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THE MAGAZINE FOR WOMEN WHO NEED DOUGH™



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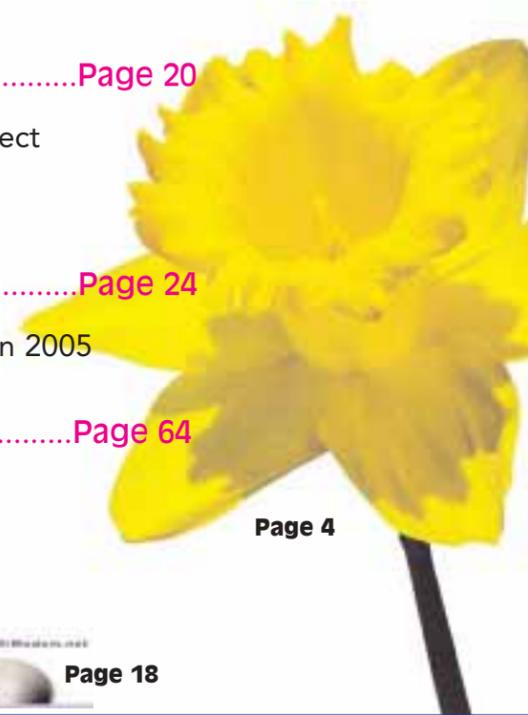
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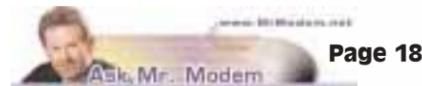
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- **Why Some of Us Wait So Long to Take Money Seriously**
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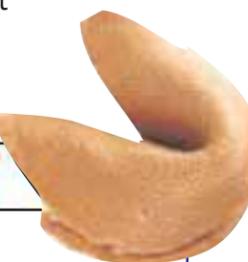
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Fortune Cookie**



Clockwise from top right: courtesy of Olympic Cellars Winery; photo by Jeanne Rankin; courtesy of Laurie M. Lesser; courtesy of Tamara Monosoff; photo by Creatas/IT Stock Free. Cover: Creatas/Digital Vision

EDITOR'S NOTE

REPEAT AFTER ME: I HEART MYSELF

Why We Should All Tap into Our Inner Lucy



I used to love to watch *I Love Lucy* reruns with my mother—a madcap, stay-at-home mom much like the madcap, red-headed protagonist in that vintage series. While editing this issue, I stumbled upon a quote by Lucille Ball, and now I know *why* I always loved Lucy. “You really have to love yourself to get anything done in this world,” Ball once said.

The fact that Lucy loved herself probably was a big reason why everyone loved Lucy—the show *and* the star. Her self-confidence shone through, and, like laughter, it was contagious. Ball certainly got a lot done in this world. She was the Oprah of her day:

the first woman to own a film studio. An independent woman. A self-made multimillionaire. And she made her money doing what she loved and what she did well. (Aren't they usually the same thing?)

Work is at the heart of most of the stories in this issue, all about women who are struggling to, or have found ways to, make money doing what they do well. Most encouraging, inspiring, and touching of all is “Oh My God, I Ate a Marc Jacobs Bag,” written by Amber Fairweather, reporting on the life lessons she learned during her first year out of college. What she discovers is

that everything, from how to deal with touchy-feely bosses to how to ask for fair pay, to—most important of all—figuring out what she wants to do with her life, deep down, she really did know all along.

In “It’s the Temping Life for Me!” Laurie M. Lesser describes her battle to remain “free of the drudgery of a routine, 9-to-5 life . . . The meaning of my life was the time off in between jobs,” she says. Now, however, facing the big 5-0, she also has to face the fact that she has little money saved for retirement

and may have to give up her freedom for the security that a steady paycheck can bring.

Lucy was a stay-at-home mom, who often

inveigled her best friend, Ethel, into accompanying her in one money-making misadventure or another. Who can forget that runaway chocolate-factory assembly line or the Vitameatavegamin commercial? For many mothers today, working outside the home is a must; dual incomes are needed to pay the bills. But, like Lucy, some enterprising moms are finding ways to have their chocolate and eat it, too. In “The Best Business for Stay-at-Home Moms” and “Meet the Invent-Hers,” we profile a few of them.

In keeping with the work theme, in our “Female Finance” column, “Seeing Red?”,

we offer advice on what you can do if you suspect wage and other types of discrimination on the job—advice that seems particularly timely, given recent remarks made by Harvard’s president, Lawrence Summers. Speaking at a seminar in January, he suggested that women might not succeed in math and science because of their DNA, and that one reason there are relatively few women in faculty positions in the math, science, and technology fields is that women choose not to devote long hours to their jobs. On our

Like Lucy, some enterprising moms are finding ways to have their candy and eat it, too. In ‘The Best Business for Stay-at-Home Moms’ and ‘Meet the Invent-Hers,’ we profile a few of them.

Web site, we regularly “Toast” good words and deeds and bestow “Burnt Toast” to bad. Burnt Toast hereby extended to Summers for his remarks.

How do we spend the 76 cents for every dollar men earn? “The pigeons are coming home to roost. Watch out for their droppings,” warns our “Funny Business” columnist, Jane Resnick, in a piece that will make you laugh about all those bills for credit-cards, maxed out from holiday spending, that are hitting your mailboxes about now. Save it for comic relief, after you read our Special Report on the three companies that monitor our spending and bill-paying habits, “Do the Three Credit Bureaus Have Too Much Power?”

If you’re beating up on yourself for spending too much over the holidays, take to heart one of Working Mom’s Shrink Marcia Eckerd’s “New Year’s Resolutions to Help Us Stay Sane in 2005.” “I will not beat myself up for being human, having limits and making mistakes” should do the trick. Or how about: “I will put my needs ahead of the dog’s”?

To steal a bit from last year’s movie “I Heart Huckabees,” don’t forget to “heart” yourself a little on Valentine’s Day and every day throughout the coming year. Somewhere Lucy and Ethel will be smiling—and stuffing chocolates into their mouths. □

Gail Harlow is the Founding Editor of *MAKING BREAD*. Send your comments, questions and suggestions to gail@makingbread-magazine.com.

This bi-monthly e-zine is a publication of *MAKING BREAD: The Magazine for Women Who Need Dough* (www.makingbreadmagazine.com). The pun in the title is definitely intended, reflecting the spirited approach we’ll be taking in delivering the information you need to help you make the most of your money. While poking fun at lingering stereotypes about purse strings and apron strings, we aim to inform, explore, challenge, and change your attitudes about money. And entertain you in the bargain! Read *MAKING BREAD*—and you’ll be rolling in dough!

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TIP BANK

Smart Ways to Save 'George'

SAVING & SPENDING



MOVES TO MAKE BEFORE THE DAFFODILS BLOOM: Tips to Help You Survive Tax Time

In the dead of winter, I dream of spring and smile—until I remember tax time, and I begin to hope that the groundhog sees his shadow, so that spring is delayed and I can postpone facing those dreadful IRS forms buried somewhere on my desk. This year, though, there is some good news on the “nothing to fear but death and taxes” front—at least when it comes to finding ways to reduce tax-form anxiety, as well as the amount you owe Uncle Sam. Here’s what I found out, when I went searching for reasons to look forward to the daffodils blooming again.

Filing the EZ Way

One piece of good news is that our tax dollars are being put to good use on the Internal Revenue Service’s Web site, www.irs.gov. On the home page, you’ll find a

link to 1040 Central—one-stop shopping for all the information and forms you need, whether you file your own taxes or have a preparer do them. Changes in tax law, income limits and allowable deductions are spelled out clearly. There’s even an “EITC Assistant” to help you figure out if you qualify for the Earned Income Tax Credit, and a link that spells out tax breaks for active members of the Armed Forces and those serving in combat zones.

Because income limits for using Form 1040EZ and 1040A have increased substantially—from less than \$50,000 to less than \$100,000—1.6 million more taxpayers will be eligible to use these shorter forms. The one-page Form 1040EZ is for taxpayers who have no dependents, no credits other than the Earned Income Tax Credit, and no adjustments to their income. Form 1040A is for taxpayers who do not itemize their deductions, claim limited tax credits and have few adjustments to their income.

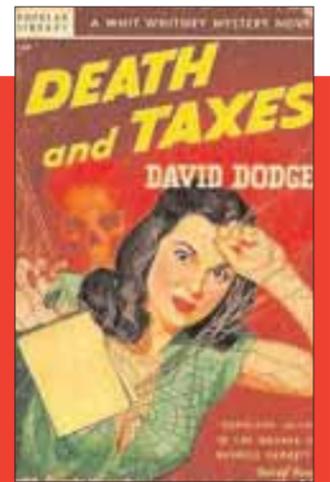
Now that the limit on business expenses for those filing Schedule C-EZ has increased from \$2,500 to \$5,000, 500,000 more small-business owners and self-employed individuals will have an easier tax time as well.

Deducting Tsunami Donations & Sales Tax

By the first week of January, Americans had given \$163 million in private donations to tsunami relief. That generosity won’t go unrewarded. Taxpayers who itemize deductions have the option of claiming any monetary (cash, check or credit card) tsunami donations made during the month of January 2005 as charitable donations on

RELAX WITH THIS TAX ADVICE

For more tax advice, visit www.TaxMama.com (“Tax Information with a Mother’s Touch”), written by Eva Rosenberg, an accountant and tax expert who publishes the “Ask TaxMama” newsletter. Or surf on over to H & R Block (www.hrblock.com) to peruse this nationwide tax preparer’s many free tip sheets, such as “Most Overlooked Deductions,” and utilize its Withholding Calculator or Alternative Minimum Tax Estimator. Or visit Jackson Hewitt (www.jacksonhewitt.com), which is offering a printable coupon worth \$10 off your tax preparation costs when you redeem it at a Jackson Hewitt Tax Service office near you.



their 2004 return. Consider first whether it will benefit you more in 2004 or 2005; if you’re writing a check, note in the memo field that it is going for tsunami relief; and make sure that you’re giving to a “qualified charity specifically for the relief of victims in areas affected.” The IRS suggests you check the charities listed at www.usaid.gov or www.usafreedomcorps.gov. Contributions to foreign organizations are not deductible.

One of the biggest changes for those who itemize is the option of deducting sales tax instead of state income tax on your 2004 and 2005 Federal returns. Optional tables are available for determining the deduction amount in Publication 600, available at www.irs.gov. This change benefits people living in states with low or no income tax.

Deductions for Those Who Don’t Itemize

- Open a health savings account (HSA), in conjunction with a high-deductible health insurance plan, and any qualified contributions made by April 15, 2005 will be eligible for an “above the line” deduction, or one you can use whether you itemize or not.

- Depending on your income level, the maximum amount for deductible 401(k) contributions (\$13,000 for 2004 and \$14,000 for 2005) and IRA’s (\$3,000 for 2004 and \$4,000 for 2005) has gone up.

- Educators can subtract up to \$250 of school-related expenses from their adjusted

gross income.

- Individuals paying off college loans can deduct up to \$2,500 of interest paid, if their income is less than \$65,000 for singles or \$130,000 for marrieds filing jointly.

- Students can also take an adjustment to their income, up to \$4,000, for college tuition and fees, instead of the Hope or Lifetime Learning Credit, if their adjusted gross income is less than \$80,000 for singles and \$160,000 for marrieds filing jointly.

- Self-employed? Deduct 100 percent of health-insurance premiums for yourself, your spouse or dependents; one-half of Social Security and Medicare taxes; as well as any contributions to qualified retirement accounts, such as SEP-IRA’s or Keoughs.

Do It Online

From 1040 Central or the home page of www.irs.gov, you’ll find a link to E-File. Use this link to fill out your tax forms electronically. The software walks you through each line item and verifies your math. Last year, almost 62 million taxpayers took this option, and the IRS predicts that 133 million, or more than half of all individual taxpayers, will file their taxes electronically this year.

The benefit of doing it online: “Taxpayers who e-file will get their refunds in half the time,” says IRS Commissioner Mark W. Everson. You can’t beat that.

—Gail Harlow →

CHEAP & EASY EATS



COMFORT DESSERTS: The Most Comforting of Comfort Foods, These Sweet and Simple Dishes Make Perfect Winter Treats

The next few months tend to be the low point of the year for many of us. With holiday festivities a fond memory and the first buds of spring a long way off, this is the time I turn to simple comfort food for dessert rather than taking on a time-consuming blockbuster of a confection that drains my energy even thinking about preparing it, much less gathering the ingredients and putting it together.

Three favorites that ease both my psyche and my wallet are baked apples, bread pudding, and chocolate pudding. Although they may seem like nursery foods—and they can be, because they're gentle on the stomach—the sheer simplicity of these recipes

soothes me, and their versatility allows me to embellish them or not, making each one the little black dress of desserts.

BAKED APPLES

The most important rule about this dessert is to choose a good baking apple, such as Jonathan, Rome Beauty, Gala or Cortland. Otherwise, the apples will collapse before they become tender, and you'll find yourself with applesauce, instead, which is pretty good but not what you intended to serve. Count on one apple per person.

Ingredients & Preparation

- Good baking apples
- Brown sugar or honey
- 1/4 teaspoon butter
- Chopped, toasted walnuts
- Apple juice
- Sugar
- Dried cherries or cranberries (optional)
- Lemon or orange zest (optional)
- 1 tablespoon rum (optional)
- Heavy cream, ice cream or frozen yogurt (optional)

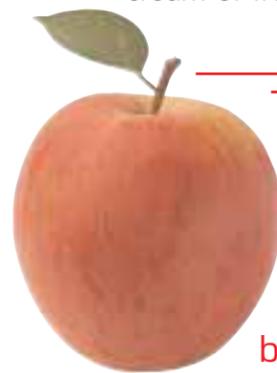
Preheat the oven to 350 degrees. Core each apple, leaving about 1/2 inch piece of core at the bottom. Peel each one about one-quarter of the way down. Place them in a baking dish.

Fill the center of each apple with 1 tablespoon of brown sugar or honey, 1/4 teaspoon butter and some chopped, toasted walnuts. Pour in apple juice at the bottom of the dish to a depth of about 1/2 inch. Cover and bake for 45 to 60

minutes. The apples are done when you can pierce the sides easily with a sharp knife.

Remove from oven and baste the apples with the juice at the bottom of the dish. Sprinkle some sugar over the tops and glaze them under the broiler, if you'd like to dress them up.

You can also add some dried cherries or cranberries to the filling along with a sprinkle of lemon or orange zest. If you're serving this dessert to adults, add a tablespoon of rum to the filling mixture. Some heavy cream, ice cream or frozen yogurt tops it off nicely.



The sheer simplicity of these recipes soothes me, and their versatility allows me to embellish them or not, making each one the little black dress of desserts.

BREAD PUDDING

A comforting bread pudding is one of the coziest desserts you can make on a dreary day. Use white bread with a good texture. Buy a regular white bread at a local bakery or use an Italian or French bread. The bread should be slightly stale.

Ingredients & Preparation

- 6 slices of white bread (Italian or French loaf)
- Butter
- 4 cups milk
- 4 eggs (reserve egg whites)
- 1/2 cup plus 4 tablespoons sugar
- Brown sugar (optional)
- 1 teaspoon plus a dash vanilla

Preheat the oven to 350 degrees. Butter a 2-quart baking dish. Cut six slices of bread or use the equivalent from an Italian or French bread. Butter each slice of bread with softened butter and layer them in the dish. Beat together four cups of milk, four

slightly beaten eggs, 1/2 cup sugar and one teaspoon vanilla. Pour over the bread and let stand for at least 15 minutes. Cover the dish and bake for 30 minutes, then uncover and bake for 15 to 30 minutes more. Sprinkle some sugar over the top and glaze under a hot broiler if you'd like.

You can substitute brown sugar here if you want a caramel flavor. For a more festive dessert, cool the pudding and then cover with a meringue made with two egg whites, four tablespoons of sugar and a dash of vanilla. Beat the egg whites until they're frothy, then add the sugar gradually while beating, until the whites stand in peaks. Add the vanilla and blend. Bake in a 325-degree oven for about 15 minutes, or until the meringue is set.

CHOCOLATE PUDDING

Sure you can make chocolate pudding from a boxed mix. But making it from scratch doesn't take much time at all, and once you try it this way, you'll never go back.

Ingredients & Preparation

- 6 tablespoons cocoa powder
- 1/2 cup sugar
- Pinch of salt
- 3 tablespoons cornstarch
- 1 teaspoon flour
- 2 cups milk
- 1/2 teaspoon vanilla

Mix six tablespoons cocoa powder, 1/2 cup sugar, a pinch of salt, three tablespoons cornstarch and one teaspoon flour in a heavy saucepan. Stir in one cup of milk and whisk until solids are dissolved and the mixture is smooth. Stir in one more cup of milk, and cook over medium-low heat, stirring constantly, until mixture begins to thicken and simmer. Remove from heat and stir in 1/2 teaspoon vanilla.

Pour into four custard cups, and allow to cool. Chill until cold—if you can wait that long!

—Nissa Simon →

MAKING BREAD Fortune Cookie



You will cut down on the number of annoying credit-card offers you get in the mail by calling 1-888-5-OPTOUT (1-888-567-8688) and opting out. Save yourself the temptation—and reduce the risk of having your identity stolen if those unsolicited offers get into the wrong hands!

SUCCESS GUIDE



Photo by Stockbyte

DON'T GET DEJECTED WHEN YOU'RE REJECTED: How to Come Out a Winner When You Lose

By JoAnn R. Hines

Rejection. All of us have experienced it at some point in our lives. It never feels good. Call it what you want, but accept the fact that ultimately you lost. You were not selected for the job or the promotion you wanted. You didn't get the contract or the speaking engagement you were counting on. Got any rocks lying around that you can crawl under?

Stop! Before you go there, think about how you can turn this most negative of experiences into something positive. For instance, I recently was courted to speak at a conference. I jumped though all the proverbial hoops and was excited about the opportunity. Then, guess what happened? I was uninvited. Yes, my ego was dented. After all, they wanted me. They courted me. Something queered the deal. Was it that

they didn't want to pay my fee? I guess I won't know. I spent about five minutes feeling sorry for myself and trying to determine the perfect plot to get "even." Then I got over it. This wasn't the first time I had been uninvited to speak or rejected in some other fashion. What I've learned is that you can turn the situation to your advantage. In this case, I decided to write about the experience. I realized that my advice could be helpful to others, because we all face rejection at some point.

