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The WBDC Bulletin November 1992

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THE W · B · D · C BULLETIN

A Monthly Publication of the Women's Business Development Corporation ♦ November 1992

Goals the Same Worldwide for Women Entrepreneurs



Women Entrepreneurs of Belfast gathered last month with Ela Bhatt (at table) and Nina Nayar of the Women's World Bank. From left to right: Nina, Lynn Pakula, Ela, Nancy Matzell, Jennifer Hill, Carol Gillette, Soone Hitt, and Mary Brown.

IN MAINE, with much of its population living below the poverty line and so many self-employed, the problems women face are similar to those in India, world leader Ela Bhatt told a group of women entrepreneurs last month as they gathered in Belfast.

Women's goals — health care, child care, legal aid, full employment, and self reliance — are also similar, not just in the US and India, but around the globe, she said.

Her statement that "America is a most advanced country. It has no poor," provoked laughter among the group who dined together at Darby's Restaurant, but to the India-born labor organizer whose life has been spent working with poverty-stricken

women worldwide, females in the United States have it far easier than their counterparts around the globe.

In India, where Bhatt, 56, served in the country's parliament and on its national planning commission, rural women entrepreneurs start with nothing — not even a sense of self esteem or self reliance. To watch a woman so shy as unable to speak her own name eventually become a leader and help other women is a tremendous accomplishment, she said.

"That is the most important thing," Bhatt said.

Bhatt, and Nina Nayar, Asian Program Assistant with the Women's World Banking (WWB), were in Maine

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AWARDS...AWARDS... AWARDS...AWARDS...

FAME Dishes Out Fame

ACCEPTING NOMINATIONS

Maine's Finance Authority (FAME) will hold its 8th annual dinner meeting at the Holiday Inn by the Bay in Portland, and will feature guest speaker Andrea Mitchell, NBC television reporter of the nightly news and Meet the Press.

FAME also will recognize some of Maine's most accomplished individuals and organizations and is now accepting nominations for Entrepreneur of the Year and Developer of the Year. Deadline for nominations is October 23. For more information, call 623-3263

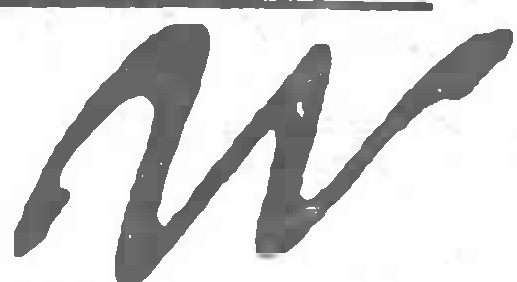
SBA Seeks 1993 Small Business Award Nominees

The US Small Business Administration (SBA) is currently soliciting nominations for the 1993 Small Business awards.

President Bush has designated May 9-15, 1993 as National Small Business Week, and the SBA is accepting nominations for Small Business Person of the Year, as well as: six Advocates of the Year, Minority Small Business, Women in Business, Veteran Small Business, Accountant, Financial Services, and Media. Special awards will be presented to Small

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**WOMEN'S
BUSINESS
DEVELOPMENT
CORPORATION**



THE WOMEN'S BUSINESS DEVELOPMENT CORPORATION (WBDC) is a statewide private, nonprofit membership organization that promotes and supports business ownership for Maine women. WBDC encourages growth through training, networking, advisory services, educational programs, and technical assistance. For additional information, write or call the WBDC at:

P. O. Box 658, Bangor, ME 04402-0658 • Tel: 207-234-2019

ELA BHATT
FROM PAGE 1

as guests of Maine's Women Business Development Corporation (WBDC) and traveled the state visiting with WBDC regional groups and the general public.

Bhatt, whose father worked with Mahatma Gandhi, is chair of the WWB and founder of India's Self Employed Women Association (SEWA), an organization devoted to helping street vendors, hawkers, rag pickers, artisans, field laborers, head loaders (women who transport freight on their head), and car pullers recognize and profit from their position in India's economy.

