

## Empowering.

The Detroit Entrepreneurship Institute's (DEI) approach to alleviating poverty in the City of Detroit is innovative and has produced measurable results over the last fourteen years. Established in 1990, DEI is one of several micro-enterprise programs in the United States designed to promote economic independence through entrepreneurship for individuals with low incomes and limited resources. From 1990 to 1996, DEI was housed at Wayne State University, which acted as the fiduciary agent. In 1996, DEI transitioned from the university with the support of the City of Detroit and is now a private non-profit 501 (c)(3) corporation.

In its work, the Detroit Entrepreneurship Institute has successfully demonstrated that individuals with low-incomes and those receiving welfare can indeed transition to self-sufficiency through entrepreneurship. This is particularly true if business development training is accompanied with technical support systems and creative opportunities for growth and expansion. DEI's key programs include the Self Employment Initiative (SEI) which is open to welfare recipients and equips the future entrepreneur for business operations as well as developing and enhancing their personal and professional skills; the Enterprise Development Initiative (EDI), which is open to the general public, including those of low-to-moderate income, dislocated workers and those with disabilities, and includes the same topics taught in the SEI program; the Business Expansion Program (BEP) which offers advanced training and consultation services to DEI graduates who desire to move their businesses beyond marginal growth; the Young CEO & Investor Program (YCIP) which is open to youth 14 yrs. to 17 yrs. old and includes a four week summer program of age appropriate business skills training; and the Individual Development Account (IDA), which partners with the Michigan Family Independence Agency and the Council of Michigan Foundations to support families in their struggles to achieve and maintain economic



## Detroit Entrepreneurship Institute Reaching. Inspiring.

Recently, the Detroit Entrepreneurship Institute embarked on a new phase with the purchase of its own facility. Made possible by the generous support of the Nonprofit Facility Center and one of our corporate partners, Comerica Bank, the new building houses a 417-seat auditorium, a 300-seat conference and training center and a commercial kitchen, which is being developed as an incubator for our food sector entrepreneurs. The new facility has enabled DEI to consolidate all programming under one roof, including its print shop, and allows for the future expansion of the organization.

DEI believes that each one of its clients has the potential for economic independence through microenterprise. Lives are changed at DEI through programming that equips people to move beyond dependence to become vital members of their communities.

Working to ensure an even greater future, the Institute has plans to officially launch a Permanency Campaign in 2005 and has already begun an Adopt-A-Chair drive to offset costs of its new building. Friends of DEI and the general public can participate now by choosing to "adopt" one or more of the new auditorium chairs. As NAWBO member Cathy McClelland, DEI President and CEO says, "We believe that when you adopt-a-chair that you are also adopting someone's dream. You're adopting the chance to change a life because your contribution goes straight toward DEI's programming." To honor each gift, DEI plans to affix a personalized donor plaque to each "adopted" chair. For more information on the DEI or to participate in the Adopt-A-Chair drive, please call (313) 877-9060.

independence through asset acquisition and higher learning. The following numbers represent DEI's impact in the City of Detroit since 1990: 6,366 clients served, 4,204 enrolled in training programs, 2,587 completed training, 743 established or expanded businesses. Working toward its mission of serving those with limited resources, 62% of DEI clients are women, 35% are welfare recipients and 96% are minorities.



## President's Message

**Pamela Murff**

PLM Staffing Systems  
President, NAWBO Greater Detroit Chapter

### Embracing Diversity

Diversity is the presence of a wide range of variation in the qualities or attributes under discussion. Diversity refers to the presence in one population of a wide variety of cultures, opinions, ethnic groups and socio-economic backgrounds.

Supplier Diversity is the condition of creating a base of suppliers and business Partners that are highly representative of the customer. Supplier diversity takes root as part of the procurement infrastructure and seeks to create an inclusive vendor pool for contracting, purchasing and outsourcing, using various pro-active strategies.

Customer Diversity means to identify the expectations of the customer, who is the consumer of the company's products, and accommodating those expectations in a way that will enhance marketshare. It requires the corporations sensitivity and understanding the differences in backgrounds and cultural needs of the consumer, with corresponding accommodations to ensure customer satisfaction to the best of the company's ability.

To be successful in today's marketplace, we must accept, embrace and practice diversity. It is smart to do business with a diverse supplier base that includes women and minority owned businesses because they each serve as a catalyst for economic growth. Supplier diversity boosts the development of small businesses which are the single sector that creates most of the nation's jobs. It boosts the development of small businesses, which is the single sector that creates most of the nations jobs.

### Diversity is the right thing to do.

It is everywhere diversity is the spice of life. Its an important part of our commitment to being a good corporate citizen and a business imperative. When we value diversity we recognize the potential of every employee being able to work together to achieve the maximum results for our organization and ourselves.

People will notice that everyone's opinion really counts equally; in return they will be encouraged to contribute their vision and ideas to help the organization grow. Any company that expects to be successful in the 21<sup>st</sup> century has to understand and adapt to the changing demographics of its customer base.

I believe companies that actively embrace diversity and continually demonstrates their commitment to it will ultimately establish a sustainable competitive advantage in the future marketplace.

Any company that expects to be successful in the 21<sup>st</sup> century has to understand and adapt to the changing demographics of its customer base.

## In this Issue of the Vision

- 4 January Meeting
- 5 Pending Legislation
- 6 Business Image
- 7 NAWBO Members Wish List
- 7 December Meeting Registration
- 8 International Business Committee Report
- 9 Growing Your Business When You Have Fibromyalgia
- 10 Membership Committee Report
- 10 Michigan Women's Marketplace
- 11 Effective Business Communications Using Simplicity
- 12 GirlBiz
- 13 Have You Been to the DYC Lately?
- 13 NAWBO President Wins International Award
- 14 2004-2005 NAWBOgdc Board of Directors
- 14 NAWBOgdc Corporate Partners
- 15 Membership Application
- 16 New Members
- 17 Membership Benefits
- 19 Calendar of Events
- 19 Satellite Meetings



**NAWBO is an organization with a "customer first" philosophy. We:**

- **Strengthen** the wealth-creating capacity of our members and promote economic development
- **Create** innovative and effective changes in the business culture
- **Build** strategic alliances, coalitions and affiliations
- **Transform** public policy and influence opinion makers

## Newsbytes

**Lizbeth Ardisana**, CEO of ASG Renaissance and president of the Michigan Hispanic Chamber of Commerce, together with Donald Snider, CEO of PaperPlas, Inc. have filed to open a state chartered minority bank. The new business, First Spirit Bank, will cater to the under served Hispanic and African American communities in Detroit and is planned to be located in the Southwest Detroit area. Lizabeth will serve as vice chairperson.

**Lisa Babich**, Body Work Alternatives, is renting office space from **Tamarra Tazzia** at her TriCentre Office Complex. What a great example of members doing business with each other.

**Billie Jo Wanink**, Interior Systems Contract Group Inc., dba iscg, has acquired the assets of Progressive Planners, Inc. (PPI) based in Livonia, MI. PPI had been a Haworth Preferred Dealer operating in Metropolitan Detroit for over 30 years. iscg, also a Preferred Haworth Dealer with annual revenues of \$21 million, was founded in 1976. The purchase will result in increased service levels for previous PPI customers and make iscg the largest Haworth aligned dealer in Southeast Michigan.

**Marty Richardson**, Services Marketing Specialists, Inc. (SMS) president, has added two new clients to its full-service marketing and communications firm serving the professional service industry - St. Joseph's Mercy of Macomb Foundation and the Detroit Area Agency on Aging.

The Michigan Department of Labor and Economic Growth/ Michigan Rehabilitation Ser-

vices has honored several local employers for their involvement in the hiring and training of MRS customers. **Diane Corrigan**, Unique Critique was honored for dedication, commitment to excellence and outstanding marketing. Because of this award, Diane was nominated to attend the State of Michigan/MDLEG/MRS conference "Body, Mind & Spirit" in Traverse City in November.

Logos Communications, Inc. of Canton, Mich. has become Best Practices Certified™ through the Management Impact Institute (MII), an education and certification program created by the Michigan Business and Professional Association (MBPA) in partnership with Davenport University.

"Logos Communications just celebrated its fifth year in business and I feel it's highly important to continuously work on improving and updating one's skills," said **Sue Voyles**, president of Logos Communications. "There are always new and innovative ways to improve and enhance your business."

The curriculum at the Institute includes informational tools assisting companies to expand and move forward in the competitive marketplace. When the program is completed, a customized Strategic Business Plan is designed for the business and certification is obtained in Best Practices for the participating business leader.

## Employees Only Your Complete Human Resources Solution



Lisa Rice  
President  
Energy Steel & Supply Co.

Janine Gradowski  
NAWBO Member & President  
Employees Only

**"I find that Employees Only goes above and beyond the call of duty."**

**They offer a great all-around package for my business. — Lisa Rice**

**Employees Only** works with business owners and company presidents that are *frustrated* with administrative tasks that do not create revenue, *tired* of managing benefits and employee issues, and *interested* in making improvements in their organization that result in increased profits.



1994-2004

**Call Us Today**  
**(248) 828-4040**

5700 Crooks Rd., Ste. 420 • Troy, MI 48098  
[www.employeesonly.net](http://www.employeesonly.net)



**Serious Networking.  
Significant Business.  
A great investment of  
your time!**

## Business & Breakfast

### A Networking Event for Decision Makers

**Take part in a presentation designed to take your networking to the next level!**

Date: January 20, 2005  
Time: 7:30 a.m. Registration and Networking  
8:30 to 10:00 Breakfast and Program  
Location: Skyline Club, 2000 Town Center  
Suite 2800, Southfield  
www.skyline-southfield.com

Member \$25  Non-Member \$35

Are you a WBO? Yes  No

Name \_\_\_\_\_

Company \_\_\_\_\_

Address/City/ZIP \_\_\_\_\_

Phone \_\_\_\_\_ E-mail \_\_\_\_\_

Payment:  Check  Visa/MasterCard/Amex

Card# \_\_\_\_\_ Exp. \_\_\_\_\_

Signature (required for charges) \_\_\_\_\_

*Return registration with payment to NAWBO, First National Building, 660 Woodward, Suite 1166, Detroit, MI 48226-3507. Phone (313) 961-4748 or fax to (313) 961-5434. Advance pre-paid registrations required. (Checks must be received in the NAWBO office prior to the meeting.) Cancellations must be made at least one week prior to the meeting to receive refund.*

## Comerica announces Power Perks® 2004

**Comerica Bank and NAWBO are joining forces to offer the exclusive Power Perks program for 2004. With Power Perks, NAWBO members have convenient access to valuable resources. For example, all NAWBO members receive:** A complimentary subscription to Crain's Detroit Business - AND - Invitations to Comerica's Managing Your Business seminars, as well as a \$50 voucher toward the seminar of your choice.

