software company. The door that finally opened led her to a for-profit and not-for-profit venture that will benefit the deaf community, as well as the mainstream economy.

Ms. Vardamis' preparation for bringing captioning to the deaf began without her realizing it. Her stepdaughter, Julie, was born deaf. In 1989 when Ms. Vardamis first met Julie not all prime time shows were captioned. Julie continually asked, "What's going on? Nobody ever talks to me about the news. I have to read the paper."

Inaccessibility to news and prime time shows cut the deaf off from society, and left them unaware of current affairs and social issues. "There's a lot on the news that wasn't in newspapers," Ms. Vardamis said.

In 1989 WOKR of Rochester, New York, made history by bringing close-captioning to the hearing impaired. The broadcast was captioned live using courtroom stenography. It was then fed back to WOKR through telephone lines to a decoder on the television set.

At this time Ms. Vardamis started her for-profit Caption Technology, Inc. (CTI) and not-for-profit The Captioning Group with her full partner Harry Hagopian. Mr. Hagopian brought to CTI over 20 years of experience as a court reporter. He is also a member of Husson College faculty, teaching court reporting.

"He had the skill," Ms. Vardamis said. "I had the medium." Ms. Vardamis has a total of 15 years of experience with broadcast media in sales, promotion, marketing and administration.

"It's the Captioning Group's mission to close-caption all news in Bangor," Ms. Vardamis said. "We're currently trying to get the TV station WABI captioned. We're looking for sponsors." According to Ms. Vardamis it costs \$30,000 a year to caption news.

"We're also looking for sponsors to close-caption the Red Sox," she said. "We have companies that are interested but people are nervous about the economy. There's no money. We've worked with the post office and Bangor Hydro on training tapes. We caption live and on-tape

programs, including the recent University of Maine graduation at Augusta, through interactive TV from the University at Augusta."

## OPEN AND CLOSED CAPTIONING

What's the difference between "open" and "closed" captioning? Open captioning consists of subtitles on a TV screen and doesn't require the use of a caption decoder. Closed captioning consists of a hidden signal inserted into the television picture then decoded in the TV screen to reveal captioned text.

Decoders are attached to TV sets. Stores such as Sears and Roebuck, J. C. Penney, Service Merchandise, and assistive listening mail order companies sell decoders. The decoders sell for under \$200.

The American Disabilities Act has mandated every TV set 13 inches and larger must contain a decoder.

Decoders also help deaf children, individuals with mild or progressive hearing loss, recovering stroke victims, and people with multiple disabilities learn to read more easily.

Captioning can help the economy. "The deaf community is a very loyal group," Ms. Vardamis said. "If a deaf person sees something captioned they'll go to that business, buy the product and stick with the product." Some national advertisers, such as Pizza hut, Dunkin Donuts, and McDonald's have captioned for a long time and have a loyal following, she said.

"These companies are caring and connected organizations, aware of the American Disabilities Act. Captioning is a definite image builder," she said.

Public awareness of the deaf has risen to a higher level, Ms. Vardamis said. But, the deaf community also has a problem with the lack of self esteem, she said.

"We are fighting for people who never spoke up before. For a long time the deaf accepted they were physically challenged. Now, they are beginning to show anger at not being able to do everything everyone else does.

"This is the decade of awareness. We're making sure everyone is aware."

.....  
*The deaf community is a very loyal group. If a deaf person sees something captioned they'll go to that business, buy the product and stick with the product.*  
.....

## THE BIGGEST OBSTACLES

...Studies so far indicate that women owners use less formal and participatory management styles than men. They start their companies with half as much capital as men do. Not surprisingly, financing and financial management are women's biggest obstacles - though that is not always true for men. Women also define their business goals more broadly than men. They pursue broader goals, such as customer satisfaction, as well as profit and growth....

*From a Wall Street Journal article, Women-Owned Businesses Attract A Lot of Attention, written by staff writer Barbara Marsh*



*Entrepreneur* magazine selected Bangor's **Snow and Nealley** as one of the Top 51 American Entrepreneurs in business for 1993. Each year, the magazine selects one business from each state and Puerto Rico to make its annual list of the 51 top U.S. Entrepreneurs, a list that is to small businesses what the Fortune 500 is to large corporations.

