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THE W · B · D · C BULLETIN

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

Achieving Leadership Theme of WBDC's 6th Annual Women Business Owners Powwow

EXHIBITOR SPACE AVAILABLE

WBDC members are invited to exhibit at the Business-to-Business Trade Show of the Women Business Owners Conference October 27 at the Augusta Civic Center. This year's theme is "Achieving Leadership."

The cost of a booth, normally \$125, is available to WBDC members at the reduced rate of \$100.

please turn to page 4

Conference & Trade Show
OCTOBER 27,
AUGUSTA CIVIC
CENTER
SEE PAGE 4
FOR MORE INFO.

The Cash Dearth of the 1990s

BY MARY DENZER

If you are as old as I am, you will remember the water shortage, the gas shortage, the toilet paper shortage, and the canning lid shortage. I'm sure there were more shortages in the last 25 years, but I put them out of my mind. Memory shortage it's called.

I do remember the suggestions that accompanied the shortages. Not enough water... "shower with a friend." Or, not enough gas... "car pool with a friend." And, no canning lids... "dry your food, with a friend."

I can't remember what we did without toilet paper, but I know it

had nothing to do with being friendly!

All of the above forced me and most of the people I knew into rethinking how to do without. I can almost feel a nostalgia for the shortages of the past when I face what I'm calling the Great Unacknowledged Shortage of the 90s. No shortage big or small can match this.

It's the shortage of cash — ready cash to pay our business debts, personal bills, or repay loans. Most of us have had to cope with this shortage for most of our adult lives; many have been pressed for the last three years, and a small percentage have just arrived at this spot within the last 12 months.

Lack of funds produces a domino effect: you don't have it to pay someone who, in turn, cannot pay another... on and on until it returns to

please turn to page 12

Imagine Doing Business in... RUSSIA

BY LU BAUER, CPA

Imagine being told our country will no longer be a democracy. Imagine being told all our past presidents were thieves and that the foundation on which the U.S. and its constitution rest is wrong.

Imagine working at a state-run enterprise or school and having a salary of \$30,000; now imagine one year later when the salary remains the same, but it's only worth \$30 per month.

Imagine attempting to open a bank account and learning the bank requires you to first put up \$20,000 to buy a share in the bank. Imagine also running a business and only being allowed to use your bank account funds after first presenting the bank with a written order that is signed by you, the director, and the business' accountant... and payable only for purchase of goods or for the payroll.

Imagine being required to hire a company accountant from day one of your business's operation, and imagine that accountant keeps all records by hand using pre-printed government accounting ledgers, including specific, perpetual inventory records of each item the business sells. Imagine pre-paying a monthly sales tax of 20 percent of gross sales.

please turn to page 10

**WOMEN'S
BUSINESS
DEVELOPMENT
CORPORATION**



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

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A Letter from the Chair

Dear WBDC members:

My it has been a warm summer and I will not complain! Back to two layers mornings and evenings now. School is in session and for many of us our lives are more of a routine — at least that is the illusion.

A few of us recently attended a warm social gathering, the WBDC After Hours (check the calendar for the next date). Thank you, Kay, Kathy, and Loretta. The informal setting encourages business contacts and makes for a supportive atmosphere. WBDC After Hours also helps break the isolation of being alone in business, and provides a good time. Come alone and you will not be alone once you arrive. Bring friends, WBDC members and non-members alike.

Another way to be involved with WBDC is to serve on one of its committees. The return may be subtle, yet it is supportive of the organization and it encourages personal growth, although one may not be aware of it until months or years later. Speak to someone who has worked with WBDC and she will confirm this.

Did I hear "I don't have any more time to give"? Everyone who currently serves on committees and the board of directors is as busy as the next person. This is the way our society runs, isn't it? But, each committee has a life of its own and everyone is supportive and professional. Just hop on the train and join us for a ride — we would love to have you aboard, and you will enjoy being aboard. Call Lou or Lisa at 234-2019 for details.

— Claire Whitmore,
WBDC Chairman of the Board of Directors

Socially Responsible Investing...

What is It?

The term is bandied about more now than ever as the number of socially and environmentally conscious citizens with investing power increases. Investment firms are listening to their desires, as even the mainstream investment companies develop portfolios according to the investor's values.

The WBDC *Bulletin* asked Jo Anna Williamson of the Portland office of Gruntal and Company, Inc., to define socially and environmentally responsible investing for us. She sent the following.

Socially and environmentally responsible investing directs capital toward socially positive and environmentally sound purposes and diverts capital away from uses which have a negative or harmful impact on society. It reflects a strong, new investor consciousness where a balance between profits and principles define a more enlightened and practical portfolio management approach.

Those investors use the concept of the double bottom line: investing to support companies and organizations that make positive contributions to society and generate sound financial returns. They believe the primary objective of every corporation should be to maximize the wealth of the organizations shareholders, as well as its employees, customers, vendors, the communities in which the company operates, and the natural environment.

LEWISTON-AUBURN REGIONAL GROUP NEWS

BY SONJA CHRISTIANSEN

Jim Howaniec is running for governor and is determined to understand business issues.

During his talk at the Lewiston-Auburn regional group meeting in August he asked WBDC members

what issues are important to small and home-based business. What kind of discrimination exists, he asked. What do women want changed at the state level for small business?

Members said their priorities include child care, fair taxation, and worker's compensation.

Jim is looking for more WBDC input. He says he wants to know what issues are important to businesswomen. He also wants to know what changes should occur if he is elected governor, and what is the best way to educate Maine's governor and legislature of small and home-based business needs?

Write Mayor Jim Hawaniec, 70 Laurier Avenue, Lewiston 04240.