**If you are also a Comerica business customer, you'll receive additional Power Perks benefits, including:** Reimbursement of local NAWBO membership dues, a \$100 value; - AND - Credit toward the printing of checks through Comerica check printing services when you open a new Comerica business checking account.

For more information on Power Perks, please call Val Capper at 248-644-7411.



We listen. We understand. We make it work.®



Comerica Bank. Member FDIC. Equal Opportunity Lender.

[www.comerica.com](http://www.comerica.com)

## Pending Legislation Important to Women in Business

### Health Care

*Association Health Plans. S. 545 and H.R. 4281.*

**Description:** To improve access and choice for entrepreneurs with respect to medical care for their employees by creation of Association Health Plans (AHPs). AHPs would allow small businesses to pool together, nationally, through trade associations, and either purchase their health insurance from a provider, or self insure in the same way that large employers currently do.

**Status:** The House of Representatives has twice passed AHP legislation. The most recent passage was H.R. 4281 by Rep. Sam Johnson (R-TX) on May 13, 2004 during "Cover the Uninsured Week." Similar legislation, S. 545, introduced by Senator Snowe, is pending in the Senate. Cosponsors of S.545 include: Senator Bond, Dole, McCain, Coleman, Hutchison, Specter, Talent and Byrd.

**Action Required:** Contact your Senators and urge them to become cosponsors of S. 545. Tell them your story about the urgency of providing affordable health care to your employees.

### Health Tax Credits

*Health Credit Act of 2004, H.R. 4886*

**Description:** Introduced by Rep. J.D. Hayworth (R-AZ) on July 21, 2004, would offer tax credits for uninsured individuals and families that purchase health insurance, up to a maximum of \$1,000 for individuals and \$3,000 for a family of four. It incorporates provisions of the plan advocated by President Bush to help low and moderate income Americans purchase coverage. Those maximum credits would be available for workers whose adjusted gross annual income is up to \$15,000 and for families earning under \$25,000. The credits would phase out at \$30,000 for individuals and \$60,000 for

families.

*S. 2217, introduced by Senator Frist is an identical bill to H.R. 4886.*

**Status:** Pending in the House Ways and Means Committee

**Action Required:** Contact your Representative and Senators and urge them to support H.R. 4886 and S. 2217.

*Securing Access, Value, and Equality in Health Care Act, H.R. 1236*

**Description:** Introduced by Rep. Kay Granger (R-TX). Individuals with an annual adjusted gross income less than \$65,000 or families with an annual adjusted gross income less than \$105,000 would be eligible for a \$1,000 per individual and \$500 for children for the purchase of health care coverage through an individual health insurance plan. 25% of the credit amount would be available for purchase in an employer-sponsored plan.

**Status:** Pending in the House Ways and Means Committee

**Action Required:** Contact your Representative and urge them to support H.R. 1236

*Self-Employed Health Care Affordability Act, H.R. 1873*

**Description:** Introduced by House Small Business Committee Chairman Donald Manzullo (R-IL) and Ranking Member Nydia Velazquez (D-NY), would correct an inequity in the tax code which penalizes 16 million self-employed individuals by forcing them to pay an extra 15 percent in taxes on their health insurance premiums.

A similar bill was introduced in the Senate, S.2433, by Senator Jeff Bingaman (D-NM) and Senator Craig Thomas (R-WY) on May 18, 2004. This legislation would eliminate strong cost penalties on health insurance imposed on the self-employed.

**Status:** H.R. 1873 is pending in the House Ways and Means Committee and currently has 64

cosponsors. S. 2433 is pending in the Senate Committee on Finance.

**Action Required:** Contact your Representative and Senators urging co-sponsorship of this legislation

### Taxes

#### *Estate Tax*

**Description:** To permanently repeal the estate tax. In the year 2000, Congress passed a gradual phase-out of this tax. However, due to a sunset provision in the law, the tax will return to its pre-2000 level in the year 2011.

**Status:** House passed H.R. 8 by a vote of 264 yeas to 163 nays. An identical bill, S. 169, is pending for Senate floor action. S. 169 was introduced by Senator Kyl (R-AZ).

**Action required:** Urge your Senators to cosponsor S. 169 to permanently repeal the tax. Tell your story about your business and your plans for allowing the next generation to reap the benefits of your hard work.

#### **Important Budget Provision Affecting Future Tax Cuts**

##### *Pay as you go provision.*

**Description:** The Senate enacted a rule which requires 60 votes in the Senate to waive the pay-as-you-go requirement for tax cuts. That means that any tax cut passed by the Senate must contain a reduction in spending to offset the lost revenue.

In the case of the estate tax, the estimated \$3 billion cost of accelerating the effective date of estate tax repeal from 2010 to 2009, would require a \$3 billion reduction in spending when this amendment becomes law.

##### *Internet Tax Moratorium:*

**Description:** S. 150, introduced by Sen. Allen (R-VA) would make permanent the moratorium on taxes on Internet access and multiple and discriminatory taxes on electronic commerce imposed by the Internet Tax Freedom Act.

**Status:** S. 150 was passed in the Senate on 4/30/04. A different version of the moratorium H.R. 49, was passed by the House. The House and Senate have not yet come to agreement on how to resolve the differences in the two bills.

**Action Required:** Contact your Representative and Senators and urge them to support a final bill that makes permanent the moratorium on Internet taxes.

### Small Business Administration programs

#### *7(a) Loan Program*

WIPP, along with many other organizations and SBA lenders banded together as the "Access to Capital Coalition" to submit letters to all members of the House of Representatives asking for support of an amendment for Congressional funding for the WIPP-backed 7(a) loan program. This amendment, adopted on July 8, 2004 in the House of Representatives, provides a \$79 million subsidy appropriation for the SBA's 7(a) loan.

WIPP has asked the Senate to include this appropriation in its version of the Commerce Justice and State Appropriations bill. With 7(a) lending at record high levels, adequate funding must be provided to avoid a shutdown of the program as occurred in January 2003. Congressional support is needed in order to keep this flagship program running.

**Status:** The Senate Appropriations Committee, as of this writing, was completing its consideration of the Commerce, Justice, and State Appropriations bill, no bill number has yet been assigned

Small Business Administration (SBA) Reauthorization Act 2003. This legislation, S. 1375 and H.R. 2802, reauthorizes all SBA programs for a three-year period in the Senate version and two years in the House version. It is with much disappointment to small

*Conclusion on page 9*



THE NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS  
GREATER DETROIT CHAPTER

## *Top 10 Michigan Business Women*

We are seeking nominations for the Top 10 Michigan Business Women Awards. The awards luncheon will be held Thursday, March 17, 2005 at the Detroit Yacht Club.

**Please see the newsletter insert or go to [www.nawbogdc.org](http://www.nawbogdc.org) for complete information.**

## **Business Image – A Key to Success Regardless Of the Economy**

Even though the economy shows signs of recovering, now is not the time to reduce your business's support of customer retention and development plans. In fact, creating and maintaining a high quality business image is the element that will keep your business growing, under any economic conditions, according to Diane Corrigan, President of Unique Critique, LLC, in Shelby Township.

"Many business owners put forth greater efforts during the last few years to maintain their customer base through various marketing strategies. But astute business owners realize that it's the image of their business that will keep customers returning and generate referrals," said Corrigan, who founded the business image consultant service two years ago.

A business image, says Corrigan, starts with details as small as whether cobwebs are removed from corners, to the quality of the landscaping surrounding a business's entrance.

A recent example of a client that benefited from the services of Unique Critique is the prominent law firm Buffalino & Palazolo in Clinton Township. During a visit to the firm, Corrigan took note of the landscaping around the building. Based on her assessment and recognizing the client's lawn service had overlooked some areas, she implemented steps to bring the environ-

**"We have found that businesses that have shown attention to detail in all aspects of their physical environment make a lasting, positive impression on customers,"**

ment around the entrance and parking lot up to a high standard. The client was delighted with the results and the positive impression it has made on clients and staff.

"We have found that businesses that have shown attention to detail in all aspects of their physical environment make a lasting, positive impression on customers," explains Corrigan, who owned and managed a commercial and residential cleaning service for many years.

Business owners are often so busy managing the daily operations of their company that they leave the oversight of the cleanliness, safety and physical conditions to vendors or employees. "And frankly, sometimes these individuals or companies may need oversight to assure they are committed to providing a high level of service," said

Corrigan. "That's where Unique Critique can act as the public's eye, the business's advocate and the enforcer of quality for contracted service companies."

With competition fierce in many industries, a business can't afford not to invest in maintaining their business image, because as Corrigan puts it, "you only get one chance to make a great first impression."

Corrigan invites business owners to contact her at (586) 245-4445 to set up an appointment for a business image assessment, which will include action items that can result in immediate improvement in their business image.

# NAWBO Members Wish List

Remember, "All I Want for Christmas Is My Two Front Teeth," as sung by Alvin and the Chipmunks?

What do you want for your business this Holiday Season? That question was posed via e-mail to our membership and here is a representative sampling of the responses. Watch your "in-box" for another e-mail survey for our next issue.

