

VIRTUAL BUSINESSWOMAN

Special Features

Have You Ever Thought of Joining or
Forming a Consortium to Increase
Your Revenue?

e-Biz Savvy Virtual Businesswomen
Influencing the Online Women in
Business Company

What is RSS? Really Simple Syndication

Cover designed by Kathy, owner of www.execuofficeadmin.com



Issue 1 ~ Winter 2004

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Business Boutique

Charge America Merchant Account

Biz Opp - Mailbox DVDs – No Hassle Movie Rental

HINZ Business Services

Positive Solutions Inc.

The Healing Institute

Ramp Up Solutions

IVWCC Sponsors



The Healing Institute USA

Letter From the President

Virtual Businesswoman Magazine is a tool that visualizes the International Virtual Women's Chamber of Commerce mission. Our mission is to create the possibility of socio-economic justice for women around the globe. In order to make the mission a reality, the IVWCC must show women how to become catalysts for one another through the sharing of ideas, resources and knowledge. We invite you to share in our mission by becoming a member of the International Virtual Women's Chamber of Commerce. Visit <http://www.ivwcc.org> to get an up close look at our unique way of networking and running a business online. It is all comprised of team work and the sharing of key business knowledge.



The first issue of Virtual Businesswoman Magazine is a wonderful mix of articles and resources. Inside the pages, you will find inspiration, motivation and a wealth of business knowledge. The article on RSS technology and Forming a Consortium are my two favorite pieces. Our cover model for the debut issue is IVWCC member Sonya Fisher. You can learn more about her below. I hope that you will join us in metro Atlanta for our 2005 Hire-A-Businesswoman Expo. It will commemorate our third anniversary. We plan to use this opportunity to educate the public on the benefits putting together a virtual staff.

Please save Virtual Businesswoman magazine to your desktop and refer to it often. Three issues will be published in 2005. Look for the next issue to debut in February.

Jerrilynn Thomas

President/CEO

International Virtual Women's Chamber of Commerce

Sonja Fisher ... Mary Kay Cosmetics and Inventing a New You



<http://www.marykay.com/sfisher1> <http://www.sonjafisher.com>

Hello, my name is Sonja Fisher. I have a BS in Mathematics, BS in Statistics and a minor in Psychology. I also have an MBA in entrepreneurship and currently pursuing my doctorate in entrepreneurship at Argosy University. I have been in the computer field as a computer consultant for over 12 years. I really liked my studies in entrepreneurship and decided to own my own business. I have had a ton of idea but not a lot of money to invest in a business. That is why I started my Mary Kay business. It only cost me a \$100 and I love the values they represent God first, family second and career third.

It is the best career to have. I love helping women so much that I started my own consulting business to help women both professionally and personally achieve the best in life. I conduct seminars and one on one consulting. I am so honored to represent VB Magazine. In my part-time I do modeling and acting. I think the VP magazine and the VirtualBusinessWoman.com is a great concept. Jerrilynn has done a great job creating this. So many businesses are so successful due to the internet. I leverage it as much as possible in my businesses as well.



*Spotlight on the International
Virtual Women's
Chamber of Commerce*

<http://www.ivwcc.org/>



Introducing “the” Globe's Premier Women's Chamber of Commerce

Women Destined for *Greatness* are Invited

to Join. Streamline your business and increase your revenue while you increase your ebusiness savvy. Become a member of the International Virtual Women's Chamber of Commerce Today!

- **History:** The International Virtual Women's Chamber of Commerce was founded April 30, 2002 by metro Atlanta businesswoman Jerrilynn B. Thomas to help businesswomen harness the economic power of the Internet while they cultivate lucrative contacts within the online women in business market.
- **Mission:** The International Virtual Women's Chamber of Commerce and its members have a shared mission. It is to create the possibility of socio-economic justice for women around the globe. All of us together are providing a space for women to empower, mentor and educate one another. By forming these relationships with one another, we have become catalysts for each other. We are transforming our lives through education, resources and the sharing of ideas.
- **Key Differentiation Factors:** The International Virtual Women's Chamber specializes in facilitating strategic alliances, joint partnerships and ventures between affluent businesswomen who have an online presence. Instead of serving the needs of a particular city, state or country, we serve the entire online women in business community.
- **Overall Benefits of International Virtual Women's Chamber of Commerce Membership:**
 - Reduction in your business operating costs through member to member discounts on everything from accounting to web design.
 - An increase in your revenue through mastermind groups, alliances, joint ventures, overflow work and outsourced projects directed to your company from other members.
 - Receiving 24/7 online business support for problems in the areas of marketing, sales, ecommerce, web site development, business law, business plans, etc.
 - An acceleration in your social capital through our savvy online networking events.
- **Companies & Individuals Eligible For Membership:** Any company that has a Web site or uses the Internet for marketing purposes is eligible for membership. Female executives, working women, businesswomen, businessmen and college students who are interested in expanding their networking circle are invited to join the IVWCC.
- **Chamber Activities:** Attend chamber meetings and events from the comfort of your computer. Take advantage of roundtables, meet and greets, conferences, e-classes and brainstorming sessions.
- **Premier Members & Partners:** The International Virtual Women's Chamber of Commerce is the premier source of elite web designers/hosts, graphic designers, advertising consultants, virtual assistants, business and personal coaches, trainers, mortgage consultants, non-profits and more. **For more information, visit <http://www.IVWCC.org>.**



Join the International Virtual Women's Chamber of Commerce Now!

Pay online now via PayPal by visiting <http://www.ivwcc.org/applyonline.php>. To pay by credit (MasterCard/Visa) or CheckCard over the phone, email the information below to jerrilynnbthomas@ivwcc.org with the subject line "Bill Me For Membership".

You can contact us at 770-603-6521 between the hours of noon and 8 p.m. eastern if you have any questions. Someone from our staff will contact you within 24 hours to take your payment information. Once your payment has been made, your membership will be activated.

Date:
Name:
Business:
Type of Business:
Phone:
Fax:
Time Zone:
Best Time(s) to Call:
Email:
URL:
Referred By: (Person or URL)
Membership level or special you are interested in:
Prefer to Pay Using: <input type="checkbox"/> *PayPal <input type="checkbox"/> Credit Card <input type="checkbox"/> Debit Card <input type="checkbox"/> Itex <input type="checkbox"/> Trade Bank
*If you want to pay via PayPal, provide us with your PayPal Billing Address:



Member Companies

I want thank all of the companies who have invested in the future of the International Virtual Women's Chamber of Commerce. I look forward to growing with you in 2005 ... **Jerrilynn B. Thomas, President/CEO**