Stay on Top of Payroll Regs. Maine requires new hire reporting, health insurance deductions

BY PETER COOK, PAYROLL MANAGEMENT, INC.

Maine employers are now required to report the hiring of any person who resides or works in state and the rehiring or return to work of any employee who has been laid off, furloughed, separated, granted a leave without pay, or terminated. Employers need not report the hiring of any employee who will be employed for less than one month or who will have gross earnings of less than \$300 in every month.

Employers may report by mailing an employee's copy of a federal W-4, a facsimile, or sending magnetic tape in a compatible format. The report must be submitted within seven days of hiring or rehiring or return to work. Employers who knowingly fail to report will be given a written warning for the first violation; the penalty for subsequent violations is a fine up to \$200 per month for each violation.

MINIMUM WAGE LAW CHANGES

Maine's labor commissioner Charles Morrison said that effective September 1, student sub-minimum wage will no longer be in effect. Employers are now required to pay the regular minimum wage of \$4.25 an hour to students. And, effective October 13, service employees who customarily receive tips as part of their wages will have their cash wage increased from \$2.01 an hour to \$2.13 an hour. Total tips earned each week must bring the employee's average hourly rate up to the minimum rate of \$4.25 an hour.

NEW DEPOSIT RULES FOR FICA AND FITW

Although employers may use the old deposit rules until December 31, 1993 the new schedule is as follows.

DUE DATE	SEMI-WEEKLY RULE: DEPOSIT FICA AND FITW FOR WAGES PAID FOR THE PERIOD FROM:
9/29	9/22-24
9/30	all wages paid after this date are 4th quarter wages
10/1	9/25-28
10/6	10/1 (mark Qtr 4 on deposit coupon)
10/8	10/2-5
10/14	10/6-8
10/15	10/9-12

Payroll Management, Inc., based in Auburn, has over 25 years of experience providing payroll services to Maine companies. It offers full services to businesses and accounting firms and provides payroll register containing current and year-to-date totals, payroll checks, payroll tax filing service, employee roster, and status report. Call 1-800-734-6880 for more information.

BAKE MORE MELANIE

Last month, the L/A regional group meeting's member highlight was Melanie Schupp, owner of Bake More Melanie! "Premium Pastry You'll Be Proud To Serve."

Melanie makes her pastry at her home on Perkins Ridge, Auburn, centered a 300-acre apple orchard. She sells her desserts to organizations such as the Theater at Monmouth, and caters special events, birthday parties, and open houses.

Melanie regaled us with tales of cooking school, collecting hundreds of cook books from around the world, and her dream of opening a Tea House. Of course one of the best reasons to ask Melanie to be the Member Highlight is that she brings *samples!*... Lemon Snap Cookies, Amazing Almond Biscotti, tantalizing Brown Sugar Pecan Shortbread, Bountiful Double Chocolate Double Nut Brownies, Lemon Crunch Cake, decorated with flowers... You can reach Melanie at 1080 Perkins Ridge Rd., Auburn, Maine 04210 (207) 786-4974

NEW MEETING PLACE

The L/A regional group now meets at the Androscoggin Savings Bank, 30 Lisbon Street; parking in the rear on Park Street. The handicapped entrance is in the front of the building. The program runs from noon to 2 p.m. (the last half hour for those wishing to network). Brown bag, so bring a lunch or pick up something across the street at the diner. October's topic is women's cardiovascular health with Dr. Lemieux.

WBDC's Trade Show will be held in the Augusta Civic Center's Main Auditorium where the keynote and other speeches, coffee breaks, lunch, and a late afternoon reception are held. This ensures exhibitors a captive, interested audience for much of the day and provides an easy magnet during the rest of the day. A few special door prizes will be drawn at the reception where Conference attendees must be present to win.

Past Conference evaluations show that most women attend looking for information and answers to specific business questions. These business owners are extremely busy with little time to research. Presence at this Show will bring your company to their attention.

This year more than 400 women entrepreneurs, government officials, business assistance agencies, and exhibitors are expected. Special advertising rates are available for exhibitors in the Conference Handbook.

To strengthen each exhibitor's impact, we will limit the number of booths from each type of business. Two 50% scholarships are available to income qualifying businesses. Please enclose a written request with your application explaining why you want to participate and your income status.

We look forward to having you join us at the 1993 Women Business Owners Conference's Business-to-Business Trade Show. For further information, please call Great Gatherings at 622-5330 or WBDC at 234-2019.

ArtBiz Plans Open House

Susan Joy Sager of ArtBiz invites the public to an open house, Saturday, October 9, 4-6 p.m. at ArtBiz, East River Road, at the Hinckley/Clinton Bridge, RR2 Box 1255, Clinton. The open house will feature crafts and fine arts for sale, facility tours, a 5 p.m. performance by Shockamo, an acapella singing group that performs jazz, rock, and gospel. Refreshments will be served.

Located in the former Hinckley grange, ArtBiz is a new center for artists and craftspeople at all stages of development. Business seminars and visual workshops will be offered in early 1994, and the showroom will

be open on Saturdays, 10 a.m.-4 p.m., beginning in November.

Directions: from I95, take exit 36, head north on Route 201. Turn right at Route 23, cross the Hinckley/Clinton bridge over the Kennebec. Turn left on River Road. ArtBiz is on the right. From Route 2, turn and head south on Route 23 toward Hinckley. Before the bridge turn right over River Road. ArtBiz is on the right.

A potluck supper for local artists and craftspeople will be held Friday, November 12, 5-7 p.m. Bring a dish and work to share.

Who are Maine's OUTSTANDING BUSINESSWOMEN?