**Shawne Duperon**, Vision Works, 248-669-1868

*Wish: I am a television producer and reporter who also provides media motivational training. I need to film one of my most requested one-hour talks that impacts your ability to get free television coverage. I will waive my speaking fee in exchange for an organization to step up and provided 75-100 people at your location for me to train for a full hour with my camera crews.*

**Charlon Hibbard**, May Kay Cosmetics, 800-597-6292

*Wish: Business women seeking holiday gifts or gifts for any occasion, with a lasting touch. Tailored to employees, customers, vendors and family all wrapped and delivered to your office.*

**JoAnn Gibson**, GirlBiz, 313-863-3901

*Wish: Funding for the GirlBiz program so that it can continue*

*touching the lives of our next generation of women. A part-time grant writer would be key in this accomplishment.*

**Anita Tellis**, CPA, Tellis & Company, 313-873-3812

*Wish: I would like to trade some accounting services for a web-site set-up and design.*

**Michelle Carley**, Big E-Z Bookkeeping Company, 734-462-2727

*Wish: All I want for Christmas is one really good affiliate that will link to my web site and bring many good prospects looking for simple bookkeeping software for the smallest of businesses. (The affiliate will get a Christmas gift too! A 25% sales commission)*

**Camille Branch-Levi**, CCU Services LLC/ IllumiSource Seminars, 248-214-2264

*Wish: I would like to speak with someone about hiring sales reps and building territories.*

**Delores Sturdivant**, Fifth Third Bank, 248-603-0349

*Wish: Lots of support for the new Detroit Satellite Group*

**LaRita Stallion-Kirk**, Elegant Dry Cleaners, 313-273-6700

*Wish: A referral, organization or education to help me build and remain profitable in the dry cleaning/laundry restoration business.*

**Sherry Day**, Executive Resources-Human Potential Consultants, LLC, 313-886-8110

*Wish: We are looking for a cost effective location to hold our Leadership and People Skills Workshops*



**December Meeting Registration:**

Member \$40  Non-Member \$50 Are you a WBO? Yes  No

Member with Boutique Table \$150

December Meal Selection:  Florentine Ravioli  Grilled Salmon  Sliced London Broil

Name \_\_\_\_\_

Company \_\_\_\_\_

Address/City/ZIP \_\_\_\_\_

Phone \_\_\_\_\_ E-mail \_\_\_\_\_

Payment:  Check  Visa/MasterCard/Amex

Card# \_\_\_\_\_ Exp. \_\_\_\_\_

Signature (required for charges) \_\_\_\_\_

*Return registration with payment to NAWBO, First National Building, 660 Woodward, Suite 1166, Detroit, MI 48226-3507. Phone (313) 961-4748 or fax to (313) 961-5434. Advance pre-paid registrations required. (Checks must be received in the NAWBO office prior to the meeting.) Cancellations must be made at least one week prior to the meeting to receive refund.*



## International Business Committee Report

Corliss Barnes-Darnell

MSCEE Skin Care Company

Stay abreast of the international trade market is sometimes cumbersome and the least to say very difficult. It is my goal as your international committee representative to cut through some of the time and effort used and allows you to get down to running your business in the domestic market while seeking to expand in the international market. Here are some tidbits to help you out:

If you want to find out more about trade with Romania, go to the Romania page at CEEBIC (<http://www.mac.doc.gov/ceebic/country/romania.htm>). This U.S. Department of Commerce site has everything you need to get started doing business with Romania. There's a country profile, detailed market research (take a look at the food & beverage report!), trade and investment leads, a profile of the investment climate, information about financing, key contacts, U.S. embassy reports, business news, links to government agencies, and much more

Economic Research Service (ERS) Briefing Rooms (<http://www.ers.usda.gov/Briefing/>). The ERS is the main source of information and research from the U.S. Department of Agriculture, and this page has detailed reports about agriculture and food products. There are reports on specific agricultural products like corn, fruit, potatoes, and tobacco which give facts and figures on U.S. and world production, plus imports and exports, and much more. There are also country reports on major food producers like Brazil and Canada, along with reports on topics like global climate change, food market structures, farm labor, and more. Click on "Key Topics" at the top of the page, and then scroll down to "Trade", to read more reports on world trade.

The Commercial Service of the U.S. Embassy in Korea is recruiting U.S. natural & organic personal and beauty products companies to display their product literature/catalogs at its booth in the Well-Being Fair 2004, which will take place during November 4-7, 2004, at COEX, Korea's premier trade show center. Please contact Anita Walker, International Trade Specialist, Pontiac Export Assistance Center U.S. Department of Commerce at 248-975-9609 for registration details

*Celebrating 15 Years of Bringing Women Leaders Together: 2005 Global Summit of Women In Mexico City.* The world's premier gathering of women leaders will celebrate its fifteenth year in Mexico City on June 23-25th, 2005. Hosted for the first time by a Central American country, Mexico, the 2005 Global Summit of Women will be held at the Sheraton Maria Isabel. Patricia Espinosa Torres, resident of the country's National Institute for Women – a cabinet-level agency responsible for initiatives that promote equity for Mexican women – will chair the Host Committee for this year's Summit.

If you plan on traveling this calendar should be of assistance. [www.globalwomen.com](http://www.globalwomen.com).

"A good company delivers  
excellent products and services;  
a great one delivers excellent  
products and services  
and strives to make the world  
a better place."

BILL FORD – CHAIRMAN AND CEO, FORD MOTOR COMPANY



Ford Motor Company

©2002 Ford Motor Company

## Pending Legislation - Cont'd

business groups whose members use SBA programs and services, that the House has failed to act on this legislation important to small business owners. Below is a description of the important provisions contained in the reauthorization. WIPP will continue to monitor the House to complete consideration of this bill.

Although many SBA programs are of importance to WIPP's members, the focus of the Committees has been on fixing problems with contracting and subcontracting in federal contracting. WIPP has urged the Committees to strengthen subcontracting provisions by requiring the signature of the President of the prime contracting company to certify to the government that the subcontractors listed in their plan will be used in the contract. In addition, WIPP believes contract bundling is an impediment to small business participation. WIPP has pressed the Committees and the Administration to require agencies to justify consolidation of contracts over \$5 million and require small business participation.

With regard to implementation of the women owned designation, which was enacted in 2000 (P.L. 106-554), WIPP has insisted that Congress include in the SBA Reauthorization legislation, language which forces the SBA to implement its program.

S. 1375 directs the Government Accounting Office (GAO) to complete the study of under-represented industries by women owned businesses and directs the GAO to make any recommendations with regard to legislative changes necessary to implement the program. H.R. 2802 directs the SBA to complete the study within 90 days and gives contracting officers the authority to designate contracts for women owned businesses in the absence of completed regulations by the SBA.

**Status:** Both the House and Senate Small Business Committees passed the bills and floor action is expected on the House

and Senate floor in the fall of 2004. The Senate has passed their bill, but the House version is still pending.

**Action Required:** Write to your Senators and Representatives and tell them how important it is to women owned businesses that federal agencies meet their 5% contracting goal for women owned businesses. Tell them that the SBA Reauthorization bill makes important changes in government contracting rules favorable to small businesses and ask for their support. If you are already a government contractor, share your story about contracting/subcontracting and improvements you would like to see in the law.

### *Women Business Centers H.R. 5008 and S.2700*

**Description:** The Women's Business Center program administered by SBA contains funding for new centers, existing centers which received five year grants and sustainability centers which have been in business for a period of more than five years. The authorization for sustainability centers expired on June 30, 2004. In order for the SBA to award those centers new grants, the Congress must reauthorize the program.

Because the Congress did not pass the 3 year SBA reauthorization bill, H.R. 2802, WIPP, along with its coalition partners, Association of Women's Business Centers (AWBC) and NAWBO asked the Congress to pass a separate reauthorization for WBC's so that SBA can award grants to 53 Sustainability centers for this fiscal year, which ends on September 30, 2004.

**Status:** Passed the Congress on September 14, 2004 and awaiting Presidential signature as of this writing.

### Regulatory Issues

#### *Size Standards restructure by the SBA*

The US Small Business Administration (SBA) announced the withdrawal of the Agency's March 19 proposed rule on the restruc-

## Growing Your Business When You Have Fibromyalgia

*Submitted by: Lisa Babich, Body Work Alternatives*

Fibromyalgia is a widespread pain and fatigue disorder. Symptoms can include pain, fatigue, sleep disorder, irritable bowel syndrome, chronic headaches, TMJ, and other symptoms. These symptoms can be disruptive to life and your business due to the roller coaster and sometimes unpredictability of these symptoms. The following outlines changes I've made in my life to help better manage this condition.

**Acceptance** – Accepting you have a chronic condition is critical to your success. You may have just been diagnosed and wonder how you are going to continue with your business or you may have known for a while and insist you can do more than you really can. I have found accepting my situation and learning to adjust so I can have a balanced life to be critical physically, emotionally and for business success.

**Delegate/Streamline** – Take a hard look at your to do list. Identify which tasks must be handled by you and are critical for growing your business. Identify which tasks are not critical for you to handle or cause flare-ups and can be delegated to staff, family members, friends or you can barter with someone else to handle.

Take another look at the tasks that must be handled by you. Organize your tasks to coordinate with your patterns of flare-ups so you still feel productive and in control. For example, I network in the morning because it gets me out of bed and productive, I save filing and organizing on days I have less energy, and I save my writing and research for sleepless nights.

**Self Care** – Exercise regularly including strength training and stretching. Eat well-balanced meals throughout the day to keep your energy levels even. Receive massages on a regular basis to naturally improve your sleep, reduce muscle tension and decrease the frequency of flare-ups.

**Seek Support** – Develop relationships with other women with Fibromyalgia for support and understanding.

Lisa Babich is a certified massage therapist with Fibromyalgia. She has recently streamlined her life to better manage her condition and is interested in helping others to the same through massage therapy and offering a Fibromyalgia support group. If interested in joining her support group, contact her at 586-707-1017 or lisababich@bodyworkalternatives.com.

turing of small business size standards, due in part to lobbying efforts by WIPP and other coalition partners. The proposed changes would have amended the standards by which a business is designated a "small" business for the purposes of Federal procurement programs, possibly resulting in adverse impacts on small businesses.

**Status:** The SBA is expected to issue an Advanced Notice of Proposed Rulemaking asking small businesses to comment on how best to restructure size standards. The SBA will also conduct 10 public meetings around the country to discuss this issue with small businesses.

