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THE W.B.D.C. BULLETIN

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

The Silver Lining in a Dark Cloud

Why Do Loans Get Turned Down

BY HELEN SCALIA

Loan Officer, Coastal Enterprises, Inc.

No one likes bad news, but there are some positive outcomes to having a loan application denied. When a lender turns down your proposal, he or she must provide the reasons for the decision. A sharp focus on correcting the identified problem areas can result in a stronger business plan.

Here is a list of common reasons for denial that small businessowners (and owners to be) encounter, and steps to fix those problems. These suggestions are not quick fixes; they are time consuming, but your follow-up demonstrates dedication and could result in a future loan.

PERSONAL CREDIT HISTORY/EXPENSES: For small and microbusinesses, it is difficult to separate business and personal finances; problems in your personal and financial condition can impact the loan decision. A poor credit history – late payments and high credit card balances – are potential signs of an inability to budget. However, they may also be related to a family crisis or other specific event. It is important to inform your lender about credit problems. Be prepared. Get a copy of your credit report from the Maine Credit Bureau (Portland, 874-9341).

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Developing a Banker Relationship

BY BARBARA WELDON-MORIN

Vice President for Administration, First Maine Bank

Each businessowner should have a team working behind the scenes to help the business grow and prosper. The team should consist of an accountant, attorney, insurance professional, and a banker. Working individually as well as with the team, their goals should be congruent with your own. Each has a role to play as you prepare your loan request for presentation to the bank.

The amount of your loan request is often the factor that determines where your request will be handled. If the amount is below \$25,000 the best place to start is generally with the branch manager. If the amount falls between \$25,000 and \$75,000, you may still want to initiate your request with the branch manager, but with the exception that it will ultimately be handled by a regional commercial lender. If your request is over \$100,000 you should expect it will be handled by a commercial lender at the main office.

Banking has become a highly competitive industry and bankers are no longer offended when customers shop around. Banks seek to keep a balance

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Business Phases and Appropriate Financing

*(excerpted from the University of Maine Cooperative Extension fact sheet: **Financing Your New Business, Resources and Options**. To obtain a copy of Bulletin 7027, contact a local county extension office.)*

BY FOREST M. FRENCH
Business Management Specialist

Small businesses often fail from the lack of adequate capital. Entrepreneurs often borrow funds from several sources to acquire enough money for a business start-up. What some businesspeople forget, however, is that capital will be needed throughout the life of that business.

The ability to raise needed funds is important when deciding what type and size business to start. There are no sure answers. Each case is unique, and financing methods vary over time, depending on current laws and

regulations. Also, the way to finance a business depends on its development stage. The three typical stages, each requiring different financing approaches, include:

- The start-up, which needs seed money before the door can be opened for business. Rent, supplies, inventory, equipment, wages, advertising, licenses, fees, etc., will all need to be paid for, and often the entrepreneur is the major source of cash. Other sources are relatives or close friends, but it is not advised to mix social or family relations with business (relatives or close friends tend to interfere with policy and operations). And, there is sometimes the wealthy investor who often supplies equity capital. In this case, and as a general rule, entrepreneurs try to put up at least 50 percent of the needed seed money because: sophisticated investors probably won't be interested unless the businessowner makes a

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**OMEN'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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THE SILVER LINING CONTINUED FROM PAGE 1

Lenders also look at your personal living expenses. They use a ratio to compare your current debt to your current expenses; if that ratio is too high, the lender may not be willing to add more debt. High personal expenses may signal you live above your means. This will affect your ability to invest in your business during start-up or rough times. The lender will have to assess the business' ability to support your lifestyle. If you have poor credit history and/or high personal expenses, you may wish to consider credit/budget counseling available through the Consumer Credit Counseling Services of Maine (Portland, 773-1411, or 1-800-439-2227).

INADEQUATE BUSINESS PLAN:

In reviewing your business plan, lenders want to see a realistic approach to the business. Many would-be borrowers want to present their business in the most favorable light, but overly-optimistic projections may undermine your credibility. A com-

Some Banks Allow Skipped Loans

Many banks and finance companies allow businesses to structure loans that permit them to skip designated payments - in effect, allowing them to customize a payment schedule to match cash flow. But, bankers don't always volunteer willingness to consider non-standard paybacks. Ask! With computers there to handle the calculations, the customized schedule is becoming more common. Sometimes, the bank makes out more in the long run because more interest is charged is accrued.

- excerpted from *Step Ahead*, a publication of New England Telephone.

plete plan tells the lender you have done your homework.

INSUFFICIENT COLLATERAL: A lender expects your business loan will be paid back by revenue generated by your business. However, he or she has to consider a worst-case scenario in which your business is not able to repay the loan. Collateral serves as the source of repayment. Lenders look at both business and personal assets as security. Start-up and service businesses often lack business assets and are at a disadvantage. Be prepared to use personal assets. A willingness to offer your home, auto, or cash shows the lender you are committed. If you don't have enough collateral, you may consider getting a co-signer or guarantor. Both the Small Business Administration and the Finance Authority of Maine have loan guarantee programs.

MISCELLANEOUS REASONS:

These include the business' past performance, a history of losses, or decreasing sales trends. Your management capacity will be examined: do you have relevant experience to the business you hope to start? If you are an operating business, have your decisions had a positive effect on the business?