Jessica	Albon	Write Exposure (The)
Nicole	Aliev	Rat Race Be Gone, Coaching and Consulting
Andrea	Amador	The Acorn Group
Laurina	Anderson	Integrate for Life
Trisha	Anderson	Lexxus International
Biana	Babinsky	Avocado Consulting
Gina	Badalaty	Art By Tech
Debra	Barnes	Organized Chaos, LLC
Annelise	Bazar	Web Start Center and Air of Delight
Kim	Beasley	Agape3, Inc.
Loral Lee	Besola	Life Journeys for Women
Laura	Biering	Corner Office Coaching
Kim	Bloomer	Kick the Email Habit
Renee	Bolton	Triple J Word Processing Co.
Shane	Bowlin	Ask Shane
Nancy	Boyd	Bright Wings
Brande	Bradford	Alliance For Affordable Health Insurance
Kathy	Brady	TBA
Elizabeth	Braswells	TBA
Heather	Bresser	Assistant For You!
Michele	Broad	Women's Health and Wellness
Tina	Brooks	Sullivan Financial Services
Vivian	Burns	The Healing Institute
Melody	Campbell	GiveAways Plus
Andrea	Cannavina	Legaltypist
Cathy	Carlton	Kick the Email Habit
Diane	Carter	Sam101.com
Nicole	Carter	Properly Done Business Services
Larissa	Church	Idea Catchers
Kathy	Condon	KC Solutions
Crystal	Curran	Crystal Enterprises
Donna	Daisy	Empowerment U
Fatou	Doumbia	Business Coming Soon
Grace	Durfee	Balance with Grace
Maria Elana	Duron	MakingContactsCounts.com
Gigi	Echaves	Co-op World HK Ruyal Klech Marketing
Eva Elo	Elo	TBA
Catherine	Essignmann	Welcome Shoppers
Meryl	Evans	Content Maven of Meryl.net
Kathy	Everman	Executive Office Administration

Judy	Ferril	Positive Solutions Inc.
Bea	Fields	Five Star Leader Coaching
Judi	Finneran	Dharma Entities
Sonya	Fisher	Mary Kay
Suzette	Flemming	Flemming Business Services
Sue	Flowers	Written Solutions, Inc. (The)
Jeanne	Fuller	Access Referral Network, Inc.
Gillian	Hood-Gabrielson	Flexible Fitness for You
Alisa	Garber	Windrose Personal Coaching
Kim	George	Leverage Dynamics
Jill	Gerber	Dynamic Goldmind Strategies, Inc.
Lisa	Ghisolf	Gizmo Design
Gail	Gingras	GG Mentoring, Inc.
Susie	Glennan	Busy Woman Daily Planner (The)
Cheryl	Gonzalez	EzNetGroup.net/The Distributor Rights Association
Laura	Gonzalez	Virtual Business Solutions
Vivi	Gonzalez	ePro Services Virtual Business Center
Cynthia	Green	TBA
Terry	Green	My Fast Type
Dorothy	Griggs	A Virtual Accountant
Donna	Gunter	WomensBizCoach.com
Avis Marie	Haynes	Market Depot
Penny	Haynes	Encouraging Audio Books
Dianne	Helm	Helm Publishing
Lynn	Hicks	Business Source Group
Candy	Hinton	Effective Effort Coaching
Glenda	Hinz	HINZ Business Services
Joyce	Hobby	Bumble Bee Studio of Web Design and Graphics
Suzanne	Holman	SuzanneHolman.com
Winona	Johnson	TBA
Erin	Jones	Investment Advisor/Financial Planner
Vonnie	Kennedy	Savvy Office Support
Terence	Kierans	Cyberspace Virtual Services
Robin	Kramer	Premiere Small Business Assisting
Dee	Kreidel	Dax Development Corp.
Mary	Lancaster	New Visions Telecom, Inc.
Tracey	Lawton	TraceyLawton.com
Nani	Linder	University of Life & Hope Cross Cultural Leadership Systems
Marsali	Maclver	@your desk
Mary	McDonald	The McDonald Consulting Group, Inc.
Kathy	McHenry	Your Virtual Advantage
Deborah	Micek	RPM Success Group
Nick	Mikhaililovsky	NTR Lab
C C	Milisch	Melaleuca, The Wellness Company
Linda	Miller	Spiritual Entrepreneur Today
Carolyn	Moncel	MotionTemps, LLC Chicago Paris
Terresa	Monroe	Monroe Secretarial Services
Cindy	Morus	Phelps Creek Financial Coaching
Benita	Muller	Lighthouse Discount Printing

Inez	Ng	Realizations Untld
Linda	Novakowski	Positive Power Strategies, Inc.
Cheryl	Oda-Brown	Sidney Shelby Co-op World
Olga	Oustiouzhantseva	NTR Lab
BJ	Parker	Public Image Relations, Inc.
Alicia	Paszkievicz	AzZa Designs
Jacque	Peppel	Mary Kay
Barbara	Phillips	Older Wiser Women, LLC
Kelly	Poelker	Another 48 Hours
Elizabeth	Poston	All N 1 Inc.
Rhonnie	Rapoza	Rhonnie's Closet
Melissa	Ray	AlterCube
Fern	Reiss	Expertizing.com/PublishingGame.com
Sasha	Rodriguez	Virtual Assistant Source
Christina	Rudd-Winsey	Dynamic Goldmind Strategies, Inc.
Cheri	Ruskus	Business Victories
Jane	Sadowy	Award Internet Marketing
Donna	Satterlee	Feel the Rainbow
Iris	Sauber	Sauber & Associates, LLC
Sandra	Saucedo	Balanzd Strategies
Miki	Saxon	Ramp Up Solutions
Janine	Schindler	JAS Coaching and Training
Joe	Severa	Flexera Intl Ltd
Sue	Seward	Monarch Health Sciences
Sharon	Shanton	Mother's Touch Cleaning Services
Andrea	Shea Hudson	AndreaSheaHudson.com
Jennifer	Shelby	Signature Leadership
Ellen	Schultz	Ellen Schultz & Associates
Diane	St. James	ABC Mortgage Consulting
Jeanne	Stark	Virtual Office Services NY
Debby	Stone	Corner Office Coaching
Vera	Strong	Mary Kay
Diane	Tarshis	Springboard Business Plans, LLC
Jerrilynn	B. Thomas	International Virtual Women's Chamber of Commerce
Regina	Tillman	Blue Shift Group
Donna	Toothaker	1st VA
Ellyn	Traub	High Performance Leadership, Inc.
Pamela	Van Orden	Enlightening Brand Incorporated
Maike	Van Wijk	Content Solutions
Stacey	Shaw Virgo	Exquisite Secretarial Services
Roxy	Vuong	VIT Corporation
Christine	Wade	ChrisTech Industries
Diana	Webb	Webb International
Sherrill	Webb	Graphic Arts Design Company
Barbara	Williams	Certified Professional Virtual Assistant
Sharon	Williams	The 24 Hour Secretary
Joanie	Winberg	Success and Life Coaching
Jennifer	Wright-Brugman	The Wright Direction International Coaching
Glennette	Yelverton	Premium Web Design and Hosting

Embrace IVWCC's Mission

Our mission is to create the possibility of socio-economic justice for women around the globe. In order to make the mission a reality, the IVWCC must show women how to become catalysts for one another through the sharing of ideas, resources and knowledge.