## Membership Committee

Camille Branch,  
Illumisource Seminars & Coaching

## NAWBO – A Diverse Organization

We speak of Diversity in many areas. The diversity of the NAWBO organization is an asset to all women business owners. NAWBO is diverse in some unique ways. We have members that blanket all racial, ethnic and religious backgrounds. Moreover, we have successful women business owners from various educational, geographical and demographics backgrounds.

There are so many types and sizes of companies from the solo-preneur to some of the largest women-owned businesses in the Metro-Detroit Area...from those who employ a single person to those that employ hundreds. Also, we have an extensive array of products, services and types of businesses, from independent consultants to heavy manufacturing,

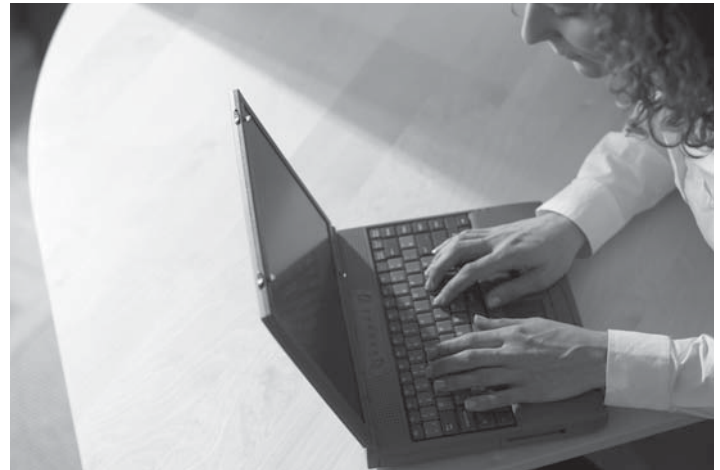
This diversity allows women business owners to network and use each other's services to fulfill their business and personal needs. You may need printing, public relations, accounting, staffing, coaching, marketing, legal, event planning, party favors, financial advise, and at the end of the week, spa services, massages and other pampering support.

In addition it allows members to obtain experience and best practices from a number of other business owners. There is always someone around who can give you marketing advice, tell you how to manage a difficult customer, the best ways to prospect for new customers, how they handled different legal challenges, correct amounts of insurance coverage, and the list goes on and on.

Many members unite to form alliances and collaborate on special programs. Such an example is the member initiated Health Symposium scheduled for April 21, 2005. John C. Maxwell's 'Developing the Leader Within You' program is another member directed initiative that has made an impact on many NAWBO members.

NAWBO's diversity also allows the opportunity to form strategic alliances with corporate partners and other organizations in order to further the exposure and profitability of each of its members. To name a few, The Detroit Regional Chamber extends additional benefits to our members. Comerica offers reimbursements, educational opportunities and other benefits with its Power Perks program. NAWBO and the Center for Empowerment and Economic Development (CEED), have come together along with the Women's Business Enterprise National Council (WBENC) to facilitate certification of women owned businesses.

With such diversity, everyone has the opportunity to contribute as well as benefit. Ask yourself what role are you currently playing and how can you benefit from our diversity?



[www.miwomen.com](http://www.miwomen.com)

## Michigan Women's Marketplace

### Michigan's Online Women's Business Community

Are you a woman business owner looking for greater online exposure? Are you looking for opportunities to help your business grow?

The Michigan Women's Marketplace is the premier online resource and business community for women business owners in all corners of the state. Committed to increasing business opportunities, our community brings together women business owners, women business organizations, corporate clients, and retail customers. This collaboration can be a catalyst in generating business to business opportunities, strategic alliances, informal mentoring relationships, and discussion of issues common to all women business owners.

Benefits of The Michigan Women's Marketplace:

- List your woman owned business or locate a woman owned business through the Women's Business Directory. This free, comprehensive online business directory, listing woman owned business in all industries throughout the state, provides a unique venue for connecting woman owned businesses with corporate clients, community and government organizations, and retail customers.
- Receive notice of important Michigan business opportunities such as conferences, networking, and training events for women business owners through the free Events Calendar. You will never miss a "must be at" event again.
- Learn more about women's business organizations in Michigan. Our resource partners include the Michigan Women's Business Council and its parent organization the Center for Empowerment & Economic Development, Detroit Entrepreneurship Institute, National Association of Women's Business Owners Greater Detroit Chapter, Michigan Professional Women's Network, and more.

Maximize your business growth opportunities today by joining the Michigan Women's Marketplace. Visit [www.miwomen.com](http://www.miwomen.com).

The Michigan Women's Marketplace is made possible through support by General Motors and AAA Michigan.

## Effective Business Communications Using Simplicity

It can be as simple as a memo asking employees to review a new policy, or use a special entrance during business hours. Often, however, poor business writing can lead to such simple messages becoming unclear and the objects of the company rumor mill.

Sue Voyles, president of Logos Communications, Inc. points out that memos often take way too long to get to the point, and contain unclear language and inappropriate tone. Using jargon

and confusing sentence structures causes employees to miss the point and put the memos aside, she said.

Problems created by unclear communication include:

- Extra effort to rework the memo
- Additional time to call and email people to explain the memo
- Frustration to the recipient of the memo

“Make memos simple and direct, skip the fluff and the large vocabulary,” Voyles said. “Using a template can make the writing process easier. Finally, make sure your tone is suitable for your message.”

Readability plays a large factor in whether a memo is understood. Readability is measured based on:

- The number of syllables in a word
- The number of words in a sentence
- The number of ideas in a sentence

The more of these you use, the harder it will be for readers to understand.

Keeping the readability level to between eighth and 12<sup>th</sup> grade is ideal in business. Other ways to help readability include:

- Well-organized paragraphs
- Transitions to connect ideas

- Headings and listings to separate ideas
- Appropriate tone

The tone is very important because it reflects how one feels when reading or hearing the message, Voyles points out. It shows that the writer cares about the receiver of the message. It also reflects upon the writer personally as well as affecting morale and motivating people.

Clearly written business documents ensure reader comprehension and quick response, which is important with the high volume of information that gets passed through offices each day.

“Why say something in three sentences when you can say it in one?” Voyles points out. “Why say something in 12 words when you can say it in six?”

Voyles recommends writing communications so that the most important information is listed first, while descending to the least important. The communication should answer the following questions: Who, what, when, where, why and how.

Creating a template based on this simple structure will produce communications that are readily understood by everyone in the organization.

*Submitted by Sue Voyles, Logos*



### It takes Good HEALTH To Build a Thriving Business

The Welcome Back Gala hosted by Standard Federal Bank began our series of “Health Bites” with the topic of Balance.

Attendee’s used the Wheel of Life to take a look at their satisfaction and balance in their life. The best learning’s: balance is about choice, its dynamic and always changing, too much focus in one area leaves another to suffer.

Pay attention to your needs on a daily, weekly and yearly basis. When a relationship feels strained ask yourself, what needs to happen? If you are feeling tired or ill, what do you need to feel healthy? When you are feeling stuck or overwhelmed, it’s an excellent time to evaluate all areas and look for what you need in each. The results will be less stress, more clarity and fulfillment when you pay attention to the signs!

Look for future Health Bites at all general meetings.



### Facial Art Permanent Cosmetics

*Enhance your natural beauty without constantly digging in your purse!!*

Featuring Eyebrows, Eyeliner and Full Lip Color

**By Appointment – 586.596.4159**  
[www.facialart.net](http://www.facialart.net) - [info@facialart.net](mailto:info@facialart.net)

Grosse Pte. Woods \* Algonac \* Richmond \* St. Clair



## We help you make \$\$\$

- Printing
- Marketing
- Strategy

In Rochester Hills  
248/852-3323



## ClassicPrinters

Open 24/7 at [www.classicprinters.com](http://www.classicprinters.com)



Program Sponsor:



**Ford Motor Company Fund**

*Submitted by: JoAnn Gibson  
GirlBiz Executive Director*

By the time you read this newsletter the November 11<sup>th</sup> Glass-Breakers & CEO's Conference will have taken place. And thanks to the efforts and diligence of Shawne Duperon, Vision Works, the conference will be filmed and GirlBiz will have a promotional video! Ford Motor Company Fund is sponsoring the filming and Shawne and her Vision Works crew is donating the filming.

I'll tell you about the conference and thank others in the next newsletter, but for now I want to thank the following:

Program and Video Sponsor – [Ford Motor Company Fund](#);  
Venue Sponsor – Cathy McClelland, [Detroit Entrepreneurship Institute](#); Beverage Sponsor – Mardi Woods, [Pepsi Bottling Group](#); Conference sponsor – The Marshall Sisters, [Marshall Sales & Aluminum Supply](#); Conference Sponsor – Anna Amato, [edech central LLC](#); Video Sponsor - Shawne Duperon, [Vision Works](#)

Next two conferences will be in the months of February, March or April 2005.

### **As testimony of the value of GirlBiz, here is a letter from Jennifer Webb, an April 2004 Alumni:**

*I consider myself a highly intellectual, success-driven young lady. I possess attributes such as tenacity, determination and persistence, which I am confident will take me to the top! Throughout my high school career, I have achieved excellence in academics, extra-curricular activities and other aspects of my life.*

*Achieving highly has always been a top priority for me. This is demonstrated through such accomplishments as maintaining a 4.0 grade point average and staying well rounded. Other honors include induction into the National Honor Society and President of the Delsprite Club. Additionally, I work as an Avon Representative and radio show reporter, and play varsity volleyball and radio show reporter and much involvement with clubs and organizations within the community.*

*The state of my future is ever-present in my mind. My motivation enables me to remain proactive in pursuit of my career goals and conscientious of the person I intend to become.*

*Attending the Congressional Student Leadership Conference on Business and Entrepreneurship in Washington D.C. this summer was a demonstration of my seriousness in becoming a successful business-woman. Prior to attending this conference, I began to take measures*

*in the pursuit of this goal.*

*It all began with the GirlBiz Dollar Diva workshop I attended earlier this year. The workshop presented concepts on financial management and attaining financial freedom. For me, the highlight of the workshop was the one-on-one time spent talking with women there, who have attained much success in business. In particular, it was Karen Shobe, CEO of Shobe Mortgage and Shobe Financial Services, who made a lasting impression on my life. Her poise and intellect truly struck my interest and prompted me to listen closely when she discussed her career and experiences with us.*

*Karen Shobe has been in real estate investing since the age of 18 and has been in business for 3 years. Both of which are major goals of mine that will soon be fulfilled. Sitting there, reflecting on all the hours spent watching real-estate tapes, listening to Property Investment CD's, reading and occasionally catching (attending) seminars, just didn't seem to be enough to get started. Nor were these things as valuable as learning directly from someone involved in the business.*

*By May, I gathered the courage to call Ms. Gibson for Mrs. Shobe's contact number. After meeting with Mrs. Shobe, she offered me an internship with her company, Shobe Mortgage. For the first half of the summer, I spent time in training, learning about real estate investing and mortgages, which is the financial aspect of the business. I was also lucky enough to spend time with Mrs. Shobe's husband, who is a realtor. As such, I was able to get an understanding of the process of buying a home as investment property and for establishing residency. Moreover, I became a loan processor and plan to continue this work throughout the school year.*

*Mrs. Shobe has taught me so much about this field and has given me a valuable experience that further ensures my success. Having her as a mentor has been a great asset and her investment in my life has had an impact that will make an impact on others as I grow to become a great leader. I appreciate Karen Shobe and most importantly, I am grateful to GirlBiz for making it all possible.*

Thank you, Jennifer Webb

### **GIRLBIZ WISH LIST**

Laptop & Projector • Goodie Bag Items • Two Easels • Website Development & Hosting • Conference Venues • Program Director • Entrepreneurial & Financial Curriculum  
GirlBiz is a 501c3, contributions are tax deductible.