WBDC is seeking nominations for its Outstanding Women Business Owner Award. The recipient is honored for her achievement in operating a successful business for at least five years. Selection criteria include: substantial history as established business owner; in business for five years; currently fulltime in business; have a business with staying power and/or ability to adapt and which exhibits both creativity and continued growth. Call 234-2019 for more information and submit your nomination.

Mark Your Calendar!

for the

WBDC 6TH ANNUAL WOMEN BUSINESS OWNERS CONFERENCE

October 27, 1993 ♦ Augusta Civic Center, Augusta

"Achieving Leadership"

Learn the skills needed to run your business.

Keynote Speaker: Lucinda Yates, President, Lucinda, Inc.

Watch for your registration brochure in the mail!

Major Sponsors: CASCO NORTHERN BANK, FINANCE AUTHORITY OF MAINE, KEY BANK OF MAINE,
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EXHIBITOR SPACE AVAILABLE. CALL 622-5330.

ONE PERSON'S OPINION

Hostile Stickers Breed Resentment, Promote Economic Despair

The following was submitted anonymously.

"Now you've seen Maine, Go Home!"

Many of us have seen that bumper sticker, but have we thought about what those words say about Maine and its people? Have we thought about how those words can hurt a tourist, a resident "from away," or an immigrant — each having contributed in his/her own way to Maine's economy? Whether or not we are involved in tourism, have we really thought about the effect on our business and on our tax system?

Consider the following:

- Several years ago, a couple visited Oregon on their honeymoon and encountered the "go home" sentiments there. Their reaction? They bought enough gas to leave Oregon as quickly as possible without spending another cent. How many tourists come to Maine and feel the same?

- A woman whose business development strategy includes hosting events that attract people to Maine from North America and Europe had this nasty experience. Leaving a B & B full of clients, a yard full of campers, and a shop full of customers, she drove 75 minutes to Portland for a tourism trade show. Obviously, neither time nor money had been spared by those organizing the show. The woman walked a mile to and from her car in heels, on brick sidewalks, through oppressive heat and humidity. Just as she was leaving her parking space she caught sight of the above mentioned bumper sticker. At that painful moment she wished she could go home, but, being from away and also being an immigrant, she couldn't, for her assets and her future are invested here.

Courtesy costs nothing, especially toward those who, by spending their hard-earned dollars here, are helping a state in desperate economic circumstances.

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.

RESOURCES FOR GROWING A BUSINESS: October 4, Augusta; October 11, Bangor; October 6, Portland (location to be announced). \$20 reg. fee (members); \$25, (non-members).

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

DIRECTIONS: *Bangor*—across the street from the downtown post office on Harlow Street is Cumberland Street; up the hill on the left is One Cumberland Place. EMDC is on the third floor. *Augusta*—Route 104 east onto Water Street. At first stop light on Water Street, take a right onto Bridge Street. Go over the river and turn right immediately after City Center Plaza onto Arsenal Street. Spruce Street is the first left off of Arsenal Street. Number 12 Spruce Street is on the right at the top of the hill — a brown and white rambling building. Enter on the left side of the building. *Portland*—Call 234-2019 for location.

Yes, I'd like to attend.

Workshop: _____ Date: _____

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

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.

AUGUSTA AREA

WEDNESDAY, OCTOBER 6: 8:30-10:00 A.M.. Key Bank Conference Room, 9th Floor, 286 Water Street. **Roundtable:** Judy Gallant, Center Coordinator for Displaced Homemakers, Augusta area. "Gaining Power Through Our Language."

BELFAST WOMEN ENTREPRENEURS

THURSDAY, OCTOBER 7, 6:00 P.M. Senior Spectrum dining room, Merriam Road, Belfast. **Potluck Supper! Bring those Delectable Dishes You All Brought Last Winter!**

BANGOR AREA

WEDNESDAY, OCTOBER 13, 12-1:30 P.M. Eastern Maine Development Corp. conference room, One Cumberland Place, Bangor. **Roundtable:** Discussion of the upcoming WBDC conference scheduled for October 27.

MIDCOAST AREA

TUESDAY, OCTOBER 19, 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.

LEWISTON/AUBURN AREA

TUESDAY, OCTOBER 5, 12-2 p.m. (Bag lunch). Androscoggin Savings Bank, 30 Lisbon St. **Roundtable:** Dr. Lemieux, "Women's Cardio-vascular Health."

NETWORKING AFTER HOURS, WEDNESDAY, OCTOBER 6, 5-7 P.M., Turbyne & Associates, 393 Turner St., Auburn. WBDC membership not required; introduce your business to other area businesswomen. Informal; hors d'ouvres; \$5 at the door.

SOUTHERN MAINE BUSINESS WOMEN'S NETWORK

THURSDAY, OCTOBER 14, 6:30 P.M. NETWORKING; 7 P.M. MEETING BEGINS. Huntington Commons, Ross Rd. (north of Shopper's Village, Kennebunk (call Dorrie Roedner, 284-6420). **Roundtable:** Jim McConnan, Business and Economics Specialist, UM Coop Extension. "Conducting effective market research; start or expand your business by identifying new market opportunities."

ODDS AND ENDS

The Small Business Project on Health Care Reform has enclosed a survey in this newsletter to solicit opinions on reforming Maine and America's health care system. Please take a few minutes to complete the strictly confidential survey and return it in the envelope provided. The survey is for statistical purposes only, and your confidentiality is guaranteed. A copy of the final report will be sent to you upon request (check appropriate box on survey).

To subscribe to the *Regional Review*, a quarterly publication of the Federal Reserve Bank of Boston, write the Federal Reserve Bank, PO Box 2076, Boston, MA 02106-2076.