We invite you to share in our mission by becoming a member of the International Virtual Women's Chamber of Commerce.

Adopt-A-Businesswoman Pilot Program

Launching January 2005

Has Business Success Eluded You? Get Adopted by the IVWCC!

- *Private Advisory Board*
- *Lunch with a Coach*
- *Women's Roundtables*
- *Monthly Networking Events*

Remove the barriers to your success. It is imperative that you treat your online business as if it was a small business. You need to drive enough foot traffic to your virtual storefront to ensure you generate a profit EVERYDAY. Enroll in IVWCC's Adopt A Businesswoman Program entrepreneurial series and turn your business around in 2004. Take advantage of your own private advisory board, online conferences, seminars, workshops, roundtables, critiques and power networking events conducted by distinguished coaches and trainers.

Custom Advisory Board Assembled to Solve Your Personal Business Problems

An analysis of your business plan, profit and loss statements, business strengths and weaknesses, web site content and functionality, business literature, mission and more will be conducted. Based on the analysis, an advisory board of at least 5 businesswomen will be assigned to you to help you achieve your business goals. You can interact with your board in a private chatroom, IM, LISTSERV and phone.

Apply Small Business Strategies to Your Virtual Business

The Adopt-A-Businesswoman Program will assist you in applying small business solutions to your online business to increase your marketing and sales ROI. You will get help with identifying and resolving the business and personal problems that are sapping your business creativity thus preventing you from generating a daily profit. You will be able to establish quarterly goals and work with a group of your peers to accomplish them.

The program will address incorporation, business plans, ecommerce systems, branding, sales, referral generation, business management, search engine optimization, persuasive web copy, business funding, web site usability, public relations, marketing, strategic alliances, and much, much more in a virtual setting.

Get Coached During Your Lunch Hour

You will be able to engage in team activities conducted by master coaches and trainers.

Learn how to:

- Identify road blocks to your success;
- Develop your personal and business brand;
- Balance family and business life;
- Generate more sales from your web site;
- Develop a business plan worthy of being reviewed by funding institution;
- Cultivating lucrative referrals;
- & more.

Take Your Business to the Next Level

You will be able to take your business to a higher level of success every month. You can schedule one on one time with our coaches and trainers to accelerate your business metamorphosis. There is a \$35 registration fee to sign up for the Adopt-A-Businesswoman Program. The introductory monthly fee is \$25 a month for chamber members and \$50 a month for nonmembers. There is no long-term commitment.

Monthly Networking

You will be able to attend monthly [eBizwoman Connections](#). Network privately with our distinguished business experts and ebiz savvy members. You will be able to introduce your company, ask questions about how to improve your online business and engage in intelligent networking. Every month a new group of IVWCC experts and members will sit in on a eBizwoman Connection.

For more information, contact the International Virtual Women's Chamber of Commerce via email by visiting <http://www.ivwcc.org/contact.php>.

2005 Hire-A- Businesswoman Expo

The Premier Virtual Outsourcing Event for eBiz Savvy Businesswomen

The International Virtual Women's Chamber of Commerce (IVWCC) is pleased to announce that it will be hosting the **2005 Hire-A-Businesswoman Expo** on April 30, 2005 to celebrate its third anniversary. It will be held at the scenic LakeView Events at Clayton County International Park in their elegant meeting facility from 10 a.m. to 6 p.m. The premier women's chamber, founded by metro Atlanta businesswoman Jerrilynn B. Thomas, has been blazing a trail across the Internet since it opened its virtual doors in April 2002. Its distinguished membership includes businesswomen (and men) from across the US, Canada, Hong Kong, France, Russia, UK and AU who are elite web site developers, programmers, IT consultants, attorneys, coaches, virtual assistants, graphic designers, public relations and marketing consultants, translators, mortgage brokers, financial planners and more.



About the Hire-A-Businesswoman Expo

With the help of a dream team of metro Atlanta businesswomen, IVWCC has laid the foundation for a truly magnificent business event that will educate small businesswomen on the cost saving and time reduction benefits of hiring a virtual staff comprised of e-biz savvy self-employed women. Small and virtual businesswomen will be able to explore hiring one another, forming alliances and forging joint ventures while they learn how to mine the online women in business market. By 2005, women will make up 60% of the online population. The Worldwide B2B ecommerce market is estimated to total \$8.5 trillion in 2005. A study by George Washington University predicts that virtual outsourcing will become a \$127 billion industry by 2008.

Businesswomen who offer business products and services are invited to inquire about investing in a table. The number of tables will be limited to 60. Businesswomen will be able to interview e-biz savvy self-employed women for outsourcing projects, joint ventures, give demos, conduct Q&A sessions to educate attendees about their industry, pass out their business resumes to attract

new clients, book their classes, close sales and much much more. Advertising and sponsorships are available.

Expo activities will include express business workshops on how to successfully launch and run a virtual business; networking stations managed by e-business experts and coaches; hourly giveaways; on the spot publicity showcases to shine the spotlight on attendees and vendors; and a joint networking event planned by key Georgia business organizations. A table will be set up for attendees to place their business cards on.

Hire-A-Businesswoman Expo Admission

Admission to the Hire-A-Businesswoman Expo is complimentary for International Virtual Women's Chamber of Commerce members. It is \$25 for nonmembers if they register by Dec. 31, 2004. The cost will be \$35 for nonmembers if they register by January 31, 2005. After that date, the cost will be \$40. Admission includes workshops, networking, a listing in the International Virtual Women's Chamber of Commerce online women's business registry with a live link, IVWCC membership discount and a personal online introduction to all of the IVWCC members to facilitate alliances and joint ventures. Credit card payments can be processed over the phone and online via PayPal.com. For more information, contact Jerrilynn B. Thomas at jerrilynnbthomas@ivwcc.org or visit <http://www.ivwcc.org>.

Location

Lakeview Events at Clayton County International Park located 20 minutes south of Atlanta.

2300 Highway 138 SE
Jonesboro, GA 30236
<http://www.lakeviewevents.com>

Additional Information

Why Should You Attend?
<http://ivwcc.org/hire/whyshouldwomenattend.pdf>

2005 Hire-A-Businesswoman Expo Highlights
<http://ivwcc.org/hire/expohighlight.pdf>

How Much Does It Cost to Attend or Advertise?
<http://ivwcc.org/hire/investment.pdf>

Would You Like to Be a Vendor?
<http://ivwcc.org/hire/vendorscategoriesandbenefits.pdf>

Expo Registration Form for Attendees & Vendors
<http://ivwcc.org/hire/registration.pdf>

Expo Location
<http://www.ivwcc.org/hire/location.pdf>

Experience Power Networking At Its Finest

Form Alliances & Joint Ventures While You Network Around the
Clock With Businesswomen From All Over the Globe

Virtual Meet & Greet



Once a month, we open the doors of the IVWCC to the online women in business community for 24 hours via a private ListServ. You can network with us and experience how the IVWCC can help you expand your marketing reach within the women in business market. There is no cost to attend one event. After that, you are removed from our networking list unless you become a member or join our VIP Business Club.