I love the proverb that says, 'When one door closes, another will open.'

What Should You Do If It Happens to You?

First, don't mope. You can feel sorry for yourself and plot for exactly five minutes. After that, get over it! The rejection probably has nothing to do with you; the reason is something so obscure that it's not worth the effort to try and figure it out. Keep in mind that it could be a result of budget issues.

Let's say you're dealing with rejection when it comes in the form of a big fat "no" to your sales pitch. Before you become disillusioned when door after door is closed, consider the law of averages for a sale. The average sales person completes 20 calls to make one sale. Yikes! That's 20 appointments. Did you know that it takes a minimum of seven repetitions of a message before someone assimilates that piece of information? Moral: don't give up.

OUT OF THE MOUTHS OF BABES

'They want women to think like June Cleaver, look like Miss America and—in a nod to modernity—have sex like Madonna. Hello, Stepford.'

—Author Jennifer L. Pozner, critiquing un-real reality-TV shows such as *The Bachelor*, *Married by America*, and *Joe Millionaire*.

Photo by EyeWire



CARDS THAT SAY 'REMEMBER ME'

Put your creative hat on when it comes to staying in touch with those who have rejected you once, and improve your chances for getting a better reception next time. After Thanksgiving, I found some honeycomb turkey place cards at 50 percent off. At the time, I couldn't imagine what I was going to do with them. But I bought them anyway. Then it came to me. There are quite a few people I have lost touch with during my recent move. I've got it! I'll send the cards with a note that says, "I am a turkey for not staying in touch." When they arrive in their bright orange envelopes, I know the recipients will get a laugh and remember me next time they need a consultant or speaker.

Second, see rejection as an opportunity. If it didn't work out this time, maybe it will the next time. Many times, when we are rejected, we feel angry because we've invested a lot of time and emotional energy (especially if you have done a lot of preparatory work, as I had in this circumstance). Use that energy and emotion to your advantage. Are there different opportunities that you can leverage, or other programs where you might be a better fit?

In my case, the advance research I did on my topic demonstrated to me that there could be dozens of other conferences that would be interested in hearing me speak. I love the proverb that says, "When one door closes, another will open." It did for me, and it will for you.

Third, try to establish a bond with the person who has rejected you. If this won't work now, is there another time or place that we can work together? Can she refer you somewhere else? Will she tell you the real reason you didn't make the cut?

Finally, be prepared to laugh about the rejection. Turn it into a funny personal sound bite. It's not the end of the world. If this was your first or only rejection, you must be really special. Send the person who rejected you a funny card—something that will make her feel good about rejecting you (just kidding). But do send something that will lighten the moment and make her remember you. Rejection, after all, is uncomfortable for

everyone involved—even the rejecter. It's important for the person who rejected you to be left with a good feeling about you, so that she will call you the next time she needs someone with your expertise.

When You Hear 'No Thanks' After a Job Interview

There is probably no worse ego-crushing rejection (skip the ones in your love life) than the one associated with the job search. How many resumes do you have to send out to get one call back? Consider this before you get depressed about a string of rejections: It takes, on average, six months to get a new job. Add to that the rule of thumb that for every \$10,000 of salary, you can add one month to the job search. So prepare to be turned down most of the time. Always remember, however, that rejection can open a door, too. Just because they say no now, doesn't mean they mean no forever.

Here are a couple of ways to nudge that door open a little wider next time.

Make sure to follow up. I don't just mean after the interview. Do so also after you hear you weren't selected for the position. My favorite technique is sending a clever card. I've created a series of cards for just that purpose. My personal favorite is one that says, "I think I bombed the interview," and it has a big bomb on the cover.

Continue to keep in touch. The person that did get the job may decline it. Continue

to send relevant articles, news clippings about your success, or about upcoming industry conferences, (especially if you are speaking), along with a short note. If something significant happens to you, such as an award or promotion, make sure to write a press release and send a copy to all your job contacts.

A word of caution: don't go overboard. Your goal is to soft-sell yourself, not bombard the company with information.

Don't Take It Personally

To help you get over the emotional distress:

Share your story with others. You are not the only one who has had a "rejection" experience. The more you can talk about it the better you will feel. It can become a funny story or icebreaker when you are with associates. Better yet, find someone whose opinion you value and relate the experience to her (don't sugarcoat it). Ask her to critique what went wrong (if something did) or make

Do something that will lighten the moment and make her remember you. It's important for the person who rejected you to be left with a good feeling about you, so that she will call you the next time she needs someone with your expertise.

suggestions on how to handle the situation next time.

Work out alternative rejection scenarios in your head.

The more you become comfortable with rejection the less likely it will be to take you by surprise again.

Put yourself in the rejecter's shoes. Was there something that caused the situation to occur, or was it just happenstance? Above all, don't take it personally. It's a business decision that didn't turn out in your favor.

Last, but not least, get back on that horse! Seek out a better job or a better promotion. There is always another opportunity waiting in the wings. The biggest loser is someone who can't get over rejection.

JoAnn R. Hines' career advice is recognized in many circles. She has been invited to the White House to speak, has led a trade delegation to China, and has served as the online packaging expert for the Small Business Administration. For more career guidance, or to purchase her latest book, "Packaging Yourself," visit www.packagingcoach.com.

LOAFING

CHEAP DATES:

Museums We Love, Because They Love Us Back

With Valentine's Day approaching, love is in the air and many of us are planning romantic getaways to celebrate old and new relationships, or simply treat ourselves to things that we love doing all by ourselves. A weekend away from home and kids can be just enough of a midwinter break to get us through till spring, and often the hotels in the nearest city offer sweet deals for Valentine's Day. Check your local newspaper or city Web site to find them, or surf on over to www.hotels.com and type in the city of your choice to find a deal your budget can love.

As for what to do before you devour the chocolate on your pillow, we suggest exploring the local art museum in town. It's the perfect place to get in touch with your creative side and learn a little more about your partner. If you go unaccompanied, it could be a great place to pick up a sensitive, intelligent date. (For more singles' Valentine's Day advice, visit www.quirkyalone.net.)

Below, we offer a taste of the visual delights available at museums around the country, many of them celebrating the female spirit and women's accomplishments in the arts and beyond.

The Women's Museum, Dallas, Texas (www.thewomensmuseum.org). Lucille Ball once said, "You really have to love yourself to get anything done in this world." This quote by the comedienne whom everyone loved is featured on the Wall of Words—12 inspirational quotes by American women, displayed above the stairs leading to the second level of this museum dedicated to "the celebration and communication of the immeasurable contributions women have made to society." Spend a day celebrating the likes of Sojourner Truth, Whoopi Goldberg, Jane Addams (the first woman to win the Nobel Peace Prize) and Althea Gibson, the first African American to be invited to enter Wimbledon. In the museum's "Amazing Facts" area, revel in the difference between the sexes. Did you know that women smile eight times a day more than men do?

The Brooklyn Museum, Brooklyn, New York (www.brooklynmuseum.org).

"I Wanna Be Loved By You: Photographs of Marilyn Monroe," on exhibit through March 16, traces the rise of this iconic female figure who never seemed to be able to love herself enough in photographs dating from 1945 to a few weeks before her death by overdose in 1962.



The National Museum of Women in the Arts, Washington, D.C. (www.nmwa.org).

On exhibit now through March 13, "Feminist Works on Paper," 14 drawings and lithographs exploring the scope of feminist art in the 1970s, as well

Photo of Marilyn Monroe courtesy of www.brooklynmuseum.org; girl with frame by istockphoto.com/Andrei Tchermov

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FARE PLAY: Two Airlines Drop Their Prices

When Delta (www.delta.com) introduced its SimpliFares on January 5, cutting prices by 50 percent on routes in the 48 contiguous states, the airline experienced record-breaking traffic and sales from its Web site. With SimpliFares, the airline promises no fare—including last-minute walk-ups—will ever be higher than \$499, one way, in economy or \$599, one way, in first class. Customers who purchase tickets through www.delta.com can receive 1,000 bonus miles with no direct ticketing fees.

To celebrate its fifth anniversary, JetBlue (www.jetblue.com) just introduced its "Take Five" fares. Fly from New York, Washington, D.C. or Boston to Florida for \$55 one way; between New York and San Juan, Puerto Rico for \$75 one way; between Washington D.C and Sacramento, California for \$85 one way. Spot a trend? All fares end in the number 5. Double your "True Blue" points when you book online.

For a real boost, scoot on over to www.virgin-atlantic.com, and you'll be greeted by "Hello Gorgeous!" as well as some darn good trans-Atlantic deals (click on Sale Fares). But with the dollar falling against the Euro, your best travel bet may be to stay stateside for now.

as, until May 8, an exhibition of paintings by Berthe Morisot, the first female Impressionist painter and contemporary of Manet, Monet, Renoir, Degas and other male masters. "The chief obstacle to a woman's success is that she can never have a wife. Just reflect what a wife does for an artist," said Anna Massey Lea Merritt, a contemporary of Morisot's.

The Metropolitan Museum of Art, New York (www.met.org). "Wild: Fashion Untamed," on exhibit through March 13, explores man's (and women's) ongoing obsession with fur, feathers and other animal coverings as adornment—as well as the anti-fur-wearing "Ethical Woman" as represented in the advertising campaigns of People for the Ethical Treatment of Animals (PETA). Fashions by Jean Paul Gaultier, Rudy Gernreich, Christian Dior, and classic photographs of the likes of Ava Gardner and Liz

Taylor, draped in fur, are featured.

The Contemporary Art Museum of Saint Louis, Saint Louis, Missouri (www.contemporarystl.org). If you're in the area, go see "Yoshitomo Nara: Nothing

Ever Happens," before it closes on February 27. The work of this prominent Japanese artist, known for his drawings of "tough girls" and cartoon-like dog sculptures, will put

you back in touch with your inner happy, sad, scared, but hopeful, tough child who is just learning how to love life.

Visit the links of each of the museums mentioned above to get a taste of the exhibits on display, and go to www.artcyclopedia.com/museums-us.html to find other museums near you. There's nothing like art to soothe or stimulate the heart.

—Gail Harlow →



Reuben/Yusuf Altmel, courtesy www.aivertnet.org

You can help those affected by the earthquake and tsunami emergency in Southern Asia and Eastern Africa with a financial gift to the American Red Cross International Response Fund. Your gift allows the Red Cross to provide immediate relief supplies, food and safe water, health care and other support to those in need. Visit Redcross.org or call **1-800-HELP NOW** to make your donation to the American Red Cross International Response Fund today.



CHEAP CHIC



PURSE ESSENTIALS: Cut Down on Cosmetics Clutter and Save Money in the Bargain

How many of you have held up a line at the cash register, while you pulled out compact, lipsticks, eye shadow, and assorted other makeup—enough to beautify the girls backstage at a Dior show—in search of the loose change that lives at the bottom of your purse? If any of you are like me, you still carry around your favorite discontinued lipstick from two years ago—the one you use only on very, very special occasions because it made you look oh so hot on your first date with your present boyfriend, who, I might add, hasn't seen you in that lipstick since you moved in together.

My favorite daily lip treatment is a lip balm from MD Formulations (\$12), which gives a nice sheen to my lips without being sticky like a gloss.

For some reason—maybe because you don't have to be a certain weight to wear it—throwing out makeup is even more difficult than throwing out old clothes. But most of us

use, and carry around, far more than we need. Below, are some tips for lightening your load and saving some money at the same time.

How Much Is Enough?

Your face is most likely the first thing a person notices, so you want to make sure it looks fresh, without having to “powder your nose” every five minutes. Less is more. Here's all you really need.

Play around with your makeup. Try mixing colors you already have to create your own unique color.

Face Basics: Definitely cleanse your face morning and night, and use a moisturizer with sunscreen. If your moisturizer doesn't contain sunscreen, find a foundation that does—one that is long-wearing and easy to transport in your purse, in case you need an emergency touch-up. If the compact doesn't have a brush included, you can buy retractable brushes that will fit into even the smallest of purses. And here's another tip for reducing the clutter in your purse: I keep an emergency stash of makeup in my car in case something comes up. My “first-aid kit” includes foundation, mascara, and two shadow colors, one for day, the other for night.

Eye Candy: When it comes to the eyes, buy shadows in doubles, trios and even quads. Buying an assortment of colors in a compact container helps free up space on your vanity or in your purse. Rimmel is an inexpensive brand that offers eye products in a variety of hot colors. Six dollars for three shades? You can't go wrong. And they can double as liners, as well. Just use the thin side of a shadow brush to line the tops and bottoms of the eyes, than smudge with a Q-tip.

Lip Collectibles: I'm constantly buying glosses and lipsticks that just end up sitting on my dresser, collecting dust. At last count, I had 21 lip products that hadn't been



Photo by istockphoto.com/Myrtle Liew

used in the past month. My favorite daily lip treatment is a lip balm from MD Formulations (\$12), which gives a nice sheen to my lips without being sticky like a gloss. Victoria Secret's Li'l Lipstick (\$5.50) is a double set of three different lip shades (which look like color on a Q-tip) to try without a long-term commitment. For those of you who can't live without liner, buy a thick lip pencil that can be used as a liner and lip color in one. This alleviates the stressful task of matching a liner to a lipstick. It'll also save you about 15 bucks. Avon's Mark line has a “Multi-tasking Pencil Color” for your eyes, cheeks and lips, which is actually double-ended, so you have two colors to choose from! The regular price is \$8, but I recently spotted it on sale (in the Mark catalogue) for \$4.99!

If Less Is More, Is Smaller Better?

Several cosmetic manufacturers have recently introduced makeup in pocket-size packaging, to help cut down on dreaded purse clutter. You get less, but you don't necessarily pay less. A better way to collect purse-size cosmetics is to take advantage of a cosmetic-industry practice called “gift”—a term used when brand names offer trial-size glosses, lipsticks, shadows and other products with any purchase over \$20 to \$25 dollars. Clinique, Elizabeth Arden, Estee Lauder—you name 'em, they have “gift.” The three-inch mascara fits so nicely into the zipper section of your purse you won't even know that it's there!

But learning to curb your urge to try every new color is the surest way to keep the clutter down. I mean how many shades of brown shadow do you really need? If you haven't worn a particular item for two months or more, then I doubt you ever will. Throw it out! Play around with your makeup. Trying mixing colors you already have to create your own unique color. When I'm at a store and happen to see a beauty item that I think I can't live without, I go about the rest of my

shopping. If, at the end of the day, I think that I absolutely can't live without another natural pink lip gloss, I'll go home. When I wake up the next morning, if don't want to rush to the mall after work, then I know I don't need it!

In the box below, you'll find the three must-have items—and favorite brands—15 cosmetics saleswomen I work with carry around in their purses. —Tara Civitaresse

FAVE RAVES: What the Women Who Sell YOU Makeup Carry in THEIR Purses

1. MASCARA

Benefit's BADgal Lash mascara (\$18; www.Sephora.com). **Dior Maximeyes** (\$22; www.Sephora.com). I received a sample of this recently; it's awesome and it fits perfectly in my purse. **Maybelline Great Lash Mascara** (\$3.47; Wal-Mart). **Rimmel Extra Super Lash** (\$1.97; Wal-Mart).

2. GLOSS

Lancome Juicy Tubes (\$15.50; www.Sephora.com). **MAC Lipglass** (\$11.50 for clear, \$13.50 for tinted, with over a dozen colors to choose from; www.mac-cosmetics.com). **Carmex** (\$1.99, pot or tube; spotted recently in a Target store for 89 cents!). You get a great vanilla scent in this gloss for less than \$2! **L'Oreal Colour Juice** (\$6.38; Wal-Mart). Almost half the price of Lancome Juicy Tubes—and it looks almost identical!

3. COMPACT

Jane Cream to Powder (\$3.54; Wal-Mart). **Almay Clear Complexion** (\$10.54; Wal-Mart). This compact comes with two compartments, one with the foundation/mirror and a bottom one that holds the application sponge. Very smart. **Lancome Photogenic** (\$27; www.Sephora.com). A sheer pressed powder that “provides flawless natural finish.”

Chanel Poudre Universelle Compact (\$42; www.Sephora.com). “Imparts a translucent supernatural finish.” It's a bit pricey. Chanel does have a fabulous reputation. I happen to believe the name is all hype, but some people swear by it.



Photo by istockphoto.com/Mark Lane



HOW'S YOUR NEW YEAR'S DIET COMING? Tips to Help You REALLY Lose Weight This Year.

No. 1 on the New Year's Resolution Hit Parade is "Go on a diet." No. 1 on the Resolutions Broken by February 1 Hit Parade is "Go on a diet." The word itself is frightening. "Diet" conjures up visions of deprivation, denial, dismay! So here's the good news: Diets are out; patterns of eating are in. You don't have to buy special foods, books or gizmos to lose weight.

When it comes to losing weight, it's the big picture that counts. Evidence suggests that a balanced approach, including protein, carbohydrates and fats in your daily fare, is the best strategy. Any diet that restricts any one of these categories limits your consumption of important vitamins and minerals. So before you cut out a whole class of important nutrients, look at what you're eating now.

Dear Food Diary . . .

Of course, it's a chore to write down exactly what you eat each day, but if you're unhappy with your weight, the only way to get a handle on how to cut back on the number of calories you consume is to keep a food diary. Take a look at your diary after a week and highlight the high-fat, high-sugar snack foods that didn't contribute much in the way of nutritional value. Decide to substitute raw fruits or vegetables for at least one of these snacks each day. Substitute, mind you, not add! Then do the same in a week or two with another snack, until you've banished all of them from your food radar.

Next, simply cut out one high-sugar snack or drink a day. Habits die hard, and it may be that you've dashed out of the house and bought a doughnut every morning before work for as long as you remember. Instead, take a few minutes for a healthy breakfast before you leave the house. Healthy doesn't have to mean time-consuming. A cup of yogurt and a slice of whole-grain toast or a bowl of cereal with raisins and low-fat milk doesn't take a chunk of prep time. This should get you over the hunger hump that made the doughnut so appealing in the first place.