"Individually, women in India are powerless," Bhatt said. "When they are in a group they are strong and can deal with monstrous forces. We are poor but we are so many, but now we are visible in the marketplace."

Once organized, women have a bargaining position in how the country's affairs are conducted, she said. "There is no short cut to organizing."

There is an unspoken rule in SEWA: "women are associated because of business or work, not by caste, nor by being mothers or wives. There is no talk of husbands or children."

The 12-year old WWB, with headquarters in New York City, is dedicated to providing women with credit, "to reach those women so far ignored by the banking system," Bhatt said. Women in the middle east, for example, may be of a wealthy family but they themselves have no access to credit. Women may also have trouble at banks if they lack securities, assets, bank accounts, or even a driver's license.

Established affiliates in Africa, Asia, Latin America, Canada, the Caribbean, Eastern and Western Europe, the U.S., and Russia reach local businesswomen seeking to start or expand their enterprise. WWB is also considering Maine as a possible

branch. The WWB reported its affiliates made, brokered, or guaranteed 200,000 loans averaging \$300 apiece; half of those loans were made in 1991, and repayments have exceeded 95 percent, WWB maintains. Loans have ranged from \$50 made to an Indian breadmaker to \$1 million for a dairy cooperative in Thailand. Interest rates now hover around six percent and deposits made at the bank currently earn 12 percent, Bhatt said.

WWB's goal for the turn of the century is to provide financing and

other business services to at least 10 million low-income women entrepreneurs and mobilize at least \$1 billion in lending.

And to WWB, women entrepreneurs are restructuring the global economy. "Poor women repay their loans. Poor women are the farmers, the transporters, the traders, the informal sector industrialists. Poor women entrepreneurs reinvest in building assets for their families' futures — the future of humankind."

M. E. JOHNSTON STEPS ON BOARD

A hearty welcome to Mary Ellen Johnston, WBDC's new board member.

Mary Ellen currently works at Maine's Department of Economic and Community Development where she has spent the last five years as business specialist helping in-state as well as out-of-state businesses relocate, expand, and obtain financing.

She also has experience as a private business owner, having spent five years in California as an independent insurance agent. Prior to that, she worked as a banking officer for four years and was an SBDC counselor.

Mary Ellen lives in North Vassalboro.

COUNTY NEEDS HELPLINE VOLUNTEERS

Aroostook Mental Health Center's Emergency Services Program is offering a training for those interested in

AWARDS FROM PAGE 1

Business Exporter of the Year, Young Entrepreneur of the Year, and the Entrepreneurial Success Award. Awards will also be presented to the Federal Government Small Business Prime Contractor of the Year, and the Federal Government Small Business Subcontractor of the Year, at the regional and national levels.

The SBA welcomes nominations for all of these categories; contact Tom Heels, US SBA, Federal Building, 40 Western Avenue, Augusta 04330, or call 622-8242, ext. 101. Guidelines are available and describe the selection criteria as well as the nomination process.

becoming volunteer advocates for the Sexual Assault Helpline. Training will be provided by members of the Emergency Services Program staff in conjunction with members of the legal and medical community on October 23, 31, and November 7. Following completion of the 30-hour training program, advocates work on an on-call basis from their homes one shift per week.

The helpline advocate responds in a variety of ways: listens and offers support, and on occasion accompanies the victim or family member to the hospital, police department or court. The advocate is an essential part of this program and, along with the Emergency Services staff, provide a valuable and needed service.

For more information on becoming an advocate, call 762-4851, or 1-800-432-7805.

**BUSINESS
ANSWERS
1 - 800 - 877 - 3838**

ATTENTION!! CORRECTIONS & ADDENDUM!!

***BANGOR AREA MEETING WILL BE HELD TUESDAY, NOVEMBER 10,
12 - 1:30 P. M. at the Eastern Maine Development Corp.
Conference Room, One Cumberland Place, Bangor***

***AROOSTOOK WOMEN ENTREPRENEURS WILL MEET TUESDAY, NOVEMBER 10,
6:30 P.M. at the Presque Isle Chamber of Commerce on US Rte 1 in
Presque Isle. Roundtable: Insurance and Your Business.***

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

WEDNESDAY, NOVEMBER 4, 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)

Roundtable: Pricing

BANGOR AREA

WEDNESDAY, NOVEMBER 11, 12-1:30 P.M.