IVWCC's Virtual Meet & Greet are energetic, yet relaxing, networking events that you can participate in at your leisure while you find clients, alliances and joint partners to quickly expand your marketing reach within the online women in business market. You can service your clients and go about your daily activities while you tune in and out. You never miss a message because they are delivered to your inbox.

Testimonial by Cheryl Gonzalez

IVWCC's Virtual Meet and Greet is a super way to allow women to interact online and really learn about each other. Creating new contacts and adding to your network can be tough online and this was a very creative way of bringing women together. I think it is something that should be done regularly because the Internet moves and changes so fast. Email is a lot more convenient than a website and while you may not keep up during the event, you have a great way of connecting afterwards.

A very brilliant idea and no one should miss the next event!

Thanks Jerrilynn ... you actually sparked some

ideas on how I could utilize this concept in my own businesses.

Best regards,
Cheryl Gonzalez
San Antonio, Texas
<http://EZNetGroup.net>

Upcoming Virtual Meet & Greet

- Thursday, December 9, 2004 (**Holiday Party**)
- Thursday, January 6, 2005
- Thursday, February 3, 2005
- Thursday, March 3, 2005

As a participant, you will have the opportunity to submit a detailed business profile that lists the types of companies you are interested in forming alliances and joint ventures with. Discussion topics are cycled throughout the event to keep the virtual conversation flowing around the clock. You will have unlimited opportunities to spotlight your company and display your business expertise. Time is set aside for everyone who needs business solutions or advice. Virtual Meet & Greet are addictive. Once you've experienced our fresh approach to networking, you will be hooked for life. Visit <http://www.ivwcc.org/meetandgreet.php> for more details.

Ask the Experts

The experts at the International Virtual Women's Chamber of Commerce are qualified to provide advice on web design, incorporation, marketing, public relations, ecommerce, grants, newsletters, programming, IT, and much, much more. Visit <http://www.iwcc.org/experts.php> to submit a question.



Idea Catchers, Inc.

Ecommerce expert Larissa Church of Idea Catchers is available to answer your questions on how to find Web solutions that increase your sales, build your credibility and enhance your bottom line. She specializes in working with companies who are new to doing business on the Internet. Larissa invites your questions on e-commerce, online marketing and strategy, hosting options and email marketing.



Business plan expert Diane Tarshis of Spring Board Business Plans is ready to answer your questions on how to develop and write the perfect business plan. Diane assists her clients in creating a well thought-out road map that allow them to maximize their potential while avoiding many of the pitfalls inherent in starting and growing their own ventures.



Gina Badalaty of Art by Tech takes a creative approach to Web design, based firmly on her expertise in Web technologies, corporate communications and designing for the small screen. She takes the time to listen to all your ideas, problems and questions no matter how small. If she doesn't know the answer, she will find it quickly. Then she will explain it to you without the technical jargon. Gina invites you to send her your questions on how to use various Windows operating systems, software packages such as Microsoft Office, Photoshop and Dreamweaver, and e-mail usage, logo design, graphic design and web design.



Biana Babinsky is the Principal of Avocado Consulting, Inc. that offers innovative services to enable businesses to leverage the full power of the Internet to their advantage. Biana has a Bachelors and Masters degrees in Computer Science and she has worked in software development before starting Avocado Consulting in 2002. Avocado Consulting specializes in web design, database setup and programming, search engine optimization, affiliate and marketing consulting and more. Biana welcomes your question about Doing business online, Starting an online business, online networking, online advertising and marketing , search engines, affiliate marketing, ROI measurements and Web sites.



Phelps Creek Financial
Coaching

Cindy Morus of Phelps Creek Financial Counseling offers personal coaching in day-to-day money matters. She's not a financial planner, or a stockbroker, or a debt consolidator. Instead, she's much like a personal trainer would be in the physical fitness world, preparing and guiding daily workouts. Only her workspace isn't a gym, rather it's peoples' pocketbooks. Phelps Creek Financial Coaching helps self-employed women and their families eliminate financial hurdles so they can be happy and prosperous. Cindy invites your questions on debt reduction, making your money stretch, becoming credit worthy and any topic related to improving your finances.



Ellyn S. Traub started her executive coaching practice, *High Performance Leadership, Inc.*, in January 2000. Ellyn works with executives, professionals, business owners and attorneys who are working 24/7 and feel overwhelmed and out of control, gain control of their professional and personal lives. Her coaching programs are based on a 4-step process of awareness, assessment, action and outcomes. Specific activities are carried out at each stage, yet they are customized to accommodate the unique issues, schedules, and desired outcomes of the sponsoring company and the client. Ellyn invites your questions on management issues, professional development, employee issues, time management and career transition.



With more than twenty-three years of sales and marketing experience, Diane Carter has catapulted clients to grow, reach and sell beyond their limits. As an entrepreneur she co-founded and acted as the Chief Creative Officer in a successful design studio between 1986 to 1996. Diane has merged her coaching and training experience with her sales, advertising and marketing background and founded sam101.com the premier sales, advertising and marketing site for entrepreneurs and small businesses worldwide. The company's mission is to improve the quality of entrepreneurs and small business marketing efforts for greater revenue. sam101.com, which stands for sales, advertising and marketing is committed to your success! Diane invites you to send her your questions on sales and marketing.



Heather Bresser, Virtual Assistant and business owner of Assistant For You!™, offers high energy and her outgoing personality to her varied clients, and has been able to help them with marketing and growing their businesses through providing innovative business support services including high-level administrative support, website design and marketing strategies. Heather invites you to send her your questions related to the Virtual Assistant industry and benefits various industry business owners receive from utilizing this staffing alternative, how to become a Virtual Assistant and MS Office quick tips and “how to’s”.



Publishing/Expertizing expert Fern Reiss of PublishingGame.com / Expertizing.com is available to answer your questions on how to get a book published and how to get more media attention for your business. She offers books, workshops, audio courses, and consulting for writers who are trying to get an agent, self publish, and successfully promote their book; and toolkits and workshops for business owners who want more media mentions. Fern is the author of eight books (including "The Publishing Game" series and "Expertizing: Position Yourself as a Name Brand") and her books and business have been mentioned in over 100 publications, including The New York Times, The Wall Street Journal, and Life Magazine. Fern invites you to send your questions on how to publish your book and how to get press attention for your business.



Vivian Burns Lennan Wellness coach and counselor of THE HEALING INSTITUTE is available for you to contact when in need of de - stressing, relaxation, motivation or focus either during your busy day - or to set up a short term plan of action for your wellbeing. If you are overwhelmed, feeling frustrated, hurried or just plain tired, contact Vivian and take time for yourself.

