

august 2002



# AUGUST NEWS

NEWS FROM OUR MEMBERS AND SPONSORS  
NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS  
SAN FRANCISCO BAY AREA CHAPTER

# NAWBO news

THE NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS SAN FRANCISCO BAY AREA CHAPTER

**SEND IN YOUR NEWS  
NOW FOR THE  
SEPTEMBER ISSUE!**

email to Jennifer Donahue  
jendonahue@earthlink.net  
by Thursday, August 15

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MEETING  
IN PARTNERSHIP  
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## conversations with Successful Women Entrepreneurs

Come hear Bay Area women entrepreneurs discuss their roads to success in a frank, fun, informal setting. A diverse panel of women business owners who have built successful enterprises and earned the recognition of the local and national business communities will tell the stories of their paths to success. Hosted by a collaboration of Bay Area entrepreneurial organizations, this evening will be very stimulating and not to be missed.

### THE PANEL INCLUDES:

- Karen Neuburger, Karen Neuburger Designs
- Barbara Morrison, TMC Development
- Linda Childs Hothem, PACAM
- Alice Ray, Ripple Effects

#### MODERATOR

Mary Huss, Publisher  
San Francisco Business Times

#### WELCOMING REMARKS

Brenda Wright  
Senior VP, Regional Manager Community  
Development - Wells Fargo

**WEDNESDAY, AUGUST 21**

**6PM TO 8:30PM**

**THE SMALL BUSINESS ADMINISTRATION  
455 MARKET STREET, 6TH FLOOR**

#### IN PARTNERSHIP WITH

WELLS FARGO, NAWBO,  
RENAISSANCE ENTREPRENEURSHIP CENTER,  
THE SBA AND MENTORING CIRCLES

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**READ MORE ABOUT THIS EVENT  
ON PAGE 3!**

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**STRENGTHEN . CREATE . BUILD . INFLUENCE**

## COST OF WORKERS COMP: HIGH AND RISING

**Sharon Gadberry, Ph.D.**  
**Public Policy Chair**

Those of you with employees may be experiencing serious sticker shock, due to recently passed legislation (AB749) that raised the rates. So far, the damage is up by 12 per cent, and the expectation is that by January 2003 it will rise another 12 percent. NAWBO opposed the bill "unless amended" but it passed without the reforms we wanted.

Why are the rates going up? Can we do anything about it? What did NAWBO want "amended" in order to support the bill?

Rates are going up for two reasons: First, after deregulation the workers' comp insurance companies started competing so fiercely that they priced the premiums lower than the costs of their workers' compensation payments. As we unknowingly applauded the lower rates, the industry was going broke and is now tapped out. Second, employee claims have doubled since 1995. My guess is that if the companies can't afford the personnel to properly investigate the claims, this can allow exaggerated or even fraudulent claims to be approved.

Which leads us to NAWBO's position. We support the Workers Comp idea: ie that employers provide insurance in case of injured personnel. But personally, I and other women business owners have been victimized by clever employees making false workers' comp claims. We want safeguards build into the system so that only justified claims will be paid.

For example an employee of my company, who did word-processing filed a claim for carpal tunnel syndrome (at about the time she had been put on notice for other work performance issues). She demanded that she be given a consultant position instead, but fortunately the law protected small companies from being forced to promote her to the only other position in the company-- a position for which she was clearly unqualified. She left work, and almost immediately filed for unemployment insurance and began applying for-guess what?- other word-processing jobs.

Although I forwarded this information to the insurance company I never heard anything until three years later. By that time my company had relocated to another office, with different computers, chairs, etc. Nevertheless, who came to visit for a "workplace assessment"? My former employee and the insurance representative. Surprise, the benefits were approved.

Which leads us to NAWBO's position. We support the Workers Comp idea: ie that employers provide insurance in case of injured personnel. But too many women business owners have been victimized by clever employees making false workers' comp claims. We want safeguards build into the system so that only justified claims by honest employees will be paid.

We are continuing to represent our position to our legislators. In the meantime, if you want to protest the rate hike planned for January 2003, write Harry Low, California Insurance Commissioner at 300 Capital Mall, #1700, Sacramento, CA 95814. NAWBO is planning to testify at their upcoming hearings regarding the impact higher rates will have on our businesses. If you want to participate, email me at [sharon@tmgpm.com](mailto:sharon@tmgpm.com).