CEI RESOURCES

CEI Loan Officers: Helen Scalia, Nat Henshaw, and Blake Brown; CEI Business Counselors: Connie Magistrelli and Jim Burbank, Wiscasset, 882-7552.

Banks Lending More

The *Lewiston Sun Journal* reported January 10 that Casco Northern Bank will expand its loan program by about \$150 million, from \$250 million to \$400 million by 1994, a move some regard as a trend by banks to loosen their lending practices. The increase, says Casco Northern, is prompted by a huge response to a loan program initiated last spring.

The WBDC Bulletin welcomes articles and suggestions; if you are interested in contributing to any of the upcoming issues, please contact LyndaClancy at 236-3984. Upcoming issues are:

April: Public Relations and Advertising
May: WBDC, what it is, who it is, what it offers
June: Sanity: the Balancing Act.

A Guide to Borrowing

Casco Northern Bank distributes a *Small Business Guide to Borrowing from Banks* that gives the nitty gritty of preparing for a credit request.

In addition to explaining why banks need information from a borrower, the 20-page booklet offers a sample loan proposal format that bankers suggest as a guide for requesting a loan. A sample loan proposal includes a cover letter that supplies the amount and purpose of the requested loan, the term and source of repayment, and the security or collateral offered. Personal information needed includes educational and work history, as well as a personal financial statement. Banks also want existing business information: business history and future plans, balance sheets (for past several years), profit and loss statements, and cash flow projections. Business information for a new business includes a business plan, profit and loss projection, cash flow projection, and an opening balance sheet.

The *Small Business Guide* provides a complete glossary of banker terminology. For a booklet or information, call 1-800-635-BANK.

BANKER RELATIONSHIP

CONTINUED FROM PAGE 1

of various kinds of loans in their portfolios. At a given point in time, a particular bank may be more or less interested in certain kinds of loans based solely on the mix in its own portfolio, its liquidity needs, and its experience with particular kinds of credit. As a general rule, it is a good idea to make your initial loan inquiries at the bank where you maintain your primary personal or business deposit accounts. Alternatively, seek out a bank where you are known personally by the branch manager or one of the lenders.

Always approach a bank with a specific proposal in mind. At your first meeting outline the amount, term, and purpose of the loan you seek. The banker's job is to evaluate the financial strength of your company and determine if it can carry the debt you are requesting. The lender should consider the unique characteristics of your business and its cash flow requirements when structuring the loan package. Issues such as inventory buildup requirements and subsequent cash flow from sales should be considered, along with the proposed use of the funds, in the structuring of a commercial loan.

Once your loan has been approved you will receive a commitment letter outlining the terms under which the bank agrees to lend money to you. At least one paragraph will be devoted to

the bank's requirement that you provide periodic updates to the financial information submitted about yourself and your company during the application process. These minimum requirements are the foundation for a continuing dialog with your lender on the needs of your business as well as its financial progress. Providing such updates in a timely manner is advantageous, especially when you need a quick response to a new loan request. When your business is experiencing difficulty it is important to keep your lender informed. Most lenders will work with a borrower they perceive as cooperative. Loan terms can sometimes be adjusted to assist a business through a temporary downturn if the lender feels comfortable with the owner and with the financial information received.

The banker should be an integral part of your financial team and should have regular contact with you, your business, and financial information about your business.

ACCESS TO CREDIT Spring Seminars

WBDC, the SBA, Key Bank, FAME, SBDC, and CEI will conduct Access to Credit seminars in May. The seminars will be held from 1-4 p.m. WBDC members will receive a brochure in April. For more information, call Bonnie Erickson, SBA, 622-8242, ext. 102. Caribou, May 11; Bangor, May 12; Ellsworth, May 13; Rockland, May 24; Waterville, May 25; and Portland, May 26.

WHAT'S OUT THERE

Resources available for Loan seekers

- Small Business Development Centers (SBDCs): 780-4420
- U. S. Small Business Administration (SBA): 622-8242
- Finance Authority of Maine (FAME) offers a series of different loan programs: 623-3263
- Coastal Enterprises, Inc (CEI): 882-7552
- Farmers Home Administration (FmHA): 947-5410
- Eastern Maine Development Corp. (EMDC): 942-6389
- Androscoggin Valley Council of Governments (AVCOG): 783-9186
- Department of Economic and Community Development (DECD): 1-800-872-3838

WHAT TO ASK ABOUT

Guaranteed loans; revolving lines of credit; employee trusts; small loans; loans to small general contractors; surety bond guarantee programs; international trade loans; pollution control loans; minority loans; seasonal lines of credit; royalty deals; selling licenses or marketing rights; selling equipment and leasing it back; using receivables to raise cash.

BUSINESS PHASES

CONTINUED FROM PAGE 1

major financial commitment and, contributions often result in equity or ownership interest. By putting up 50 percent, the businessowner controls and realizes more in profits.

• The growth stage requires additional financing for business expansion. At this stage, the business will have a developed product or service, successful marketing system, and respectable sales revenue. There are several sources: suppliers of finance, banks, state and federal agencies, venture capitalists, and community development corporations.