Barbara Kann, of Meridian Arts in Mt. Vernon, brought to our attention two resource books potentially helpful to artisans/craftspeople. "I can't vouch for them," she wrote, "as I've just gotten them myself, but they are worth looking into."

Directory of Wholesale Reps for Crafts Professionals, extensive listing that includes advice about hiring a rep. \$15, Northwoods Trading Company, 13451 Essex Court, Eden Prairie, MN 55347; **Directory of Craft Shops and Galleries**, extensive national list that includes types of crafts buyers are seeking. \$10, The Front Room Publishers, Dept. 5D, PO Box 1541, Clifton, NJ 07015-1541.

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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MAINE SMALL BUSINESS HEALTH INSURANCE SURVEY

Urgent! Your prompt reply is appreciated.

Please return this survey in the envelope provided or to the address above. Thank you.

The Small Business Project on Health Care Reform (a project of the Maine People's Resource Center) is collecting updated data on Maine small business concerns with health insurance, health care costs, and health care reform in Maine. Your participation will provide the study with timely and invaluable data.

STATEMENT OF CONFIDENTIALITY : ALL INFORMATION GATHERED HEREIN IS STRICTLY CONFIDENTIAL AND PRIVATE AND FOR STATISTICAL PURPOSES ONLY. THE CONFIDENTIALITY OF YOUR RESPONSE AND ANY BACKGROUND INFORMATION ABOUT YOUR BUSINESS IS GUARANTEED.

1. Please check the classification which best describes your business:

- ☐ Manufacturing
☐ Wholesale
☐ Retail

- ☐ General Service
☐ Professional Services
☐ Health Services

- ☐ Educational Services
☐ Transportation
☐ Other (Specify) _____

2. Location: City/Town _____ County _____

PLEASE CHECK ONE: Rural ☐ Suburban ☐ Urban ☐

3. Number of years in business: PLEASE CHECK ONE.

1-5 years ☐ 6-10 years ☐ 11-20 years ☐ 21+ years ☐

4. a. Number of full-time employees (including owner[s]) on last payroll: _____

b. Number of part-time employees (including owner[s]) on last payroll: _____

c. We have no full-time employees ☐.

d. We have no part-time employees ☐.

5. a. Do you offer health insurance to your employees? Yes ☐ No ☐ (if no, go to question #6).

b. Are all employees eligible for coverage? Yes ☐ No ☐

c. Have you ever had an instance when an employee filed a claim and found that the employee or his/her condition or service needed was not covered? Yes ☐ No ☐

d. Are all employees covered by your insurer? Yes ☐ No ☐

e. Are dependent family members eligible for coverage? Yes ☐ No ☐

f. Has your group or any member of your group (employee or employee dependents) ever been denied coverage? Yes ☐ No ☐

g. If yes, why? _____

6. If you have offered coverage in the past five years, which, if any of the following health insurance problems have you had? (If you have not offered health insurance in the last 5 years, go to question #9)

PLEASE ANSWER ALL QUESTIONS.

a. Insurer increased health insurance premiums Yes ☐ No ☐

b. Insurer decreased health benefits Yes ☐ No ☐

c. Insurer cancelled health policy Yes ☐ No ☐

d. My company has had no health insurance problems (if applicable, please check) ☐

e. Other (specify) _____

7. If your business has taken any of the cost control measures below over the past five years, please indicate and check whether they were cost effective.

PLEASE ANSWER ALL QUESTIONS.

a. Changed insurance company Yes ☐ No ☐

b. Reduced health benefits Yes ☐ No ☐

c. Raised deductible Yes ☐ No ☐

d. Increased employees' co-payments Yes ☐ No ☐

e. Shifted part of premium cost to employees Yes ☐ No ☐

f. Shifted all of premium cost to employees Yes ☐ No ☐

g. Delayed a wage increase Yes ☐ No ☐

h. Switched all or part of workforce to part-time workers Yes ☐ No ☐

i. Reduced work force Yes ☐ No ☐

j. Dropped all health benefits Yes ☐ No ☐

k. Other (specify) _____

8. As a small business owner or manager, to what extent are health insurance benefits a financial concern? PLEASE CHECK ONE.

☐ Major Concern ☐ Minor Concern ☐ No Concern

9. Which one of the following statements comes closest to expressing your overall view of the U.S. health care/health insurance system? **PLEASE CHECK ONLY ONE ANSWER.**
- a. On the whole, the present health care/insurance system works well and only minor changes are necessary to make it work better. ☐
- OR-**
- b. There are some good things about our health care/insurance system, but substantial changes are needed to make it work better. ☐
- OR-**
- c. Our health care/insurance system has so much wrong with it that we need to rebuild it completely. ☐
10. Do you feel that the following methods would be effective in combating rising health costs in the U.S.? **PLEASE ANSWER ALL QUESTIONS.**
- | | | |
|--|------------------------------|-----------------------------|
| a. Control unnecessary testing and procedures by doctors.
(e.g. overuse of lab tests, etc.) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| b. Control physician fees & hospital charges | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| c. Individual citizens responsible for own health care | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| d. Voluntary individual employer efforts | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| e. A single payer, public universal health insurance plan | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| f. Cover the uninsured through public programs | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| g. Employers required by law to provide health benefits | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| h. Other _____ | | |
11. Please indicate whether you agree or disagree with **EACH** of the following statements:
- a. The government, not businesses, should be responsible for providing universal health coverage to Maine citizens through a single public plan. Individuals and businesses should contribute to finance the plan.
Agree ☐ Disagree ☐
- b. All employers should be required to purchase private health insurance coverage for their employees. The unemployed should get coverage from a government plan financed by tax dollars.
Agree ☐ Disagree ☐
- c. One non-profit, publicly-accountable entity should ensure that coverage is provided to all Maine citizens through certified public and private health plans of the citizen's choosing. The entity should regulate costs and finance coverage through individual and business premiums.
Agree ☐ Disagree ☐
12. Would you be in favor of or opposed to a universal health care system paid for through an equitable tax financing system which eliminates insurance premiums, deductibles, copays, and out-of-pocket costs, and covers everyone?
Oppose ☐ Favor ☐
13. a. Are you aware of Maine's law prohibiting group health insurance companies from denying coverage to people with medical conditions in certain circumstances? Yes ☐ No ☐ Send me information ☐
- b. Have you or any member of your group plan ever been denied health insurance coverage? Yes ☐ No ☐
14. Are you aware of a law which goes into effect on July 15, 1993 that gradually phases out higher rates to individuals within small group plans (plans with fewer than 25 employees) on the basis of age, gender, medical condition and occupation over the next four years? Yes ☐ No ☐ Send me information ☐