*Thanks, we couldn't do it without you.*

**The difference between the right word and the almost right word is the difference between lightning and the lightning bug.**

— Mark Twain

**Your written communications can make or break your business. Let me provide The Right Word for You!**

**Sue Voyles**

Logos Communications, Inc.  
(734) 667-2005

[www.logos-communications.com](http://www.logos-communications.com)

Writing • Public Relations • Marketing • Events



opening doors, opening minds.

At GM, we understand the importance of diversity in the workplace. That's why we proudly support NAWBO and its mission to help women in business.



CHEVROLET PONTIAC BUICK CADILLAC GMC  
OLDSMOBILE SATURN HUMMER SAAB

©2004 GM Corp. All rights reserved.  
The marks of General Motors and its divisions are registered trademarks of General Motors Corporation.

**G  
&  
C**

**Accounting  
Services,  
P.L.C.**

**CHERYL A. BIDA, CPA**

1301 W. Long Lake Road, Suite 200  
Troy, Michigan 48098-6319  
Tel: (248) 952-0200  
Fax: (248) 952-0290

e-mail: [cab@gcaccounting.com](mailto:cab@gcaccounting.com)  
[www.gcaccounting.com](http://www.gcaccounting.com)

**THE Write CONCEPT™**  
COPYWRITING PROFESSIONALS

Linda C. Angér  
president

move minds, generate sales and drive results with  
*words that matter*

brochures marketing/sales letters  
web site copy articles for publication  
newsletters advertising copy  
annual reports radio spot scripts  
press releases ghostwriting  
direct mail copy manuals

3128 Walton Blvd. #196  
Rochester Hills, MI 48309

T 248 • 276 • 2429  
F 248 • 920 • 0371

[info@thewriteconcept.com](mailto:info@thewriteconcept.com)



## Have you been to the DYC lately?

Close your eyes and imagine hosting your clients for lunch at one of the most unique locations on the Detroit River. Imagine being completely relaxed and calm while overlooking the water. Imagine the gracious and attentive staff. Imagine meeting with your clients in your new office, an historic, Mediterranean-style villa. Imagine landing the deal – the biggest one of your career! Business entertaining at the Detroit Yacht Club is just one of the many benefits of membership. The DYC offers everything from year-round swimming to more than forty committees and social groups, including the Business & Professional Networking Group and the Children's Summer Program. With all of these options, there are dozens of ways to utilize the DYC. Club Members already use the DYC for business and pleasure. Why aren't you?

*For more information about Detroit Yacht Club membership, call Membership Director Rosemary Tokatlian at (313) 824-1200, ext. 233 or e-mail at [membership@dyc.com](mailto:membership@dyc.com).*

Join NAWBO for the 2005 Annual Awards Luncheon on March 17, 2005, compliments of DYC.

## NAWBO President Wins “International Woman Entrepreneur Of The Year” Award

Beverly Inman-Ebel, national president of the National Association of Women Business Owners (NAWBO), was named the World Association of Women Entrepreneurs (Les Femmes Chefs d'Entreprises Mondiales—F.C.E.M.) “International Woman Entrepreneur of the Year.” The theme for this year's award was “Communication in a Modern World.” One winning quality that F.C.E.M. identified about Inman-Ebel was the time she devotes to helping women business owners around the world.

Inman-Ebel, chief executive officer of TLC Talk Listen Communicate, LLC in Chattanooga, Tenn., provides customized seminars, executive coaching, meeting facilitation, keynote speaking, and licenses for TLC training to be provided in-house by Fortune 500 companies, and materials including books, workbooks, videos, DVD, and on-line courses to help people become more dynamic leaders through effective communication.

“I am honored to be recognized by my sisters across the globe,” said Inman-Ebel. “Many women in third world countries are striving to raise their standards of living through a business of their own. They are the heroes.”

F.C.E.M. unites women business owners from around the world. Founded in France, the organization brings together women entrepreneurs in solidarity and friendship. F.C.E.M. network includes chapters in 61 different countries.

The honor was awarded to Inman-Ebel on October 14, 2004, at the 52nd FCEM World Congress in Glasgow, Scotland.

# 2004-2005 Board Of Directors

## Executive Committee

### President

Pamela L. Murff  
PLM Staffing Systems  
36400 Woodward STE 120  
Bloomfield Hills, MI 48304  
Phone: (248) 540-0002  
Fax: (248) 540-5218  
pmurff@plmstaffing.com

### President-Elect

Sherry G. Day, MS  
Executive Resources-Human  
Potential Consultants, L.C.  
46 Beacon Hill, Suite 200  
Grosse Pointe Farms, MI 48236  
Phone: (313) 886-8110  
Fax: (313) 886-8142  
SDay@ExecutiveResourcesHPC.com

### Immediate Past-President

Christina Roehl  
SERCH Services, Inc.  
2051 Rosa Parks Blvd. STE 1B  
Detroit, MI 48216  
Phone: (313) 961-7760  
Fax: (313) 961-7782  
christinaroehl@aol.com

### Secretary

Corliss Barnes-Darnell  
MSCEE Skin Care Company  
5555 Conner, Suite 3096  
Detroit, MI 48213  
Phone: (586) 566-4741  
Fax: (586) 566-4770  
office@msceskincare.com

### Treasurer

Paula Radtke  
F.A.R. Management, Inc.  
P O Box 380770  
Clinton Twp, MI 48038  
Phone: (586)412-0400  
Fax: (586) 412-0428  
pradtke@farmgt.com

### Interim Executive Director

JoAnn Gibson  
Non-Stop Customer Service  
16634 Greenlawn Street  
Detroit, MI 48221-4912  
Phone: (313) 863-3901  
Fax: (313) 863-5220  
NAWBO: (313) 961-4748  
jgibson@nawbogdc.org  
NonStopcs@aol.com

### N.R. - Member Services

Debra Loeser  
Classic Printers  
2216 Crooks Road  
Rochester Hills, MI 48309  
Phone: (248) 852-3323  
Fax: (248) 651-5887  
deb@classicprinters.com

### N.R. - Public Policy

Ronia Kruse  
OpTech LLC  
PO Box 1857  
Troy, MI 48099  
Phone: (248) 614-9200 X22  
Fax: (248) 614-5282  
rkruse@optechus.com

### N.R. - Corporate & Economic Dev.

Shawne Duperon  
Vision Works  
2958 English Way  
Novi, MI 48377  
Phone: (248) 669-1868  
Fax: (248) 669-5509  
shawne@shawnetv.com

## Standing Committee Chairs

### Awards

Audrean Williams  
Precious Memories Wedding Chapel  
19174 Livernois  
Detroit, MI 48221  
Phone: (313) 864-9333  
Fax: (313) 864-9366  
preciouschapel@aol.com

### Corporate Partners

Charlotte Knight  
Knight Agency  
7100 W. Seven Mile Road  
Detroit, MI 48221  
Phone: (313) 340-9000  
Fax: (313) 340-1908  
charlotte.knight.cisn@statefarm.com

Angela Clor  
New England Financial  
3000 Town Center  
Suite #550  
Southfield, MI 48075  
P (248) 357-7636  
F (248) 357-7610  
aclor@mi.nef.com

Dana Ulrich  
Dickinson Wright PLLC  
301 East Liberty, Ste. 500  
Ann Arbor, MI 48104  
Phone: (734) 623-1674  
Fax: (734) 623-1625  
dulrich@dickinsonwright.com

Rona Lum  
Fakhoury & Lum, PLC  
3290 W. Big Beaver Road  
Suite #510  
Troy, MI 48084  
Phone: (248) 643-4900  
Fax: (248) 643-4907  
rlum@employmentimmigration.com

### Finance

Lula Mullens  
LMI Enterprises LLC  
2888 Bloomfield Crossing  
Bloomfield Hills, MI 48304  
Phone: (248) 335-7302  
bell7@comcast.net

Cheryl Bida, CPA  
G&C Accounting Services PLC  
1301 W. Long Lake Road  
Suite #200  
Troy, MI 48098  
Phone: (248) 952-0200  
Fax: (248) 952-0290  
CAB@gcaccounting.com

### Membership

Angelain Loggins  
TBL Professional Services, Inc.  
30400 Telegraph Road  
Suite #118  
Bingham Farms, MI 48025  
Phone: (248) 647-1151  
Fax: (248) 647-3269  
logginsa@tblservices.com

Camille Branch Levi  
IllumiSource Seminars & Coaching  
PO Box 3481  
Farmington Hills, MI 48333  
Phone: (248) 214-2264  
Fax: (501) 642-2049  
info@source-vitality.com

Lori Hill  
Passion Quest, Inc.  
43234 Hillsboro  
Clinton Twp, MI 48038  
Phone: (586) 286-0599  
coachlori@passionquestinc.com

### Nominating

Christina Roehl  
Complete contact info above.