• The maturity stage: when the firm tends to outgrow its ability to finance further expansion with cash generated from its internal operations and external sources. The business may need new markets, new plants, distribution outlets, or new equipment. Sizeable sources of money for marketing may be needed to meet increased competition. At this stage, large sums of equity money are usually sought from internal sources, such as public sale of stock or mergers. Public sale of stock can net the company more debt-free funds than venture capital firms can supply.

TAX ANXIETY

or, the Return of the Unfiled Return

BY LU BAUER

Filing a tax return may not even have occurred to us as something we might do when we were actively living a dysfunctional life – it may not have been a possibility. Not filing tax returns is a good indicator of being in denial, just as any other financial mess can be an indicator of an internal state. I think more tax returns go unfiled for these reasons than just a refusal to pay taxes. For many people, dealing with the tax system is just too overwhelming.

Not long ago, and with no paperwork to go by, I helped a client file 10 years of tax returns. He recently became sober and wanted to clean up that part of his past. All he knew was that he had been doing construction on the Seabrook, New Hampshire, nuclear power plant! We wrote the IRS for copies of his W-2s and 1099 forms, telling them we were now preparing the returns. The IRS sent copies and did not hassle him once.

But, we did not sweat the small stuff. We had no information about itemized deductions or employee business expenses, so we just let them go. That was a small cost. It turned out that in some instances he made overpayments, while in other years he owed. Since his taxes were withheld by his employers, there weren't too many surprises.

Most of us are aware of an IRS statute of limitations that prevents the IRS from auditing returns after three years (in most cases). This is true, but it only applies if a return is filed. If we haven't filed or if there is any indication of fraud in a return, the IRS can investigate at any time. That's actually a good incentive to file, even if they are not 100 percent right! At least they will be "dead and buried" after three years, and there can be an end to some worries.

Once we start on our recovery we may still be left with a huge backlog of tax returns. The situation can be overwhelming; however, if we acknowledge it we will be able to chip away and get them taken care of. Consider the following steps, which can be taken one at a time, at a comfortable pace. Remember to breathe!

1. Figure out which years you have not filed returns. If you can't remember, you may have to ask the IRS.

2. If important documents are missing, you or your tax advisor can write the IRS asking for copies.

3. At the same time, you can also request tax forms and instruction booklets for the years for which you need to file. Your tax advisor, however, probably has them.

4. I do recommend consulting a tax advisor. While you may be able to file the returns yourself, it is important to be realistic. If there is any chance of falling into a spiral of fear or coming up against a brick wall, it will be well worth the money to pay a professional to help with the process. They will also be able to debunk some of your fears and help decide what is important and what can be overlooked in the interest of getting the returns filed.

5. Even if you feel confident enough to prepare the returns yourself, I recommend you consult a tax advisor to go over the issues and create a "to do" list for each year.

This will help you discover what documents you need to find or obtain.

6. If it seems too difficult or too expensive to deal with all the returns simultaneously, honor that feeling! This is the one time to ask the most important question: "If I can only do one return at this time, which one should I do?" The answer will probably be to do this year's first.

Then, you may want to look at a rough estimate of each year's potential for a refund or balance due. The (statute of limitation) rules about how long to wait to claim a refund of taxes that were withheld may be an issue to investigate.

7. Then, take a deep breath and begin. Don't sweat the small stuff. Losing a deduction here and there is a small price to pay for getting clean and getting away from fear.

8. Persevere at your own rate and stay with it. Don't worry, the IRS will be happy to accept your return, and as long as they see activity in that direction, they won't bug you. If you do receive notice, it is important that you or your advisor respond right away. That responsiveness helps to keep the situation manageable.

9. Don't try to connect with your tax advisor about those old returns until after April 15. Once he or she has had a chance to get over their busy season (and maybe take a vacation), they'll be happy to help. The best time to contact them is June, July, or October and November.

10. Keep copies of returns and any notices from the IRS.

11. Celebrate the completion of each return, even if you owe more taxes. Make a note of the three-year anniversary of the filing of each return and plan to celebrate on those days. Make a list now of free or low-cost activities for celebration, such as burning the instruction booklet and all extra forms, or call a dear friend and tell them all about it.

1991© Lu Bauer, CPA

Lu Bauer is a holistic CPA in Falmouth. She meets individually or in groups with those who want to improve their relationship with money. Comments or questions may be sent to Lu at 196 Gray Road, Falmouth, ME 04103.

TAXES... TAXES... TAXES... TAXES

SCORE Gives Tax Seminars

The self-employed, small businessowner, office manager, or bookkeeper all need to know how to handle tax transactions. Complexities include organizing a business system that is best from a tax perspective, determining what taxes to pay, understanding when to withhold tax money from employees, competently filling out tax forms, and maintaining efficient recordkeeping.

To learn more about taxes, plan to attend the Portland SCORE (Service Corps of Retired Executives) seminar on small business tax education March 4 or March 18. Both seminars will run from 1–5 p.m., and a nominal fee will be charged. SCORE also has individual counseling daily at no cost. For information, call 772-1147.

IRS TAX HELP

The IRS offers help with taxes. Call 1-800-829-1040; TeleTax, recorded tax information on 140 topics is available 24 hours per day. To check on refund checks, call 1-800-829-4477. For walk-in assistance, call 1-800-829-1040, or 207-622-8328.