Family owned and operated since 1864, Snow and Nealley are three brothers and their mother, Lois, who

heads the company. *Entrepreneur* chose Snow and Nealley after conducting preliminary interviews with dozens of progressive Maine businesses. The final decision came after an *Entrepreneur* reporter saw one of Snow and Nealley's Garden Tool Gift Packs in a nature Company store in Berkeley, California.

The White House gave Snow and Nealley garden tools to Chile's president during his state visit last year. The Bangor tool company also makes

logging and woodworking tools that are sold worldwide. The company has doubled its sales over the past five years.

Maine's Small Business Administration named **Jayne Crosby Giles** as its Women in Business Advocate of the Year. The SBA recognizes Ms. Giles for her concerted efforts to strengthen the roles of women business owners in the community, and her advocacy of the women-owned business community as a whole.

Ms. Giles joined Key Bank in 1976, and has served as vice president, commercial loan officer. Last month, the bank promoted her to Senior Vice President, Small Business Regional Manager. She has been instrumental in implementing women owned small business programs at Key Bank, particularly its mentor program.

A Wellesley graduate with a degree in economics, Ms. Giles is also a graduate of the Stonier Graduate School of Banking. She is president of the Big Brothers-Big Sisters of Kennebec Valley, vice chair for FAME, and the bank liaison for WBDC.

The SBA also awarded **Janet Roderick**, a Mt. Vernon CPA, with its Accountant Advocate of the Year award for her efforts and contributions to a better economic and financial climate for small firms.

Ms. Roderick began her career with Schatz, Fletcher and Associates of Augusta in 1986, received her CPA certificate in 1988, and was promoted to senior accountant in 1989. She now serves as Accounting Supervisor. Ms. Roderick has also been a Thomas College adjunct faculty member, served on the Kennebec Valley Chamber of Commerce board of directors, and is active with the Maine Society of Certified Public Accountants.

Falmouth-based CPA **Lu Bauer** flew off to Petrosovadsk, Russia, last month as part of a four-member team, sponsored by the Transnational Institute of Norwich, Vermont, to train 40 entrepreneurs. The *WBDC Bulletin* is eager to hear a report of that trip!

## USEFUL ORGANIZATIONS

*Research compiled by Brenda Proulx, WBDC member and current protegee in Augusta.*

Dozens of organizations and groups exist that provide support for women in business. The following is a sampling of those organizations that can serve as valuable contacts for both home-based and commercially located businesses:

**AMERICAN BUSINESS WOMEN'S ASSOCIATION.** Brings together businesswomen of diverse background and provides opportunities for them to help themselves and others grow professionally through leadership, education, networking, support and national recognition. 9100 Ward Parkway, Box 8728, Kansas City, MO 64114. Phone: 816-361-6621.

**AMERICAN SMALL BUSINESS ASSOCIATION.** Membership includes a subscription to ASBA, a bimonthly publication.

**AMERICAN WOMEN'S ECONOMIC DEVELOPMENT CORPORATION.** Provides assistance and training to women in business. 60 East 42nd Street, NY, NY 10165. Phone: 800-222-AWED.

**MOTHER'S HOME BUSINESS NETWORK.** Aids mothers working at home; publishes a quarterly newsletter, *Homeworking Mothers*. PO Box 423, E. Meadow, NY 11554. Phone: 516-997-7394.

**NATIONAL ASSOCIATION FOR THE COTTAGE INDUSTRY.** A 60,000 members group that sponsors a trade show each fall and publishes a monthly newsletter. PO Box 14850, Chicago, IL 60614. Phone: 312-472-8116.

**NATIONAL ASSOCIATION OF HOME-BASED BUSINESSES.** Open to individuals who own home-based businesses, as well as those serving them, such as lawyers and accountants. Publishes the *Home-based Newspaper*. 10451 Mill Run Circle, Suite 400, Owings Mills, MD 21117. Phone: 410-581-1373.

**NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS.** Each state has a WBO office that provides educational and networking programs specifically for women-owned businesses. WBO operates a mentoring program. 600 S. Federal Street, Suite 400, Chicago, IL 60605. Phone: 312-922-6222.

**NATIONAL HOME BUSINESS INSTITUTE.** Canada's largest association for home-based entrepreneurs. Sponsors three trade shows per year, offers consulting services, and publishes a quarterly newsletter. 615 Mt. Pleasant Road, Toronto, Ontario, Canada V6H 1E7. Phone: 416-926-8746.