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

Roundtable: Networking. Bring products for display

WOMEN ENTREPRENEURS OF BELFAST

THURSDAY, NOVEMBER 5, 6:30 P.M. (networking);
7P.M. MEETING BEGINS

Senior Spectrum Building, Belfast

Roundtable: Increasing the Value of Your Business
Glen Cooper of McCann, Colby & Nelson,
Portland-based business brokers

SOUTHERN MAINE BUSINESS WOMEN'S NETWORK

THURSDAY, NOVEMBER 12, 6:30 P.M.

Huntington Commons, Kennebunk
Member Business Highlight

Jody Bibber

The Open Door Gift Shop, Kennebunkport

Roundtable: Using Computers in a Small Business
How to select hardware, software, and prioritize needs
Claire Whitmore, The Computer Dept.

LEWISTON/AUBURN AREA

TUESDAY, NOVEMBER 3, 12-1:30 p.m. (Bag lunch)

Lewiston-Auburn Chamber of Commerce Conf. Room

Member Business Highlight: Dolores Upton

Phoenix Rising, Native American ceramics

Roundtable with:

Marketing on a Shoestring

Sonja Christiansen, Christiansen Associates, Auburn,
a diversified business offering consulting and
seminars in stress management, motivation, goal
setting, and time management

AROOSTOOK COUNTY

TUESDAY, NOVEMBER 10

For more information call Rosiland Morgan, 532-7286

UM Sponsors Business Clinics

Small Business Clinics, one-hour confidential sessions, may be the perfect opportunity for small business owners, or those thinking about starting a business, to gain appropriate knowledge.

Sponsored by the University of Maine Cooperative Extension Service, the monthly clinics with extension business specialists 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 participants.

To arrange a meeting, or more information, call the individuals listed below. October Small Business Clinics are as follows:

12/3 In Skowhegan, Call John Rebar, 1-800-287-1495.

11/4 In Auburn, Cooperative Extension Office, 133 Western Avenue. Call Nancy Coverstone, 1-800-287-1458.

11/10 In Dover-Foxcroft at the Piscataquis County Cooperative Extension, Courthouse Complex. Call Roger Merchant, 1-800-287-1491.

11/17 In Belfast at Waldo County Cooperative Extension, Rt. 137 (4 miles north of Senior Spectrum). Call Jane Haskell-Cowles, 1-800-287-1426.

11/18 In Machias, Washington County Cooperative Extension, 11 Water Street, Machias. Call Louis Bassano, 1-800-287-7542.

11/24 In South Paris, Oxford County Cooperative Extension, Olson Road. Call Wendy Legg Pollock, 1-800-287-1482.

CALENDAR OF UPCOMING EVENTS

10/27/ 10/28/, 10/28, 10/29, 10/30 Education Reform, Join members of the Maine Coalition for Excellence in Education to discuss Success Begins with Education; free 3:30-5 p.m. (10/27), Augusta Civic Center; (10/28), UM at Farmington; (10/29), UM at Presque Isles; 10/30, Washington County Tech. College. Call 622-6345.

11/3 Inventor's Forum, 6:30-9 p.m., free, #1 Payson Smith Hall, USM, Portland, sponsored by the Maine Small Business Development Center and USM. Call Jake Ward, 581-1488.

11/3 WBDC Lewiston/Auburn Area Regional Group Meeting (See Regional group section of this bulletin for info)

11/4 WBDC Augusta Regional Group Meeting (See Regional group section of this bulletin for info)

11/5 How To's of Advertising Series, 6-9 p.m., cost, TBA; 1 Payson Smith, USM, Portland; co-sponsor Ad Club of Greater Portland. Call Services Four, Call 799-2599.