If you want to make sure you are paying less for a good quality of workmens comp insurance, want to report a fraud, need to know more about a particular insurance company or are just curious about all aspects of insurance, the website <http://www.insurance.ca.gov> is excellent.

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Alice Ray  
Ripple Effects



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Karen Neuburger  
Karen Neuburger Designs

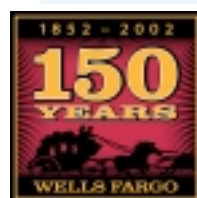
**SEE NEXT PAGE ...**  
for more information  
about our panelists  
and how to register  
for this exciting event!



NAWBO  
national association  
of women business owners



Mentoring Circles



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# conversations with Successful Women Entrepreneurs

## PANELISTS

### **Linda Childs Hothem** **Pacific American Services (PACAM)**

Linda Childs Hothem founded PACAM in 1987 in San Francisco. Two years later, her operation expanded to Oakland and shortly after it was awarded the exclusive contract as operator of the Oakland Foreign Trade Zone. Directing the business development and marketing efforts in her organization, she works closely with her import/export customers, U.S. Customs Service, Custom Brokers, and the shipping community at large. In 1996 she took over PAMCO overseeing a 50 million dollar real estate investment portfolio.

### **Barbara Morrison** **TMC Development**

Founder and President of TMC Development, Barbara has assisted small businesses with SBA real estate financing since 1981. TMC has financed over \$1.2 billion for more than 1300 small businesses and, for the Fiscal Year 2000, ranked as Northern California's #1 SBA lender.

### **Karen Neuburger** **Karen Neuburger Designs**

In 1986, at the age of 40, Karen took time off when she became pregnant with her second daughter. It was during this time that she invented sleepwear that she felt would simplify her life. Using surplus sportswear material, she made extraordinarily comfortable, oversized pajamas that she and her friends loved. Karen showed them to Macys and Nordstrom's and before she knew it, she was in business. Karen's success skyrocketed after Oprah Winfrey outfitted her entire studio audience in November of 1996.

### **Alice Ray** **Ripple Effects**

Alice Ray is a nationally recognized expert in social learning, an award-winning media producer, and a visionary leader known for combining good works with good business. In 1997, Alice co-founded Ripple Effects, a company that develops and publishes social learning software programs. The company's mission is to use computer technology to prevent violence and positively impact social behavior, and to make enough money doing it, so that preventing suffering begins to be more lucrative than trading off it after the fact.

## MODERATOR

### **Mary Huss - Publisher** **San Francisco Business Times**

Since 1991, Mary Huss has been the publisher of the San Francisco Business Times, the premier weekly business newspaper serving 93,000 readers in the five-county Bay Area. Mary began her career with regional business journals in 1980 as part of the startup team that launched the St. Louis Business Journal and a number of other regional business journals.

While at the Business Times, Mary has created a number of annual business awards programs, including the "Women in Leadership" awards, "Real Estate Deals of the Year," the "HotTech" awards and the "Fastest-Growing Private Companies" awards. Mary is active on many boards within the community, and has always been a big supporter of women in business as evidenced by the San Francisco Business Times annual publication of the list of the 100 largest women-owned companies and 75 most influential Bay Area businesswomen.

**REGISTER EARLY!**  
**LIMITED SPACE AVAILABLE**

**You can register on line by going to:**  
**[www.acteva.com/go/sba](http://www.acteva.com/go/sba).**  
**Cost \$15**

Please bring a print out of your registration as proof of the payment.

**For more information,**  
**call Janet Lees at 415.541.8580 x 237**  
**or Diana Kimbrell at 415.331.1334**

**This Meeting Will Be Held At:**  
**The Small Business Administration**  
**455 Market Street, 6th Floor**  
**San Francisco, CA 94104**  
**415.362.2480**

**MEMBER:  
BARBARA SCOTT  
SCOTT CONSULTING**

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- Does your planning process deliver real results?
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Call about our small business special introductory prices for of \$4500 for 10 or less participants

**Barbara Scott**  
**Scott Consulting Team**  
**415-440-1803 (phone)**  
**415-440-0624 (fax)**

**MEMBER:  
ROSLYN LAYTON**

Roslyn Layton, fundraising/marketing consultant for non-profits, has secured a \$150,000 grant from the ISG Global Community Foundation for her client Children's Empowerment, Inc (CEI). CEI is a Bay Area non-profit helping disadvantaged students succeed through academic assistance, college/career guidance, and leadership. The grant will help fund a new Learning Center on Mission Street for disadvantaged students.