Learn your body's signals, and don't keep eating because that's what you've always done. Push away your plate before you feel like an overstuffed pillow.

Look at the amount of food that's on your plate. In these days of super-sized restaurant meals, you're probably being served twice as much as you should reasonably have. Research has shown that people tend to eat what's put in front of them. Make sure that you eat just enough to satisfy your hunger and that you don't finish all the food on your plate simply because it's there.

Don't deny yourself a piece of cake at someone's birthday party. If your hostess cuts you a substantial slice, eat only one or two bites and then put down your fork. If you feel that you can't have a treat every now and then, you'll feel so sorry for yourself that you'll sabotage your own attempts to improve your eating habits.

Be aware of your hunger. Eat slowly to give your stomach a chance to signal your brain that you've had sufficient food. Learn your body's signals, and don't keep eating because that's what you've always done. Push away your plate before you feel like an overstuffed pillow.

Think before you eat. Are you hungry or simply bored, annoyed or angry? If it's not hunger that's driving you to the candy machine or the cupboard, have a cup of tea to keep your hands and mouth busy.

'Designer' Labels You Should Read

No one would call food labels fascinating reading, but they do provide you with some—although not all—of the information you need to make wiser choices when you buy prepared foods.

Beware of foods that list "high-fructose corn syrup," "dextrose," or "corn syrup" at the top of the ingredients list. They're all terms for different forms of plain old-fashioned sugar. Since ingredients are listed in descending order of weight, whatever you're eating has more sugar in it than anything else.

For the sake of your heart, try to avoid foods that contain saturated fat or "partially hydrogenated oil," which is trans fat in disguise. Both raise LDL (bad) cholesterol levels.

Look for bread that contains whole-wheat or whole-grain flour and buy brown rice. Highly processed grain products, such as white bread and white rice, make blood



Highly processed grain products, such as white bread and white rice, make blood sugar and insulin levels shoot up and then plummet. Some scientists think this may contribute to weight gain.

sugar and insulin levels shoot up and then plummet. Some scientists think this may contribute to weight gain.

Take account of the amount of food in a "serving" and the number of calories one serving provides. It's easy to eat two or three "servings" without realizing it, especially when it comes to snack food.

Take It Off 10 Pounds at a Time . . .

Break up your weight-loss goals into manageable chunks. You may feel you need to lose 30 or 40 pounds, but losing even 10 pounds will put you on the road to good health and good looks. Once you achieve that goal and hold your weight steady for a few months, you can decide whether you want to lose another 10 pounds.

Don't forget to add physical activity to

your life. To start, you don't have to "Exercise" with a capital E—you just have to do something as simple as walking for 10 minutes, three times a day, on all or most days of the week. Once that becomes part of your routine and you realize how much better you feel, you can add more activity. Sign up for a square-dancing class at the local high school, take a yoga class, pick up your tennis racket again and

Break up your weight-loss goals into manageable chunks. You may feel you need to lose 30 or 40 pounds, but losing even 10 pounds will put you on the road to good health and good looks.



find a partner. Becoming physically active will not only help you take off weight, it will improve your outlook. And think how good you'll feel knowing that you've kept at least one of your New Year's Resolutions!

At its most basic, the secret to losing weight is "Eat less, exercise more." Four words. All the rest are trappings.

—Nissa Simon

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BY GAIL HARLOW WITH ELIZABETH LEWIN

(Publication date: April 2005; Price: \$17.95).
(Send an e-mail to editor@makingbreadmagazine.com
and we will bill you when issues are ready to ship.)

Excerpted from "Making Bread: The Ultimate Financial Guide for Women Who Need Dough":

"MAKING BREAD: The Ultimate Financial Guide for Women Who Need Dough" is "the ultimate chick lit." To be true to that genre, this book should have a happy ending. In chick-lit novels, after all, the heroine, who's just spent 250 pages plotting and scheming to snag Prince Charming, gets her man, and everyone spends happily ever after.

MAKING BREAD's heroine doesn't need Prince Charming; she's independent and successful in her own right. She has a career that challenges and satisfies her, a savings account for emergencies, and a retirement account invested for her long-term security. She may already own her own castle. Sure, she's looking for love, but she knows that, even if Prince Charming never shows up, she'll always be able to take care of herself. Her money gives her freedom of choice and freedom from worry.

When she is introduced to the Prince at a business conference, he is attracted to her for her self-assurance. If they do marry, they never argue about money. And 10 years later, if she catches him fooling around with her stepsister (go figure!), she can afford to file for divorce. Money doesn't guarantee that you'll live happily ever after, but if you have it, you don't have to live unhappily ever after."

Click Here to View Table of Contents.



Q: When I print certain Web pages, sentences run off the right-hand edge of the paper. I can't seem to correct this with the scroll bar or by moving the paper in the printer's paper tray. I hope you can help me.

A: If you're using Internet Explorer, click View > Font Size (or View > Text Size in Netscape) and select a smaller font than is displayed. With the smaller font selected, try printing the Web page. If that doesn't resolve the problem, try printing in Landscape mode, which will print across the 11" length of a sheet of paper as opposed to normal Portrait mode, which prints across 8.5 inches. Depending on the version of Windows you're using, you can change to Landscape mode by clicking File > Print, or File > Print Setup. Look for an option that addresses page layout or orientation.

Technology guru Richard Sherman, a.k.a. Mr. Modem, is a nationally syndicated columnist and the author of eight books. As publisher of the popular "Ask Mr. Modem" weekly newsletter, he provides geekspeak-free answers to computer- and Internet-related questions received from subscribers worldwide. To post questions to this column, e-mail Mr. Modem at mrmodem@mrmodem.net. For a sample newsletter, visit www.mrmodem.net/site/newsletter.html.

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So the next time you can't remember which 1977 record Frosty Horton (who?) played on, you'll know where to turn. (By the way, it's "Rock 'n' Roll Gumbo"—but you probably knew that.)

FEMALE FINANCE

SEEING RED?

What You Can Do If You Suspect Wage Discrimination

By Gail Harlow with Elizabeth Lewin

2004 may be remembered as the year when millions more women finally began to ask for what they are worth. The nation's largest employer, Wal-Mart, became the target of a class-action suit, involving 1.6 million women, charging the company with sexual discrimination in its hiring, pay, and promotion practices. At stake, besides reputation and customer good will, is an estimated \$2 to \$4 billion in potential damages and salary adjustments. Other firms, including Morgan Stanley and Boeing, settled similar discrimination suits out of court to the tune of millions of dollars and untold public-relations damage in 2004.

Is it any wonder, then, that the biggest corporate fear, according to one survey, is not that consumers will stop buying their products but that half of the workforce will

figure out that they may be paid unfairly? According to an article titled "How Corporate America Is Betraying Women" in the Jan. 10 issue of *Fortune* magazine, 62 percent of the general counsels of 300 companies surveyed by the law firm Fulbright & Jaworski last year identified employment litigation as the thing they worry about most.

Yet, despite the high-visibility cases mentioned above and the concerns of those lawyers, the wage gap and the "glass ceiling" are not major issues for the majority of working women.

Many women and even more men believe that equal pay—that rallying cry of the feminist movement in the 1960's and '70's—has already been achieved. The wage gap isn't an issue in most women's minds any longer. They believe it doesn't exist—or at least it doesn't affect them. In fact, the daughters

'It seems that men get an inherent annual bonus just for being men. If this continues, the only guarantees in life will be death, taxes and the glass ceiling,' says Rep. Carolyn Maloney.

and granddaughters of those women's movement activists are still facing a wage gap that robs them and their families (yes, men and children are hurt by the wage gap, as well) of more than \$4,000 per household annually, or \$200 billion a year. Imagine how our economy would benefit if consumers had \$200 billion more to spend—or save. So it would seem that it isn't just women that corporate America is betraying.

The Half-a-Cent Solution

Here are the facts: Today—42 years after the Equal Pay Act of 1963 was passed, making it illegal to compensate women less than men for the same work—on average, women who work full-time year-round are paid 76 cents for every dollar men who work full-time year-round earn. What's worse—African American women earn 67 cents and Hispanic women earn 55 cents, according to the National Committee on Pay Equity (NCPE), which bases its figures on Census Bureau and U.S. Department of Labor statistics. (Only Asian-American women, who find their way into managerial

or professional positions in greater numbers, manage to earn 83 cents per dollar men earn.) True, in 1963, we were only earning 59 cents, so some progress has been made.

True, not every woman experiences job discrimination. 'Women age 35 to 44 with psychology degrees working as social scientists earn 101 percent as much as their male equivalents,' reports the NCPE.

But, as the NCPE points out, that gain amounts to less than half a cent per year, and studies reveal that progress has come in large part as a result of a lowering of men's wages, not an increase in

women's wages. At the current rate of change, women won't achieve equal pay until 2050, predicts the AFL-CIO.

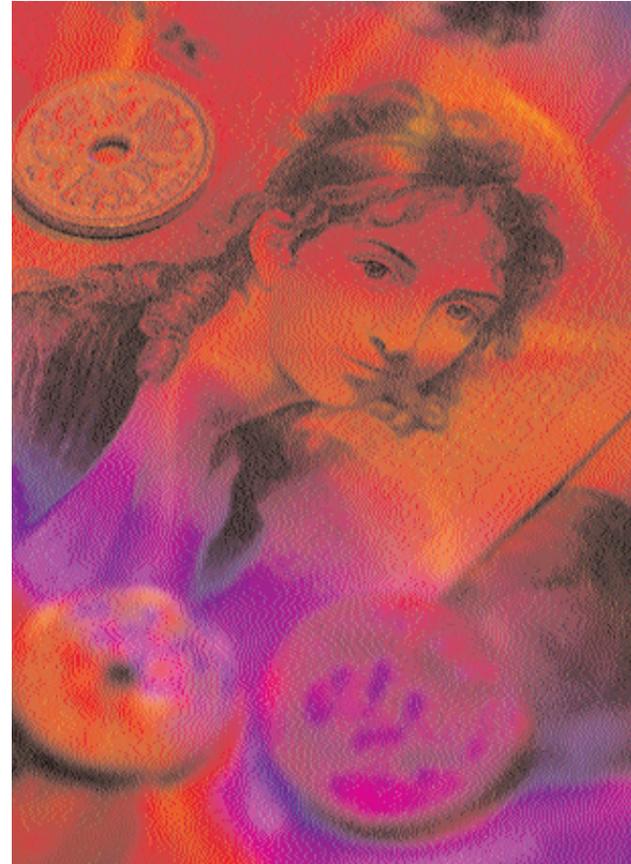
In "Still a Man's Labor Market: The Long-Term Earnings Gap," an exhaustive report released by the Institute for Women's Policy Research in 2004, the authors, Stephen Rose and Heidi Hartmann, note that across the 15 years—from 1983 to 1998—examined by the study, "women's total earnings are dramatically lower than men's. . . . The gender earnings gap is bigger than many people think." Taking into account the long-term impact of lower earnings on a woman's lifetime worth—factoring in the ripple effect of lower Social Security and pension benefits—this study reports

MARK THIS RED-LETTER DAY ON YOUR CALENDAR!

April 19 is Equal Pay Day in 2005—the day on which women's earnings catch up to the amount men earned the year before. (Women's median earnings are \$30,724, compared with \$40,668 for men.) Every year, Equal Pay Day is observed on a Tuesday in late April to call attention to the wage inequity experienced by women and minorities.

Various activities, including protests, seminars, networking events, and public demonstrations are held to call attention to the problem. In Jacksonville, Florida, one year, for instance, the Women's Center sponsored a luncheon called "But I'm Worth It: How to Talk about Salary and Market Value." Minnesota activists sponsored an "UnHappy Hour" event, in which attendees received 3/4 of a cup of latte, 3/4 of a muffin, and 3/4 of a napkin to symbolize the almost 3/4 of a dollar women are paid. In Washington, D.C., committee members handed out leaflets and PayDay candy bars to subway riders.

How are you going to observe the day?





nearly 40 percent of poor working women could leave welfare programs, if they were to receive pay-equity wage increases,” reports the NCPE.

“Work patterns only partially explain the difference between men’s and women’s earnings,” states the GAO in its October 2003 report. Even after accounting for such key factors as occupation, race, marital status, and job tenure,

the GAO report admitted that it “could not explain all of the difference in earnings between men and women. . . . An earnings difference may result from discrimination in the workplace or subtler discrimination about what types of career or job choices women can make.”

Gap-Economics

Why, after 42 years, are we not doing better as a group? Why, as is alleged in the

Wal-Mart class-action suit, do women make up 72 percent of Wal-Mart workers but hold only about a third of the store-manager jobs? (Wal-Mart dis-

putes those figures, according *Fortune* magazine.) Among the contributing factors perpetuating the wage gap, cited by the NCPE and others, are:

\$ Women and minorities are often underpaid without knowing about it. Wage data is kept secret, with most of the information needed to prove a complaint held by employers, many of whom discourage or prohibit employees from discussing their salaries.

\$ Traditionally female occupations (i.e. sales, clerical, and service jobs) tend to pay less than male-dominated occupations.

\$ Education does not have an equalizing effect. The median income of a women

with a bachelor’s degree is 25 percent less than that of a similarly qualified man. A woman with a master’s degree earns 28 percent less than a man with a master’s degree.

\$ Management often fails to give women high-profile assignments or promote women to high-paying positions. We make up 45.6 percent of the labor force. Yet, in 2004, there were only eight women CEO’s running Fortune 500 companies.

\$ Many women simply can’t afford to bring charges or are reluctant to risk possible retaliation. Hence, enforcement of the Equal Pay Act is spotty.

Tougher legislation has been introduced in Congress, and some states have enacted stricter pay-equity provisions. But should we wait for the politicians? Women don’t ask, we’ve been told over and over again by experts in the field who write for **MAKING BREAD**. They don’t ask for raises or pensions, they don’t ask the hard questions about equal pay and promotions; they don’t ask investors for enough money. They don’t talk about money with their friends.

Many simply don’t realize what’s at stake; they aren’t aware of the long-term impact of the wage gap on their financial security. Given a lower starting salary, the wage gap widens with every pay raise, as men in the same position, earning more, get a larger increase, and women fall farther and farther behind. The impact doesn’t stop there: Social Security benefits and retirement savings, both based on percentages of earned income, are also affected. It’s simple math: A larger base salary ensures higher Social Security, pension benefits and 401(k) savings—more disposable income to stash away for retirement. Lower wages are a major contributing factor to women’s lower rate of savings, as compared with men, and the high rate of poverty among older women.

‘A recent study found that nearly 40 percent of poor working women could leave welfare programs, if they were to receive pay-equity wage increases,’ reports the NCPE.

What You Can Do About It

First, of course, ask for a raise, if you think you are not being fairly compensated. (Visit www.pay-equity.org/cando-negs.html for tips on wage and salary negotiations). If you find yourself facing wage inequity, unfair promotion policies or sexual discrimination of

any kind, tell your supervisor and the human-resources department where you work. Keep detailed notes, collect evidence, talk with other women to see if yours is an iso-

lated case or part of a company-wide problem, and if the situation isn’t rectified, consult with a lawyer from the Equal Employment Opportunity Commission (EEOC) at 202-501-0702. (To be connected with the EEOC office in your area, call 1-800-669-4000.)

Even if you’re not personally affected, look beyond your situation to the big picture and become an activist for long overdue change. The National Committee on Pay Equity (www.pay-equity.org) recommends that women write their senators and representatives, demanding that steps be taken to strengthen enforcement of the Equal Pay Act, by enacting the provisions of the Paycheck Fairness Act. Doing so would make it easier to bring sexual discrimination suits on behalf of groups of women. Second, lobby politicians for passage of the Fair Pay Act. (For more information on both bills, visit <http://thomas.loc.gov>. To find contact information for your senators and representatives, visit www.house.gov and www.senate.gov.)

Don’t let the wage gap put you in the red. It could cost you millions over your lifetime—and there are a million reasons why you shouldn’t let that happen.

Just ask yourself: would a man? □

Gail Harlow is the Founding Editor of MAKING BREAD. Financial planner Elizabeth Lewin is a contributing editor to MAKING BREAD.

THE WORKING MOM'S SHRINK

Photo by Shel Secunda



The doctor and her daughter.

By Marcia Eckerd, Ph.D.

It's 2005—and high time I got my act together. New Year's is traditionally when we all take stock of where we are and where we want to be. Often, where we want to be is less vulnerable to our triggers—those things that always, predictably, set us off. I worked with an existential psychologist once, and he taught me a really important lesson: Many of us lurch from crisis to crisis, thinking it's one thing after another, when, actually, it's not one thing after another. It's usually just the same thing over and over again until we finally get it right.

Whatever our issues are—rejection, trust, control, self-confidence, to name a few—life just keeps challenging us right in the kisser. It can help to take a giant step back and ask, "Is there a theme here?" If there is (and there usually is), it's likely to be something that you learned early that gets triggered by what's happening now. The first big step towards making real change is to recognize your hot buttons for what they are—your issues, not someone or something else—and to begin to understand why they keep coming up. Then you can ask yourself,

I will practice saying 'NO,' and actually say it when asked to do something I don't have time for or choose not to do. I will also accept the fallout.

"How much of what's happening is my old stuff?" and see yourself more clearly.

For example, I have a client who had a very critical mom. She has a very hard time in any situation where she feels someone doesn't take her or her work seriously.

Because of her experience as a young girl, she tends to feel that she is being criticized. Her confidence is hard-won. It took us awhile, but she's finally at the point where she realizes

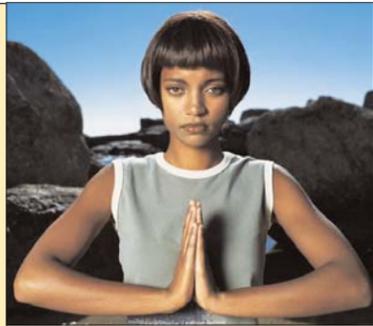
that other people have their issues, too, and that her supervisor is (a) threatened herself by issues in the workplace; (b) has attention deficit disorder, so she's impulsive and disorganized; and (c) tends to avoid conflict. This supervisor doesn't take my client's suggestions seriously, because she's too overwhelmed; it's not because she doesn't value my client. Actually, since the whole thing has nothing to do with her, my client might as well stop being mad at her boss all the time.