11/5 Women Entrepreneurs of Belfast (See Regional group section of this bulletin for info)

11/7 Free Saturday at the Computer Department - Get assistance with computer hardware, software, and how it all works
Location: Church Road, Readfield, ME. 9 a.m.-noon. For more information, call 658-4942.

11/10 WBDC Aroostook County Women's Network Group Meeting (See Regional group section of this bulletin for info)

11/11 WBDC Bangor Regional Group Meeting (See Regional group section of this bulletin for info)

11/12 WBDC Southern Maine Business Women's Network Group Meeting (See Regional group section of this bulletin for info)

11/12, 11/16, 11/19 Financial Management for Small Business, 6-9 p.m., cost: TBA, USM Computer Lab, Portland, co-sponsors Ernst & Young, Lotus Development Corp., and Portland Chamber of Commerce. Call Pat Lippert, 780-4420.

11/13 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. Cost: Nominal charge. Sponsored by SCORE and the SBA. For more information, call SCORE at 772-1147.

ongoing-12/3 Career Life Planning: how to conduct job search, develop goals, explore options.
Location: Maine Displaced Homemakers, 203 Madison Avenue, Suite 5, Skowhegan. 474-0788 or 1-800-442-2092. 9 a.m.-2:30 p.m., Tuesdays and Thursdays.

ongoing-12/10 Career Life Planning: how to conduct job search, develop goals, explore options.

Location: Maine Displaced Homemakers, Stoddard House, UMA, Augusta, 621-3438, or 1-800-442-2092. Tuesdays and Thursdays.

ongoing-12/17 Career Life Planning: how to conduct job search, develop goals, explore options.

Location: Maine Displaced Homemakers, University College, 355 maine Ave., Bangor, 581-6132, or 1-800-442-2092. Tuesdays and Thursdays. **Also, Bath/Brunswick Center of the UM system, 275 Bath Road, Brunswick. 12/10. 725-8620.**

ongoing -12/17 Career Life Planning: how to conduct job search, develop goals, explore options.

Location: Maine Displaced Homemakers, Look House Basement, 98 Main St., UM at Farmington, Farmington. 778-9050 or 1-800-442-2092. Wednesdays and Thursdays, 9 am-2:30 pm.

12/2 Assertiveness Training

Location: Maine Displaced Homemakers, Ellsworth Center of the UM system, Mill Mall, Ellsworth, 667-3897, or 1-800-442-2092. Wednesdays and Fridays, 9:30 am-noon.

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

Ongoing 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: Maine Displaced Homemakers, 203 Madison Avenue, Suite 5, Skowhegan. 474-0788 or 1-800-442-2092. 9-11:15 a.m., Wednesdays

BUSINESS COURSES AT USM FOR PROFESSIONALS

The University of Southern Maine in Portland, through the division of Continuing Education for Business, is offering a series of Management Development courses this fall. The curriculum is divided into several categories: General Management, Supervision, Human Resource Management, Office Management, The Business of Managing, and Certificate Programs. Various courses are offered within each category and include business law, accounting and financing, business writing, marketing, customer service, personnel law, labor relations, etc.

For more information, call 874-6510.

WBDC WELCOMES NEW & RENEWING MEMBERS

ANNE ATKINSON
CENTER FOR CHANGE
726 STILLWATER AVENUE
OLD TOWN ME 04468

MONITA BELL
159 RIVERSIDE DRIVE
AUBURN ME 04210

JENNIFER BLAKE
JB GRAPHICS
209 MAIN ST APT 2
ELLSWORTH ME 04605

ANNE BROOKS
PURPLE PLASHES
RR 2 BOX 784
MT VERNON ME 04352

R HEALY/A BRYANT
DICTATE INC
RR1 BOX 750
OXFORD ME 04270

CHARLENE R CONGDON
RR 1 BOX 344A
SPRINGVALE ME 04083

CATHERINE M CYR
RR 1 BOX 1195
WOOLWICH ME 04579

MICHELLE DEROCHE
280 DOLLOFF STREET
WEST PARIS ME 04290

BUSINESS WORKSHOPS

The University of Maine Cooperative Extension is sponsoring the following seminars and workshops.