### Personnel

Sherry G. Day, MS  
Complete contact info above.

Sue Marshall-Wierzbicki  
Marshall Holdings Company  
14359 Meyers  
Detroit, MI 48227  
Phone: (313) 491-5040  
Fax: (313) 490-6462  
swierzbick@aol.com

Ruth Staples  
Scott Group Staffing  
736 S. Washington  
Royal Oak, MI 48067  
Phone: (248) 542-9232  
Fax: (248) 542-0304  
rstaples@scottgroup.net

### Program

Peg Ostby  
The Summit Group  
35736 Dearing Drive  
Sterling Heights, MI 48312  
P (586) 979-1279  
pegostby@wideopenwest.com

Stella Burnley  
Devon Contracting  
65 Cadillac Square #3601  
Detroit, MI 48226  
P 313.965.3455  
F 313.965.3466  
sburnley@devonindustrial.com

### Public Policy

Katie Chambers  
Electro-Optics Manufacturing  
4459 13<sup>th</sup> Street  
Wyandotte, MI 48192  
Phone: (734) 283-3000  
Fax: (734) 283-3144  
kchambers@electroopticsmfg.com

Amy Marshall  
Marshall Sales, Inc.  
38918 Country Circle  
Farmington Hills, MI 48331  
Phone: (248) 790-4533  
Fax: (248) 592-9648  
asmrmarshall@aol.com

### Public Relations/Marketing

Rhonda Bradley  
Image Works  
3007 Spruce  
Inkster, MI 48141  
Phone: (313) 359-4808  
Fax: (313) 359-4832  
proformaimageworks@home.com

Susan Voyles  
Logos Communication, Inc  
43041 Ryegate  
Canton, MI 48187  
Phone: (734) 667-2005  
Fax: (734) 667-4025  
svoyles1@comcast.net

### Satellite Operations

Jane Carpenter  
Metro Home Management, LLC  
PO Box 70792  
Rochester Hills, MI 48307  
Phone: (248) 379-2225  
Fax: (248) 493-6225  
metrohomegmt@aol.com

Sandra Lutkenhoff  
Smith Barney  
40701 Woodward Avenue #200  
Bloomfield Hills, MI 48304  
Phone: (248) 723-1832  
Fax: (248) 723-1850  
sandra.e.lutkenhoff@smithbarn.com

## Other

### Advisor

Jean M. Stenger, CPA

### National Director at Large

Desma Reid-Coleman

### Member, National International Business Committee

Corliss Barnes-Darnell

The above contact names, telephone numbers, and email addresses are not to be used for reproduction, solicitation or sale to a third party without the written authorization of the NAWBO Greater Detroit Chapter.

# NAWBOgdc Corporate Partners

## Silver Anniversary Partners



Ford Motor Company



## Gold Partners



## Bronze Partners



## National Corporate Partner Patrons





## Membership Application

Greater Detroit Chapter of the National Association of Women Business Owners

### About You *Please Print Clearly*

First: \_\_\_\_\_ Title: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_  
 Daytime Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 E-mail: \_\_\_\_\_ Web site: \_\_\_\_\_

### About Your Business

NAIC Code: \_\_\_\_\_ to find your business NAIC Code go to - <http://www.census.gov/epcd/www/naics.html>  
 Percent of business ownership \_\_\_\_\_% Year started business \_\_\_\_\_ Number of full-time employees (including self) \_\_\_\_\_  
 Do you conduct business internationally?  Yes  No If yes, in which countries? \_\_\_\_\_ Are  
 you certified as a vendor for any state or federal government set-aside procurement programs?  
 I am a certified Woman Business Enterprise. (WBE)  I am a certified Minority Business Enterprise. (MBE)  
 How did you first learn about NAWBO? \_\_\_\_\_  
 Recruiter Club Tracking Information: Name \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

*On a separate sheet please print or type a short description of your business, which will be printed in our national membership directory (limit 250 characters, spaces count).*

One-Time Membership Processing Fee \$25

Annual National Dues  Student Member - \$50  Retired Chapter - \$50  Emerging Business Owner - \$50  
 Choose One  Established Business Owner - \$100  Sustaining Member - \$250  At-Large Member - \$120 \$ \_\_\_\_\_

Annual Chapter Dues Detroit Chapter \$100.00

Total Amount Enclosed \$ \_\_\_\_\_

### Method of Payment

Payment:  Check (payable to NAWBO)  Visa/MC/Amex # \_\_\_\_\_ Exp. \_\_\_\_\_

Signature: \_\_\_\_\_ Application Date: \_\_\_\_\_

NAWBO, First National Building, 660 Woodward Avenue, Suite 1166, Detroit, MI 48226-3507  
 Ph: 313.961.474 • Fax: 313.961.5434 • E-mail: [info@nawbogdc.org](mailto:info@nawbogdc.org)

Membership in NAWBO is recorded in the name of the individual, not the organization. All applications are reviewed for accuracy to make sure that you have selected the membership category that best fits your business. Your dues payment is non-refundable. Your membership dues are not deductible as a charitable contribution for Federal Income Tax purposes. In compliance with Omnibus Budget Reconciliation Act of 1993, it is estimated that 6% of the payment is nondeductible as a business expense.

**Student Member** – Shall be an individual who is either a student registered full time at a school or university, who subscribes to the objective of NAWBO and intends to start a business.

**Emerging Business Owner** – For a new business owner (in business for two years or less). A non-voting category limited to two years, members receive all communications and publications, are eligible for all discounts and benefits, and are listed in the annual directory.

**Established Business Owner** – For a business owner who has been in business for more than two years and lives in a chapter area. A regular voting category, members receive all communications and publications, are eligible for all discounts and benefits, and are listed in the annual directory. Chapter membership is also required. To qualify for membership members must own a percentage of their company.

**Retired Chapter Member** – Shall be an individual who was a

Chapter or At-Larger member of NAWBO for at least five (5) years and has sold, divested their interest, or is no longer in their business. A member in this classification shall have one (1) vote.

**Sustaining Member** – Shall be a business owner as defined in the NAWBO Policies and Procedures and is a Chapter Member or an At-Large Member who wishes to support the organization in a larger monetary way and gain additional benefits. A member in this classification has one (1) vote.

**At-Large Member** – Shall be a business owner whose business and residence are not located within a Chapter's organization territory, and who is an individual, partner or stockholder who exercises the power to make policy decisions and is actively involved in the day-to-day management of the firm. A member in this classification has one (1) vote and is under the supervision of NAWBO. All voting members must belong to a chapter of NAWBO if one exists in their area.

## New Members

*The contact names, telephone numbers, and email addresses are not to be used for reproduction, solicitation or sale to a third party without the written authorization of the NAWBO Greater Detroit Chapter.*

### Christine Arciniaga-Anguish JMA Manufacturing Company

16609 Common Rd.  
Roseville 48066  
Ph. 586-447-6100  
Fax 586-447-6103  
KJMAMFG@aol.com

*Plastic injection molding-currently servicing the lighting industry*

### Anca Balasu Spa Parisienne

6405 Telegraph Rd. Suite H4  
Bloomfield Hills 48301  
Ph. 248-723-3390  
Fax 248-723-3390  
anca.balasu@comcast.net

*Holistic spa following ancient concept of anti aging and face and body rejuvenation using French naturopathic doctors formula*

### Angelena Bibb Bibb Enterprises

P.O. Box 3178  
Southfield 48037-3178  
Ph. 313-938-6316  
Fax 284-945-1820  
awa945@msn.com  
*Inventor/manufacturer*

### Cheryl Bowlson Barton Malow

26500 American Dr.  
Southfield 48034  
Ph. 248-436-5890  
Fax 248-436-5891  
cheryl.bowlson@bartonmalow.com  
*Construction management with full preconstruction services, coordinating projects from planning through closeout.*

### Tonette Bryant-Carter Carter's Sound & Sight

5000 Town Center Suite 2904  
Southfield 48075  
Ph. 248-353-0041  
Fax 248-353-0041  
nettes@rsvpnettes.com  
*Disc jockey and music consultant*

### Franca Calagna ReMax Suburban

43599 Schoehnerr # 100  
Sterling Heights 48313  
Ph. 586-405-5700  
Fax 586-262-2020  
franca@mi-mls.com  
*Home selling and buying*

### Michelle Carley Big E-Z Bookkeeping

P.O. Box 531707  
Livonia 48153  
Ph. 734-462-2727  
Fax 877-378-0830  
bigessoftware@yahoo.com  
*Bookkeeping software*

### Lawanda Cox Library Consultant Services

18404 Meyers Rd.  
Detroit 48235  
Ph. 313-345-9818  
Fax 313-731-1654  
lcox1@libraryconsultantservices.com

*Literature searches, bibliographic indexing, archival searches of rare material, genealogy research; computer art graphics for web pages & other visual material; web editing & content writing, proofreading, document management*

### Sandra D'Arcy D'Arcy & Associates

5055 Riverside Drive East # 904  
Windsor Ontario N8Y5A6  
Ph. 519-945-9181  
Fax 519-945-9329  
sdarcy@netdarcy.com

*Consult with small business owners to meet or exceed company goals*

### Patricia Diener Patricia A. Diener, MS, OTR

128 Menasha Trail  
Lake Orion 48362  
Ph. 248-568-3448  
Fax 248-693-3771  
triciad@access-4-free.com  
*Occupational therapist*

### Celia Domalewski It's Your Move

1321 Potomac  
Rochester Hills 48306  
Ph. 248-765-6929  
Fax 248-656-2089  
cdomalewski@comcast.net  
*Will unpack boxes after move to new residence or office*

### Stephanie Dougherty J & J Machine Products Company, Inc.

12734 Inkster Rd.  
Redford 48239  
Ph. 313-534-8024  
JJMachine@aol.com

*For over 30 years we have provided customers with high quality, low cost precision screw machine products. We've built long term relationships by providing solutions that help build better products*

### Lourdes Gallagher Brazil Expedited Services

28175 Haggerty Rd. Suite I-10  
Novi 48382  
Ph. 248-760-9750  
Fax 248-698-2328  
braziltrans@aol.com  
*Publisher of English and foreign language e-books, audio books, voice/text dubbing, videol audio recording/editing, engineering consulting*