Our kids are the real experts at pushing our buttons—who knows us better? They know exactly what to say or do to drive us up the wall and get what they want. It's not because they're "bad" kids; it's their job to

New Year's Resolutions to Help Us All Stay Sane in 2005

All You Have to Do Is Keep Them!

My Resolutions for the New Year & Beyond



1. I will put my needs ahead of the dog's.
2. I will be realistic about how much time things really take and not over-schedule myself—no matter what!
3. I will practice saying "NO," and actually say it when asked to do something I don't have time for or choose not to do, even when it's my boss, my child or my spouse. I will also accept the fallout.
4. When tempted to fix something that isn't mine to fix, I will repeat my mantra: "No one died and made me boss."
5. When I have work to do, I will not discover the million other things that need doing.
6. I will remember that I don't have to like everyone, and they don't have to like me.
7. I will not act the age of my children, no matter what the provocation.
8. I will accept the fact that my daughter is on her own life path, with her own bumps and challenges that I can't prevent.
9. I will get enough sleep.
10. In order to hang onto my sanity in the frantic pace of my life, I will make time for moments of inner peace and exercise as regularly as I can.
11. I will not beat myself up for being human, having limits, and making mistakes.
12. I will remember that I love my spouse, even when his priorities aren't the same as mine.
13. I will remember that my relatives have as much responsibility to make the family relationships work as I do.
14. I will remember to love myself, so that I have enough emotional steam to love everyone else.

Now, if I can do all this, 2005 will be the year that I finally got it right.

be kids. They threaten us ("If you don't do this I'll fail"), blame us ("It'll be your fault if I have no friends!"), make us feel guilty ("Everyone else gets to have this"), nag us, (you know what that sounds like), and then they see what works and they use it. We need to be able to grit our teeth, say, "Guess so," and decide what to do based upon the merits of the case, not our feelings.

All this leads me to suggest that we already know much of what we need to know to be happy, and it often comes down to just being able to bring ourselves to act on that knowledge. There's a book called "All I Really Need to Know I Learned in

Kindergarten." I wouldn't go so far as to say that we know everything that young, but of this I am sure: by now we know a lot of what we need to do and, like the Nike ad says, it's time to "just do it!"

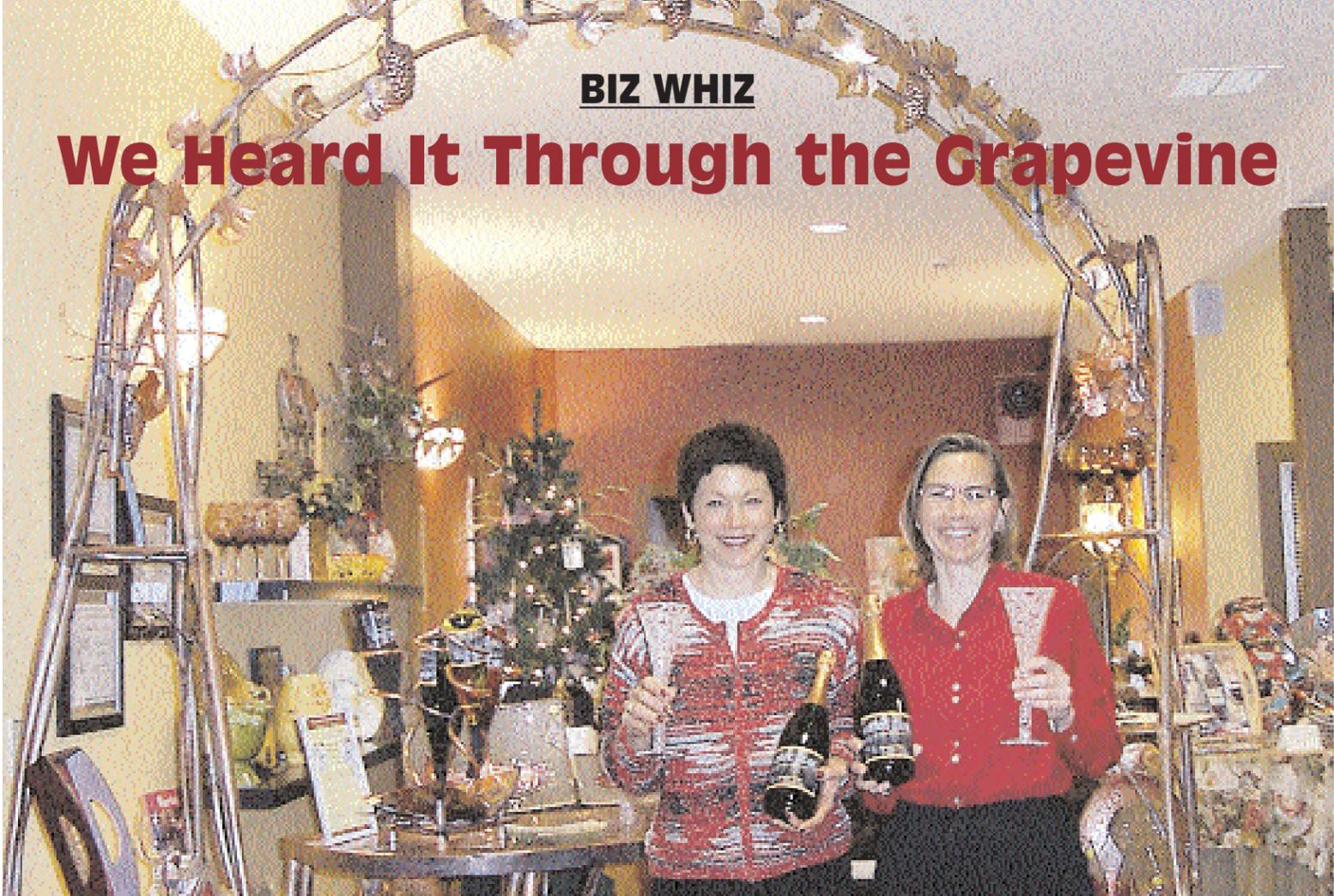
In that spirit, above are 14 New Year's resolutions that I have every intention of trying to keep. You're welcome to try them on for size, borrow them, pass them on, mix and match with your own. Just do it! □

Marcia Eckerd, Ph.D., is a partner in Associates for Children and Families, a practice that specializes in working with individuals, couples, and families to enhance relationships and empower individuals. If you have a question that you'd like her to address in this column, e-mail her at acfassociates@aol.com.

I will not act the age of my children, no matter what the provocation.

BIZ WHIZ

We Heard It Through the Grapevine



Left to right: Owner Kathy Charlton and tasting-room manager Molly Rivard toast their future success with a new sparkling wine.

winery was sold to its assistant winemaker. In 1999, my husband and I and another couple bought the winery, thinking it would be a passive investment. We were living in Dallas, Texas, at the time and I was working for Texas Instruments, where I had worked for more than 20 years. Then I was offered an early-retirement package and I took it, and in 2001 my husband and I moved to the Olympic Peninsula. That's when I took over the winery. But I had no experience in making wine or running a winery.

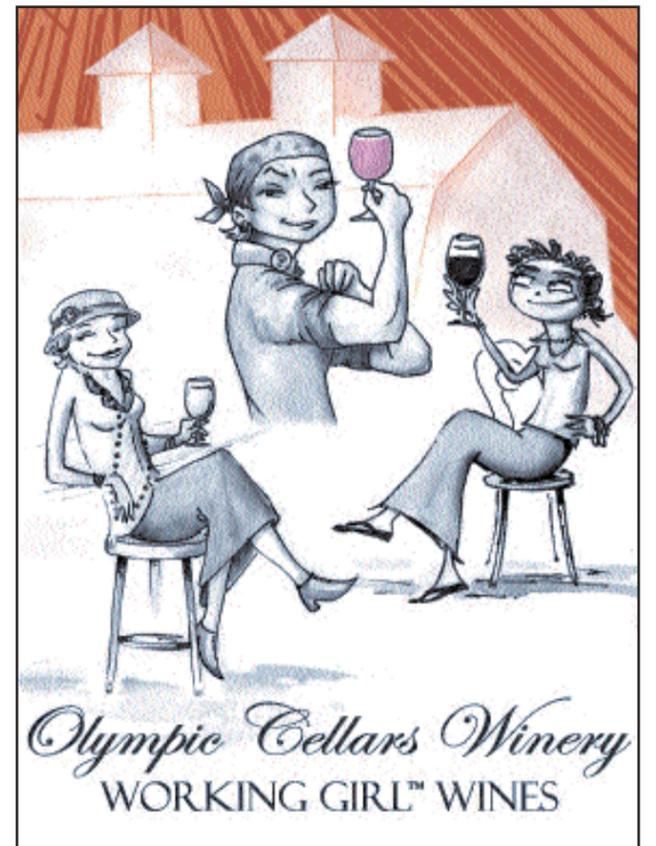
MB: So what made you think you could do this?

KC: My business background was in start-ups. When I took over in 2001, I gave the winery six months, go or no go, and we turned a small profit in 2001. Being from the high-tech world, I knew how to put my arms around it. I had goals, cash-flow statements—I really ran it like a business. We saw a unique opportunity in being a women-owned and-operated winery.

Although we want to be taken seriously about our wines, we've noticed that often people coming into a winery are intimidated. They say, "I'm not a connoisseur of wine." We realized how intimidating the wine industry and wine-tasting can be, so we've done a lot to change that. Our tasting room has a Starbucks feel—there's a comfortable lounge area. And the gift shop attracts women.

MB: You have a wonderful series of wine called *Working Girl*. How did it develop?

KC: After a lot of brainstorming sessions and wine blending and tasting, we came up with the *Working Girl* Wines series, and we launched it in September 2003. That was when we really started taking off. We produce and market *Working Girl* White and *Go Girl* Red, and they are at a good price point, blended for women's palates—soft,



easy drinking. We've added a third wine, *Rosé the Riveter*, which we kicked off with a nontraditional contest. Eight local businesses sponsored and fielded teams of three women to change tires on racecars in a timed trial. With the money from the sponsorships, we sent nine 13-year-old girls to a four-day camp at Peninsula College for non-traditional career training—a place where they could find out that they can do and be anything they want to be.

In February, for Valentine's Day we're having "The Most Romantic Woman Contest," and we'll release our fourth and last wine in the *Working Girl* series. This one is dedicated to men in our lives, and it's called *Handyman Red*.

The best thing about our *Working Girl* Wines series is that, from the release date forward, the wines have supported women's health care on the peninsula. A portion of the proceeds of the sale of these wines is donated to the Gynocare Fund. Clinics can draw from the fund to pay for diagnostic care for women who otherwise would be unable to have such care. This year we

Vintage Advice from a Savvy Businesswoman Who Has Found Wonderful Ways to Help Other Women

By Sharon Sorokin James

Throughout the ages, "wine, women and song" have always been linked. But rarely have women become wine-makers. Kathy Charlton, a former Texas Instruments executive, is crushing more than a few stereotypes (along with all those grapes), growing and marketing wines that please the female palate—and this 54 year old just might end up singing all the way to the bank. Olympic Cellars Winery, located in Port Angeles, Washington, on the Olympic Peninsula, is a winery that is not only owned by a woman, but also operated by women. The consulting winemaker, Sara Gagnon, is a woman, and the tasting-room manager.

Molly Rivard, is a woman. In early January, **MAKING BREAD** caught up with Charlton to ask her what she's learned about wine—and running her own business—since she bought the vineyard six years ago. To find out more about Olympic Cellars Winery, visit www.olympiccellars.com.

MAKING BREAD: How did you get into the wine business?

KATHY CHARLTON: The property was leased in the 1990s to Neuharth Winery, a small, award-winning winery. When its founder, Gene Neuharth, died in 1993, the



You need dedicated volunteers. The bottling line is long and hard, so I'm always challenged. I work them to death for lunch and free wine.

crossed the \$3,000 mark for the fund. It's a good connection and a good business decision. We open the tasting room for fundraisers, so our winery is not only a tourist destination, boosting the economy of this small community, but it's also a meeting place for women for such things as International Women's Day, for example.

MB: *How many cases of wine a year do you produce?*

KC: We're a small winery. We produce about 3,200 cases per year, of reds, whites and rosés. And we have a special relationship with Alan Pangborn of Moonlight Sparkling Cellars, who has bottled a very small amount of sparkling wine for us—about 60 cases a year, blended to our taste. Although we are a small winery, word is getting out about our wines.

In addition to the Working Girls Wines, we have La Dolce Vida—our line of premium wines. These wines were inspired by a painting about women and wine, by Kathy Womack, which I found on the Web. When I saw it, I said, "That's us," and I plunked down my credit card. We hung it in the winery and sent Sara to our first competition, and we won our first gold medal.

Womack talks about women having a secret desire to live *La Dolce Vida*. We all have careers, but we still need to take time out to create special moments with friends and family, and that's what Olympic Cellars is all about. Maybe we can't take two weeks off, maybe we can't take the summer off, but we can find time to sit down and enjoy a glass of wine and talk.

MB: *Is it hard to achieve the blend of flavors that you want in a wine?*

KC: Believe me, getting three women to decide on a single blend for the champagne was fun. What I highly recommend is flannel pajamas, a good book, champagne and potato chips. We also have Cabernet chocolates to pair with wine—chocolate and wine being the two basic food groups.

MB: *Is it difficult to be a woman in the wine industry?*

KC: I approached it as a newbie. I knew nothing, and it was probably a good thing. I worked it as I would work any new business, setting financial goals, operational goals, production goals. I found that I have marketing and promotional skills that I really didn't know I had. We've been very nontraditional. That has helped us to start getting exposure in a very big industry. There is a glut of wine—there's a winery opening every two weeks. There's good wine everywhere. The only way to survive as a small winery is either to be top, top premium with major financial backing—which is not us—or to find our niche and stay true to it. We know who we are and what we are about.

I need to be recognized in the industry, but I'm not going to operate within the traditional confines. Since we are three women, and, at least for Molly and me, this is a second career, we have the opportunity to not always worry about the bottom line, because we own it and love it. It's just a totally different thing for me to come out of one industry into another and wear all the hats, knowing that I'm the ultimate decision-maker. Sometimes I know it's not economically the best decision to make, but it's the right decision.

MB: *Is there a lot of snobbery in the wine industry?*

KC: No. Our winemaker, Sara, was in a plane crash in August (fortunately, she is recovering). So when I needed help, I called some differ-

ent wineries, all run by men, and they were right there. So, no, there's not snobbery, but there are traditions, although novelty wine labels, like Working Girl, are becoming more and more prevalent. The average consumer doesn't care about how many awards you've won (we won nine in 2004). They are value-conscious, and label-conscious, and just want a good wine for a good price.

MB: *Do you think women's palates are different from men's palates?*

KC: Yes. Men like big, bold, oak and tannins. We blend our wines to feature the fruit, to be soft. We do oak, but just enough to enhance the wine. Our Working Girl Wines are very easy to drink, food-friendly. You don't pucker up on that first taste.

MB: *Do you have a lot of employees?*

KC: No. Small wineries like ours survive with the help of friends, volunteers and customers who want to get involved. We couldn't do it, if we had to bring in the kind of work force we'd need during harvest time. You need dedicated volunteers. The bottling line is long and hard, so I'm always challenged. I'm working them to death for lunch and free wine.

MB: *So how do you make it work?*

KC: Through an organization I formed, called 2X Success, which provides me with volunteers and nonprofit organizations with wine at cost, which they can sell for a profit. We have the approval of the Washington State Liquor Control Board. It all started with an organization on the Olympic Peninsula called Operation Uplift. It supports women during and after cancer treatments. They get a grant every year from the Komen Foundation. This year the grant said

that Operation Uplift must show X percent of in-kind funding. They called me and said let's brainstorm. I said if they could provide me with dedicated volunteers, I would allocate wine to them at my cost. So for every hour they work, they can buy a bottle of wine at very low cost. They make money at their fundraisers when selling it by the glass or by the bottle under license from the Liquor Control Board.

We had one volunteer who was in treatment. Bottling was in November—a cold,



I highly recommend flannel pajamas, a good book, champagne and potato chips. We also have Cabernet chocolates to pair with wine—chocolate and wine being the two basic food groups.

rainy day. We date stamp each box as it comes off the line. All she could do, barely, was date stamp, but she would not leave her post, because she was helping her organization. We kept bringing her hot tea and keeping her wrapped up. She stamped 800 cases during a four-hour shift.

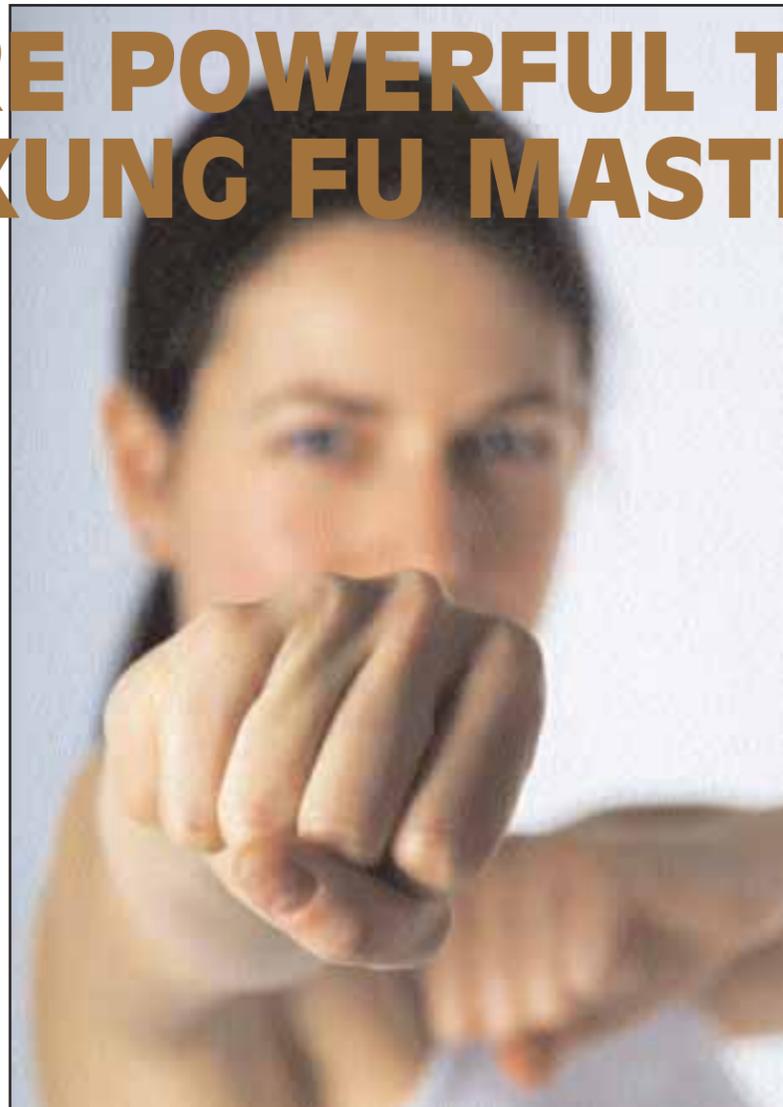
MB: *Do you keep statistics on your customer base?*

KC: This year we are installing a retail management customer contact system. But in the meantime, my gut says more of our customers are women than men. It goes along with the demographics of who makes retail decisions—a high percentage of women do. I'm the only winery that stays open year-round. The others are only open during the summer tourist season.