**NATIONAL WOMEN'S ECONOMIC ALLIANCE.** 1440 New York Avenue NW, Suite 300, Washington, DC 20005. Phone: 202-393-5357.

**SERVICE CORPS OF RETIRED EXECUTIVES (SCORE).** A free counseling service staffed by retired executives, often from large companies. Business planning, marketing, sales assistance, and others services. Look in your yellow pages under Professional Associations.

**SMALL BUSINESS ANSWER DESK.** call for general information and referrals to SCORE, SBA and other small business services. 1-800-827-5722.

**ZONTA INTERNATIONAL.** A service organization for women executives and professionals. 557 W. Randolph, Chicago, IL 60606. Phone: 312-930-5848.



## WBDC expands workshop curriculum

WBDC will present a new workshop targeted specifically to women who have established businesses.

**Believing in Success** will be taught by Barbara Babkirk, a licensed counselor and owner of the Yarmouth-based Heart at Work. The workshop will focus on attitudes and beliefs that shape successful enterprises. Participants will identify and examine visions and hopes for their own businesses, and clear away and transform beliefs and fears that limit potential.

For more information, call WBDC at 234-2019.

## National Education Center Established for Women in Business

Women in business now have a new resource: the National Education Center for Women in Business (NECWB).

Established by the U.S. Small Business Administration (SBA), the center is at Seton Hill College, Greensburg, PA, and will fund academic research, business curriculum development projects, and provide business skills training to current and prospective women entrepreneurs.

Cynthia Iannarelli is the center's director. The center is soliciting research proposals that will add to the body of knowledge about women business owners and promote their success. Call with your proposals directly to the center at 412-830-4625.

The center's educational programs include: Techno Women – Developing Businesses in Engineering, Health Care and the Sciences; Passport to Success, Taking Women Business Owners International; Aspiring to Business Ownership, Women with Disabilities; and, Camp Entrepreneur, a girl's summer program that focuses on entrepreneurial skills, leadership, self esteem, and self confidence.

## 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:** July 7, Augusta; July 12, Bangor; August 9, Portland (co-sponsored by SBDC). \$20 reg. fee (members); \$25, (non-members).

**Considering a Business:** July 7, Augusta, July 12, 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; call for location and dates for Portland's September Start Smart workshop. \$70 WBDC members/\$75 non-members.

**Believing in Success.** Geared toward established business owners, this 3-hour workshop focuses on strategies that open the door to possibilities. Call WBDC for more information.

**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 taking the month of July off. Stay tuned  
for August agenda!

### AUGUSTA AREA

WEDNESDAY, JUNE 30, 8:30-10:30 A.M.

Key Bank Conference Room, 9th Floor  
286 Water Street (across the street from the old post  
office and former offices of WBDC)

This month, Augusta businesswomen are meeting  
earlier than their normal schedule dictates to avoid  
the Fourth of July holiday rush!

**Roundtable:** "Open Discussion and Formalization of  
an Augusta of Working Capital Group "

**Member profile:** Claire Rodrigue Cooney, Financial  
Consultant with Shearson Lehman Brothers

### SOUTHERN MAINE BUSINESS WOMEN'S NETWORK

THURSDAY, JULY 8, 6:30 P.M. (refreshments);  
7 P.M. MEETING BEGINS

Huntington Commons, Ross Rd., Kennebunk (call  
Dorrie Roedner, 284-6420, for info)

**Roundtable:** "Get A handle on Your Stress" with Dr.  
Cinndi Davidson, D.O., Davidson Enterprises, Wells.  
Discussion will include good and bad types of stress,  
stress management, techniques, and suggestions on  
how to develop a management plan.

#### PLEASE NOTE...

- Three regional groups, Aroostook, Bangor, and Belfast, are not meeting in July, and in the case of Belfast, August, too. Belfast Area Women Entrepreneurs have learned from experience that attendance at summer meetings dwindles as the days get hotter, and summer activities run non-stop. So, stay tuned for upcoming meetings in The County and in Belfast.

- Lisa Ellis, WBDC's secretary, is getting too much mail returned for address corrections, and that gets costly, considering WBDC then follows up with phone calls to determine new addresses. IF YOU MOVE, PLEASE let Lisa know of your new address so she can update the database. She will really appreciate your effort!

### BELFAST WOMEN ENTREPRENEURS

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

### BANGOR AREA

BANGOR AREA BUSINESSWOMEN  
are also taking July off!