Menopause: It's Not the End

BY SHEILA COYLE

My mother experienced menopause for 43 years. At least that's what my father told us. According to Dr. Jean Curran, it doesn't have to be that way. There's hope and help.

Dr. Curran was the guest speaker at the January 13 WBDC meeting in Bangor. Menopause is a "life event, not a disease," says Dr. Curran. "Women over 65 are the fastest growing segment of our population. It's exciting. These women are a very important force in our future."

One of the first signs of menopause is a change in the menstrual cycle, or no cycle at all for six months. The average age for menopause to start is 45. As the numbers of follicles in the ovary decreases, estrogen decreases. Blood tests can be taken to detect low estrogen levels.

Without estrogen in her system, a woman may suffer mood swings, memory loss, hot flashes, and insomnia. She may develop other conditions, such as osteoporosis, and heart disease. One half of all women over 45 have some sign of osteoporosis. After the onset of menopause, heart disease is the number one killer of women.

Dr. Curran said hormone replacement is an individual decision between a woman and her doctor. Usually the benefits outweigh whatever risks may be involved. There is a 50 percent less chance of heart disease using estrogen. Estrogen also helps to regulate monthly cycles and relieve other symptoms of menopause, such as hot flashes.

If a woman is on long-term estrogen treatment, Dr. Curran recommends taking the lowest dose to keep symptoms under control. Anyone with breast cancer, liver disease, or is pregnant cannot take estrogen.

On the average, menopause lasts five years, Dr. Curran says. Approximately 20 percent of women breeze through menopause; 15 percent have problems.

In this reporter's opinion, meno-

pause has positive effects:

1. hot flashes help save on the heating bill;

2. menopause gives an excuse to be crazy;

3. unwelcome house guests will not be a problem – no one will want to come visit;

4. people are apt to be more careful what they do and say around you – not out of consideration, really, but for reasons of personal safety.

Actually, our lives as women are a magnificent chain of life-giving events. menopause does not imply old – simply mature. And, everyone knows how much sweeter fruit tastes when it ripens.

Sheila Coyle is a freelance business writer in East Corinth.

March 8... International Women's Day

Why March 8? A strike of female garment workers in NYC on March 8, 1857, and a second strike 50 years later by workers still laboring under poor working conditions heralded today's observation of International Women's Day. On March 8, 1908, women's suffrage was discussed at a meeting of the NYC Social Democratic Women's Society; one year later, 2,000 people attended the first national Women's Day. By 1911, the day was also celebrated in Europe. In 1915, an International Women's Day march in Switzerland focused on peace.

RESOURCES FOR GROWING A BUSINESS

*Don't miss this opportunity to learn about available resources for:
Starting and Operating a Business • Marketing • Financing Options*

Sponsored by WBDC, the workshop will be held March 1 in Augusta, 9 a.m.-noon, and March 8, in Bangor, 9 a.m.-noon, at Eastern Maine Development Corp (EMDC) offices at One Cumberland Place. **Preregistration, either via mail or phone, is required.** Scholarships available. For more information, call 234-2019.

DIRECTIONS: Bangor—across the street from the downtown post office, up the hill, in the new office building on the left. 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.

Yes, I'd like to attend. ☐ Bangor, 3/8 ☐ Augusta, 3/1
Enclosed is my \$20 reg. fee (members); \$25, (non-members). Fees nonrefundable

Name _____

Business _____

Address _____

City _____ State _____ Zip _____

Phone (H) _____ (W) _____

MC/VISA# _____ Exp. Date _____

Name on card _____

Check # _____

For Office Use – BRGB _____

Date _____ check# _____

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

TUESDAY, MARCH 9, 6:30 P.M.

Presque Isle Chamber of Commerce

Roundtable: Judy Litz, the Maliseet Band Grant Writing

AUGUSTA AREA

WEDNESDAY, MARCH 3, 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)

Discussion: "The Future Direction of the Augusta Regional Group's organization"

BANGOR AREA

WEDNESDAY, MARCH 10, 12-1:30 P.M.

Eastern Maine Development Corp. Conference Room
One Cumberland Place, Bangor

Roundtable: with City of Bangor Dept. of Economic Development representative; what the dept. offers to help area small business.

SOUTHERN MAINE BUSINESS WOMEN'S NETWORK

THURSDAY, MARCH 11, 6:30 P.M. (networking);
7 P.M. MEETING BEGINS

Huntington Commons, Kennebunk

Member Business Highlight: Dorrinne Spirito
Wild Weeds, Etc: dried silk and pressed flower designs

Roundtable: "Tax Guidelines for Small Businesses"
with Sandy Shaw, H & R Block, Biddeford.

An overview of what records to keep, what to know about home-based businesses. Bring questions.

BELFAST WOMEN ENTREPRENEURS

THURSDAY, MARCH 4, 6:30 P.M. (networking);
7 P.M. MEETING BEGINS.

Senior Spectrum **Dining Room**, Belfast

Member Business Highlight: Deborah Cook, Women's Center for Neuromuscular Therapy, Glen Cove

LEWISTON/AUBURN AREA

TUESDAY, MARCH 2, 12-1:30 p.m. (Bag lunch)

Lewiston-Auburn Chamber of Commerce Conf. Room

Roundtable: with a representative of the National Association for Self Employment

MIDCOAST REGION GROUP

TUESDAY, MARCH 16, 6:15 P.M.