International Council of Women's Business Organizations Seeking New Members



The **International Council of Women's Business Organizations** is an initiative of the International Virtual Women's Chamber of Commerce (IVWCC) developed to facilitate communication between the presidents of women's business organizations around the globe and foster their economic empowerment. It will merge affluent organizations that represent various industries and target markets under an umbrella group. The ICWBO will provide you with the opportunity to network monthly with your peers to discuss challenges you face; formulate solutions; and develop strategies for your organization's growth.

Every month a different president will have the honor of being selected as a guest speaker to share her insight on running a business organization. An IVWCC partner coach will be invited to boost our knowledge. Meetings will be held online in a conference room equipped with voice, text and white board capabilities. They will also be conducted via telebridges. Online mixers will be available for the members of your business organizations so they can interact with chamber members as well as the members of the other organizations affiliated with the ICWBO.

The ICWBO is open to the presidents and vice presidents of women's professional / trade associations and networking organizations. Both for-profit and non-profit organizations qualify for membership. Organizations will have to go through a screening process before they are accepted.

There is an annual \$65 fee to join an IVWCC Council. Beginning in Spring 2005, there be a nominal monthly fee to attend the virtual business workshop/meeting. Joining the ICWBO does not make an organization or individual a member of the IVWCC. They are considered to be affiliated with the IVWCC. Chamber membership, which is optional, is additional.

Contact the chamber either by phone -- 770-603-6521 (noon to 8 p.m. eastern) -- or jerrilynnbthomas@ivwcc.org today to discuss joining the ICWBO.

Member Organizations

- VA Consortium
- Women in Focus (TM) Forum
- Women's ECommerce Association, International
- National Association of Multicultural and Minority Business
- International Virtual Women's Chamber of Commerce
- International Coach Federation NYC Chapter



Women's News Bureau

The Pulse of the Women in Business Market

The **Women's News Bureau** – <http://www.womensnewsbureau.com> - is the PR tool designed to help you attract the members of the International Virtual Women's Chamber of Commerce and the rest of the online women in business market.

As a member of the IVWCC, you are given a Premier membership. With your Premier membership, you can develop your online brand by:

- Posting an expert article to display your expertise to attract clients and boost your newsletter subscriptions.
- Listing an event that gives the online women in business community the opportunity to experience your skills firsthand.
- Listing your company in the Premier Members detailed Yellow Page directory to make your company stand out and offer a small discount or gift to entice WNB visitors to purchase your products and services. You can purchase enhanced listings for \$35 - \$45.
- Having your news releases and articles critiqued by the WNB PR & Marketing panel to make sure they hit your target every time.
- Posting your company news on the forums.
- Placing your banner in our rotation system. \$50 for chamber members.
- Publishing a news release or advertorial* to showcase your company's unique selling position.

Businesswomen who are not members of the chamber can network on the WNB forums and receive a complimentary listing in its Women's Business Registry. They must register in order to access the forums and submit their listing.

What is an Advertorial?

For those unfamiliar with the term, an "**advertorial**" is information that relates directly to a reader's field of business interest, and is written as a solid NEWS STORY OR ARTICLE, full of useful facts, figures and quotes. In short, it is a human-interest story.

A well-written advertorial feature tells a story that gets your message across in a dynamic way. Most local newspapers invite advertorials, and often have entire advertising feature sections every week such as 'Business Surveys', or 'How to Buy a Home' written by a local realtor.

An advertorial combines a marketing message with journalistic-style editorial content. The content has value for the reader, but allows you to promote your business at the same time. If you are a VA, for example, your advertorial could focus on the ways businesses can reduce their workload and increase their profits by hiring a VA. In the concluding paragraphs provide examples on how other businesses are actually using your services.

MasterMind Your Way to Business Success!

The old adages still hold true today, "the sum of the whole is greater than its parts" and "two heads are better than one". More and more today people in business are harnessing the power of mastermind groups to think bigger. Combining the power of several minds to solve problems, seek advice, different perspectives and achieve goals, simply creates greater results than "going it alone".

MasterMind groups commit to showing up and contributing to the success of each other. They become trusted confidants who rely on each other for priceless insights, candid feedback, valuable ideas, encouragement, inspiration and motivation.

In a business framework, a MasterMind Group acts as an informal board of Directors/Advisors. Most are composed of CEO's, Business Owners & Executives. A master-mind group consists of people who work together in absolute harmony to achieve diverse goals. While these people work in harmony, they may be very different from each other.

The common element is that each draws something from the others, and each contributes freely to the group. It is the focusing of each mind on a common issue that triggers thoughts not readily available to one mind. Those in the group draw upon their unique experiences and specialized knowledge to help each other.



Benefits of Joining a MasterMind Group

As a member of an International Virtual Women's Chamber of Commerce Mastermind group, you will be able to:

- Network with success driven businesspeople.
- Raise your income and productivity.
- Receive support and encouragement.
- Learn practical solutions that work.
- Have a sounding board for your ideas.
- Forge strategic alliances with members in your related field.
- Educate the public about your profession.
- Create a program that sets standards for others in your profession to follow.

Contact the IVWCC staff for more information on how to tap into this invaluable membership benefit. MasterMind Groups meet once a month. Nonchamber members can attend one meeting at no cost.

For a list of groups, visit: <http://www.ivwcc.org/mastermind.php>



Small Office

~

Home Office

Design

<http://www.ivwcc.org/>

The Shabby Chic *Home Office*



Most of us are in our home office 12 hours a more, six to seven days a week. Since it's our homebase, we should decorate our it to stimulate our creativity while making it inviting to our customers and family members. **Spruce up your home office shabby chic style.** The décor is a casual and comfortable look that uses vintage furniture and accessories to create a worn yet chic look. The Shabby Chic look can be created by anyone. Interior design experience is not necessary. Shabby Chic is a mix of unique flea market finds, redone to suit the new owner's taste. Comfortable, inviting, with character, are a few words to describe this new/old decorating style.

Characteristics of the Shabby Chic Look

- Primary Colors: White as the base palette color, pastel greens, yellows, and blues and more vibrant shades of red and pink as accent colors.
- Primary Elements: Roses as a recurring motif.
- Color Schemes: White, Sage, Pink, Gold, Butter, Buff, Olive, Wine, Sky, Cream.
- Metal Sculpture: Especially Italianate with leaves, flowers, and vines.
- Distressed furniture, white and other colors with visible rubs and paint missing or "chipped" finishes that mimic age.
- Sturdy, aged and solid architectural pieces used as highlights and points of interest or focal points in rooms, as bookends, and hung on walls.
- Lots of solid ceramics, urns, perhaps marble, mosaics, and tile as foundation elements in design of rooms.

- Fabrics are of old, solid construction, often mismatched with base colors as a tonal unifier, washable for heavy use.
- The furniture needs to be white or white and distressed. If you have furniture that is dark, you can add a coat of white paint. You will instantly have a piece of furniture that would fit with this décor.
- You are not looking for perfect. Instead, those little imperfections such as dings or scratches are what give the furniture its character and charm. If you do not have the right type of furniture, spend a weekend looking for great pieces at an estate sale, auction, or at a flea market.
- Upholstery should be large and something you can just plop down in when you sit.
- Aged lace curtains.