COMPANY INFORMATION AND CONTACTS

(We would greatly appreciate it if you would provide the following confidential information.)

BUSINESS NAME _____

I am an OWNER ☐ CO-OWNER ☐ MANAGER ☐

LAST NAME _____ FIRST NAME _____

BUSINESS MAIL ADDRESS _____

BUSINESS STREET ADDRESS _____

CITY _____ COUNTY _____ STATE _____ ZIP _____

BUSINESS PHONE (____) _____

☐ I would prefer to be contacted at my home address

HOME MAIL ADDRESS _____

HOME STREET ADDRESS _____

CITY _____ COUNTY _____ STATE _____ ZIP _____

HOME PHONE (____) _____

☐ Please provide me with the results of this survey when they are available and information about the impact of rising health care costs on small businesses.

We will be offering information forums geared to small business owners. Topics will include health care access and affordability; existing and proposed Maine health insurance laws; state and national health care reform issues.

- ☐ Send me more information on these forums.
- ☐ I would be interested in coming to a forum in my region.
- ☐ I would be interested in organizing a forum in my region.

We welcome your comments and/or questions. Please contact us either by mail at the above address or include your comments when returning this survey. You may call us at (207)761-1881

Thank you for your time and cooperation in completing this survey.

CALENDAR OF UPCOMING EVENTS

- 9/28 How to Really Start Your Own Business.** Business Education Seminar Series, sponsored by SCORE of Portland. Call 772-1147.
- 10/4 & 10/6 & 10/11 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. 10/4 at 12 Spruce St., Augusta; Portland (call for location), 10/6; and 10/11 at EMDC, One Cumberland Place, Bangor.
- 10/5 Lewiston/Auburn Regional Group Meeting**
- 10/6 Augusta Regional Group Meeting**
- 10/6 Networking After Hours, 5-7 p.m.,** for Lewiston-Auburn area businesswomen, Turbyne and Associates, 393 Turner St., Auburn. Call Loretta Dyer, 786-0611 or Kay Pinkham, 786-4033. Hors d'oeuvres. \$5 at the door.
- 10/7 Women Entrepreneurs of Belfast Meeting**
- 10/9 MaineShare's annual Bike-A-Thon.** Fall foliage bike-a-thon for all ages (rain date 10/10). Three events all leaving from the lawns of the Richmond corder Sauna, one mile west off the Richmond exit of 195. 9:30 a.m. gathering; 10 a.m. start to: the Cobbosseecontee Lake Figure 8, 35-mile hilly touring route (with 50-mile option); Family Foliage Ride, 20-mile touring circuit for kids and those preferring less hilly course; and, the Merrymeeting Bay Mountain Bike Clinic, 25-mile trail and dirt road circuit. Free picnic upon return. Help raise money for MaineShare. Collect pledges beforehand. Prizes include a mountain bike and a weekend get-away for two. Call MaineShare, 622-0105
- 10/13 Bangor Regional Group Meeting**
- 10/14 WBDC Southern ME Regional Group Meeting**
- 10/16 Maine Now Conference,** (National Organization for Women). UM at Augusta, Jewett Hall. 9 a.m.-5:30 p.m. Keynote speaker: Paula Doress, Boston Health Collective; lunch with music by Wild Ginger; childcare available if pre-registered. \$15 NOW members; \$18 non-members. Workshops. Call Ruth Gabey, 582-1004 or Joanne Dauphinee, 989-3306.
- 10/19 Midcoast Regional Group Meeting**
- 10/22 Port Expo '93,** held on board the *M/S Scotia Prince*. Symposium spotlighting Maine's ocean commerce. Speakers: Winn Price, Bath Iron Works; Roger Hewson, Sabre Yachts; Neal Workman, Seafax; and, Don Welch, South Carolina State Ports Authority, keynote speaker. Preregistration, \$49, before 9/30; \$55 after that. Send checks to Port Expo '93, Suite 307, 2 Portland Fish Pier, Portland, 04101, or call Thomas Valleau, 773-1613.
- 10/24-10/30 U.S.-Poland Trade Mission, Making the Business Connection.** Meet with agents, distributors, and other local firms interested in strategic alliances, licensing, and joint venture agreements. Prescreened business contacts. Industry focus: computer software and services, telecommunications, environmental pollution controls; consumer goods. Call 202-205-7262 for information. \$1,500 participation fee.
- 10/25 & 26 Speaking Out,** a workshop for women who need to speak with clarity and confidence. One and a half day practical workshop instructed by Barbara Eberhardt and Dianne Holly. Write: Eberhardt/Impact, 44 Exchange St., Portland 04101; call 775-6558. Tuition \$150.
- 10/27 Sixth Annual Women Business Owners Conference.** "Achieving Leadership." Augusta Civic Center. Keynote speaker: Lucinda Yates, of Lucinda, Inc., manufacturers of the nationally know "House" pin. Portion of profits go to organizations that help the homeless.