Coastal Journal, 316 High St. (the old Mitchell School Building), Bath; south off Rt. 1 onto High St, which is Rt. 209.

Member Profile: Elizabeth Sylvester, Just Framing, Bath

Roundtable: Dora Dostie, Business Answers, DECD.
Services available for Maine women business owners, including ME Products Marketing program.

UM Sponsors Business Clinics

Small Business Clinics, monthly one-hour confidential sessions, are sponsored by the University of Maine Cooperative Extension Service and are free. People at any stage in their business career, including and especially those who are "just thinking" are welcome. Topics include writing up a business plan, recordkeeping, pricing, marketing and market analysis, asset protection, financing, and business structure. Follow-ups are offered. To arrange a meeting, or more information, call the individuals listed below. March Small Business Clinics are as follows:

3/10 In Auburn, Cooperative Extension Office, 133 Western Avenue. Call Nancy Coverstone, 1-800-287-1458.

4/6 (no March session) In Skowhegan, Call John Rebar, 1-800-287-1495.

3/16 In Belfast at Waldo County Cooperative Extension, Rt. 137 (4 miles north of Senior Spectrum). Call Jane Haskell-Cowles, 1-800-287-1426.

3/17 In Machias, Washington County Cooperative Extension, 11 Water Street, Machias. Call Louis Bassano, 1-800-287-7542.

3/9 In Dover-Foxcroft at the Piscataquis County Cooperative Extension, Courthouse Complex. Call Roger Merchant, 1-800-287-1491.

3/23 In South Paris, Oxford County Cooperative Extension, Olson Road. Call Wendy Legg Pollock, 1-800-287-1482.

3/10 In Bath, Call Nancy Coverstone, 1-800-287-1458.

Small Business Workshop...

Wednesday, March 3, at the Holiday Inn in Waterville, 5:30-8 p.m. Includes a light supper. Sponsored by Casco Northern Bank, the workshop covers cash flow, bank credit decision-making, and the loan application process. Call Caron Zand, 776-7330.

CALENDAR OF UPCOMING EVENTS

3/2 Writing a Woman's Life: Researching, Editing and Using Diaries; part of the Women in Curriculum Program held at the Bangor Lounge, Memorial Union, UM at Orono, all at 12:15 p.m.; also **3/23, Paula Gunn Allen** reading her poetry; and **3/30, Women and the Greening of Harlem.**

3/3 WBDC Augusta Regional Group Meeting

3/3 Small Business Workshop, Holiday Inn, Waterville, 5:30-8 p.m. Sponsored by Casco Northern Bank. Call Caron Zand, 776-7330.

3/4 Women Entrepreneurs of Belfast

3/4 & 3/18 Do You Know Small Business Tax Education Program, 1-5 p.m., Portland SCORE office, 66 Pearl St., Portland. 772-1147.

3/9 & 3/23 How to Really Start Your Own Business: how to organize, budget, market, and keep records. Location: 66 Pearl Street, Room 210, Portland, 1-4 p.m. Nominal charge. Sponsored by SCORE and the SBA. Call 772-1147.

3/9 Aroostook Women Entrepreneurs Meeting

3/11 Women In Business, seminar. Location: 66 Pearl Street, Room 210, Portland. Sponsored by SCORE and the SBA. Starts 1 p.m.; \$20 fee. For more information, call SCORE at 772-1147.

3/11 WBDC Southern ME Regional Group Meeting

3/12 & 3/13 Speaking Out: a Workshop for professional Women who must speak clearly and confidently in the workplace. 10-hour practical workshop, instructed by Barbara Eberhardt and Dianne Holly. For info: Eberhardt/Impact, 44 Exchange St., #204, Portland 04101, 775-6558. Tuition: \$150.

3/13 Hancock County Women's Network, 9 a.m., Blue Hill Congregational Church. Call Mary Jane Bates, 374-5693 or Ann Sargent, 422-3889 or 963-7460.

3/13 Winter Carnival at H.O.M.E., Inc., Rt. 1, Orland, 10 a.m.-4 p.m. Sleigh rides, snow sculpture, and softball. Refreshments, conversation by wood stove. Free. 469-7961.

3/13 Women & Self Esteem, Augusta Civic Center, Augusta. Sponsored by the Augusta Area Rape Crisis Center, the day-long workshop will develop basic tools to enhance feelings of self worth. Linda T. Sanford, social worker and licensed psychotherapist, is the presenter. \$65 if registered by March 1; \$80 thereafter. No refunds granted after March 2.

3/24 The Business Plan and Cash Flow. Location: 66 Pearl Street, Room 210, Portland. Sponsored by SCORE and the SBA. Starts 1 p.m.; \$20 fee. Call SCORE at 772-1147.

3/25 Buying the Right Business. Location: 66 Pearl Street, Room 210, Portland. Sponsored by SCORE and the SBA. Starts 1 p.m.; \$20 fee. For more information, call SCORE at 772-1147.