### MIDCOAST REGION GROUP

TUESDAY, JULY 20, 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:** "Marketing on a Shoestring": How to  
advertise and market like the big guys, but on a tiny  
budget. With Mary Denzer, the Coastal Journal.

### LEWISTON/AUBURN AREA

TUESDAY, JULY 6, 12-1:30 p.m. (Bag lunch)

Lewiston-Auburn Chamber of Commerce Conf. Room

**Roundtable:** A Financial Workshop with Claire  
Rodrigue Cooney, Financial Consultant, Shearson  
Lehman Brothers, Portland



# CALENDAR OF UPCOMING EVENTS

- 6/30 WBDC Augusta Regional Group Meeting**
- 7/4 H.O.M.E. Garden Show.** H.O.M.E., Rt 1, Orland, extends an invitation to all landscapers, greenhouses, florists, farmers, garden clubs, artists and art associations, and all related businesses and individuals who would like to display at H.O.M.E.'s Garden Show over the July 4 weekend to call 469-7961. Display lots size and costs are: approximately 10' x 15', \$5; 20' x 20', \$10; and larger lots are available. The show will run from July 2 to July 5.
- 7/6 Lewiston/Auburn Regional Group Meeting**
- 7/7 & 7/12 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. 7/7 at 12 Spruce St., Augusta; 7/12 at EMDC, One Cumberland Place, Bangor.
- 7/7 & 7/12 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. 7/7 at 12 Spruce St., Augusta; 7/12 at EMDC, One Cumberland Place, Bangor.
- 7/8 WBDC Southern ME Regional Group Meeting**
- 7/13 How to Really Start Your Own Business.** Business Education Seminar Series, sponsored by SCORE of Portland. Call 772-1147.
- 7/15 Marketing, Advertising, Promotion, Survival in the 90s.** Business Education Seminar Series, sponsored by SCORE of Portland. 66 Pearl Street, Portland. Call 772-1147.
- 7/20 Women in Business. Home-based Business. A Family Business.** Business Education Seminar Series, sponsored by SCORE of Portland. 66 Pearl Street, Portland. Call 772-1147.
- 7/20 Midcoast Regional Group Meeting**
- 7/22 Business Plan, Cash Flow, Banking & Account-**

**ing.** Business Education Seminar Series, sponsored by SCORE of Portland. Call 772-1147.

**7/27 How to Really Start Your Own Business.** Business Education Seminar Series, sponsored by SCORE of Portland. 66 Pearl Street, 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.

## IRS Offers Business Tax Workshop Over the Wire

The IRS has scheduled a free seminar that will run on interactive television (ITV) July 16 and 20 from 12:45-3 p.m. . Participants will be able to question the instructor via telephone.

The agenda includes General Information for New Businesses, Filing and Reporting Requirements, Employee or Independent Contractor, Employment Taxes, Business Use of the Home.

For more information, including local ITV locations , call 622-8328.

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## Portland SCORE Calls for Women Counselors

The Maine Coastal Chapter of the Service Corps of Retired Executives (SCORE) in Portland urgently needs women counselors, retired or active, who are familiar with business or other management experience.

SCORE and ACE members provide free counseling to individuals starting businesses or already in business. Most counseling is done on a daily basis, but it also can be done at other times, locations, or by appointment.

Currently, almost half of those taking advantage of Portland SCORE business counseling are women. Portland SCORE serves the greater Portland area. The chapter counsels about 80 first time and repeat clients per month. It also conducts periodic workshops on a wide range of business issues, including starting a business, home-based businesses, marketing, and use of technologies.

Requesting assistance with start-up businesses accounts for the majority of cases women have brought to SCORE over the past two years. Other specific issues include securing loans, legal organization, expanding, buying, selling, relocating, bookkeeping, marketing, business plans, hiring, and using computers as a business tool.

Businesses represented include restaurants, motels, Bed and Breakfast inns, computer businesses, video productions, carwashes, greenhouses, cosmetologists, ceramic manufacturers, bookstores, advertising agencies, antique dealers, employment services, cleaning services, upholsterers, copy centers, dance centers, health/exercise centers, and candy/ice cream shops.

SCORE members bring their own expertise to the counseling and provide help with financial management,

merchandising, public relations, manufacturing, export/import, procurement, retail sales and services, food services, construction, communications, and transportation services. SCORE services are backed by SBA technical bulletins, annual conferences, and periodic training sessions.