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

UPCOMING

11/3-11/8 Money in Our Lives. Six-week class series focusing on the concept of money, its norms and taboos, moneyphobias, envisioning change and getting real with money. Track dollars and learn about spending habits, plus other tools for effective money management. Taught by Lu Bauer, CPA. Classes run Wednesday mornings 9:30-11:30 and Thursday evenings, 4:30-6:30 p.m. \$150 per person; \$250 per couple. Call 797-0466.

11/8 & 9 Speaking Out, a workshop for women who need to speak with clarity and confidence. One and a half day practical workshop instructed by Barbara Eberhardt and Dianne Holly. Write: Eberhardt/Impact, 44 Exchange St., Portland 04101; call 775-6558. Tuition \$150.

BUSINESS ISSUES EXAMINED

Lewiston/Auburn SCORE, L/A Area Chamber of Commerce, and the Androscoggin Valley Council of Government offers the following small business seminars at the Lewiston High School, all from 7-9 p.m.: Legal and Insurance Aspects, 9/28; Accounting and Recordkeeping, 10/5; Sources of Finance, how to work with a bank to solve financial problems, 10/12; Advertising and Promotion, 10/19; and, Personnel Management, 10/26. For information, call 782-3708, 783-2249, or 795-4141.

FREE INVESTMENT SEMINARS

Investors A. G. Edwards and Sons, Inc., has scheduled three free investment seminars geared toward women. Taught by Kerry Courtice, the two-hour seminars aim to help women overcome fears associated with investing. If you're discouraged by current low-interest environment, or if a recent divorce, spousal death, inheritance or retirement plan have suddenly forced difficult decisions, the seminars may be for you. Call 774-5626. All seminars (9/29, 10/13, 10/20, 11/3, and 11/10) are held at Two Portland Square, Portland.



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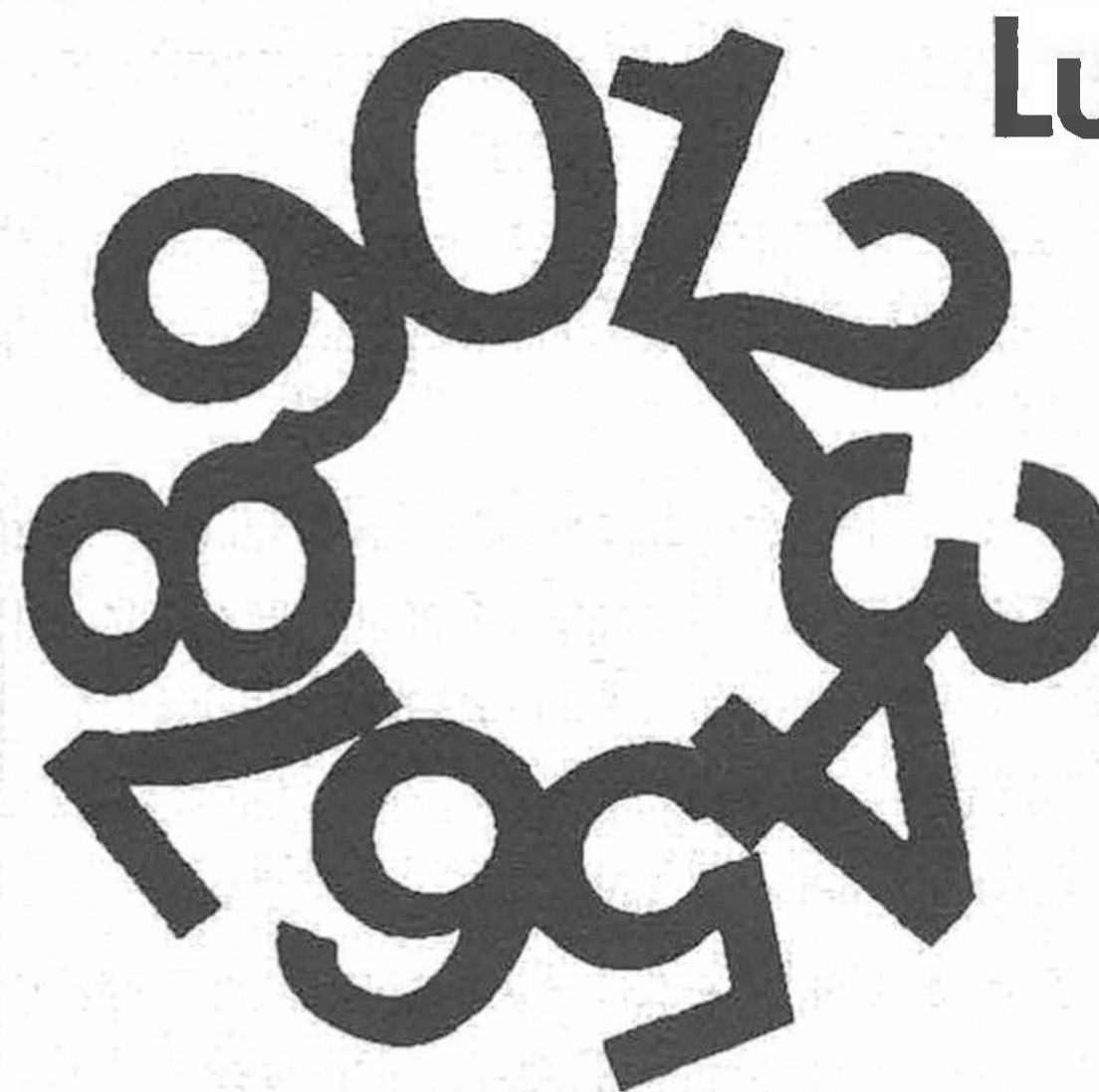
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Business Extravaganza at Auburn Mall

On Saturday, October 2, 1993, The Auburn Mall and WBDC are joining forces to salute small and home based businesses with a business extravaganza day at The Auburn Mall.