**Contact Roslyn at 415-296-7607  
for more information.**

*member news continued on page six*

**Presents:**

**THE MONDAY NIGHT WORKSHOP SERIES  
RE-VITALIZE YOUR BUSINESS**

***Business Survival in Challenging Times***

**When:** Mondays from 6:30pm–8:30 pm

**Where:** Renaissance Entrepreneurship Center  
275 Fifth Street @ Folsom, San Francisco

**Instructors:**

Small Business Experts in Sales  
& Business Transformation

**Cost:** \$25 per two evening workshop

**Monday - Aug 19th & 26th  
GETTING THE BUSINESS/  
CLOSING THE DEAL**

How to get the business and negotiate the sale. Sales presentations that work, mock sales presentations and how to avoid killing the sales call. Managing your time and how to schedule appointments and qualifying potential customers. Getting the business you want and closing the deal!

**Speaker: Carole Schurch, Sales Educator and  
Owner of Carol K, Wholesale Jewelry**

Carole has an outstanding record in how to develop niche markets, sales presentations, strategic alliances, effective cold calling and closing the deal. She has owned an eclectic boutique and now runs her wholesale jewelry business.

Each workshop is two evenings—the first with presentations and discussion on the topic. The second evening will cover more specific tools you can develop and will also include your demonstration of lessons learned from the completion of your practical assignment. You will then be ready to implement a solution right into your own business.

**FOR MORE INFORMATION OR TO REGISTER**

**Contact Connie Casto, 541-8580, ext. 246  
or email [connie@rencenter.org](mailto:connie@rencenter.org)**



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## REPOSITIONING YOUR BUSINESS STRATEGY: INNOVATION INTO ACTION

### GansWorks Offers Forum Again in September

This forum follows the success of the Leadership Innovation forum launched last spring, and builds on the graduate course Adrienne Gans taught at New York University this summer on Business Strategy Innovation.

The fall forum focuses on Repositioning Your Business Strategy. In these economic times you need a flexible structure to respond to the current economy while gaining competitive advantage from future innovation.

Each participant will have a chance to revisit their business strategy, learn to reposition, consider future innovation, and build leadership skills to manage creatively in a changing economic climate.

### HIGHLIGHTS FROM THE FORUM:

#### 1. Do It: The Innovation Project:

Facilitated project development and feedback from Adrienne and group participants.

#### 2. Understand It: Executive MBA Learning:

Read articles on business strategy and innovation—apply to your business.

#### 3. Support It: A Community of Practitioners

Meet other business executives and owners and build a deeper, sustaining, supportive network.

continued, next column ...

## FREE PUBLICITY FOR YOUR BUSINESS

Take advantage of the member benefit our chapter provides each month by sending in news about your company.

Email: [jendonahue@earthlink.net](mailto:jendonahue@earthlink.net)

### GET RESULTS:

#### What others have said about the forum

*"Adrienne is a most knowledgeable and skillful facilitator. She sees both the business issues and the personal dynamics and how they intersect. Always stimulating, thoughtful, new insights, great materials. Has depth of knowledge and took me to a new place. Experienced in the field and a pleasure to work with. Positive and encouraging. I would recommend to anyone who wants to break out of old ways of thinking and learn from interaction of other accomplished professionals."*

Susan Shargel, CEO  
Shargel & Co.

*"Participating in the forum helped me focus on my business goals and come up with a comprehensive, workable plan for action. I'm looking forward to continuing to work with Adrienne as I work the plan."*

Nina Winans, Vice President & Co-founder  
Winans Construction, Inc.

*"The Forum structure was a great crucible for "cooking" skills of observation and communication. I would recommend this Forum to gain clarity about leadership strengths and priorities and develop concrete strategies for pursuing them. Adrienne is a perceptive and empathetic coach and guide. I learned from my peers, who were wonderfully generous and sharp."*

Liz Vasile, Ph.D., Principal  
Ariste Research

The forum will meet 5 evenings between Mid September and Mid December with additional interim sessions scheduled among the participants for networking and peer consultation. Additional coaching individually with Adrienne Gans is available by arrangement.