Small Business Tax Training Workshops, November 19, Androscoggin-Sagadahoc Extension County Office, 133 Western Avenue, Auburn, 9 a.m.–3 p.m. Free. Morning sessions: I-9 Form Immigration and Naturalization, Business Types, Sole Propriety, Partnerships, Corporations, S-Corporations; You and the IRS; Employment Taxes; Audit Collection Considerations.

Afternoon sessions: Me Employment Taxes; ME Sales Tax; Dept. of Labor, Bureau of Employment Security.

.....
Business Travel and Entertainment, November 10, USM Campus Center, Room C, Portland. 10 a.m.–noon. Free. Setting up a record system; choosing a tax year; selecting accounting method; deductible travel expenses; meal allowances; meal and entertainment expense limitations.

.....
Tax Practitioners, November 23 and 24, 8 a.m.–4 p.m., Michael's, exit 8 off ME turnpike. Fee. Compliance 2000 and nonfiler program; employer/employee; problem resolutions; new tax laws, etc.

CARMEN DYER
CARMENS BOUTIQUE & SALON
BOX 202
MANCHESTER ME 04351

SUSAN W FERRIS
SO PORTLAND KUMON MATH C
25 TALL PINE DRIVE
WEST BUXTON ME 04093

LINDA L BARLOW
PO BOX 243 REED ROAD
BOOTHBAY HBR ME 04538

PAMELA BELL
PAMELA BELL CONSULTING SI
62 WILEY STREET #1
BANGOR ME 04401

VIRGINIA H BOUSUM
G BOUSUM ENTERPRISES INC
PO BOX 166 MAPLE STREET
KINGFIELD ME 04947

CATHY BROWN
78 SCHOOL STREET
MILLINOCKET ME 04462

EDITH S CANNING
EDIE CANNING INTERIORS
PO BOX 425
FARMINGTON ME 04938

DOLORES COTE
LEEDOR INC
10 GLENHAVEN CIRCLE
SACO ME 04072

CAROL DAIGNEAULT
NEW VIEW STUDIO
HCR 60 BOX 3275A
CAMDEN ME 04843

PATRICIA DIETZ
POPPY
PO BOX 669 ABBOTT VILLAGE
GUILFORD ME 04443

LORETTA DYER
MURCH & DYER ASSOCIATES
PO BOX 337
AUBURN ME 04210

LORRAINE FONTAINE
63 TAMPA STREET
LEWISTON ME 04240

MADELINE BEAUDOIN
MADELINE'S HAIR REPLACEMENT
15 BUXTON ROAD
SACO ME 04072

MARIA BERGERON
26 HOLLAND STREET
LEWISTON ME 04240

JUANITA BRAGDON
BOX 220
LEEDS ME 04263

KAREN P BROWN
THE ELEGANT APPLE
TOPSHAM FAIR MALL UNIT 17
TOPSHAM ME 04086

SANDY COLLIGAN
COLLIGANS ROLLADS
32 OAK STREET
PRESQUE ISLE ME 04769

JOAN CRAIG
MAINETECH BUSINESS CENTER
16 GODFREY DRIVE
ORONO ME 04473

BRENDA R DAY
DAY & ASSOCIATES
420 MIDDLE STREET
BATH ME 04530

GEORGIA DUNFEY
DUNFEY ASSOCIATES
139 SOUTH FREEPORT ROAD
SO FREEPORT ME 04078

ANDREA C NAJARIAN ESQ
RR 1 BOX 1784
BOWDOINHAM ME 04008

ELIZABETH D FREY
33 PINE STREET
FREEPORT ME 04032

Our membership is committed to the
equality and empowerment of Maine women
through economic development. We have a special
commitment to women who have not had access to
traditional mainstream economic resources, particularly rural and low income women.