There will be a business trade show, special speakers, a business fashion show and the opportunity to network with other women business owners. This event will be covered by the Media.

Now is the time for you to promote and advertise your business. Thirty (30) tables have been made available for WBDC Members. They are on a first come first served basis. Registrations will not be taken over the phone. So, please fill out the registration form TODAY.

Mail Registration to: WBDC, P.O. Box 658, Bangor, Maine 04402-0658.

Name: _____

Business Name: _____

Address: _____

Phone: _____

Please accept my registration for _____ table(s) at \$25.00 each.

I have enclosed check # _____ in the amount of \$ _____.

Or charge my MC/Visa (circle appropriate card).

Account# _____ Expiration date: _____

Signature _____

Required for credit card payment.

Name and address of card holder if different from Registrant.

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DOING BUSINESS IN RUSSIA

F R O M P A G E 1

Imagine never paying taxes, and then facing taxes similar to what a sole proprietor or an S-Corporation pays in the U.S. Imagine how you might feel about those taxes if there were also a penalty for showing a gross margin in excess of 35 percent, or showing a profit after paying only minimum salaries to the owner(s) of the business.

Just imagine all this... especially if you have been earning a 300 percent return on any capital invested in a black market trading business - overnight!

RUSSIAN ENTREPRENEURS

Last June, I, along with two others, presented an Entrepreneurship Training Course in Petrozavodsk, Karelia, Russia. The course was offered as part of the Transnational Institute Business Management Education Program (TNI). TNI provided orientation and paid our travel ex-

penses, while Russian sponsors paid for our food, lodging, and organized the course at their end.

TNI also sent teams to Belarus, Kiev, and Moscow. Although TNI has offered courses for the past few years, this cycle was the first to send women faculty and the first to focus on small business.

.....

One group wanted to establish a funeral parlor (to compete with the state-run enterprise that serviced a city with a population of 300,000)!

.....

Our group had 18 students (other groups had 45-60 participants). Meeting 9 a.m.-5 p.m. daily for two weeks, including Saturday, the three faculty members gave one-hour lectures in the morning with a question and answer period. Afternoons were devoted

to developing business plans as the class broke into groups. Teachers were also available during the long lunch break and in the afternoons for student discussions.

We were struck by the tendency of students to plan large businesses, both horizontally and vertically. One group wanted to establish a funeral parlor (to compete with the state-run enterprise that serviced a city with a population of 300,000)! Another group wanted to establish a wood-working shop to build the caskets, open a greenhouse to provide flowers, as well as keep an orchestra on the payroll. Such large operations are common to Russian business, so it seemed normal to the students to follow suit.

For some businesses, however, such a large-scale plan might not be ridiculous, because Russia tends to lack support materials, services or infrastructure.

When teaching finance, I had to scrap my usual recommendations for a one-write system or computerized checkbook program. The students

to next page

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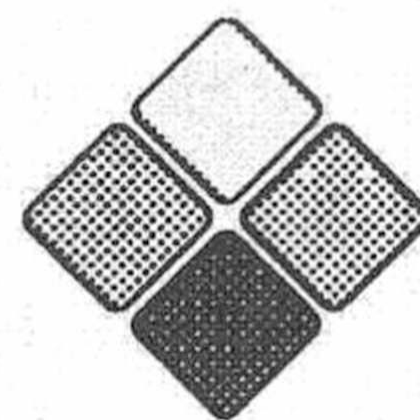
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Continued from previous page

anticipated operating solely with cash! Since each student expected to have an accountant on their staff, they were less motivated to understand account systems. They also felt powerless in the face of government mandated systems to design their own systems that might provide more useful information for running a business.

BUSINESS BARRIERS

The class identified their country's barriers to business: a population with little cash to spend; business requires various permits which have fees attached that are variable and amount to bribery; business owners lack control of their money while it is in a bank and payments ordered may take months to process; business loans from banks carry interest rates of approximately 150 percent per year, the longest term available is two months; income and VAT taxes are exorbitant and their rules change monthly, even daily; the postal system is not reliable; manufactured goods in Russia are difficult to locate; trust is almost non-existent; and, the class was not confident it had a legal system to back them in their business agreements.

Initially, most students felt they could successfully start a business only if they had a wealthy American joint venture partner. Since we, the faculty, were most experienced with local small business, we focused on helping the class plan an ethical, tax-paying, local business without the help of massive outside financing.

Ultimately, most of the students realized they could overcome some of the obstacles. They drafted their business plans for a funeral parlor, a 24-hour convenience and drug store, an advertising/database agency, and a bicycle touring center. We expect each of them to be able to start soon!

Teaching the course was hard work, but the experience was rewarding. Our evenings and weekends were fully scheduled with dinners at the flats of students and organizers, saunas and parties, sight-seeing, meeting with the mayor, university president, and local business people.

A highlight was meeting with accountants for Louts and Ben and Jerry's joint venture. Imagine keeping records in rubles for transactions taking place in local currency and in dollars for the remaining business activity! Another exciting event was meeting with the Petrozavodsk Humanitarian Women's Business Association, whose acronym is HOPE. They were interested in hearing about all types of women's groups in Maine.