Please contact Adrienne Gans, at [agans@gansworks.com](mailto:agans@gansworks.com) or 415-596-9945 for more information. For more information about GansWorks, visit [www.gansworks.com](http://www.gansworks.com)



**ONE IN 18 U.S. WOMEN IS A BUSINESS OWNER***Washington, DC –*

Over one in 18 adult women in the U.S. – 5.7% – is a business owner. Alaska boasts the highest rate of female entrepreneurship, with 9.4% of the adult women in the state owning businesses. Mississippi is the lowest with only 1 in 25 or 4.0% of the women in the state acting as business owners, according to a new analysis from Center for Women's Business Research. The research brief, "Women's Business Ownership by State," is based on analysis of both business and household Census data and draws from the December 2001 report by the Center, **"Women-Owned Businesses in 2002: Trends in the U.S. and 50 States."**

The variance in the rates of women's business ownership from state to state is consistent with overall trends of business ownership by all adults—those states with the highest rates of overall business ownership were also highest for women's entrepreneurship and those with the lowest rates were lowest for women's entrepreneurship. Rates of business ownership among all adults range from a high of 15.1% in Montana to a low of 8.0% in West Virginia. Though men are currently more likely than women to be business owners, (10.4% of all adults compared to 5.7% of women), female entrepreneurship has been growing at twice the national average since 1997.

*"Our research shows that women's entrepreneurship is flourishing throughout the U.S. Nearly 6% of all adult women now own and run businesses and contribute substantially to the nation's economy,"* said Myra M. Hart, Chair, Center for Women's Business Research. *"The analysis of this data enables us to compare business participation rates among women and all adults in every state and creates a baseline for measuring changes and progress in the future."*

States with the highest rates of business ownership, both among women and overall, are clustered in the Mountain and Northeast regions of the U.S. Among women, states with the highest rates of business ownership are: Alaska; Colorado; Montana; Vermont; Wyoming; Oregon; Utah; Idaho; Maine; and New Mexico.

The lowest rates of business ownership are found primarily in the Southeast and Mid-Atlantic regions. Among women, the states with the lowest rates of business ownership are: Mississippi; Pennsylvania; Alabama; Louisiana; Arkansas; West Virginia; South Carolina; Kentucky; Wisconsin; and Ohio.

The complete research brief, which contains ranking information for each of the 50 states and the District of Columbia both alphabetically and by rate of ownership, is available at the Center's Web site, **[www.womensbusinessresearch.org](http://www.womensbusinessresearch.org)**.

METHODOLOGY

This analysis uses Center for Women's Business Research's 2002 estimates of women-owned and all firms, which were derived by using the Census Bureau's "1997 Survey of Women-Owned Business Enterprises" and growth rates provided by the Bureau. Since the agency is now counting only privately-held firms among women-owned firms, in this analysis calculations among all firms also include only privately-held firms.

Ownership rates among women were calculated by dividing the number of women-owned firms by the number of adult women in each state. For comparative purposes, similar calculations were done comparing all privately-held businesses to the adult population in each state. Population estimates are based on Census 2000 data published by the U.S. Census Bureau and include adults 18 years of age and older.

**The brief is available free of charge at:**  
**[www.womensbusinessresearch.org](http://www.womensbusinessresearch.org)**  
**For further information, contact:**

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1411 K Street, NW, Suite 1350  
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**PHONE** 202-638-3060 x12

**FAX** 202-638-3064

**E-MAIL** [info@womensbusinessresearch.org](mailto:info@womensbusinessresearch.org)

This analysis is ©Center for Women's Business Research, July 2002.

*Center for Women's Business Research, founded as the National Foundation for Women Business Owners, is the premier source of knowledge about women business owners and their enterprises worldwide. The Center provides original, groundbreaking research to document the economic and social contributions of women-owned firms. To maximize the benefits of this knowledge, the Center has a comprehensive strategy to distribute its research through the media, publications, seminars and consulting. Corporations, government policy makers, educators, organizations, the media, and individuals rely on the Center's leading-edge knowledge to strengthen their support of women business owners.*

# National Association of Women Business Owners San Francisco Bay Area Chapter

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