Giving Your Furniture A Shabby Chic Makeover

For old sofas and chairs, slipcovers are an excellent option. You can take a contemporary leather sofa or an American Country sofa and completely transform it by using a slipcover that matches the Shabby Chic look.

Fabrics that are tea stained, either bought or created, are also perfect. To make tea stained fabric, take any fabric that is white or has a faded print and roll it up in a ball. Brew some tea using tea bags and then dip the fabric in the tea for about 30 seconds. Remove, lay it out, and dry. If you want an even stain, do not roll the fabric in a ball but leave it flat and move the entire fabric through the tea to stain it.

Completing Your Shabby Chic Style Home Office

Add your computer system, fax, phone, comfortable office chair and desk accessories. Then complete the look with soft pink roses, yellow daisies, and baby's breath in a beautiful vase to create the perfect home office that you will enjoy sitting in all day.

Organize Your Life – Start with Your Office

by Crystal Sabalaska of Cluttershrink



I know you are a busy woman. You probably struggle every day to figure out how you are going to get it all done. Constantly juggling work commitments, family issues, and personal goals, you tell yourself, “If I’m really lucky, I might even make it to the gym.” Then a month passes, and you check your calendar. You only made it to the gym once. Maybe you didn’t even get there at all. Your frustration grows.

Unfortunately, there are only 24 hours in a day. Since you cannot change that fact, the best thing you can do to make those 24 hours less stressful is to get organized. Getting organized will save you time and money, increase productivity, reduce stress, boost confidence, and give you more control.

- Start by getting organized at work. If you can leave work “at the office” instead of carrying around your nagging “to-do’s” in your head, you will have the opportunity to reclaim your life again. Separating your business and personal life may be difficult, particularly if you work at home. Establish clear boundaries between your office and your personal space. If you do not work at home but bring work home with you, designate a small area or room as your work zone. Do not bring documents or perform work related tasks outside of that zone.
- A clear desk will prepare you for a fresh start each day. A work surface should be clutter-free and convenient. Keep items you frequently use accessible. Store all other items on a nearby bookshelf, in a file cabinet or on a credenza.
- Keep current projects on your desk so you have the information at your fingertips when a client calls and requests an update. Being able to respond to a client instantly will make the client feel valued. Putting current files in a drawer could result in missed deadlines. As the saying goes, “Out of sight, out of mind.”
- Set up a separate phone area so you can handle calls without being distracted by incoming e-mail messages and other projects. Keep your PDA or calendar by your phone so you can make appointments while you have a client or prospect on the line. It is a waste of time and unprofessional to ask the person if you can call them back after you review your schedule. Consider getting a headset so you can keep your hands free if you need to write or type notes related to your call while on the phone.
- Designate certain times of the day to check and respond to your e-mail and voicemail messages. Make appointments with yourself

- and schedule 15 to 30-minute segments in the morning, afternoon and evening to review and respond to all messages. Do this every day at the same time so it becomes a habit. Once you respond to all of your messages, you will have the time to focus on other tasks.
- Open mail immediately. Toss all envelopes and junk mail. File the remaining mail into 4 categories: To Do, To Pay, To Read or To File. Avoid creating a file entitled “miscellaneous”.
- If your current office is cluttered and piles of papers surround you, accept the fact that the piles will not disappear on their own. The situation will only get worse if you ignore it. Designate a day or two as “get organized” days. If your schedule does not allow for an entire day, break the project up into smaller tasks and work through each task until you are finished.

According to U.S. News & World Report, “American managers, entrepreneurs and executives waste one year of their lives looking for things.” *It would be a shame to waste at least a year of your life to disorganization. Make organization a priority and regain control of your life.*

Crystal Sabalaska, President of cluttershrink, views organizing as a process rather than an event, and this enables her to help her clients develop their own organizational skills and learn to incorporate new habits into old routines - providing them with the keys to long-lasting, time and money saving results. Cluttershrink provides customized organizational solutions for residences and businesses. Crystal’s clients come from diverse backgrounds, including executives, homemakers, administrative personnel, sales staff, and entrepreneurs. Crystal has appeared on HGTV’s new show, Mission: Organization, and is available for personal or phone consultations and customized group seminars. For more information, please contact Crystal Sabalaska at 215.431.0590 or via e-mail at crystal@cluttershrink.com. For additional organizing tips and information, go to <http://www.cluttershrink.com>.

Ask the Decorating Expert

Gail J. Kueker, Special Guest Expert



Q: What is the most economical way to update a home office?

Start with organizing and replanning your office, such as, does your desk and chair face the door? Always be in the command position even if you work from home. After reconfiguring the furniture and organizing, the next thing is color, add some color to the room. Then re-plan the walls, such as hanging new pictures. Remove out dated art work, save the frames and spray paint them, then go to a favorite art book, and either color photo copy them, or download images of things you enjoy off the web to place in the frames. These few tips should give your office a great fresh new look.

Q: I hate my furniture in the office, but I can't afford to get new things, any help?

Well, depending on the materials, there are many things you can do to get a whole new look from old furniture. If your lucky and just happen to have a vintage steel case desk ... GO RETRO! Restyle your office with a 40's glam look, by replacing accessories. Sometimes just by changing your chair with something fun funky makes you feel like you have a whole new look. Try putting a colorful pillow, or recovering the chair in a bright vintage fabric. If it is the desk and shelves that that you hate, then either have someone come in and paint them, with a faux finish or if you are pretty crafty try gluing fabric like individual panels and then trim the edges with painted wood trim.

Gail J. Kueker, of Finishing Touches, created her decorating business 3 years ago in Bloomingdale, IL. "My greatest joy comes from clients that want to create their own vision but need someone to coach them along in the proper direction." says Kueker. So take this opportunity to ask her what your decorating dilemmas are. Contact her at <http://www.finishingtouches-homestyling.com/> or 847-323-6617 or by snail mail, Finishing Touches 350 Vinings Drive, Bloomingdale, IL 60108.



Stylish Businesswoman

<http://www.ivwcc.org/>

Brand, Image, **Style** & Success

by B.J. Parker, Public Image Relations, Inc.

An image coaching, consulting and training company



What is success and how do we determine when we are "being successful"?

In this article, it is my hope to address the total package of the "success" brand for women.

Image - branding are two words that are included in the description of the success styled woman.

Our image begins with how we think about ourselves, feel about ourselves and how we demonstrate those characteristics to those around us. Branding is an extension of our image. When you think of your favorite brand - what are some of the attributes that come to your mind?

Fall & Winter **HOT**

- Denim
- Ultra feminine blouses
- Suede - everywhere. Gloves, hats, purses, vests
- Round toed flats
- Pointed toe boots and shoes (heck if you can walk in the stilettos-add a pair of stiletto pumps to your new look)

There are many ways to update your wardrobe without spending a fortune. If you select very carefully, you can have a winning look and enjoy achieving it.