TNI hopes to find funding for future teaching cycles. Potential faculty members can contact the Transnational Institute at the Norwich Center, Box 710, Norwich, VT 05055. I think there is room for individuals or organizations to help move Russia into a market economy.

To correspond with class members, please send a one-page introductory letter to Lu Bauer, 196 Gray Road, Falmouth, ME 04105. I will sent it to an appropriate budding entrepreneur via E-mail.

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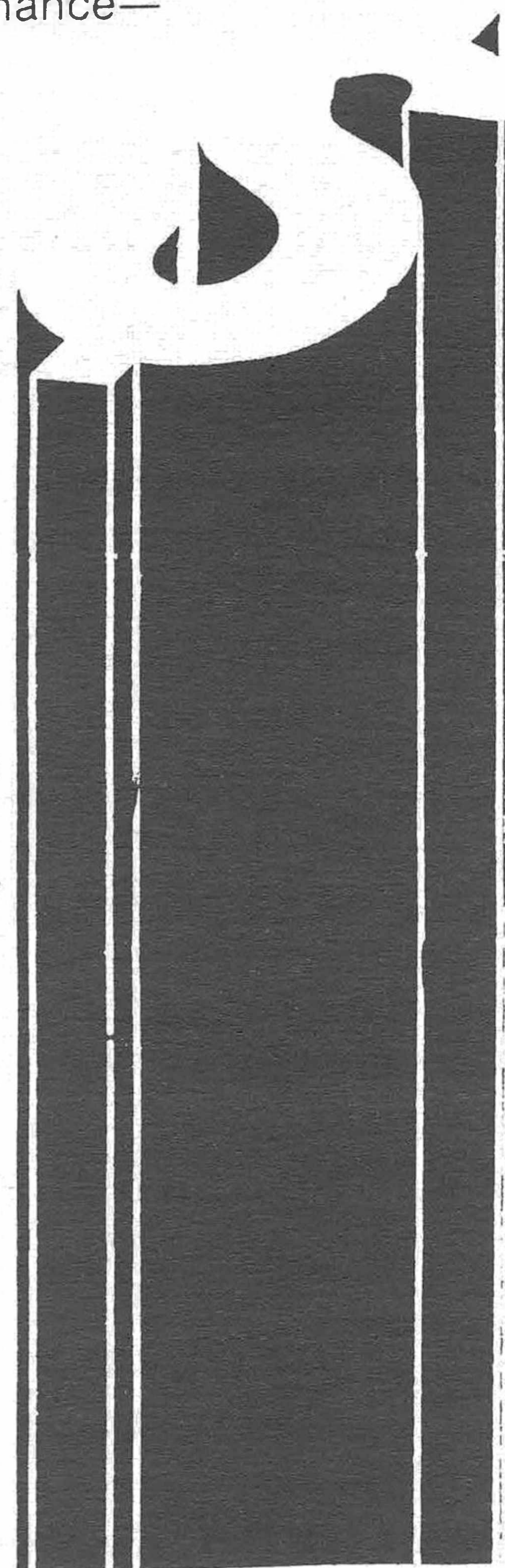
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CASH DEARTH OF THE 90S

CONTINUED FROM PAGE 1

you again. The lack of money cycle.

There are some institutions which don't understand the lack of cash, i.e., the bank, credit union, Uncle Same, and the grocery store.

Let me explain how I am coping, or not coping with chronic cash flow problems. All personal purchases are on hold. Clothes, shoes, towels, sheets, books, movies, vacations, subscriptions, medical expenses, car maintenance, and haircuts must be taken care of in other ways. Trade is not only happening on the stock exchange — there is brisk business conducted on my phone each and every day.

Trade clothes with a friend. So what if they are not the right size. If the clothes are big, the casual observer will think you lost weight; if they are smaller, then you have the real incentive to lose weight — no diet pills needed.

Exchange furniture, curtains, drapes, pets. Nothing picks up the place like new curtains or a strange

pet to feed. What do you know about iguanas?

Movies and books can also be traded... imagine the delight the kids will exhibit when watching a close friend's wedding tape or reading an accounting text book.

While you are at it, exchange the kids, too. All too often, the kids have complained about how so and so has this or that. Here's a chance to show them how the other half lives. Remember to choose a friend that serves tripe at least once a week, or has banned sugar from ever darkening their table.

The next step is finding extra cash to pay for those little necessities such as food, rent/mortgage, heat, and light.

KeyBank does not take vegetables!

But, you could create a service that brings people together to exchange goods and services, and charge a nominal fee of, say, \$1, or three cucumbers, pound of tomatoes, etc. Then you could franchise the idea.

Write a book and a how-to manual about living in a cashless society. Profit possibilities are endless.

Wait a minute, you say. What about cash flow? Where can I get the cash to pay the bills?

Well, that's what I hope you will provide — ideas and experiences that will help other businesswomen cope with cash shortage. Address your suggestions to "No Shortage of Ideas," c/o Mary Denzer, RD 3, Box 426, Wiscasset 04578. We'll start next month. Can't wait; I'll be glad to talk with you at 882-7915 in the evenings or on weekends.

To get you started: my friend Joan is working from her secluded home in Georgetown, NY, using her computer to input card files for libraries in the process of computerizing. She got her first job by volunteering at a local library; by word of mouth she is now processing other catalogs, too.

Publisher and marketing specialist, Mary Denzer owns Coastal Publishing and the Coastal Journal in Bath.

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WBDC REGIONAL GROUP MEETINGS

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