3/31 Legislative Workshop Day. Tour Maine's State House, watch legislature in action, learn how to lobby. For information: Maine Displaced Homemakers Program, 19 Hillside Avenue, Box 13-G, Waterville, 1-800-442-2092 or 872-9482.

4/22 Myers-Briggs Type Indicator Workshop, Augusta, Senator Inn. Sponsored by WBDC and Stirling Associates. Workshop also scheduled for April 22 in Portland. For more information, 234-2019.

Ongoing: Support Group for those in transition; learn how 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:** ongoing support group for self esteem building, goal setting, decision making, etc. Open to all women going through transition. 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. Mondays, 9-11:15 a.m. **Money in Our Lives.** Explore and challenge limiting beliefs about money. Two six-week groups in West Falmouth, Wednesday, 4:30-6:30 p.m., and Thursday, 9:30-11:30 a.m. Lu Bauer, CPA and money counselor, leads. Call 797-0466.

WE ARE WHO WE ARE... OR ARE WE?!!

Empower yourself, personally and professionally, with new insights into your unique personal style of learning and communicating at the Myers-Briggs Type Indicator (MBTI) Workshop, sponsored by WBDC and Stirling Associates, **April 22 in Portland.**

The MBTI is a tool used to clarify individual strengths and how they influence the ability to build or damage relationships, one's view of work as stimulating or stressful, current and future career choices, and one's experience of conflict as adversarial or creative.

Nationally recognized by professional practices and business associations as the most effective tool for team building and human resource development, MBTI is not a test or pigeon-holing device, but a measure of preferences, like left or right-handedness.

Upon registration, participants will be sent further information and question sheet that should be returned to Stirling Associates 10 business days prior to the scheduled workshop. For more information and registration, call WBDC at 234-2019.

Yes, I'd like to attend the MBTI Workshop.

.....

_____ **Portland** (location to be announced), **4/22**

Enclosed is my \$85 reg. fee(members; \$75, (non-members). 10% discount for three or more from the same firm.

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A Night with Gloria Steinem

BY JENNIFER HILL

The thing that struck me most astonishing on returning from the International Women's Year celebration in Houston in the 1970s was the complete lack of coverage by local and national news. I mean, here we were, women from all over the world, coming together to meet with the leaders of the feminist movement, people like Bella Abzug, Betty Friedan, and Gloria Steinem. I could only guess we were "just a bunch of women" to the powerful, male dominated media.

Times haven't changed so much, to the outward eye. Gloria Steinem packed the Maine Center for the Arts to the rafters on Martin Luther King Day. People sat on the floor of the stage to hear her. Yet, I saw no TV cameras. The Bangor Daily News did place a short article covering the event on page 22. Let's give them a little credit.

It was heartwarming to see Ms. Steinem greeted by a standing ovation. She opened her arms wide, saying, "And they tell us Maine is conservative."

The hall's seating arrangement was not at all to her liking. She decried the patriarchal architecture, which had the audience facing the back of each others' heads, staring at her. She spoke about the wisdom inside everybody, and hoped we would all leave with new insight.

She commiserated with us about burn-out. Sometimes I wonder how long my sanity can survive under the attack of the relentless, thoughtless sexism that thrives in rural Maine. It was refreshing to hear staunch idealism.

She defended the latest conservative charge against "political correctness." She agreed we try to do the right thing, not because it is right in some political sense, but because it serves our purpose. Letting go of the white male world view in history and seeing all people as equally significant gives us a better understanding of ourselves.

She was asked if men could be feminists. Yes, she said, and everybody cheered. So many tender young white men want to do the right thing. I'm glad she included them.

One woman spoke in rage about how the Bosnian rape victims would suffer until they could be helped to work through the terror. Ms. Steinem said short-term solutions notwithstanding, we must focus on the more serious end to worldwide terrorism: childrearing. She compared Gorbachov to Stalin. They came from the same political system, but from different families.

I left feeling better about my life; about spending so much time raising my daughter as I do. I also want to write more letters to the newspapers and to my congress representatives. She swears they make a difference. Perhaps that is my political role in 1993.

Jennifer Hill owns *Your Personal Secretary* in Belfast.

Neuromuscular Therapist to be WEB's March Speaker

Deborah Cook, certified neuromuscular therapist and owner of Women's Center for Neuromuscular Therapy in Glen Cove, will be WEB's speaker on Thursday, March 4, at the Senior Spectrum dining room.

Deborah specializes in soft-tissue dysfunction, chronic pain relief, and movement re-education, and currently trains with Dr. Ken Hamilton. She will be leading health support groups that focus on attitudinal health. Deborah works with each woman individually to reverse the stress-tension-pain cycle.

Her presentation to WEB will include a discussion of how she started and marketed her successful business, which is now one year-old. Deborah will also talk about the nature of her practice, what she treats, and how she helps women deal with and heal from chronic pain.

WBDC Board Chair Advises CEI Microloan Program Development Audiotapes on Business Topics Now Available for Entrepreneurs

Joyce McClure, WBDC board member, advisory board member of the Maine Small Business Development Center, and vice president for Institutional Advancement at Thomas College, Waterville, has been appointed to the recently established Advisory Committee to Coastal Enterprises, Inc. (CEI) SBA Microloan Program.

Joyce will join 15 Maine businesspeople on the committee to provide greater involvement in the microloan program's development, to expand community awareness of the program, and to address resource and policy issues surrounding the program.