NEW & RENEWING

M E M B E R S

BRENDA GARRAND 2 GREAT FALLS PLAZA PO BOX 3705 AUBURN ME 04210	CHERYL R GERACI GRAPHICS UNLIMITED 109 STATE STREET BANGOR ME 04401	LUCINDA J HEBERT FREE LANCE WRITER 10 PARK STREET CARIBOU ME 04736	LISE THERIAULT CLASSIC IMAGE 13 JACK STREET WINSLOW ME 04901
JEAN GOODWIN 56 FAIRVIEW AVENUE AUGUSTA ME 04330	MARSHA GUERETTE 16 GAGNON ROAD FAIRFIELD ME 04937	BARBARA KANN COLOR DANCE CARDS RR2 BOX 1900 MT VERNON ME 04352	LORRAINE VEINOTT PO BOX 92 LEWISTON ME 04240
SHARI A HAMILTON THE FIRE HOUSE BAKERY PO BOX 217 MAIN STREET NORRIDGEWOCK ME 04957	DIANE HANEY 42 BRADLEE STREET LEWISTON ME 04240	PATRICIA KOSALKA 100 MINOT AVENUE AUBURN ME 04210	SANDRA W PHILBROOK MUSIC RECREATION 295 CAPISIC STREET PORTLAND ME 04102
LORI HUSSEY BUDGETING & BOOKKEEPING 15 HOLLY STREET SUITE 207 SCARBOROUGH ME 04074	CAROL E SC JONES PAGEWORKS 14 MAIN STREET SUITE 210C BRUNSWICK ME 04011	NOELLE LORD SEW CREATIVE 151 MAST ROAD WESTBROOK ME 04092	DR JACQUELINE POIRIER 307 TURNER STREET AUBURN ME 04210
ANN KEILTY TYSON-KEILTY REAL ESTATE PO BOX 336 READFIELD ME 04355	BETH KIRKHAM BETH KIRKHAM PUBLICATI 5 MOOSE RAMBLE HALLOWELL ME 04347	DIANE MACFARLAND 31-1 TALL PINES LEWISTON ME 04240	NANCY RAYE J W RAYE & CO PO BOX 2 EASTPORT ME 04631
MICKEY LEEVIN LCSW 429 MAIN STREET PRESQUE ISLE ME 04769	JUDY LEVEILLE HOULTON RENTAL & SALES 75 BANGOR STREET HOULTON ME 04730	SAMANTHA MARTIN 30 HIGH STREET LIVERMORE FALLS ME 04	BRIDGET REGAN 90 HIGH STREET AUBURN ME 04210
PAULA JEAN LUNT LUNT STUDIO 223 CAMDEN STREET ROCKLAND ME 04841	THELMA L MACDONALD SOUTHERN ACRES RESIDEN PO BOX 74 WESTFIELD ME 04787	DARCY MILLIARD THE MILLIARDS CHRISTMAS PO BOX 706 ASHLAND ME 04732	JEANNE RUBLY LAKE REGION AWARDS 215 MAIN STREET NORWAY ME 04268
GAYLE MAGILL MEDICAL CLAIMS PROCESSING PO BOX 636 BREWER ME 04412	LOIS MALTAIS LOC ASSOCIATES/WOMENS CT PO BOX 22 DEERFIELD FARM SEAL COVE ME 04674	NANCY NICHOLSON 9A MIDDLE STREET LISBON FALLS ME 04252	GLORIE SHEFFIELD SHEFFIELD CERAMICS 307 CENTERLINE ROAD PRESQUE ISLE ME 04765
SANDY YATES MATHIESON SEA GODDESS SHOP RR1 BOX 703 GORE ROAD PALERMO ME 04354	CINDY MCNATTEN SALES FOR COLLIGAN RFD1 BOX 46 WESTFIELD ME 04493	NANCY PELLETIER AUBURN KUMON MATH C 26 CROSS STREET AUBURN ME 04210	MICHELE STIVALETTA RR 1 BOX 795 WELLS ME 04090
ELLEN MINNEHAN MAGIC MOON DESIGN PO BOX 1437 YORK BEACH ME 03910	ROSALIND MORGAN/SUSAI FOX HOLLOW ENTERPRISE RR 2 BOX 135 HOULTON ME 04730	DEBORAH PLUCK GOOD SPORTS RFD 2 BOX 5825 WINSLOW ME 04901	CLAIRE THOMPSON AUSTIN ASSOCIATES PO BOX 3400 AUBURN ME 04212
CAROL GILLETTE COMMUNICATION GRAPHICS PO BOX 412 BELFAST ME 04915-0412	KAREN NAVARRO 1084 MAIN STREET LEWISTON ME 04240	BARBARA RAIMONDI PO BOX 470 AUBURN ME 04210	JEAN WEATHERBEE 14 GREEN STREET TOPSHAM ME 04086
WENDY SMITH 72 NEWBURY STREET AUBURN ME 04210	SONJA E HAAGDUCHARM IDLEASE & SHORELANDS GUI RT 9 PO BOX 769 KENNEBUNKPORT ME 040	AUDREY REED 1485 LISBON STREET LEWISTON ME 04240	KAY PINKHAM PO BOX 738 AUBURN ME 04210
KATHRYN SWIFT WILDFLOWERS OF MAINE RR1 BOX 1600 JONESPORT ME 04649	DOLORES UPTON 105 WALNUT STREET LEWISTON ME 04240	LINDA ROBERTS LINDA ROBERTS OFFICE SI RFD 1 BOX 1121A READFIELD ME 04355	KIM POULIN 506 MAIN STREET LEWISTON ME 04240
		MELANIE SCHUPP BAKE MORE MELANIE 1080 PERKINS RIDGE AUBURN ME 04210	DEANNA E RIPLEY DEANNA E RIPLEY BUSINE. PO BOX 83 ST GEORGE ME 04857
		MARY ANN SOLET BASS COVE FARM B&B;WO HC 32 BOX 132 SORRENTO ME 04677	PATTY READ 3 ALDEN STREET CAMDEN ME 04843
			VICKI SCHMIDT RR1 BOX 927 WINTHROP ME 04349