### Alma Gambalions, Inc. Gamble Communications dba GC Supply

719 Griswold # 820  
Detroit 48226  
Ph. 313-485-0500  
Fax 734-722-4333  
alma@gc-supply.com

*Providers of industrial commodities to corporate and governmental installations nationwide. Also distribute a line of high end skin care products and fragrances*

### Nicole Haddad Haddad Construction Services, LLC

5612 Lincoln  
Dearborn Heights 48125  
Ph. 313-792-9862  
Fax 313-730-6732  
HadadServices@aol.com

*We provide administrative services for construction industry peak demand. Technical services are also offered ie: project management and engineering*

### Pamela Hardy Owe No Man Marketing

7884 Sadsbury Dr.  
West Bloomfield 48322  
Ph. 248-926-6446  
Fax 248-926-6414  
palhardy@comcast.net

*Distributor of prepaid telecommunication services conferences, conventions and businesses*

### Sheila Hawkins Third Eye Group

5303 Bedford Rd. # 1A  
Detroit 48224  
Ph. 313-475-0212  
sheila@thirdeyegroup.org

*Project & time management, event planning, professional organizing, and seminars for individuals and businesses*

### Pamela Ide-Farrah GMAC Mortgage Corporation

100 Renaissance Center # 8046  
Detroit 48243  
Ph. 313-667-8125  
Fax 313-667-1693  
pam\_ide-farrah@gmacm.com  
*Residential mortgage lending*

### Shari Kenny Finishing Touches by Shari

344 W. Hamlin Rd.  
Rochester Hills 48307  
Ph. 248-652-7916  
sharikenny2002@yahoo.com  
*We custom design window treatments and other items for the home*

### Bernadette Krupa Michigan World Processing Supplies, Inc.

16500 N. Park Drive # 108B  
Southfield 48075  
Ph. 248-557-1992  
Fax 248-557-8906  
miworld@worldnet.att.net  
*Office services and supplies*

### Edith Limbright Performance Enterprises, Inc.

32049 Howard  
Madison Heights 48071  
Ph. 248-307-9088  
Fax 248-307-9085  
edith.limbright@peiquality.com  
*Quality inspection, rework, assembly, launch support, training for ISO 9000/2000 and TS16949. Branches in USA, Canada and Mexico*

### Yolanda Ludington Yolistic Designs, LLC

61483 Miriam Dr.  
Washington 48094  
Ph. 586-344-8984  
Fax 586-781-9022  
yolistic@yahoo.com  
*Interior design work*

### Nancy Marcicki N & J Trucking, Inc.

20941 Napier Rd.  
Northville 48167  
Ph. 248-349-4706  
Fax 248-349-8241  
*Trucking and demolition*

### Christine Mays C.J. Appraisals, Ltd.

2766 Granger Rd.  
Oxford 48371  
Ph. 248-969-1643  
Fax 248-969-1643  
cjappraisals@direcway.com  
*We are a state certified residential appraisal firm appraising properties that exceed 1 million dollars in value. We serve five counties*

### Cathy McClelland Detroit Entrepreneurship Institute

1010 Antietam  
Detroit 48207  
Ph. 313-877-9060  
cathydei@aol.com  
*Entrepreneurship and economic literacy training and assistance*

## Notice:

Use of the NAWBO name or logo is strictly prohibited unless otherwise approved by the Executive Committee of the National Association of Women Business Owners – Greater Detroit Chapter.

**leadbetter design**

"THE BIG GRAPHIC DESIGNER"

UNIQUELY DESIGNED 3-D  
TRADE SHOW DISPLAYS/DONOR WALLS/MURALS  
CALL US FOR SOMETHING DIFFERENT  
**313.417.0354**  
cleadbetterdesign@aol.com DETROIT, MI OVER 20 YEARS EXPERIENCE

**Lolita McGlory**  
**Lolita McGlory Agency**  
 11520 12 Mile Rd.  
 Warren 48093  
 Ph. 586-573-7305  
 Fax 586-573-7310  
 lmcglory2001@yahoo.com  
*Insurance and financial personal and commercial services and products*

**Jane Monroe**  
**Construction News Service of Michigan, Inc.**  
 1793 RW Berends Dr. SW  
 Wyoming 49519  
 Ph. 616-530-3940  
 Fax 616-530-3945  
 cnsml@intemail.att.net  
*The premier subscriber-based construction news reporting service in Michigan. We offer construction contractors, architects, engineers and others broad exposure to public & private construction projects. Coverage encompasses nearly all of lower Michigan*

**Martha Nikolic**  
**Nokolic Industries**  
 43252 Merrill  
 Sterling Heights 48314  
 Ph. 248-254-4810  
*Manufacturing*

**Michelle Oberson**  
**Maid Especially For You**  
 3204 Shenandoah  
 Royal Oak 48073  
 Ph. 248-549-5613  
 mobie3204@aol.com  
*Residential housecleaning*

**Suzanne Ottenbacher**  
**SC Construction, LLC**  
 54107 Bradshaw Dr.  
 New Baltimore 48047  
 Ph. 586-719-4427  
 Fax 586-716-8631  
 suzannecoffey@sbcglobal.net  
*We work with non union residential & commercial construction as well as additions and renovations to existing structures.*

**Kimberly Owens**  
**Abbigails Gifts**  
 26254 Audrey Ave.  
 Warren 48091  
 Ph. 586-755-1322  
 Fax 586-755-0618  
 abbigailsgifts@wowway.com  
*Abbigail's Gifts features exquisite custom crafted gift baskets as fine gifts. Choose from a wide selection of gift ideas such as candles, oil burners, Avon Products, imported African gifts and more.*

**Daniela Ozimek**  
**Daniela's Exclusive Crystal**  
 26116 Rebecca  
 Brownstown 48134  
 Ph. 734-782-2611  
 Fax 734-782-2611  
 decrystal@comcast.net  
*24% lead crystal hand cut crystal and glassware from Slovakia*

**Dawn Pasquali**  
**Title Express Agency**  
 26640 Van Dyke # 7  
 Centerline 48015  
 Ph. 586-427-7668  
 Fax 586-427-7793  
 dpasquali@titleexpress1.com  
*Full service title agent designed with your customers needs in mind. We provide property and tax searches, purchase and refinance closings, referrals to expert lenders, brokers and real estate professionals*

**Hildred Pepper, Jr.**  
**Detroit Public Schools Department of Contracting & Procurement**  
 7307 Second Ave., Fisher Bldg.10th Floor  
 Detroit 48202  
 Ph. 313-873-6034  
 Fax 313-873-6491  
 hildred.pepper@detroitk12.org

**Kathleen Petz**  
**GMAC Mortgage Corporation**  
 329 Ridgemoor  
 Grosse Pointe Farms 48236  
 Ph. 313-690-4478  
 Fax 313-884-8196  
 kathleen\_petz@gmaccm.com  
*Originate first and second mortgages and home equity lines/loans*

**Jennifer Rice**  
**Great Commission Air**  
 P.O. Box 131374  
 Ann Arbor 48113  
 Ph. 734-846-4092  
 Fax 801-650-6876  
 jennifer.rice@greatcommissionair.com  
*GCA provides humanitarian relief services in third world countries*

**Marleen Stenroos**  
**It's Your Move**  
 5956 Cobb Creek Rd.  
 Rochester 48306  
 Ph. 248-563-6882  
 Fax 248-656-2089  
 msten48587@aol.com  
*Will unpack boxes after move to new residence or office*

**Anita Tellis**  
**Tellis & Company**  
 15 E. Kirby # 106  
 Detroit 48202  
 Ph. 313-873-3812  
 Fax 313-873-3816  
 a.tellis@worldnet.att.net  
*Full service public accounting firm of high skilled accounting and business management professionals. Our mission is to provide the most competent & comprehensive accounting consulting, business tax planning services available*

**Linda Thomas**  
**Linda Thomas & Associates**  
 14443 Rosemont  
 Detroit 48223  
 Ph. 313-273-2229  
 Fax 313-273-1154  
 ltassociates2000@yahoo.com  
*Specialize in IT system Security, telecommunications and media PR*

**Connie Washington**  
**Mary Kay**  
 31846 N. Marklawn  
 Farmington Hills 48334  
 Ph. 248-489-3190  
 conwash61@aol.com  
*Beauty consultant*

**Patricia Yee**  
**Facial Art Permanent Cosmetics**  
 20551 Mack Ave.  
 Grosse Pointe Woods 48236  
 Ph. 586-596-4159  
 Fax 586-954-2743  
 info@facialart.net  
*The art of applying micro insertions of pigment into the upper dermal layer of the skin to create "permanent" eyeliner, eyebrow & lip color.*

## NAWBO Membership Benefits

Members can access a variety of opportunities, products or services that will help their business achieve greater visibility credibility, and profitability.

- Local, Regional and National access to and connections with other women business owners to exchange ideas and opportunities
- Online membership directory
- Electronic and printed newsletters: NAWBOtime and Leader Bulletin
- Leadership & business development training and opportunities
- Media interviews and congressional testimony opportunities
- Website with business articles, NAWBO resources/updates, links to members and Corporate Partners
- National advertisement and promotion through RFP's and speaking opportunities
- Recognition of achievement through national awards and publicity
- Membership rates to NAWBO-sponsored events including national, regional and local events
- Access to Speaker's Bureau to promote training and speaking services
- Public Policy advocacy / presence in Washington DC that monitors small business legislation
- Opportunity to participate in NAWBO's Political Action Committee: PAC
- Invitations to international trade missions: a network of global business contacts
- Access to international business network through affiliation with the World

Association of Women Entrepreneurs (FCEM)

- Discounts on books purchased through the NAWBO Book Series
- Leadership opportunities

### Chapter Leadership Benefits:

In addition to a network of successful and resourceful peers, Chapter Leaders have access to opportunities, products and services to increase membership and maintain healthy chapters.