Joyce's radio program, **Getting Down to Business**, is now available on audio cassettes.

On the air for nearly two years on WERU-FM in Blue Hills, Joyce has interviewed lawyers, bankers, marketing specialists, professors, consultants, and others from both the private and public sector on a wide range of topics aimed at helping entrepreneurs run a small business. Subjects covered include getting loans, collecting overdue bills, entering the global marketplace, accounting, the art of selling, and more.

"When I was hosting the program, I received a lot of requests for tapes of the shows. Listeners wanted to have them in their own libraries as reference material, so I decided to make them available.

A catalog of titles is available by sending \$1 to cover postage and handling to: Joyce McClure, Marketing Communications, PO Box 113, East Vassalboro, ME 04935.

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

INVESTING IN OURSELVES FOR SUCCESS IN THE 90's

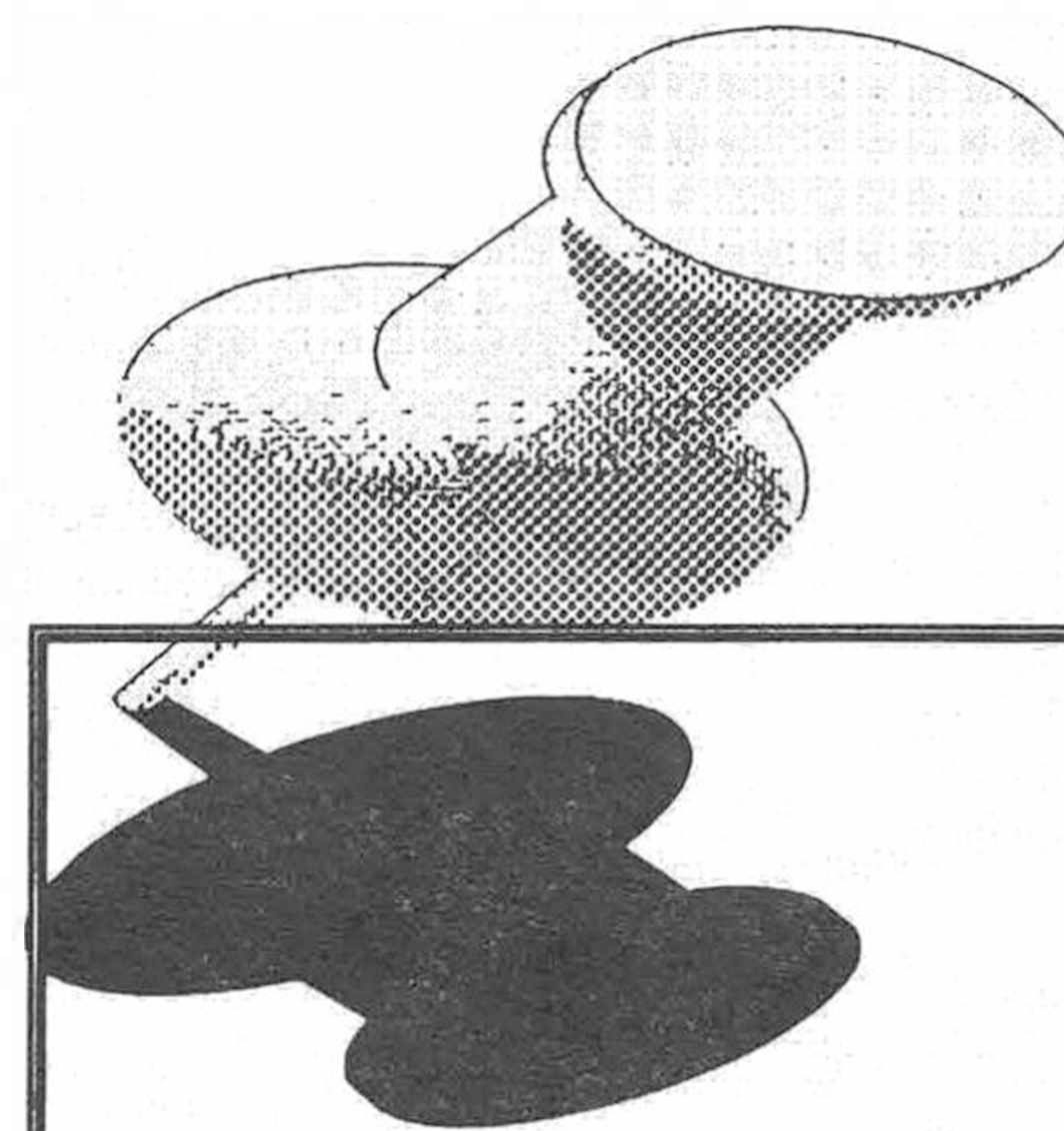
At our February meeting, our guest speaker was Joan A. Cook, from the Market Development Division of the Department of Economic and Community Development. Ms. Cook summed up her topic, "Priorities for Businesswomen in the 90's" very succinctly with a single word; investment.

Investment isn't just a matter of money; it is an investment of self. It is the extra effort in customer service. An investment in making employees an important part of the company (an employee that understands what's going on can be a major asset).