**Mailing Labels to Maine
Businesswomen Available**
**Great Marketing Tool with
Minimum Hassle**

Say you want to do a direct mailing to woman business owners in the state advertising your new product, service, address change, whatever, but the thought of researching and compiling all those mailing labels puts you in a deep funk. *Take Heart!* WBDC now offers for sale names and addresses from its extensive database of members throughout the state. At 10 cents per name, you can purchase 800-1000 labels for \$80-\$100.

IMPORTANT: If any WBDC member does not

want their name and address included in the sale of mailing list labels, please contact WBDC at 234-2019.

**Order Your First Edition of ME
Women's Business Directory**

WBDC's first edition of the Maine Women's Business Directory is now available for purchase. The 8.5"x11", perfect-bound directory contains listings for more than 600 women-owned businesses in the state, and will serve as a marketing tool for female entrepreneurs.

Directory sponsors include the Maine Department of Transportation, the Department of Economic and Community Development, the Finance Authority of Maine (FAME) and the Maine Development Foundation.

The Directory's cover price is \$4.99, plus tax and postage; to order, call WBDC at 234-2019, or write PO Box 658, Bangor, ME 04402-0658.

MEMBER NEWS

Specialty Greetings is gearing up for another busy Christmas season and advises WBDC members to get their orders in early.

The "elves" of Specialty Greetings will again this year create personalized Letters to Santa, under the direction of Mr. Claus. these hand-drawn letters include colorful illustrations, a loving message from Santa, and each is personally addressed to each child. Four designs are available, just in case there are multiple children in the home — Santa would never send the same letter to two children! Specialty Greetings has also included a Baby's First Christmas letter to remember that special milestone.

Letters will again cost \$3.50, and this year, for WBDC members, Specialty Greetings will mail Letters from Santa directly to children at no extra charge. For more information about the letters or about other calligraphy creations, send a self-addressed, stamped envelope to PO Box 296, Saco 04072, or call 284-6420.

**PROMOTE YOUR BUSINESS
TO LOCAL WOMEN**

Take the plunge! Hone your speaking and marketing skills as well as promote your business by making a business presentation at regional group meetings of WBDC. It's a chance to vocalize what you do and it offers a good forum for feedback from women in your business community. Bring samples of work!