MB: *So I guess it's fair to say that catering to women is good business!* □

Sharon Sorokin James is a lawyer, author, wine aficionado and contributing editor to MAKING BREAD.

MORE POWERFUL THAN A KUNG FU MASTER!



By Allison Acken, Ph.D.

Sandra Ashton-Phillips is a smart, vibrant, and caring woman who believes in protection—not the Kung Fu-type, but the financial-planning type, consisting of insurance coverage, retirement savings, and

estate planning. She describes herself as “a native New Yorker” and the sound of New York is still in her voice, even though she has lived in Southern California for many years now. Protection and accumulation of assets are the name of the game, as far as she’s

Selling Financial Protection Can Be a Very Rewarding Profession

concerned. Ashton-Phillips started out as an employee of a large insurance company; today, she is the president of Ashton-Phillips Insurance Services, selling personal and business insurance. In addition, in collaboration with Associated Planners Investment Advisory, Inc., she provides a full menu of financial advice and services to clients.

If you have ever wrestled with whether or not you need insurance, what kind of insurance to purchase, or how much to carry,

In one day, I can be at a physician’s office, evaluating her insurance needs; at a law-firm, meeting with employees regarding their 401(k) plan; and at a clothing-manufacturing firm, reviewing the group’s health and life insurance benefits.

With such a diversified schedule, you are never bored.

concerned. Ashton-Phillips started out as an employee of a large insurance company; today, she is the president of Ashton-Phillips Insurance Services, selling personal and business insurance. In addition, in collaboration with Associated Planners Investment Advisory, Inc., she provides a full menu of financial advice and services to clients.

Ashton-Phillips is the person you want to have in your corner. She’ll design a program based on your individual needs and resources. (In the interest of full disclosure, I should mention here that I have been one of her clients for more than 20 years.)

Selling insurance is a second career for this former teacher, and it’s proven to be a good one for her.

Speaking with her for **MAKING BREAD**, I learn that the insurance industry offers a number of career opportunities for women, from claims adjuster to independent agent. You’re required to undergo training in order to be licensed by your state. Taking a job with a corporation is perhaps the best way to study for and obtain your license. However, independent, home-study and online courses are also available.

According to www.salary.com, a corporate insurance agent makes about \$47,000 per year, at the upper end of the pay scale. For an independent agent who is willing to work hard, the payoff is much greater. If helping clients—including other women—protect themselves and their families interests you, either path can be rewarding. An added benefit is the knowledge you’ll gain to help you manage your finances.

Visit the National Alliance for Insurance Education and Research (www.thenationalalliance.com), the International Risk Management Institute (www.irmi.com) or the Careers link on the Web site of any major insurance company—Metropolitan Life (www.metlife.com), for instance, or Northwestern Mutual Financial Network (www.nmfn.com)—for more information on pursuing insurance sales as a career and the education needed to obtain your license. Explore Ashton-Phillips’ Web site (www.ashtonphillips.com) for useful financial calculators, articles, tips and advice on money, marriage—and how to protect yourself.

Many insurance companies will train and sponsor individuals for life and health agent licensing. Some companies will even supply leads to get you started visiting with prospects.

MAKING BREAD: You’ve been very successful in the insurance industry for a long time. How did you get started? What was your career path?

ASHTON-PHILLIPS: I’m a former middle-school and high-school teacher, who taught all the sciences for my first 10 years

of working. Seeking a more challenging profession, I took a sabbatical from teaching and came to Los Angeles. By

chance, I met two young insurance career agents from Mutual of New York, whose success inspired me to change my career. Mutual of New York (www.mony.com) sponsored me for my initial life and health agent licensing, and, shortly thereafter, I was on the phone cold-calling physicians, setting up appointments, and selling MONY policies.

Within the first year, I realized that one insurance company could not offer a broad enough spectrum of insurance products to satisfy the individual needs of the type of client I was meeting. So I left Mutual of New York and became licensed with a select group of life, health, and disability insurers that could provide a greater range of policies to my prospective clients.

A year later, I incorporated my business and hired my first assistant. A few years later, I completed licensing to provide financial and estate planning, and I am now a registered representative with Associated Securities Corporation, a broker-dealer in Los Angeles.

MB: Can you describe a typical workday, if there is such a thing?

AP: There is no typical workday in the insurance and financial-services business. Every day is a new day. Office hours are from 8:30 A.M. to 5 P.M. However, work

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hours can be from 7 A.M. to 10 P.M. In the office, the assistants are answering the phones, processing applications, scheduling medical exams, processing client-policy requests, running and ordering proposals for clients, and preparing delivery letters and product information for mailing to clients and prospects. In one day, I can be at a physician's office, evaluating her personal and business insurance needs; at a law firm, meeting with employees regarding their 401(k) plan; and at a clothing-manufacturing firm, reviewing the group's health and life insurance benefits. With such a diversified schedule and product mix, you are never bored.

MB: *When I first came to you, years ago, I was a single mom with two small girls and no insurance coverage. Even on a tight budget, you helped furnish me with basic life insurance and disability insurance in case of a medical crisis. What are your thoughts about life insurance for a married stay-at-home mom?*

AP: Life insurance is a necessity for the married stay-at-home mom. She is the caretaker for her children, the homemaker, the housekeeper, the transporter, etc. Remove her from the scene and there is emotional chaos. Replacing her requires a nanny, a maid, a driver, and dad spending fewer hours at his job to fill the void created at home. A tax-free death benefit (life insurance) takes the immediate financial pressure off the family by providing funds for final expenses and to hire the right individuals needed to care for the children.

MB: *Do you enjoy your work? Would you recommend it to other women?*

Protect and insure your most valuable assets—your life, your health, and your ability to earn income—before acquiring and creating other assets.



Sandra Ashton-Phillips

AP: I love meeting people and developing relationships. I also love learning and problem-solving. I never know how my week will end, and I like that. If you think you would, too, I strongly recommend this profession to you.

MB: *Do you have any special tips for a woman who wants to move into insurance services?*

AP: You can work for an insurance company as a career agent, representing only that company. Many insurance companies will train and sponsor individuals for life and health agent licensing. Some will even supply leads to get you started visiting with prospects. In addition, some provide a monthly stipend during the training, licensing, and initial year of service until commissions start coming in regularly. On the other hand, you can choose to be an independent broker and can be sponsored through a brokerage agency, representing many insurance carriers and products. The latter option may offer leads but no stipend, and such agencies usually look for individuals who already have prospects, or a target market, in mind.

MB: *What is the single most important piece of advice you have for women?*

AP: Protect and insure your most valuable assets—your life, your health, and your ability to earn income—before acquiring and creating other assets. □

A clinical psychologist whose specialty is helping women build their money-management skills, Allison Acken, Ph.D., is the author of "It's Only Money: A Primer for Women" and a contributing editor to MAKING BREAD. Visit her at www.womentalk-money.com.



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THE BEST BUSINESS FOR STAY-AT-HOME MOMS



BY CARING FOR OTHER MOTHERS' KIDS, DAY-CARE PROVIDERS ARE FINDING THEY CAN AFFORD TO STAY HOME WITH THEIR OWN

By Elizabeth Kaminsky



Here's the story of a lovely lady, who was bringing up two very lovely girls. She invited extra kids into her family, and so her story unfolds.... I used to get a

*Names have been changed to protect privacy.

kick out of *The Brady Bunch*. I guess because I was an only child, the thought of all those kids in one house seemed like fun to me. The notion must have stuck with me. For many years now, every summer I spend

Sunday mornings taking care of kids—often 30 or more—at a children's ministry program, while their parents attend services. No matter how loud or how ornery they become, they rarely get on my nerves. I'm not daunted by their dirty diapers or runny noses. Their parents often ask why I don't teach kids full time. I'm never sure how to answer that question, except to say that I think it takes an extraordinary person to care for and nurture children day in and day out.



Inez learned that she could care for up to eight children, provided she had 35 square feet of indoor space per child and an additional 50 square feet per child of outdoor play space. Her parents' home fit the bill perfectly.

I'm not that kind of extraordinary. But I thank God that there are people who are.

Who are these folks? Most are women who are mothers themselves. Many desire to stay at home with their own children but need to keep bringing in an income. Becoming a family day-care provider is a good way to accomplish both goals. If you are caring, patient, organized and energetic, it may be the perfect job for you, too.

Inez* was a 37-year-old Arizona social worker when she adopted two girls she'd cared for as foster children. "Once the adoptions became final, I actually lost my foster-care benefits for the girls. I had to take a hard look at what I would be making working full time versus what it was going to cost me to place the girls in day care. There were a lot of things at stake. The girls were little (ages 2 and 4), with all kinds of separation issues and emotional problems. Placing them in yet another child-care situation didn't feel right to me." After a lot of soul-searching and a whole bunch of research, Inez decided that becoming a family day-

care provider was her calling. She quit her job, packed up her girls, and moved back to Nebraska, where she had family.

"I had a lot of good contacts through the social-service system. That helped me navigate the regulations. But the biggest push came from two of my friends. They wanted me to watch their kids, so I knew I had at least two customers to start."

Playing by the Child-Care Rules

Every state has its own stringent regulations and standards for day-care providers. Nebraska requires them to register, go through training and submit to a background check before becoming licensed. Inez learned that she could care for up to eight children of mixed ages, provided she had 35 square feet of indoor space per child and an additional 50 square feet per child of outdoor play space. Her parents' home fit the bill perfectly. They had a large, finished recreation room in the basement and a fenced-in yard. "My folks were thinking of downsizing anyway. The house was getting to be too much

'I kept children busy and never allowed them to tear apart my house. I've seen a lot of providers do that, and that's what makes them burn out,' says Maggie.



for them to take care of. They moved to a senior housing complex and let me use their house until I got established."

Inez started with her own two girls and two others (her friend's children), for about a year. She charged \$125 a week per child and says she often made extra by keeping the two children longer hours. "There were nights when my friends would want to stay after work to go shopping or whatever. I charged \$10 an hour for the extra time." As Inez's enrollment grew, one of her friends moved her child to a pre-school. "I stressed over it at first, thinking that my friend felt I wasn't providing good care for her son. What I realized in the long run is that it worked out better for all of us. She was taking advantage of our friendship payment-wise, and I was having to add more children to make up for it."

Maggie*, a 36-year-old New Jersey provider, can sympathize with Inez. "I

learned that you absolutely have to run a family day care like any other business. I avoided taking in friends' children for that reason. Parents thought they were interviewing me, but I was interviewing them. I felt that since I was bringing strange children into my home, I wanted to know what I was getting myself (and my own family) into. I was selective. I think you have to be. I had contracts and kept to a very strict pick-up schedule with my clients. I charged late fees, unless it was an emergency."

Like Inez, Maggie got into family day care to stay with her daughters. She, too, did her homework and found that there was funding for things like liability insurance and food costs. "The training I received was very thorough. It included first aid, CPR, and child development, and it gave me some help on the business side, too." Maggie went through licensing and criminal background checks, and as with all New Jersey

continued on page 38

Inez charged \$125 a week per child and says she often made extra by keeping the children longer hours. 'There were nights when my friends would want to stay after work to go shopping or whatever. I charged \$10 an hour for the extra time.'

THE MORE THE MERRIER: What You Need to Know If You Want to Become a Day-Care Provider

First things first: "The money is great." Both women **MAKING BREAD** spoke with for this article agreed on that point. They also found that the investment in home improvements and training required were minimal.

Each state has different initial training sessions, averaging about a full day, after which day-care providers are required to take continuing education courses. While requirements vary from state to state, in Nebraska, for instance, in their first year, family day-care providers must take 12 additional hours of training in such subjects as child development, psychology, discipline technique and the like; the next year they take eight, and so on. They also must keep up their CPR and first-aid certifications. The price for these courses is minimal, since they are run by the state.

Each state places a limit on the number of children a family day-care provider can accept. Nebraska allows eight mixed-age kids per provider, with no more than two of those being infants under a year old. The number of kids you can care for is based on the ages of the kids, and exclusions are generally given for your own children. For instance, Maggie could have six children plus her own two, and she could take in two more school-age children, but for after-school care only.

Both Maggie and Inez, at one point or another, had the maximum number of kids they were allowed to watch. They both caution: "Ask yourself, 'Do you LOVE kids of all types? Can you handle the extra bodies in your house, as well as all the stuff that comes with them? How will day care fit into your family? Why are you really doing this?'"

Ask yourself, 'Do you LOVE kids of all types? Can you handle the extra bodies in your house? How will day care fit into your family?'

Maggie said she knew it was time to get out when she found herself losing patience with kids over things that wouldn't have bothered her 10 years ago. The job simply stopped being "fun."

A business tip from Maggie: "Make sure you get what's coming to you, assistance-wise." She applied for everything the state of New Jersey had to offer: food subsidies, training, mini-grants. She asked a lot of questions, often dogging people until she got the answers and the support she needed.

Neither Maggie nor Inez incorporated. This kind of small business enterprise is often best structured as a sole proprietorship. As such, you report your income on Schedule C—Profit or Loss from business. Subtract expenses from gross income and pay tax on the net profit. (Visit www.irs.gov to learn how to set up a sole proprietorship.) Both gave receipts to allow their clients to claim the day-care expense on their taxes.

To learn about the regulations and standards that apply in your state, check out the Health and Human Services section of your state's official Web site. Helpful links and resources are also available from the National Child Care Information Center (www.nccic.org), the National Association for the Education of Young Children (www.naeyc.org), and the National Association for Family Child Care (www.nafcc.org), which has a search engine for accredited family day-care providers. Local school districts may have resources and information for parents and providers, as well.

Becoming a daycare provider isn't child's play, but it could be just the business for you.



Photo by istockphoto.com/Sang Nguyen

providers, her home could be inspected at any time. "That's what I'd want, if I were leaving my kids with someone," she says.

Maggie made very few renovations to her home. Her husband built a storage area for children's belongings, and they spent some money to fence in their back yard. "We would have done that anyway, but with the day care, we were able to afford it much quicker," she adds. Her rates were similar to Inez's, roughly \$125 per child per week.

She recalls that the impact on her family was positive. "As my own daughters got older, they often helped me. They enjoyed being around the babies. My husband was a big help, too. He could tell when I needed a

Don't Kid Yourself

Maggie raises a good point: what special qualities do you need? Both Inez and Maggie agree that patience, flexibility and kindness are essential. "Being organized helps," Inez adds, "because with little kids running around, things can get hectic."

"Having a structured day is good for the kids and for you," Maggie offers. "I kept children busy and never allowed them to tear



'Parents thought they were interviewing me, but I was interviewing them,' says Maggie. 'I wanted to know what I was getting myself (and my own family) into. I was selective. I think you have to be.'

break, and he'd jump in. He had to be licensed as well. In fact, anyone in our home over 14 had to be." Maggie says she worked hard to maintain her family's privacy. "The day care was separate from our home. My kids' bedrooms were off limits, and we had different toys just for day care."

Now a counselor in a rehabilitation center, Maggie acknowledges that her 10 years as a family day-care provider sharpened her skills for her current job, where she works with young mothers who are trying to get their lives together. "I am trying to encourage a few of my clients to become providers. I tell them how much I loved it and how it made me feel important. I tell them that if they became a provider, they could feel that way, too. I want them to know they don't need a degree; they just have to be loving and caring and a good person. I'd love to see them do it and get off the (welfare) system."

apart my house. I've seen a lot of providers do that, and that's what makes them burn out." Creativity also helps, according to Maggie. "I wasn't afraid to let kids be kids. One of my fondest memories was when I put butcher paper down on the kitchen floor. I let the kids do painting with their feet—they walked in paint and then around on the papers to make a picture. The kids thought it was so much fun. They were all precious!"