As businesspeople we must invest our energies in being aware of what really affects our companies. It means keeping an eye on legislation, economic trends both locally and globally, new developments in related technology and the wants and needs of our customers.

We must be in tune with our communities; seeing the opportunities to work cooperatively with other businesses for the good of all. We must look beyond individual competition to see that each successful business brings more business into our area for us to capitalize on. Each successful business produces income that can in turn be spent in our communities. An investment of our energies in peer support, peer lending is an investment in the survival of our communities.

Ms. Cook believes that the road to success in the 90's is paved with our investment in our businesses and the investment of our businesses in the state of Maine.



Calendar:

March 9 - 6:30 pm

A.W.E. monthly meeting. Roundtable with Judy Litz of the Micmac Council , topic: Grant Writing place: Presque Isle Chamber of Commerce

March 19 - 10am

Aroostook County Tourism Board, Presque Isle Chamber of Commerce. Tourism effects all businesses, be a part of the effort to improve the industry in northern Maine.

Wanted:

A used Fax machine in good working order call 532-7286.

Is there something that you're looking for? Let A.W.E.-some know.

It's here! It's here! 'Tis the month when spring breaks forth upon these temperate lands. Okay, okay; so maybe this truth only applies to more southern climes. Already the flowers are popping up down south, but just hang in there our turn is coming. Trust me, just don't put away the ski stuff, boots, shovels and ice fishing equipment yet.

WBDC WELCOMES NEW & RENEWING MEMBERS

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Kennebunk, ME 04043-5124

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14 Ward Road
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Martha M. Beals
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Target over 1,000 women business owners across the state through WBDC Bulletin's classified ads. \$4.00 per 25 words. Deadline the first of each month. Call 234-2019.

store fixtures, inventory. Wholesale value \$8,250. Call 207-363-7712.

1981 FORD LTD. \$1,200 or Best offer. Four door, cruise control, power steering, power brakes, rebuilt motor. Call 941-0907.

WANT TO BUY
USED MACINTOSH SE or Classic. Call 234-2019.

FOR SALE
FOR SALE: Summer Fun. York Beach business or inventory for sale. Kites, flags, winsocks, toys, beach items.

NOTICES
Call again WBDC member who called Abbott-Wheat Designs, Rockport, January 11. Make contact, again. Answering machine had the blahs that day! Thank you. 236-9537.

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.

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"When you are

fully in the body,

you meet the soul."

—BKS Iyengar

BECOMING AN ENTREPRENEUR

New Ventures: Entrepreneurship Training for Women, a free 10-week course in preparing for small business ownership or management will begin March 30 at the Bath/Brunswick Center.

Organized by the Displaced Homemakers Program, the course curriculum includes: developing and using entrepreneurial skills (inner control, risk-taking, decision making, and human-relations); business management skills and developing cash flow projections, income statements, marketing plans, and personnel and organizational structure. Participants will produce a business plan for their own self-employment venture.

Fraud Alert

A MAJOR COUNTERFEIT SCHEME, originating in California, is expanding nationwide. The sophisticated operation uses fake MasterCard and VISA cards. Here's what to look for: two different cards are used; one is bogus and bears the fictitious name, **Independent Financial**; the other is a counterfeit using the legitimate issuer name, **First National Bank**. On the fake First National card, clues include a poor quality MasterCard hologram and logo; "DataCard" logo on reverse side is in large typeface; and solid white signature panel on reverse - "MC" is not overprinted on the panel, as on genuine cards. If a customer pulls a fake card, call 1-800-228-1122. For more info., call Key Bank's BankCard Merchant Sales & Service department.

There will be 90 hours of classroom time, plus field research, and reading and writing assignments. Small business owners, bankers, trainers, and advisors will be available for support and technical assistance.

Targeting homemakers and female household heads, particularly displaced homemakers, AFDC recipients, voc. rehab. clients, and JTPA individuals, New Ventures will offer three months of follow-up activities and support to the students. Eligibility requirements include a strong desire to be self-employed, a clear business idea, communication skills, basic math and English skills, GED or high school diploma, and status as a State of Maine resident. The course will meet Tuesdays and Thursdays, 9:30 a.m.-3 p.m. Orientation is on March 19; applications must be in by March 12 and an individual interview is required. For information, call or write, Displaced Homemakers Program, Stoddard hall, UM at Augusta 04330-9410, 621-3446 or 1-800-442-2092.

Made in Maine Fundraiser

The Maine State Museum will hold a "Made in Maine" benefit auction Saturday, June 19, at 10 a.m. Friends of the Maine State Museum, who are sponsoring the event, hope to raise more than \$10,000 to support the museum's education and exhibition programs, which have been hit hard by state budget cuts. Over 600 manufacturers, craftspeople, and business owners, will be asked to participate. Donors will be featured in an auction catalog that will be mailed across the state in early May. The catalog will include photographs of selected items and brief descriptions. Auctioneer will be James Julia of Fairfield. For more information, call Denis Thoet, 287-2301.

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WBDC REGIONAL GROUP MEETINGS

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

AROOSTOOK
March 9

AUGUSTA
March 3

BANGOR
March 10

BELFAST
March 4

LEWISTON/AUBURN
March 2

MIDCOAST
March 16

SOUTHERN MAINE
March 11

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