- Visibility, prestige and clout in political, economic and social arenas as THE organization for Women Business Owners
- Access to affordable Directors and Officers' Liability Insurance
- Access to Speaker's Bureau to locate program / meeting speakers
- Chapter Board members receive Leader Bulletin
- President's, Chapter Leadership training and exchange sessions
- Coaching and mentoring by experienced national leaders and from other Chapters
- Access to ideas, information and Best Practices for chapter development
- Voting rights on the National Council and committee participation
- Access to the latest, newsworthy WBO research/info through press releases
- Recognition of achievement through national awards, website articles, newsletters
- Access to and support from National Board Members, Headquarters Staff & Corporate Partners.

Almost everyone will admit that the most critical ingredient in business is a customer. Entry into the Fortune 500 is not determined by number of MBAs on the payroll, return on investment, or the latest in high technology. It is determined by one element only: the dollar amount of sales to customers.

You can do just about everything *right* in your business and fail if you do not take care of your customers' needs, wants, desires, and emotions. You can find this truism in annual reports, philosophies of operation and chapters in every management book. But customer service, even in marginal form, seems to have a very difficult time finding its way to actual customers. Why is that? What must one do to serve the customer?

First, consider who actually delivers customer service. In the fast-food industry, it's usually a 16 year-old adolescent. In the banking industry, it is the teller or loan officer. In every business, it is the person who answers the phone. Delivery and repair personnel have more customer contact than an entire management team; still many are ill-prepared for the day-to-day challenges of this unwanted task. The quality of customer service can't exceed the quality of the people who provide it. Declaring customer service to be a goal and then rooting on employees, will not get the mission accomplished. It's not that simple ...

Lots of companies say they're obsessed with customers. Lots of companies promise to delight customers. But companies don't help customers – people do. Customers want to deal with people who are bright, perceptive and sympathetic.

Here are some things that can be done to treat customers with the care and respect they deserve:



- Don't let anyone near your customers until they know what they are doing. Everyone should be trained and certified as able to deal with customers. They must be able to spot a customer need, be confident that they can handle it and want to. If the owner will not make the investment required, they deserve the lost business that results.

- Determine just who deals with customers. Switchboard, delivery, maintenance, security guards, et al, must be managed in ways that will increase customer responsiveness.
- Although eight hours is considered a full day's work, two or three hours of customer contact may be all that should be expected of people during that eight-hour day. Dealing with a tired, overloaded person is not in the best interest of either a customer or company.

- Encourage and reward good customer contact.

Instead of asking customers what went wrong (like on comment cards in hotels), why not ask what went right – or better still, who did something right for you?

- When a memorable customer action is identified, the hero or heroine should be held up for all to see as an example of what the business is all about.

Would you let a trainee operate a costly production machine? Would you let a foreman deal with your banker? Would you like your doctor to have worked a full seven hours in surgery before operating on you?

Customer service is not a free lunch but it is an investment that produces returns that can be measured. Most important is as the "boss" you must walk the talk. So select (hire) employees with the right attitude and provide adequate and continuous training.

## Customer Service: Who Delivers?

*JoAnn Gibson, Non-Stop Customer Service*



## Save the Date!

NAWBO's 2005 Public Policy Days

February 5-8, 2005

Wyndham Washington Hotel • Washington, DC

Help NAWBO Celebrate its 30th

Anniversary at the 2005 Women's Business Conference

June 9-11, 2005

Orlando, FL • Disney's Contemporary Resort

## NAWBO gdc Calendar of Events

### December

- 8..... **Board Meetings,**  
Executive Committee  
3 – 4 p.m., Full Board  
4 – 6 p.m., Plunkett &  
Cooney, 38505 Wood-  
ward, STE 2000, Bloom-  
field Hills
- 8..... **Membership Commit-  
tee,** 9:00 – 10:30 a.m.,  
Java Hut, 207 S. Old  
Woodward, Birmingham
- 15..... **Corporate Partner  
Committee Meeting,**  
7:30 – 9:00 a.m., New  
England Financial,  
3000 Town Ctr. #550,  
Southfield
- 16..... **Holiday Luncheon  
& Boutique,** 11:00  
a.m.– 1:30 p.m., Fairlane  
Club, 5000 Fairlane  
Woods Drive, Dearborn
- 21..... **PR & Marketing Com-  
mittee,** 9:30 a.m. –  
11:00 a.m., Bob Evans,  
Ford Road & I-275,  
Canton

### January

- 5 ..... **Board Meetings,**  
Executive Committee  
3 – 4 p.m., Full Board  
4 – 6 p.m., Plunkett &  
Cooney, 38505 Wood-  
ward, STE 2000, Bloom-  
field Hills
- 12..... **Membership Commit-  
tee,** 9:00 – 10:30 a.m.,  
Java Hut, 207 S. Old  
Woodward, Birmingham
- 18..... **PR & Marketing Com-  
mittee,** 9:30 a.m. –  
11:00 a.m., Bob Evans,  
Ford Road & I-275,  
Canton
- 19..... **Corporate Partner  
Committee Meeting,**  
7:30 – 9:00 a.m., New  
England Financial,  
3000 Town Ctr. #550,  
Southfield, (across from  
Lakeside Mall), Sterling  
Heights
- 20..... **General Meeting:  
Business & Breakfast,**  
8 to 10 a.m., Skyline  
Club, Southfield

Did you know . . . You can register for our  
monthly meetings on-line?  
[www.nawbogdc.org](http://www.nawbogdc.org)

## NEED MONEY?

### FOR BUSINESS EQUIPMENT

Don't Waste Time and Money Hassling  
With Banks or the Small Business Administration —  
Smart Businesses Lease/Finance Business Equipment

### QUALIFY FOR A LEASE UP TO

**—\$75,000—**

with approval of a simple, one-page application



### TARGET EQUIPMENT LEASING, INC.

28535 Orchard Lake Rd., Suite 400, Farmington Hills, MI 48334

Call 248-553-0444 Today!

## A NAWBO Satellite meets monthly in your neighborhood.

The NAWBOgdc satellites were formed to help members meet and talk in smaller groups, on a more informal basis than the monthly general membership meeting. They are not a substitute for the larger monthly meetings, but rather an enhancement of them. For new members, smaller meetings are often a more comfortable place to begin their NAWBO experience. For long-time members, they are a great place to check in with friends on a monthly basis.

**Ann Arbor** – 2<sup>nd</sup> Wednesday, Panera Bread, 3205 Washtenaw @ Huron at 11:45 a.m. Chair: Jane Carpenter: (248) 379-2225

**Central** – 2<sup>nd</sup> Wednesday, 7:45 a.m. Java Hut, 207 S. Old Woodward. Chair: Sandra Lutkenhoff (248) 645-7087

**Detroit** – 2<sup>nd</sup> Tuesday at noon at the Detroit Entrepreneurship Institute, 1010 Antietam. Chair: Tan Carter: (248) 395-9795

**Downriver** – 2<sup>nd</sup> Thursday, 5:30 p.m. Smokies Tavern, 930 Biddle Avenue, Wyandotte. Co-Chairs: Shona Silvey-Baum (734) 947-3618 x203 & Margaret Gansser (734) 479-4782 & Linda Pastor (734) 282-0493

**East** – 2<sup>nd</sup> Tuesday, 7:45 a.m. National Coney Island, 19019 Mack at Moross. Co-Chairs: Lisa Babich (586) 707-1017 & Sarah Logemann (313) 930-3829

**North** – 1<sup>st</sup> Wednesday, 8:30 a.m. - 9:30 a.m. - Network 10:00 a.m. Classic Printers, 2216 Crooks Road, Rochester Hills, Co-Chairs: Laurie Sagal (248) 299-8296 & Jane Carpenter (248) 379-2225

**Northeast** – 4<sup>th</sup> Tuesday, 7:45 a.m. Panera Bread, 14125 Hall Road (across from Lakeside Mall). Co-Chairs: Sharon Herman (586) 264-0930 & Lori Hill (586) 286-0599

**West** – 1<sup>st</sup> Tuesday, 7:45 a.m. Panera Bread, 37091 Six Mile Road (in the Newburgh Plaza 734-542-0532). Chair: Marie Seipenko (248) 851-8793

### Know Anyone Who Needs A Lawyer, But You Don't Know Who To Call?

Contact Attorney Lori T. Williams

Your Legal Resource

248-594-4470 phone

We Connect The Right Client With

The Right Legal Professional

Trust • Integrity  
*Independence*  
Objectivity • Honesty

Jean M. Stenger, CPA  
jmstenger@afscpa.com  
(734) 254-0574

YOU FIND THE HOME,  
WE'LL BUILD  
THE MORTGAGE

AMERIFUND  
MORTGAGE

Woman Owned & Operated Since 1992  
WWW.AMERIFUNDMORTGAGE.ORG  
888-460-6322



# December General Meeting

## Holiday Luncheon & Boutique

*This is one of the most popular meetings of the year!*

Register now to attend, see old friends,  
make new business contacts and  
get some holiday shopping done  
while supporting fellow NAWBO members!

**Thursday, December 16, 2004**  
**11 a.m. to 1:30 p.m.**

**Fairlane Club • Dearborn**

*Members may use the registration form on page 6 to reserve a Boutique Table. Space is limited. This opportunity is exclusively for NAWBO members. For questions regarding the boutique, please contact Estella Burnley (313) 965-3455*

*Directions to the Fairlane Club from the Southfield Freeway:*

**From the North:** Exit at Ford Road. Continue on Service Drive to Hubbard. Make a right on Hubbard. Go about ½ mile down. Fairlane Club will be on the right-hand side of the Road.

**From the South:** Exit Michigan Avenue. Continue on the Service Drive to Hubbard. Go about ½ mile down. Fairlane Club will be on the left-hand side of the Road.

**Registration form with meal selection inside on page 7**



The NAWBOgdc Vision is published bimonthly. News, letters, and other contributions for the January/February issue should be sent to the NAWBO office by Friday, December 3

### National Association of Women Business Owners Greater Detroit Chapter

First National Building  
660 Woodward Ave., Suite 1166  
Detroit, MI 48226-3507

[www.nawbogdc.org](http://www.nawbogdc.org)

Presorted  
Standard  
U.S. Postage  
PAID  
Rochester, MI  
Permit No. 175

WE MAKE THE BUSINESS WORLD OUR WORLD