I know how she feels. The kids in my life are more precious to me than anything. One look at my refrigerator or the top of my filing cabinet gives me away. There are photos, drawings and hand-made gifts from all the kids I've helped to raise over the years. Each one has made a special, indelible little imprint on my heart. □

*Elizabeth Kaminsky writes often about financial and family-related issues. She is a contributing editor to **MAKING BREAD**.*

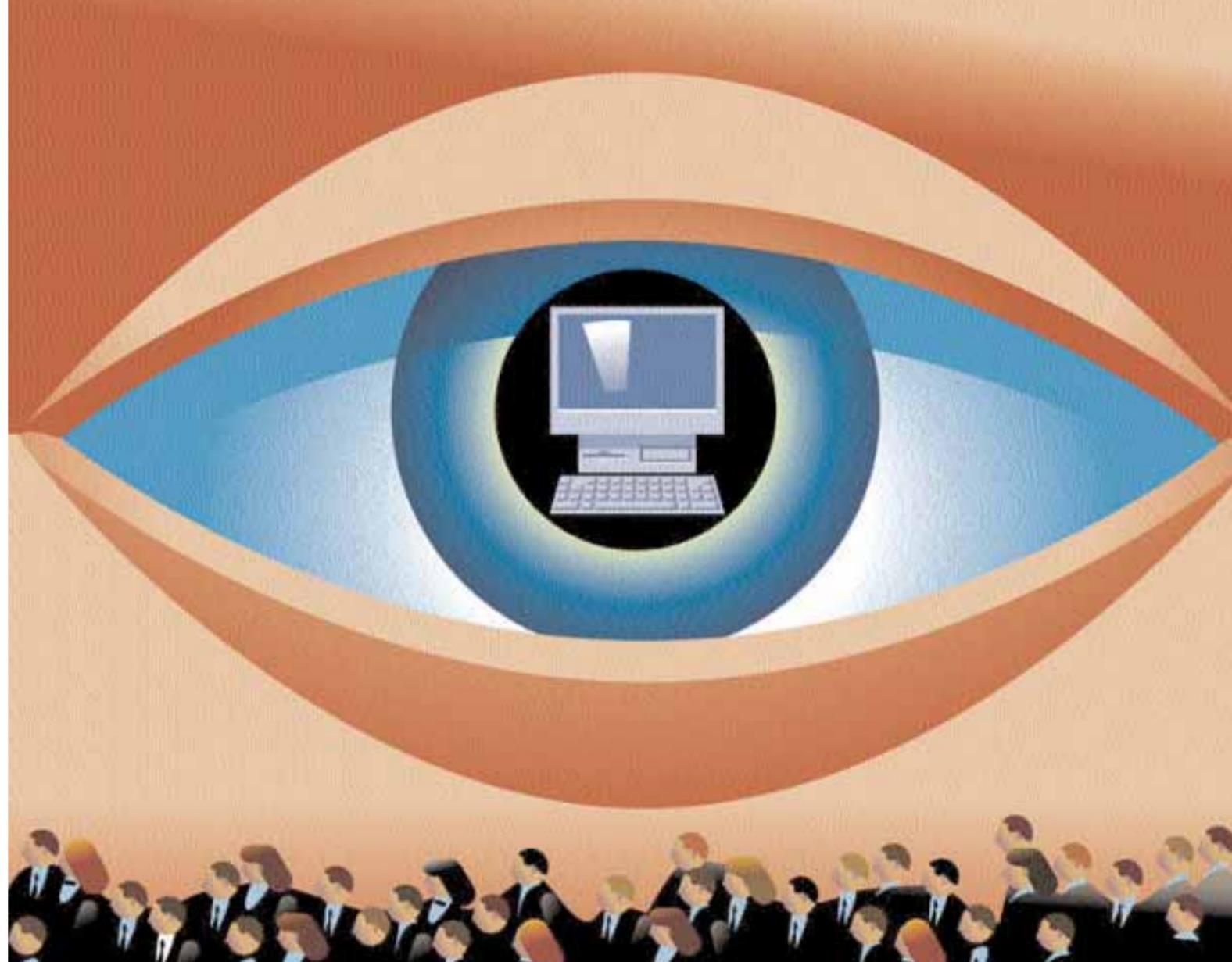
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DO THE CREDIT BUREAUS HAVE TOO MUCH POWER OVER US?

A Special Report on the Three Companies That Track Our Spending and Bill-Paying Habits



By Elizabeth Lewin

Many of us laughed when we first read George Orwell's novel "1984," amused by his satiric vision of a state that watches (over) us all.

Well, Orwell's 1949 prophecy of a time when "Big Brother" would watch our every move has become fact, and we're not laughing so hard anymore. He could have been describing the credit-bureau industry.

Founded as local nonprofit companies, today the three major credit bureaus, Experian, Equifax and TransUnion, are huge, national, multimillion-dollar, for-profit businesses that maintain files on every consumer,

18 years or older, who has any type of credit obligation. There are currently 205 million individual files maintained by these three bureaus. Utilities, landlords, insurance companies—even potential employers (with your permission)—can and do check your credit report before deciding whether to do business with you. According to the Fair Credit Reporting Act, anyone who is conducting a credit transaction, making an employment decision, underwriting insurance or conducting a legitimate business transaction can request your report. Your file can also be requested by court order or Federal grand jury subpoena. But here's the really scary

part: according to a recent study, one out of four credit reports contains some kind of error.

Besides factual concerns, there are legitimate privacy questions: how secure are those files, which contain our most personal financial information—and how easy is it to fraudulently obtain access? (Under new rules, anyone who obtains a report under false pretenses may be fined up to \$5,000 and imprisoned for up to one year. Will those rules be strictly enforced?) But even setting aside those privacy issues, given lenders' increasingly aggressive use of credit reports to adjust the rates and fees they charge consumers, the time has come to ask: Do the credit bureaus have too much power over our lives?

How We Got Hooked on Plastic

Credit has been around for 3,000 years, but it wasn't until the 1920s that the first "shopper's plate," or department-store card, was introduced in the United States. In 1951, Diner's Club issued a credit card to customers, who could use it at a handful of restaurants in New York, and in 1958, American Express and Bank Americard (which we now know as Visa) followed with their own cards for use in multiple locations and types of stores.

As the use of credit grew, merchants recognized that it would be mutually beneficial for them to share information about their customers, so they could make "wise" decisions about who was a credit risk and who was not. The first credit bureaus were non-profit cooperatives owned by the merchants who participated in them. These merchant associations shared consumer information on a local basis. They reported only negative financial information, and this information was used to deny credit. They even culled "lifestyle" infor-



mation from local newspapers and other sources—such things as who was getting a divorce, or who had a drinking problem. By 1970, there were about 2,250 of these credit-reporting companies scattered across the country, and, unlike today, consumers had no right to see what was in their credit files.

Computers revolutionized the credit-reporting industry, making it possible to transmit information over greater geographic distances. Large credit-granting companies, such as the automobile manufacturers, Sears and General Electric, began to automate their systems and encouraged a move towards consolidation of existing local

Seventy-nine percent of all credit reports contain some type of error, with 29 percent containing an error serious enough to cause denial of credit.

credit bureaus into larger bureaus operating on a regional, and later a national, basis. These previously non-profit merchant associations became for-profit credit bureaus.

In the late 1970s, banks were deregulated, allowing them to expand across state lines, and interstate banking was born. As card offers proliferated, credit reports became even more important to lenders, who relied on them more and more to reduce their level of risk. The credit industry argues that knowing more about you allows for a faster

approval process and makes credit available to more people. The downside: easy access to your payment history and debt level also allows lenders to monitor changes, looking for any excuse to raise your rates and fees.

Whereas previously states regulated interest rates and imposed limits on the amount of interest that could be charged on a consumer loan, in 1978 a Supreme Court opinion ruled that banks could “export” interest rates from their home state to another. South Dakota’s interest rates were double the going rate in other states. Not surprisingly, lending institutions began to set up headquarters there, as well as in Delaware and a few other states that had lender-friendly credit-card laws. As a result of all of these changes, credit has become a highly profitable business—the most profitable segment of the very profitable banking business.

Today, more than five billion pre-approved credit-card offers are stuffed into our mailboxes each year. Profits continue to rise, even though bad-debt losses have increased, because those losses are offset by the revenue that banks are earning from increased penalty fees.

As the credit-card business has grown in profitability, so have the credit-reporting

bureaus. Besides the revenue they receive from the sale of reports to business clients, the bureaus generate millions in annual sales, selling credit reports to consumers each year, so that we can keep track of errors and contest them. This practice begs the question: Should we really have to pay to view our own personal-finance history?

Consumer activists have been asking the same question for years. Finally, Congress acted, passing The Fair and Accurate Credit Transactions Act in 2003,

MAKING BREAD can't help but ask: why must consumers pay to see a score generated by analysis of their own personal-finance information?

and now every consumer is eligible for one free report per year from each of the national bureaus (visit www.annualcreditreport.com for more information). This Government-mandated free service is being rolled out gradually across the country. It began in the Western states on December 1, 2004 and will work its way slowly across the Nation until, on September 1, 2005, everyone will be able to request a free report. It's certainly one small step in the right direction.

Where the Bureaus Get Their Information

More than 4.5 billion pieces of data are entered into credit records by the credit bureaus each month. Affiliated with hundreds of previously independent local or regional bureaus, each of the bureaus gets its information from lenders, such as banks, finance companies, credit-card companies, department stores, and collection agencies. These files include account numbers, the type of credit you have (mortgages, credit-card loans, automobile loans), outstanding balances, collection actions taken against you, and your bill-paying history. The bureaus also get information from public records regarding bankruptcies, court judgments, overdue child support, foreclosures or liens.

When you apply for a credit card or bank loan, the potential lender requests this information (and pays the bureau for it) and uses it to supplement any information that you have already given on an application in order to make an informed decision about your creditworthiness. Your report will vary, depending on the completeness and accuracy of the information on file at each bureau. Lenders don't always subscribe to reports from all three of the credit bureaus.

How Accurate Are They?

As previously mentioned, a new study by the National Association of State Public Interest Research Groups reports that 79 percent of all credit reports contain some type of error, with 29 percent containing an error serious enough to cause denial of credit. According to the report: 54 percent contained inaccurate personal information, such as misspelled names, wrong Social Security number, inaccurate birth date, or inaccurate information about a spouse; 30 percent listed “closed” accounts as “open”—for instance, listing a student loan that was paid off years ago as still outstanding, or listing credit-card accounts that have been closed as still active; 22 percent had the same mortgage listed twice; and eight percent failed to list a major credit-card account, loan, or mortgage that could be used to demonstrate creditworthiness. Errors of omission can be as damaging as errors of commission.

Is this rampant inaccuracy the fault of the credit bureaus? Of course, they are partially responsible and should be held accountable for the accuracy of the “product” they are selling. But your creditors and others providing the information to the bureaus are the main culprit. The report found that some banks admit to not furnishing bureaus with complete information on customers. Other mistakes are caused by human error, no doubt a result of the challenge of handling such a vast volume of information. But consumer advocates have also found that when consumers attempt to correct errors, they can encounter difficulty in getting through to the bureaus (phone lines are often busy) and bureaucratic red tape and delays or inaction once they do complain of inaccuracy.

MSNBC reported that, in 2000, the three credit bureaus were fined \$2.5 million by the

Federal Trade Commission (FTC) for not answering calls to toll-free numbers set up for the purpose of allowing consumers to dispute inaccuracies in their credit reports. Consumers who tried to request the recently instituted free credit report from the three bureaus also experienced less-than-perfect Web site functionality and phone response during the first week of December, when the service was launched. A case of “d  ja vu all over again”?

What's the Score?

Your credit report isn't the only thing lenders can purchase: they also pay for consumers' "credit scores," a grade often called a FICO score, after Fair, Isaac Corporation (www.fairisaac.com), the California-based firm that developed the software that produces the score. This software uses a formula, based on the information in your credit report, to measure your creditworthiness. It then translates the risk factor you pose to lenders into a single, three-digit number. Scores range from the 300's to 850; the higher the score the better. Most of us fall in the 600-to-700 range. According to www.bankrate.com, there are five characteristics that separate the cream of the crop from everyone else. In order of importance, they are:

Past delinquency: People who have failed to make payments in the past tend to do the same in the future.

The way credit has been used: Someone who is maxed out on credit cards is considered a greater risk.

The age of the credit file: People who have had credit for a long while are less risky.

The number of times a person asks for credit: The system frowns upon those who have initiated several requests for credit cards or loans over a short period.

A customer's mix of credit: Someone with only a secured credit card is generally riskier than a person who has a combination of installment loans (such as an automobile loan) and revolving loans (credit cards).

A July 2003 survey commissioned by the Consumer Federation of America found that only two percent of Americans said they knew their credit score. You can obtain your FICO score, for \$14.95, at www.myfico.com. A new product called ScoreWatch is also available, which, for \$7.95 a month, will monitor your score and send you alerts whenever it changes. Again, **MAKING BREAD** can't help but wonder: why must consumers pay to see a score generated by analysis of their own personal-finance information?

Who's Watching 'Big Brother'?

The credit bureaus aren't passing judgment on you, nor do they have any legal power over you. However, as studies have

shown, the system is riddled with errors, and these errors can have a major negative effect on your life. Millions of Americans could pay more for—or be denied—credit, insurance, or utilities, because of inaccurate credit scores, according to "Credit Score Accuracy and Implications for Consumers," a study released by the Consumer Federation of America (CFA) and the National Credit Reporting Association (NCRA). This study points out that falling below the 620 cut-off point "can impose significant costs on mortgage borrowers." Over the life of a 30-year, \$150,000 mortgage, for example, a borrower incorrectly charged a

sub-prime rate instead of a prime rate could easily pay more than a hundred thousand dollars extra in interest payments. Among many examples cited by Consumers Union is the case of Ursula Daniels of Gaithersburg, Maryland. Her credit report incorrectly showed a mortgage account in bankruptcy. Despite producing a letter from the mortgage company, it took her three years to correct the error. In that time, she was denied credit three times.

It wasn't until 1971 that Congress passed the Fair Credit Reporting Act (FCRA), which allowed customers to access their credit reports. FCRA established a framework for fair information practices to protect privacy and promote accuracy. It allowed consumers to dispute and correct their records. In 1996, and again in 2003, Congress strengthened the law to increase the accuracy of credit reports, protect the privacy of individuals, and help to prevent identity theft.

The latest amendments also restrict the marketing of financial products containing sensitive information, such as medical records, to third parties. In addition to mandating one free credit report per bureau per year to the consumer, they also guarantee access to credit scores at a "fair and reasonable fee." Lenders must now provide written notification to the consumer when they submit negative information to a national credit bureau, as well as an "adverse action notice" when credit is extended on "less favorable" terms, as a result of information found in a credit report.

Notably, the act also requires the FTC, the Federal Reserve Board and the Department of Housing and Urban Development to study and report on "the effects of the use of credit scores and credit-based insurance scores on the availability and affordability of financial products and services for all Americans." This report is due by December 2005. Are these changes sufficient to protect consumer interests?

Take advantage of the free reports: Ask for one from a different bureau every four months; this way, you'll be able to monitor your score throughout the year and compare the information on file at each of the bureaus.

Time for Us to Monitor the Bureaus

The 2003 bill provides for ongoing monitoring of this industry and toughening of guidelines, standards and enforcement, where required. However, ultimately, it's up to us, the consumers, to make sure that our personal data on file with the bureaus is accurate. What can you do to protect yourself?

First, take advantage of the free reports now mandated: Obtain one copy of your credit report from each bureau every year. Ask for one from a different bureau every four months; this way, you'll be able to monitor your score throughout the year and compare the information on file at each of the bureaus.

If you find an error, write a letter or e-mail to the credit bureau in question. The bureau is obligated to contact the creditor who supplied the disputed information and respond to you within 30 to 45 days. If you are not pleased with how the claim is settled, ask to have a brief, written statement of error attached to the bottom of your credit report.

If a lender tells you that you have bad credit, ask for specifics. While currently lenders are not required to give you this information, they are permitted to, and many will.

Finally, if your complaints aren't quickly resolved, contact the Federal Trade Commission at 1-877-FTC-HELP or via the contact information at www.ftc.gov.

Fair's fair: Big Brother, it's time that somebody watched (over) you, too. □

*Financial planner Elizabeth Lewin is a contributing editor to **MAKING BREAD**. She is the co-author of "Family Finance" and the forthcoming "MAKING BREAD: The Ultimate Financial Guide for Women Who Need Dough."*

OH, MY GOD, I ATE A MARC JACOBS BAG!

How to Deal with Touchy-Feely Bosses, Spend Less, Fight for Fair Pay . . . and other Money Lessons Learned During My First Year Out of College

By Amber Fairweather

Last week, I received a survey in the mail for Communication graduates. An accompanying letter stated that those who study Communications have the most difficult time finding a job. I wish I'd received that information sooner. It would have been nice to know that before I moved

into a 10-by-15-foot mouse- and roach-infested studio. Oh, well. I guess it's important to learn to coexist with nature.

Eight months have passed since I graduated from Temple University with a degree in Journalism, and I still don't have a "real job." What I do have is rent, bills, loans to pay off, and a whole lot of worry! It's not as if

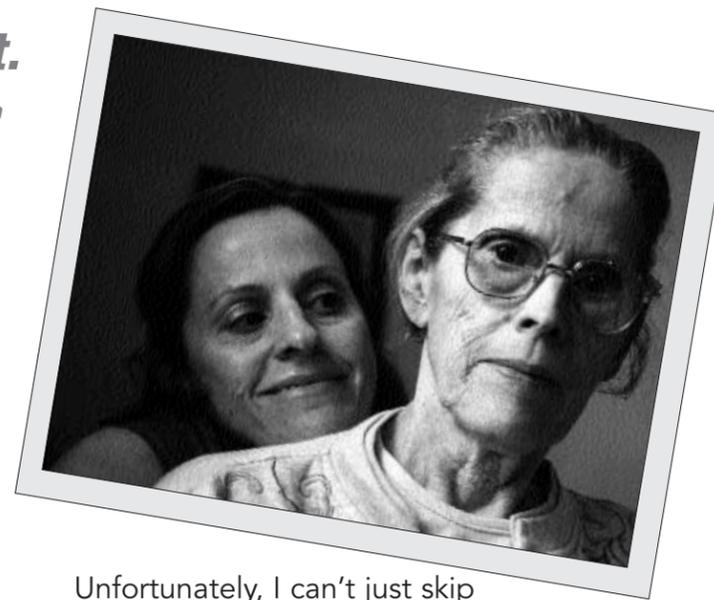
I spent more than \$300 eating out. My God! I would have been better off splurging on a Marc Jacobs bag. Do you know what it's like to realize that you've eaten a bag? I could have used that money to open a savings account.

I'm not doing anything for my future, but most of the time it seems that way. I work part time at Banana Republic and intern at a P.R. firm once a week. Yet the stigma of not having a "real job" is something that I am aware of every day.

Much of the reason that I don't have a real job is that, until a few weeks ago, I didn't know what I wanted to do. When you don't know what you want to do, what are you going to do?