To set a date, call your regional steering committee members.

Aroostook County:Rosiland Morgan, 532-7286

Augusta:Sue Dalute, 622-7689

Bangor:Julia Comeau, 947-7541

Belfast:Soone Hitt, 342-5055

Lewiston/Auburn:Sonja Christiansen, 786-2632

York County:Dorrie Roedner, 284-6420

**NEW HOME
BUSINESS
DIRECTORY
CIRCULATES**

R. B. Publishing of Hampden has printed its first edition of the Home Business and Services Directory for Penobscot County. A directory will be published every six months in Penobscot County; a similar directory will circulate in Waldo County with the first edition due off the press in November.

The purpose of the directory is printed on page one where the publisher states: I do believe this type of directory is long overdue for all of us. Many of us have great talents that need to be advertised, but the cost of advertising in a major newspaper is out of the question. This directory will be as well cared for as a phonebook and equally as important... Sorry, but we will not knowingly accept an ad from any kind of business except a home business or home service.

For more information, call 862-2272.

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PROMOTE YOUR BUSINESS IN THE WBDC BULLETIN!

*Your business ad will be seen by over 1,000 women
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SINGLE ISSUE ADVERTISING RATES

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

*Ads must be received by the first of each month for the following month's publication.
December 1 deadline for January WBDC Bulletin.*

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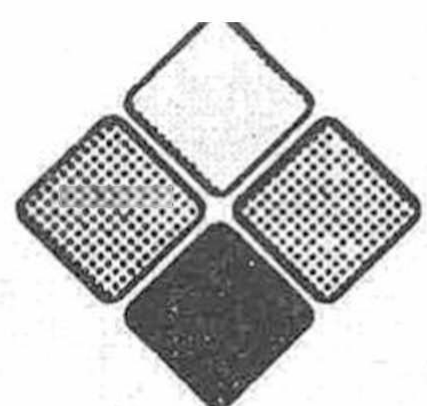
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REQUEST FOR BIDS: WBDC is requesting bids from
accountants for its annual non-profit audit. For more
info, call 234-2019.

FOR SALE: Apple Imagewriter, dot matrix printer.
Hook up to any Macintosh. Hardly used. \$275. Call
236-3984.

WEB NEWS

Women Entrepreneurs of Belfast

November 1992

INCREASING THE VALUE OF YOUR BUSINESS FOR RESALE

Belfast has been lucky to schedule Glen Cooper, vice president of Portland-based business brokers McCann, Colby & Nelson to speak at WBDC's November 5 regional meeting in Belfast at Senior Spectrum.

Formerly of Gerdrone & Co., Mr. Cooper was also Maine's first certified business appraiser with the Institute of Business Appraisers, the oldest and largest national trade association in the field. Mr. Cooper has also been designated by the National Association of Realtors as a certified commercial investment member. He owned his own firm, Maine Business Brokers, from 1981 to 1988, and is a nationally-recognized author and seminar leader in the fields of business brokerage and valuation.

Mr. Cooper and his wife, Barbara, live in Portland. Originally from Boulder, CO, his early business experience was in commercial banking and bank marketing.

For anyone who heard Mr. Cooper talk with Joyce McClure on her radio broadcast Getting Down to Business knows WEB's November meeting will be highly informative.



Carol Gillette

Communication Graphics

P.O. Box 412

Belfast, Maine 04915-0412

207-338-4350

207-338-2365 FAX

QUALITY DESIGN AT THE RIGHT PRICE

Carol Gillette, graphic artist and designer who owns Communications Graphics in Belfast, spoke to WEB members in October. Carol's experience ranges from print media to TV and spans over 20 years of professional productions. Her focus is on quality work that is both affordable and which gains visibility for her business. Her clients include Eastern Maine Development Corp., Old Town Canoe, the Lemforder Corp, Resource Conservation Services, and a host of other small, medium, and large ventures.

Carol's advice to businessowners planning a marketing package: know your needs, your expectations, and what you want to accomplish. When working with a designer always discuss price, deadlines, and make sure you understand the design and printing process.

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November 4

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