SCORE and ACE are affiliated with the U.S. Small Business Administration, which pays for the expenses of the local office. For more information, write Portland SCORE, 66 Pearl Street, Portland 040101, or call 772-1147.

## Alternative Resource Ideal for Social Service and Grassroot Organizations

The **Maine Alternative Yellow Pages** is a directory of over 1,110 non-profit and a few for-profit social action and social service organizations in Maine. Each group is listed with its address, phone number, and a brief description of its goals or activities, and is included in one of over 30 categories ranging from Children, Health and Healing, Peace, Women, to Environment, Low Income, Food, Justice, World Affairs, Economic Development, Arts, Self help, and Education.

Almost 200 pages in length, the book is extensively cross-referenced and has a complete index. The Maine Alternative Yellow Pages is ideal for social service workers and those involved with grassroots organizations.

WBDC is selling the book. To order, send a check made out to WBDC for \$8.36 to WBDC, PO Box 658, Bangor, ME 04402-0658, or call 234-2019.



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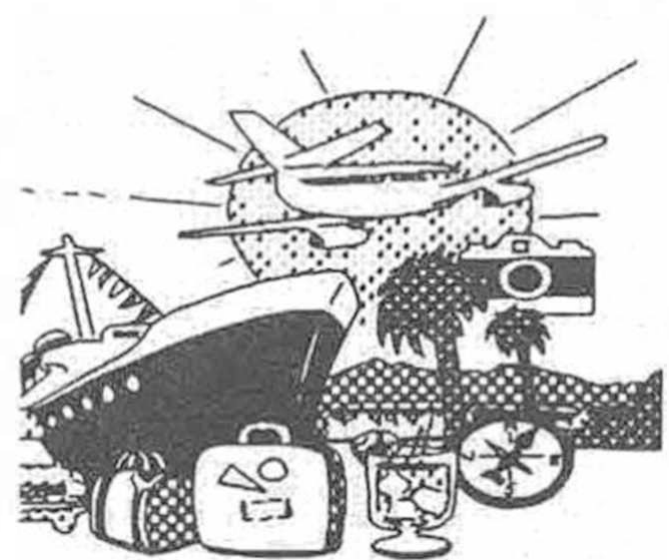
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# A.W.E. - some Aroostook Women Entrepreneurs



## Tourist Dollars? More Important Than You Think.

Getting involved in encouraging tourism in Aroostook County was the subject of our roundtable at the June 8th meeting of A.W.E. Florence Zettergren, owner of Pieces of Eight and Rosalind Morgan, partner in Fox Hollow Photography & Design, spoke in their capacity as members of the Aroostook County Tourism Board.

Their message was that tourism is important to everyone in our community, not just the hotel and restaurant people.

Tourism accounts for \$77.99 million dollars flowing into "County" coffers each year. Those dollars trickle down to businesses that do not directly serve tourists. Without those tourist dollars many businesses that don't think they're part of the tourist industry would find themselves closing their doors.

\$77.99 million dollars. Sounds great, so what's the fuss? The fuss is that Aroostook County is third from the bottom statewide in earning tourist dollars. Only the Katahdin/Moosehead Region and Sunrise County (Washington County) earn less.

Well, you might say, Aroostook County isn't the coast and everyone knows that the coast is where the tourists go. Besides there's nothing up here but black flies and trees.

True we have our share and someone else's when it comes to black flies, (especially this year) and we have lots of trees, but it's our natural resources that make an area such as ours attractive to the "outdoors minded" tourist.

Even black flies are a bonus when it comes to those who like to tell friends how they toughed it out. Those same black flies along with other insects are part of the reason we have an abundance of wild birds, fish, frogs. . .

See it's all a matter of how you look at things and unfortunately the state of Maine's tourism marketing efforts still see the coast as the place to sell tourists on. And we must concede that a larger portion of the state's residents do reside along the eastern edge of Maine. The agencies also make a brief nod to the skiing industry of the Western Mountains region. However the trickle down theory applies statewide as well as locally. More tourists throughout Maine, means more dollars in the pockets of Maine residents that will in turn be spread to other tourist and non-tourist industries.

Because there is a feeling that more is needed to promote the tourism industry in Aroostook County than is being done by the state, the Aroostook County Tourism Board, (A.C.T. for short) was founded to join business people, chambers of commerce and any other interested parties together in an effort to pick up the slack. The state of Maine took in \$2.75 billion tourist dollars in 1991 and Aroostook County **could certainly** use a larger piece of that pie.