After all, four years is not enough time for everyone to find their true calling. I spent those years gaining experience through internships and job interviews. These experiences not only showed me what I want to do, but what I don't want to do. Recently, given the chance to write for a few publications, interviewing people who are passionate about their work, I decided that I want to become a writer. More specifically, I would like to be in the position where what I write will have a positive impact on others. And I would like to do this on a freelance level.

Reality check: I understand that becoming a successful and credible freelance writer is not something that will come easily. Many years may pass before I become established. I live in Philadelphia, and I've decided that this might not be the best place to pursue my writing career. After all, it is better to go where there is opportunity. And I want to be in the most competitive market. Hence, my decision to move to New York.



Unfortunately, I can't just skip town—I have a lease in Philadelphia and no job in New York, which is why I am still here, why I am still an intern and why I still work at Banana Republic. If I got a "real job," I know I would settle for something I wouldn't love. After all, there isn't much to dream about when you are too comfortable.

Still, I have discovered that there is one thing more important than finding out what I want to do: figuring out how to pay my rent and bills. For the most part, I supported myself through college. However, in college I had a financial-aid package and loans. To be honest, I probably won't be living the way I did my last year of college for a while. Not that I lived extravagantly—because, as we all know, college students are notorious for living like rock stars—but I had everything I needed. Now that I don't receive a check in the mail every semester from a financial-aid package, shampoo, three meals a day—even a cup of coffee—often are a luxury.

Welcome to the Real World: Touchy-Feely Bosses & Cheap Labor

For a while, I was working seven days a week, because I had a third job at a coffee shop. Working there taught me another important lesson: stay ambitious! Two of my co-workers had their Master's degrees. By the time I'm in my early 30's, as they are, I hope to have outgrown my coffee-shop phase. They weren't too pleasant—a little

The author, above. At right, her mother and grandmother.

Help for Post-College Stress Syndrome: ADVICE FROM A FINANCIAL PLANNER

By Eve Kaplan

Amber doesn't have too many financial decisions to make yet, apart from deferring repayment of her \$30,000 student-loan debt. I agree that these loans should be deferred, until she's in a more secure financial position. She doesn't have financial assets yet, but the good news is that she already has the biggest asset of all: the beginnings of a professional "skills set"—skills she can enumerate on her resume, including any relevant skills or experience garnered from her work at the PR firm. I don't think Amber should regret having majored in communications. If she had studied something that bored her (finance, for instance), she still might have found herself without a job after graduation. Adults generally change careers an average of four to five times during their working lives. Very often the undergraduate major turns out to have

little to do with the profession one eventually finds.

Amber is a recent graduate, so talk of retirement funding may seem to be a lifetime away. Still, as

soon as she finds herself in a position where she has excess cash flow, she should begin funding a Roth IRA (she can save as much as \$4,000 in 2005). Roth IRA's compound beautifully over time. When Amber taps her Roth in her late 50s, her investment could be significant.

If Amber secures a position that offers her a 401(k) plan, she should participate first in this plan and "max out" her contributions, whether there are matching benefits or not. She still can fund her Roth IRA annually, if she's participating in a 401(k). That's one of the advantages of Roth IRA's: taxpayers can't participate in a traditional IRA and a 401(k) (or other qualified plan), if they are above a certain income level.

Another point to consider: the money she stashes in a Roth IRA can be withdrawn (after five years) to cover first-time home-buying expenses, such as a down payment, something Amber might find interesting down the road.

Right now, though, she needs a game plan to find a full-time position in her profession of

school student was making a dollar an hour more than I was. I was hurt and outraged. Banana Republic is not my career, but I do take this job seriously, because it is my job. My boss acknowledged my hard work and let me know that he hoped I knew that management realized I was worth more than \$7.75 an hour—as if saying so were compensation enough. He still didn't give me raise.

Finally, in November, I let management know that working for \$7.75 an hour was unacceptable. I was one of their top sellers

choice, journalism. Here are five things I would recommend she try:

1. Do all of her relatives, friends from college, and parents' friends know she is looking for a position in the communications field? It might be worth her time and effort to send letters and/or call anyone she or her parents know to pursue leads in this area.

I don't think Amber should regret having majored in communications. If she had studied something that bored her (finance, for instance), she still might have found herself without a job after graduation.

2. Now that she has an internship in New York, does Amber have a reserve of several thousand dollars to finance a move there? If necessary, can she borrow money from family members? Financial planners frequently use companies, such as www.CircleLending.com, to arrange loans between family members.

3. Does the PR firm where Amber is working once a week in Philadelphia offer any leads? What skills has she developed there that she can emphasize on her resume? Are

Right: Mother at work in the kitchen.

and, after taxes, I was bringing home only \$5.98 an hour.

Management agreed to give me a raise—as long as I agreed not to make my gripes about the company known to other employees. They told me that I might scare them away.

The 75-cent raise boosted my dignity more than it boosted my finances. It certainly hasn't helped me to start paying off my college loans. I am approximately \$30,000 in debt, which sounds extraordinary, but it is

there any ways to leverage her current position at this firm into something more substantial?

4. Amber should compare her resume with examples in various "how to find a job" books to see if it can be improved upon.

5. Has Amber considered corporate PR as a way to draw upon her communications skills? Every corporation has a bevy of individuals working in this area.

Amber is such a determined young woman. I'd like to see where she is a year from now. Wherever she is, I'm sure that she'll be closer to achieving the personal and professional goals that she set for herself this year.

Eve Kaplan is a fee-only Certified Financial Planner Practitioner, based in New Jersey, specializing in independent financial planning advice, with no asset and income minimums. Billing is hourly or by the project. For more information, visit www.KaplanFinancialAdvisors.com.



The author sold her camera to pay the rent—but not before capturing these revealing portraits of the remarkable women in her life. At left, her mother, Virginia Bohn. At right: Grandmother Naomi Zook.



Her aunt, Dorothy Zook.

touchy feely. When going to work literally made me vomit. I knew it was time to quit. No matter how poor you are, no job is worth your dignity.

In the past few months, I have learned that maintaining your dignity is crucial to survival. I recently asked for—some would say demanded—a raise from Banana Republic. In July, I found out that a high-

only slightly above the average amount that college students owe upon graduation. Most of my loans are from the government, but one is from a private lender. The interest rates are lower on the government loans, so I made the decision to defer those. I have been informed that it is not necessarily bad to defer your loans. One thing that brings me comfort is that I know many individuals



lege. I blamed a lot of my problems on photography. I didn't get to go to New York, because I spent so much money on photography. I didn't have nice clothes, because I spent all of my money on photography.

As time goes by, I realize that all of these things were my fault; my hobby's not to blame. I look at my situation, which isn't terrible, this way: I'm learning to manage my money now, so that when I have a lot of it, I will know how to spend it wisely. Although living can be difficult, everyone else struggles. My friends who've landed jobs that pay a decent salary struggle, too. Just because you have a job does not mean that you are going to love what you do.

If I give up trying to achieve what I want to do, I'll be settling, and there's nothing more expensive than settling.

who have racked up credit-card debt while in college. At least my debt represents something substantial.

Hard Choices: Selling My Camera to Pay the Rent

Still, I'm not as good with my money as I would like to be. Every month when I get my bank statement, I go into shock—usually followed by shame. In a few months' time, I spent more than \$300 eating out. My God! I would have been better off splurging on something extravagant, like a Marc Jacobs bag. Do you know what it's like to realize that you've eaten a Marc Jacobs bag? I could have used that money to open a savings account. If I had saved money when I was in college, maybe I wouldn't have had to sell my camera—the love of my life. But the camera was just sitting there doing nothing, and I had nothing in the fridge and nothing in the bank. So . . .

I should mention that I took a few photography courses during my last year of col-

After talking to a friend who has an amazing accounting job (and a Mercedes Benz to prove it) about how miserable she is, I realized that I am on the right track. If I give up trying to achieve what I want to do, I'll be settling, and there's nothing more expensive than settling. People tell me that I am unrealistic for thinking this way. If I had a penny for every time I was told to get a Government job or to join the Army or teach, I could defiantly start paying off my loans.

Things are looking up. Recently I landed an internship in New York City with a magazine. How'd I get it? I brazenly asked for it. "What do I need to do to get this position? I really want it," I said in my interview. Although it's unpaid, I feel that this experience will help me find my niche.

I've grown up a lot in the last few months. I've learned to respect myself, those around me, and, of course, my money. □

Amber Fairweather graduated from Temple University in 2004. She is currently pursuing a career in magazine journalism in New York City.

MAKING BREAD
THE ONLY
WOMEN'S
FINANCE
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IT'S THE TEMPING LIFE FOR ME!



Why One Woman Prefers the Impermanence of Job Shifting

By Laurie M. Lesser

I have often said that I was born to temp. I love the freedom of working when I want to and having time off when I need it. I like the constant change of surroundings, meeting new people, and seeing first-hand the way different offices function—or fail to function. Temping satisfies my restless spirit, and my self-image as an observer, an outsider. It gives me the illusion of being free of the drudgery of a routine, 9-to-5 life.

In healthy economic times, when the supply of work is abundant, this relationship works well: no long periods of not working when you'd like to be, and even the luxury of picking and choosing what assignments to accept. Over the years, temp agencies have evolved with the times and are even offering health and vacation benefits for their regular "talent" (as one agency refers to its temps).

The relationship between a temp and her agency—and the companies she works for—is healthy when it's voluntary, when someone like me chooses to accept the disadvantages—lack of job security and career mobility—in order to enjoy the pluses.

Things are less healthy when people who would prefer permanent positions can only find temp jobs, as more and more companies hire temps in order to avoid pesky requirements like pension plans and other benefits. Given today's economy, typing might be considered a survival skill.

Fear of Type-Casting?

Browsing in a highbrow bookshop a few weeks ago, an autobiography caught my eye. The title was "Never Learn to Type: A Woman at the United Nations!" On the cover, there was a picture of an Adventure Woman—you know, the kind who climbs

I beg to differ with the superwoman who advises girls never to learn to type. There's a difference between settling for a low-level job forever, just because you're a girl, and learning a skill that can help you earn money.

Mount Everest at the age of 102, just because she hasn't done it yet. I could see that the book was meant as an inspiration to young girls all over the world: "You can do it all. Just don't give in to the subservient role that society is holding out for you." For generations, mothers sending their kids off to college would hope that their sons would become doctors and their daughters nurses. Boys would become lawyers and daughters legal secretaries or, in the more progressive families, paralegals. Boys would become Writers with a capital W, and girls who liked to write would do it in their free time, in between reading copies of *Good Housekeeping* and practicing it.

Things started changing with my generation, kids born in the early 1950's, but stereotypes continued to exist and probably still do, although medical schools and law schools—and the armed forces, too—seem to be close to 50-50 these days.

Of course, I applaud this. Gender should not be a factor in career choice, career mobility or remuneration. However, I beg to differ with the Superwoman who advises girls never to learn to type. There's a difference between settling for a low-level job forever, just because you're a girl, and learning a skill that can help you earn money.

I was in high school when I bought myself a book to teach myself to type at home. (Our school offered "business skills" courses, but not for girls like me: we were too busy trying to get into good colleges.) I remember learning on my manual portable Smith Corona. That summer, while my broth-

er got some job doing heavy lifting or construction work, I got an office job, typing. I made good money, worked regular hours, and came home clean at the end of the day. I typed my papers in high school (and those first few short stories I wrote back then) and college-application essays. Every summer after that, I used my typing skills to get summer jobs, mostly through temp agencies.

A couple of years after college—with a major in French—I decided to move to Paris. I had enough money to stay about a month if I didn't get a job, but I hoped to stay for six months. With no work permit, I was lucky to fall upon a typing job at UNESCO, helping in the preparations for a big international conference. The job paid royally and gave me the papers to allow me to stay on in France. Six weeks later, I was traveling to Stockholm with that very conference, and two years after that I was still doing

the same kind of work and having a ball. No career pressure, no challenges (except staying up long hours). The meaning of my life was the time off in between jobs. Typing was a way to earn money while having fun, and when a contract was over it was over, and I was free to take weeks off and travel.

Is Fun All There Is?

Into my 30s (and still in Paris), I realized I was having fun but not going anywhere. I liked UNESCO but felt I could be doing the educational research that I was typing up; I could be doing the field work. I'd made certain choices in my life, and I took responsibility for them, but I could feel time closing in. So I did a one-year Master's program in *sciences de l'éducation*, and, a year later, I was associate editor of the quarterly education journal at UNESCO. I had my own secretary, and I noticed that people treated me differently, once I had that title and that responsibility. This was one of my more long-lasting jobs. I stayed for 18 months, until the editor retired and the journal was moved to Geneva, under a different organization's responsibility.

Over the next few years—decades, actually—I vacillated between editing jobs and, when nothing else was available or when it involved travel or other perks, conference typing. The truth is that I enjoyed those jobs more than any other. I got to go to Asia four or five times, flying first class and staying in great hotels. I worked on conferences where the participants were heads of state! The work I was doing was covered in the evening news.

I think I also got a kind of perverse pleasure in knowing that I was "better" than

that—that I was doing this kind of work out of choice. I know some people admired me for leading such an exciting life, but I'm sure others (like my brothers and parents) wondered why I was wasting my education, wasting my life. I guess I felt both at the same time.

In those days, there was a whole subculture of women (yes, about 99.9 percent, if not 100 percent, of the typists were women) who went from UN agency to UN agency, doing temporary typing work. They made good money and, in most cases, were not liable for income tax in the places they worked (Paris, Geneva, New York). They were also not earning a pension or any retirement benefits. But when you're young, who thinks of that? There was always work, often in far-away capitals, and the advantage was that you could work when you wanted and take time off when you wanted. Utter freedom—at a price.

Mirror, Mirror . . .

Years have gone by, and the nature of office work and the need for typists have changed enormously. Most professionals, including researchers and translators, type directly onto their own computers now. Typists at international organizations do more formatting and proofreading than typing these days, although a few dinosaur translators still dictate their translations onto tape, and there are still conference documents—minutes, verbatim accounts—that need to be typed on the spot, quickly and accurately. But the demand for the roving typists of 20 years ago has dwindled considerably.

This summer at UNESCO I came across one of these professional temps, a woman about 60, who was still living day-to-day, hand-to-mouth. She'd worked in New York, Washington, Geneva and Paris. But a few weeks or months without work and she was in trouble. Pension? I doubt it. Property? None that I know of. A bleak and scary old age loomed ahead of her. When I was 25, I would have been inspired by her lifestyle (after all, I imitated it), but at about-to-turn-50, it scared me. Meeting her was a proverbial look into the mirror of my future.

About two months ago, I moved back to the United States, after living in France for

In those days, there was a whole subculture of women who went from UN agency to UN agency, doing temporary typing work. They made good money. They were also not earning a pension or any retirement benefits. But when you're young, who thinks of that?

more than 25 years. I chose Washington, D.C., for its international flavor, and I expect that I'll be able to find work there. While getting my bearings and deciding whether in fact I do want to stay, whether it's feasible to stay, I'm doing what seems to be the natural thing to do—temping.

A Milestone Year

Still, the concerns and circumstances of a 50-year-old are not the same as those of a woman just out of college, much as I'd like to believe they are. Today, I can no longer avoid thinking about "adult" things like old age and retirement. Also, I can't help but use this mile-

TEMPTED BY TEMPING?

The temping life can be a perfect temporary solution for women just starting out who are having a hard time finding their first full-time job; for women returning to the work force after raising children or who want the flexibility to stay at home part of each week, month or year to be with their children; as well as for retirees seeking to supplement their Social Security and other income. It should come as no surprise that women are more likely to be employed by temp agencies than men are: Sixty-seven percent of part-time workers are women, with one-third of all women working part-time, according to the Economic Policy Institute.

The number of temporary workers nearly tripled in the United States between 1990 and 2000. If you find yourself tempted by temping, visit the Web site of the American Staffing Association (www.staffingtoday.net) for more information and a list of member staffing agencies around the country. According to the association, 79 percent of temporary employees end up working virtually full time and 72 percent obtain permanent jobs while working for a staffing company.

Temp jobs are available in a wide range of fields, from entry to executive level. Experts recommend that you ask for as high an hourly rate as you can get; be aware that the staffing agency will take a healthy bite out of your take-home pay. While some agencies now offer health benefits and vacation, in order to qualify for them you must work a very high minimum number of hours (generally more than 1,000).

A good strategy is to register with as many agencies as you can, and be sure that you're listed with those specializing in your area of expertise. Depending on the state where you live and the amount of money you earn, it may be difficult to claim unemployment insurance after losing a temp job. Realize, too, that as long as you work as a temporary employee, you lose out on 401(k) or pension plans that you might have received, working as a full-time employee.

As Laurie Lesser says, compromise is the name of the game. —The Editors

When I was 25, I would have been inspired by her lifestyle (after all, I imitated it), but at about-to-turn-50, it scared me. Meeting her was a proverbial look into the mirror of my future.

stone year as a time to do some stocktaking about my life: what I've accomplished and what I still dream of doing. No plans to climb Mount Everest, even though, no, I've never done it—but there are plenty of places I haven't yet traveled, books I haven't read (or written) and experiences I haven't had.

I find a word that wasn't even in my vocabulary 25 years ago—"compromise"—creeping into my thoughts more often than I'd like to admit. My concept of compromise has always been having my cake and eating it, too, as long as no one was hurt by my actions. Now it means maybe having to give up something I want in order to have something else.

The girl who was born to temp will have to find some way to reconcile her restlessness and her need for security. And I know I will. But in the meantime, temporary jobs suit me

just fine. I'm still afraid that the minute I accept a permanent position, the most exciting opportunity will fall into my lap and there I'll be, lumbered with a permanent job with a pay check every month, a retirement fund, paid holidays and intellectual challenge—and I'll be too comfortable to give it all up to have another adventure.

Who ever said temping can't be a permanent thing? □

Recently relocated from Paris to Washington, D.C., Laurie M. Lesser is a freelance writer at work on a novel about love and money.



The author, enjoying temp-orary bliss.

Photo courtesy of Laurie M. Lesser

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MEET THE INVENT-HERS!