Accessorize is the key. Change buttons on jackets and suits to reflect a more updated look. Instead of wearing the usual blouse you may have worn with that suit, try a sheer blouse or white t-shirt under the suit. It will give you an updated look without spending a fortune.

Have a closet swap party. Invite your friends over and ask them to bring several outfits they'd like to "swap". It's a great way to have some fun and get new-to-you items in your wardrobe.

I visit all high end stores to get ideas. Usually the higher end stores have the latest colors and trends displayed in a way to spark ideas.

For instance, since this season is emphasizing a more feminine look, pair your look with gloves and a sheer print blouse and you are ready to have breakfast at Tiffany's or close that business deal.

PINK! Yes it's the name of a female rock singer but it is the color for the season. Rosy cheeks and glossy lips are a must this fall season.

YES ... YOU MUST!

Basic black with white ... try a black turtleneck with a winter white shawl or winter white skirt.

Anything red. Red is such an exciting color and most people can wear it and look happy and good.

Great fall colors are cinnamon, caramel, cranberry, nutmeg, wine (sound like great ingredients for holiday food) and of course black is always in!

I JUST GOT TO SAY IT!

Absolutely Do Not Wear

...heavy lined lips

...heavy make up unless you are on stage or in the circus

...heavy liner on the bottom of the eyes. After you have had the liner on for a while, you have raccoon eyes. If you must line the inner lower lids, save for evening and make sure you have a shade or two lighter make up or concealer.

...white hosiery never! Unless you are a nurse.

...wear nail polish or do not wear at all. Chipped nails are never in.

...exotic, long nails UNLESS you are in a magic show!

Absolutely Do NOT

...talk on your cell phone during meetings. If you are "too" important to be in the meeting, send a representative.

...go to a networking event and talk to people with hors d'oeuvres in your mouth.

...overdo the alcohol. If you must drink at a networking event, start with one glass of wine and switch to seltzer or sparkling water with a lemon or lime. It will also save you on your calorie count.

...go to networking events and try to collect a card from everyone. Make it a goal to have a real conversation with 3 to 5 people. When you follow up with them, it's easier to form a relationship. The key to networking is getting to know people. The larger your network, the greater your chances of you have met and had a real conversation with, they will remember you and the relationship can begin forming.

If you go to at least 2 networking events per month, meet and connect with 6-10 people per month - that's between 72 to 120 people per year in your networking circle!

Use this holiday season to connect with people in a meaningful way. Enhance your personal brand by making a memorable impression. We are remembered by who we are not by what we do.

For more information about BJ Parker, visit <http://www.publicimagerelations.com>. BJ is a member of the IVWCC.

Look Behind the Doors of Business Fashion

Vetements Femme

by Brigette Nelson I



How a woman dresses for work is very important. The colors of the suits are the most important ingredient in women business fashion. According to the businesswomen surveyed in late 2003, businesswomen should not always wear plain blue, black, or gray suits. Kimberly Thompson, former Human Resources Specialist at Elesys North America, Inc., GA stated, “Traditional colors are fine for making first impressions and especially to respect business professionals for other cultures.” “It depends on the industry they are working in and the individual’s style.

Some professions require certain types of dress (i.e., banking) for both their male and female employees. I think women can always make even boring suit colors look more feminine or colorful (if that’s what they want) by using attractive scarves or jewelry”, according to Heather Ward, Director of Admissions of Parsons School of Design, NY. Women should also choose the colors that compliment their personalities and bring out their complexions. Jennifer Wiley, Representative Corporate Communications, Delta Air Lines, GA believes women should wear suits that compliment their personalities. She stated, “I myself am very outgoing and love to wear red suits. When women wear more colorful suits, their personalities ‘shine’ more and you feel more confident about yourself and abilities.” Shelly Simi, VP of Communications at the General Aviation Manufacturers Association, DC, stated, “Depending on hair color and skin tones, a woman should choose the colors which accentuate her features and brighten her face without being offensive and loud.” Simi has presented seminars at the Women in Aviation conference; one titled: *How to Find Your Look and Style as a Professional Woman in Aviation*.

Women business suits bring out the best in them. According to the women surveyed, pantsuits are the most popular. The product does not have to be Gucci or something expensive. The *fit* and the way businesswomen present themselves are the only things that matter. “I happen to wear only certain designer clothing because they fit my body type very well without alterations. They are classy and sophisticated, and I do not buy trendy clothing. I love Elie Tahari suits, Brooks Brothers, and Donna Karan”, stated Suzzane D. Jones, Founder and CEO of Morgan Taylor Communications, NY.

The locations where businesswomen purchase pantsuits are not always important. The women surveyed rated Bloomingdales, Nordstrom, and Macy-Rich’s higher as the preferred retailer of women attire (*vetements femme*) for the business world. Nordstrom.com presents the *Exclusively Misook Slim Pants*. These elastic waistband pants are styled without pockets or belt loops and have a slim, clean line. Prices range from \$111.90 to \$198.00. Colors include: black, jade, chocolate, and white. Ann Taylor, Banana Republic, Brook Brothers, Dress Barn, and Weiman Mercus received a slighter lower rating. AnnTaylor.com displays triacetate and cotton pantsuits. The entire suit price ranges from \$245.98 to \$264.99. Barneys NY, BCBG, Bergdorg Goodman, Casual Corners, Dillard, Elaine Byrant, Gap, J.C. Pennies, J. Crew, Lord and Taylor, Marshalls,

Ross, Saks Fifth Avenue, T.J. Maxx, Talbots, The Limited, and Wal-Mart received the lowest rating. Talbots.com displays the fresh-look jacquard stripe, matte jersey, and linen tunic pantsuits that ranged from \$69.00 to \$148.00.

According to some of the businesswomen surveyed, there are many women who do not work in the “corporate environment” that emphasize business fashions. Deborah Messing, Jennifer Gardner, Lora Flynn Boyle, Meg Ryan, Oprah Winfrey, Sarah Jessica Parker, and the women starring on Law and Order inspire the business women surveyed. Simi stated, “I really admire Jennifer Garder’s style of dress, classy yet comfortable and very versatile. She’s truly feminine in how she dresses, yet has such a strong physic and look”. For additional information on businesswomen attire and for informational purposes only, view the following links:

http://www.casualpower.com/success_tips/biz_presence.html

http://www.marckisgroup.com/links_career_dresscode.html

<http://ecglink.com/newsletter/casual.shtml>

<http://www.dcwebwomen.org/resources/wib/981207.html>

Upcoming articles of *Look Behind the Doors of Business Fashion* will address items that compliment business *vetements femme*. They will cover jewelry, handbags and briefcases, and footwear.