**A.C.T. started its efforts** by putting together an exhibit for the 1992 Big E in Springfield Massachusetts. While the exhibit was successful in giving Aroostook County a presence at one of the biggest gatherings of "touristy" types to be found this side of the Mississippi, the group has since decided that more targeted efforts such as appearances at snowmobiling and outdoor recreation shows may be more effective.

A.C.T. is also working very hard to see to it that some of the writers who will be in Maine for the 1994 Outdoor Writers Conference get a chance to experience northern Maine at its finest. The idea is that these writers will in turn write articles that will entice travelers to spend some time and money with us northern Mainers.

Florence and Rosalind stressed the importance of cooperation amongst businesses and communities to bring people into the area and pass them around for maximum benefit. When travelers can move from one event to the next within a reasonable distance, they frequently stay longer.

Literally millions of people cross the border between Aroostook and Canada each year, many of them are tourists that might be enticed into spending some time with us instead of moving on. But we need a visible presence, support your community's efforts to print attractive brochures and place ads. Friendly staff that can point out things to do instead of saying, "There's nothing to do around here," can make a big difference. Take time to find out what your area offers, or direct visitors to your local chamber, or town office.

Most importantly get involved.

## How You Can Help

1. Acquaint yourself with some of the things your area has to offer (not just the things you like to do).
2. Join tourism organizations (A.C.T. meets the 3rd Thurs. each month, check your chamber for time and place).
3. Support efforts to market your town and "The County".
4. Help insure that local events complement each other rather than compete.
5. Treat everyone with respect and courtesy and encourage others to do so too. (This applies outside tourist issues, but can be particularly pertinent when travelers encounter one too many "Go Back To \_\_\_\_\_!" slogans.
6. Let legislators know that you want to see more being done to promote tourism in Aroostook County. (Keeping Aroostook State Park open would help.)

**No July or August Meetings. Enjoy the summer!**





# WBDC FINANCE PROGRAMS

## WORKING CAPITAL FOR THE SELF-EMPLOYED

For the self-employed business owner looking to obtain a business loan, build good credit history, or connect with other business owners to share ideas and develop stronger business skills, the Working Capital Peer Group may be just the answer. WBDC is the Maine agent for Working Capital, a New England-wide, non-profit financing program for small businesses. Peer groups are now starting in six communities: Bangor, Belfast, Augusta, Kennebunkport, Lewiston-Auburn, and Bath-Brunswick. Loans are stepped and start at \$500 for six months. After repayment, the amount borrowed may increase to \$1,000, until a maximum loan of \$5,000 is reached.

Key Bank of Maine and WBDC joined forces to offer small business owners in Maine help in gaining access to credit for business.

## BUSINESS GROWTH LOAN FUND

For businesses looking for capital to help them expand, or for working capital, WBDC offers the Business Growth Loan Fund. This loan is available in amounts ranging from \$3,000 to \$10,000, with terms from three to six months, 12 months maximum. To find out more

about the program and to obtain a loan application form, attend a Resources for Growing a Business seminar (see page 5), offered monthly in Augusta and Bangor.

## BIG LOANS FOR SMALL BUSINESS

SBA Small Loan Program provides larger loans of \$10,000 and more with a maximum term of 12 months. The Small Loan Program provides capital for large business projects under more favorable terms than most commercial loans. Loans are made directly by Key Bank.

For more information, call WBDC at 234-2019, or Jayne Crosby Giles at Key Bank, 623-5867.

## Noyce Award from page 1

women's economic development organizations around the country. WBDC is also one of eight North American affiliates of Women's World Banking, an international grassroots women's organization.

The Noyce Award was created in 1989 to recognize exceptional nonprofit leadership and service in Maine. It honors Elizabeth Noyce, one of Maine's leading philanthropists who has contributed in different ways to improving the quality of life in Maine.



Lou Chamberland with the Noyce Award.

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## WBDC REGIONAL GROUP MEETINGS

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**AROOSTOOK**  
no July meeting

**AUGUSTA**  
June 30

**BANGOR**  
July 14

**BELFAST**  
no July meeting

**LEWISTON/AUBURN**  
July 6

**MIDCOAST**  
July 21

**SOUTHERN MAINE**  
July 8

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