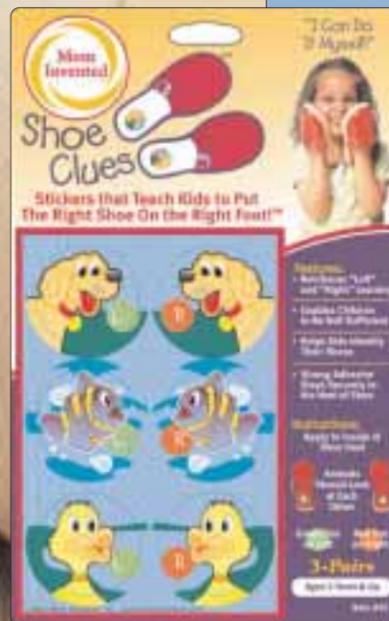


Photo by Creatas/Photodisc

These Women Are Creating Products That Make Our Lives Easier

DID YOU KNOW . . .

ADELINE WHITNEY invented alphabet blocks.

MARIE CURIE invented the first mobile X-ray machine.

CHARLOTTE BRIDGWOOD invented the automatic windshield wiper.

MARION DONOVAN BUTLER invented the disposable diaper.

By Allison Acken, Ph.D.

Have you ever had one of those inspired, “ah-ha!”, light-bulb-goes-off-in-a-bubble-over-your-head, “inventor” moments? You know, the kind where you have a vision of a new thing-a-ma-call-it or a widget-gadget that would make your life—and the lives of millions of other mothers—easier? Maybe you went so far as to design a model for your widget-gadget or thing-a-ma-gadget, and then got bogged down in the legal labyrinth of trying to get it patented. Or the costs of manufacturing, marketing, and selling your thing-a-ma-gadget was a hurdle you couldn’t climb over.

Well, dust off that widget-gadget design—or start brainstorming others, because a company called Mom Inventors has come to the rescue with the tools, resources and support to help inventing moms bring their products to market. **MAKING BREAD** spoke with Tamara Monosoff, CEO of Mom Inventors, Inc. (www.mominventors.com) and creator of the “TP Saver,” to get the lowdown on her company and what turns out to be a powerful trend: Moms finding ways to make good money staying at home.

A former staff member in the Clinton White House, Monosoff happily left that job to start her family, but worried that she would never find another paying job as sat-

isfying. Now she says, unabashedly and with glee in her voice, “I’ve found it! I can’t wait to get up every morning and get to work.” And it all started with a roll of toilet paper.

TP Saver to the Rescue

It turns out her toddler’s favorite game was unrolling the toilet paper in the bathroom . . . over and over and over again. “Oh, how cute” soon became annoying, and Monosoff went looking for a product that would prevent her daughter from wasting all those rolls of toilet paper. “I thought, ‘Where’s the thing?’ I just wanted to buy the thing that would stop her,” she says.

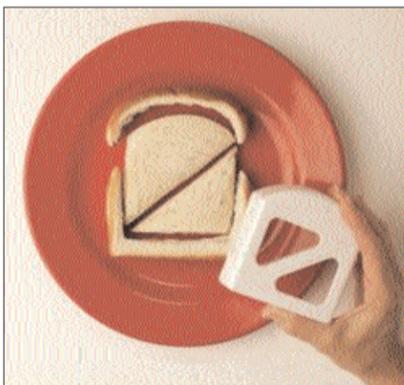


www.mominventors.com

“I searched on the Internet, and I asked a lot of other moms if it was a problem for them. The answer was ‘Yes!’” But there was no product out there that provided a solution. Monosoff envisioned something that would lock up the roll, preventing her toddler from unraveling the whole thing at one sitting. When she couldn’t find what she needed, she started thinking about what might work and

Product image graphics courtesy of www.mominventors.com

“I had just made too many peanut-butter sandwiches, but I had to cut all that crust off. I thought, ‘There needs to be a utensil that does it in one shot,’” says Jennifer Sarihan.



began to develop her solution—a stretchy elastic band that wraps around the roll—from scratch. After several prototypes and many meetings with

patent attorneys, manufacturers, and potential customers, TP Saver was born.

But Monosoff didn't stop there. They say necessity is the mother of invention, and she saw a bigger need—the countless other resourceful moms who might have similar great ideas, but lack the knowledge to bring their products to market. Having gone through the long and arduous process of designing, patenting, manufacturing, and bringing her first product to market, she decided to create an online community where she could share her newly acquired knowledge and the resources—everything from how to patent a product to what sort of liability insurance is needed—she'd gathered to help other women produce and sell their inventions. And so the company, Mom Inventors, was formed.

True to her vision, www.mominventors.com has attracted many moms with clever solutions for everyday problems—as well as its fair share of national press. The company evaluates new inventions submitted for review and contracts to license those thought to have the most



potential for commercial success. The inventor moms get the benefit of Monosoff's experience and counsel, and the company gets a cut of any products sold, if a licensing agreement is reached.

Talking with Monosoff makes you want to invent something. She is so energetic and positive that it's easy to see why her company is a success. “There are 82 million moms in North America, and 72 percent of them work outside the home,” she says. “Of those moms, 64 percent would prefer to be at home.” She's happy to be part of the solution that helps many of them find ways to afford to stay there.

All in the Family

The success of Mom Inventors means that her husband can stay home, too. It's become a family business, with Monosoff's husband, Brad Kofoed, a former software executive, taking on the duties of president and director of sales. Together, they work hard, but they work from home. They have a nanny for their two little girls, ages 3 and 1. Still, every afternoon at 4 o'clock—no matter what—they stop working, the nanny leaves, and the family has what Monosoff calls their “sacred time.” “We take the girls to the park, the bookstore, we play, then we have dinner together. It's totally focused time.” At 8 P.M., after the girls are tucked into bed, Tamara and Brad get back to work.

Is she exhausted? “Yes! Are you kidding? I have never been so sleep-deprived,” she says, laughing. “But it feels really healthy. Brad used to not get home until 7 o'clock. Now one of us gets the kids down for their nap, and we have lunch together.”

How has it been for the relationship? “Great! We always wanted to have a business together, but we didn't know what. I didn't expect this to grow so fast. Brad had 15 years' experience in sales, so it made sense for him to join in. He has put us on a

NO NEED TO REINVENT THE PRODUCT-DEVELOPMENT WHEEL: Here's How to Get YOUR Big Idea to Market

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7. Test-market the product: Will consumers buy it, and how much will they pay for it?
8. Protect your idea: Apply for a patent.
9. Decide whether to manufacture and sell the product yourself or pursue a licensing strategy.
10. Now the work begins: Sell, sell, sell!

(Reprinted with permission of www.mominventors.com. The full nine-page report, “10 Steps to Inventing: The Mom Inventors Road Map.” is available at www.mominventors.com. Click on the What's New link.)

whole other level.”

Any tips for other couples wanting to do this? “In a family-run business, the roles have to be completely defined. I do product development, building the moms' community, and I am working on a book, “The Mom Inventors Handbook,” to be published by McGraw Hill in the fall. Brad focuses on sales and finance.” He's obviously doing something right, because the products—now in Longs drugstores, Right Start, and other retail outlets—are selling like hot-cakes.

The ‘Mom Invented’ Stamp of Approval

“It is so gratifying to see your products in the store,” says Monosoff. “The company has evolved. Now we license other mom-invented products under the ‘Mom Invented’ label. I'm thrilled by the response. It's been phenomenal.” Many moms have come to her after seeing the company featured on TV and in newspapers. She reviews hundreds of submissions before selecting the ones that will get the “Mom Invented” seal of approval. To emphasize that these products are made by and for moms, the packaging of each product selected carries a photo and the first name of its Mom Inventor.

What sort of invention qualifies as a Mom-Invented brand? “I'm looking for simple items that provide a solution to a problem,” explains Monosoff. “More complicated ideas are funneled to larger companies” with which Monosoff has developed a relationship—companies that trust her network and her judgment. “I want any mom to be able to do this. Where people often get hung up is paying for the patent, but selling is the hardest part.”

Mom Inventors has three problem-solving items in production now, and “a couple more in the funnel.” Each year in May, they debut their products at the Juvenile Products Manufacturers Association. In addition to traditional retail outlets, the products are featured in a Mom-invented eBay store (www.mominventors.com/ebaystore/ebay_store.htm), where mom inventors who already have an inventory of their products are invited to list them for sale.

The inventor who comes to her for advice has choices, too. Monosoff can take a product all the way from concept through design and manufacturing, to packaging, market research, and sales, as she did with Shoe Clues, a set of stickers to help kids figure out which is the left and which is the

right shoe. In this case, the Mom Inventor receives a royalty, or percentage, of the sales. Or, as was the case with another Mom-Invented product, Good Bites—a cookie-cutter-type implement that cuts the sandwich and removes the crust from the bread in one motion—Monosoff only provided marketing support, because the inventor had already developed the product, acquired three patents, and manufactured 4,000 units before she signed up with Mom Inventors. Monosoff's company, as a result, took a much smaller royalty fee.

aggressive, eager to get going," she says of Monosoff. The initial e-mail to final transaction took a total of two months. Product that was languishing in her garage is now moving out of the stores. Recently, Sarihan flew to California for a television appearance with Monosoff. "I'm from Ohio. It was my first time in California. I took a girlfriend with me. NBC was great!" this neophyte inventor bumbles.

Two More Mothers of Invention

Amy Bergin, inventor of the Couponizer, a product that helps busy moms maximize their coupon savings, was a corporate training analyst for Coca Cola in Georgia before she became a Mom Inventor—almost by necessity. "I married later," she says. "I had always had, and spent, my own money. And I was good at it! I really didn't think through what it would be like having a child, being at home, with only one provider. I was still spending money, really motivated to buy diapers and outfits. But my husband was really stressed. I was worried that the financial battle would break up our marriage." Bergin decided to put her corporate organizational skills to good use, managing the household budget.

"I started looking at coupons," she says. "I had always thought coupons were more trouble than they were worth, but I got really good at it. I made it fun. I was spending much less and was much more disciplined. I became really good at grocery shopping." Existing products for managing the reams and reams of coupons she was collecting were, in her opinion, "cheap and tended to fall apart, so I used my background in training courses to develop my own set of materials." The first Couponizer was a photo album, which she made and gave as a gift. Since then, it's evolved into a much more sophisticated tool to keep the household saver on track.



'First, you need a good idea, but it's impossible to sustain unless you are passionate about it. It has to be an extension of you,' says Amy Bergin.



"I want any mom to be able to do this," says Tamara Monosoff. 'Where people often get hung up is paying for the patent, but selling is the hardest part.'



One Too Many Peanut Butter Sandwiches!

Jennifer Sarihan, inventor of Good Bites, says she is "very happy" with Mom Inventors. Calling herself "a mom from a small town in Ohio," Sarihan shyly talks about the evolution of her product. "I had just made too many peanut butter sandwiches. I have three children, and they eat lots of sandwiches, but I had to cut all that crust off. I thought, 'There needs to be a utensil that does it in one shot.' My husband, a dentist, backed me; the first prototype was made from dental molding." Having done the initial manufacturing herself, she had the product "sitting in the garage for nine months. I tried the eBay thing, but it just wasn't moving. I tried contacting retail stores, but I was stuck."

After seeing Monosoff on *The View*, Sarihan e-mailed her. "She's on the ball,

As with Monosoff's, Bergin's business, too, soon became a family affair. "My husband had finished his MBA in finance, and my heart was really in the Mom crowd. So we said 'Let's make a go of it! We can at least say we tried.' He is an engineer, so we worked from his left brain and my right brain, leveraging each other's strengths on the same team." They came up with the name, got the patent, the trademark, created a Web site (www.couponizer.com), and then joined the Mom Invented eBay store. Today, Bergin produces a newsletter called "The Dotted Line," where she shares more tools and advice to make saving a science. She is in the final stages of QVC's rigorous training program and will present the Couponizer for sale on the cable channel later this year. And soon she plans to launch the Couponizer Club to keep subscribers aware of the newest and best savings out there.

Her advice to other wannabe Mom Inventors: "Nothing is impossible," she says. "First, you need a good idea, but it's impossible to sustain unless you are passionate about it. It has to be an extension of you. If it were all to end tomorrow, it's been a great ride. It can't be just about the money. It has to be so much bigger. Above all, have the confidence to keep going."

The Winning Formula: An Entrepreneur Who Invents Her Own Product

As you can see, Monosoff's enthusiasm is catching. What's next for Mom Inventors? With all that positive energy, expect more

great and useful products to hit the market, bearing the Mom-Invented imprimatur, but that's not all. On a mission to empower other moms, Monosoff's newest idea is a series of virtual teleseminars, in the testing stages right now. Here's how it will work: For a \$35 charge, an inventing mom can dial into a bridge line on a Saturday morning and hear a 20-minute lecture on topics related to inventing and then have "lots of time" for questions and answers. Calls will be limited to 20 participants, so that individual questions can be answered. Says Monosoff, "I even have a patent attorney who speaks English! He communicates clearly and effectively."

Is she a born inventor? "No," she says, "but it's funny you should ask me that. As a kid, I lived three blocks from the beach, and people had to walk up this steep hill to get back to their cars. When I was 9 years old, I told my mom that I wanted to sell brownies and lemonade. I made so much money that a policeman kicked me off the corner. He walked up and asked how I was doing, so I showed him my box of money. He probably thought it would have a few dollars in it, but I had made \$300. 'You can't do this,' he told me. 'You need a license for that kind of money.' So, no, I wasn't an inventor, but I was always an entrepreneur."

And an inventive one at that. □

Allison Acken, Ph.D. is the author of "It's Only Money! A Primer for Women" and a contributing editor to *MAKING BREAD*. Visit her at www.womentalk-money.com.

FUNNY BUSINESS

The Pigeons Are Coming Home to Roost—Watch Out for Their Droppings!

Bills for Credit-Cards, Maxed Out from Holiday Shopping, Are Hitting Mailboxes This Month

By Jane Resnick

Aaahhhh! The collective sigh of millions of Americans winding down from the year-end orgy of cranked-up cheer and shoot-from-the-hip spending. I think of the year's beginning as a brief moment of economic anesthesia. Memories of December and all that helter-skelter shopping are murky. Credit cards, plump with purchases, are snoozing, resting from that buy-now-and-pay-later binge. But now is later. In the clear, silvery light of January and February, credit-card bills are slipping through our mail slots. The pigeons are coming home to roost. Don't look up.

Their droppings are heading your way.

The thing I hate about credit-card bills is that they do the math, while I do the shopping. I'm congratulating myself for buying the less expensive hot pink purse (because common sense says that fuchsia is not going to be next year's color), and the card is adding that sum to the 300-thread, cotton, king-size



sheets I splurged on two weeks ago. Totals are so annoying. I don't know why, but bottom lines always shock me. Purchases I made with my full, conscious mind jump out at me like bad surprises. I have these excruciating conversations with myself:

"What's this?"

Bloomingdale's housewares? I don't remember buying anything!" I say, indignantly.

"Yes, you did," my evil twin answers.

"What?" I really can't recall.

"The panini grill."

"Oh, yes, it was on sale," I say.

"A real bargain!" she sneers.

"What? It was.

And I had coupons, too." This is a very satisfying thought.

"But you've never used it," she says.

"Uh-huh." She's got me.

"Because you're the Queen of No-Carbs, and a panini grill speaks sandwiches in Italian," she gloats. "Very fancy, but not very smart."

The thing I hate about credit-card bills is that they do the math, while I do the shopping. I don't know why, but bottom lines always shock me.

To write a check for these after wearing them is like paying for a meal that gave you food poisoning.

True, and even worse, some of what I buy turns out to be regrettable even before the bill arrives. Three days into January and my too expensive New Year's Eve outfit was in the Goodwill bag in the back of my closet. Around 9 P.M. on December 31, I looked in the mirror and saw a hot dog in a black dress—possibly a knockwurst. Try to picture pudgy without a single bulge in the right place. And those fishnet stockings? Who had the nerve to sell them to me? I don't care if the designer is a woman, she's still a misogynist. To write a check for these after wearing them is like paying for a meal that gave you food poisoning.

But it's not the Donna Karans of the world who are enticing us to spend too much for too little; it's the banks that are seducing us with ever more ready credit. You'd have to be Sleeping Beauty, waiting for someone to kiss you and pay the bills, not to notice the bombardment of offers for more and more credit cards with fewer and fewer qualifications. As far as I can see, if you can breathe and sign your name at the same time, you're on board with another bank.

Every day my mail brings bank envelopes that shout, "Important Time Sensitive Offer" or "You've Qualified for This Opportunity." In a newspaper flyer, I found an invitation to own a Diamond Preferred Rewards Card—not gold, not platinum, but *diamond*, for the gender that's most likely to go weak in the knees for gems. This is a full-page ad, opposite coupons for detergent and sanitary products, which is a clue that the target audience doesn't wear jock straps. On the other hand, on the Internet, just Google "credit card" and you're out there in credit Neverland, where no one can see you, but everyone wants your body.

And what they promise is a big, fat 0% APR, 0% on the balance you transfer from your current cards. But, wait, in the tiny print below "after the promotional period, the rate will be 10.74%, (19.19% for cash advances)," you find that if you don't live up to the card agreement (whatever that means), you're looking at 28.74%. That's the part they're hoping for.

When I let these numbers into my line of vision, I get scared, so scared that I forget all about the sweet deals promised, the "member benefits," airline miles, points for hotel stays, gifts, even cash. In fact, I'm scared into watching what I spend and paying my bill, which makes me one of the failures of the credit-card industry, whose business is letting us buy what we can't afford and then living off our debt. Nice work if you can get it, and they do.

Just before Christmas, I received a personal e-mail from

Kendall E. Stork, "President and CEO of Citibank." He said he was "delighted" to find me among a "select group of customers" qualified for a "special opportunity." How nice, an offer to spend more money that I don't have, at the exact moment I'm most susceptible to succumbing. In the spirit of the holiday, I thought I'd reply. This is what I wrote:

Dear Ken (May I call you Ken?),

I'm delighted, too. But I don't think so. Your offer reminds me of a very expensive gift, like a cashmere scarf, tempting and pleasing—but just long enough to hang myself with.

Gratefully yours,

Jane Resnick, One of the Chosen. □

Jane Resnick has written books, magazine articles and newspaper pieces on a wide variety of subjects. She is working on a memoir called "When I Said 'I Do,' I Didn't Mean That."