Brigitte-dominique Lynn Nelson I, 14, was born in Iwakuni, Japan. She is the daughter of Dr. Brenda Nelson-Porter, CEO and Founder of Brigitte’s Technology Consulting and Research Firm. She is also a 9th grader at the Heritage School in Newnan, Georgia. When Brigitte graduates, she plans to attend Parsons School of Design in Paris to pursue a career in Fashion. As an intern with International Virtual Women’s Chamber of Commerce Inc. (IVWCC), she hopes to obtain additional knowledge about the profession.



*On Your Way
to becoming
Web Savvy*

<http://www.iwcc.org/>

Accessibility and Your Web Site

*Creating an accessible Web site, drive **more** traffic to your site*

by Gina Badalaty, Web Designer & VB Columnist



Creating a Web site that is accessible and that validates is a good way to drive the maximum amount of traffic to your site. What does creating an accessible site mean? Originally, it meant developing your site with visually impaired users in mind, that is, those visitors who are color blind or need to use translation devices to read Web pages for them. Today, Web accessibility encompasses a wide range of concepts, from design to coding. Techniques such as utilizing the “alt” attribute for all visible image tags, separating content from style using cascading style sheets (CSS), ensuring that text and graphic elements are organized and legible, and properly contrasting colors are just a few of

the coding practices that accessibility encompasses.

As far as standards and guidelines, there are two recommendations to go by. The W3C, the organization which developed most of the HTML, XHTML, and style sheet coding, has created their own standard called Web Content Accessibility Guidelines (WCAG). You can learn more about the Web Accessibility Initiative at <http://www.w3.org/WAI/>. The U.S. government also requires that their Web sites meet a particular standard laid out in a document known as Section 508 (<http://www.section508.gov/>), which was developed based on the WCAG.

Validation and Browser Performance

One way that designers create accessible sites is through the use of *code validation*. Developers use a variety of online and downloadable tools to evaluate a Web site’s performance. Does it meet recommended accessible standards set by the government or by W3C? If it meets the requirements, then the code is said to be “valid”. While validation is not necessary for any Web site to work, conforming to the rules of validation gives you the best chance to ensure that your site works across multiple browsers and platforms, including text-only browsers.

How Accessibility Can Improve Your Site’s Performance and Save You Money

In addition to working properly among the widest range of browsers, an accessible Web site also loads faster, tends to perform better in search engines, is easier to update, and will ultimately last longer than inaccessible sites. A designer or developer knowledgeable about accessibility, especially when used in conjunction with a search engine specialist, will help you to create a site that people can find, view, and easily navigate.

Accessible sites have faster load times and this, in turn, means that you won't lose impatient visitors. New users who are getting to know you and return visitors who know exactly what they want won't spend a lot of time waiting for large images and Flash productions to load. They want to get to the information they need right now. Design and development with an eye on accessibility will help.

We all know it's very difficult to rank well on search engines, given the amount of Web sites that go live every day. Web design that incorporates CSS for positioning instead of tables, placing main content as high on the page as possible, and externalizing all scripts and styles can help improve the ability of search engines to grab or "spider" your site. Another technique is to keep Flash to a minimum. A site developed entirely in Flash may be harder to spider.

It's easier to manage and update an accessible site. Separating content from all the bells and whistles

means that you can go into your site and edit text or change photos yourself, quickly and effortlessly, without the developer having to recode things. A change in look or color, as well, is easy without affecting the current content. Today's content management tools, blog systems, and editing systems like Macromedia's Contribute products, when properly implemented, put you in control of your content without having to touch the code. You can hire your designer only when you need radical changes, saving you time and money.

Accessible sites will last longer. Because of better cross-browser compatibility, and because accessible sites do not use "deprecated" (or retired) coding, your site will remain in place longer. Given the tools mentioned to update, manage, and refresh the look of your site, you don't have to worry about how your site will fare over the long haul - tending to the life of your site will be an easy process.

Finding an Accessible Web Designer or Developer

Finding an accessible designer, knowledge-able in all aspects of accessibility, can be difficult. Keep in mind that an accessible site can be as creative and visually attractive as any site on the Web. When looking for a designer, there are some questions you can ask to gage their experience in accessibility. Remember that an accessible site is not just one that is adaptable for visually impaired users. Look for the following:

- Knowledge of different accessibility and validation tools. The most popular tool seems to be Bobby, but they should be able to name a few.
- Knowledge of the terminology. Have they heard of Web Content Accessibility Guidelines (WCAG)? Do they know what Section 508 is?
- How they would code to protect color-blind visitors? Visitors with visual impairment? What about visitors with text-only browsers?
- Will your site rank well on spiderability? (You can check at <http://www.spidertest.com/>.)
- How would they handle Flash, if you require it for your site?

In short, hiring an accessible Web designer or developer is an investment in the future of your Web site. Some may cost more, but the value to you in time, future costs, and maximum visitor penetration is considerably worthwhile. If you are looking for ways to benefit your clients and prospects, to create a reliable, long-term resource for their interests, and to position yourself as a cutting-edge business, then an accessible Web site is your best investment.

Art By Tech Web & Graphic Design: We specialize in optimizing your site to load quickly and work with the latest technologies across a variety of platforms to attract and keep your target audience. Services include Web development, logo design, search engine optimization, and hosting. Gina is a member of the IVWCC. gb@artbytech.com <http://www.artbytech.com>



Quick Steps for Selecting and Securing a Domain Name

by Cathy Carlton <http://www.KickTheEmailHabit.com>

So you're ready to take your business online, right?

You have the perfect business name, a great product or service and you're ready to go. Good! The good news is that it is really not difficult these days to establish a website, but there are some things you need to consider before you jump in and secure a domain name.

The domain name is your online identity.

It's the address people type into their browser address window to get to your website. Before you get your stationery and business cards printed, you'll need to know your domain name.

You may already have a business name picked out.

Isn't that good enough?

The answer ?a resounding maybe!

There are many things to consider and many steps you "should" take when choosing and securing your domain name:

1.] What is the purpose of the website?

If you have a single business for which you want to establish an online presence, you need to consider things like your current business name, the type of product or service you offer, trademarks, domain name availability for that single business. If you are building a portal site, meaning a site which will serve as a doorway to other existing websites, maybe replicated sites for your network marketing businesses, that's a bit more complicated. You'll need to read through the naming criteria below and find the best fit to cover most of those products or services.

2.] Business Name

If your business name is important to you, that's fine. Customers who know your business name can find you online more easily that way. *If you have filed a DBA (doing business as) license with your county, you're safe for the area you serve.* That doesn't mean that nobody else uses that business name anywhere else in the world. You'll still need to check whether the name is a registered trademark and determine whether the domain name is available. Read the steps below before you secure the domain name that matches your business name. If it's in your budget to do so, you may also want to consider securing some more generic domain names and redirect them to your site.

3.] Your Product or Service offering

Ideally, the domain name you choose should reflect the type of product or service you offer. For example, CathysCreations.com may sound snappy, but it doesn't tell anyone what product or service is being offered on that website. CathyBeadSupply.com, however, helps define the type of service and products I offer.

I could drive it down further and go for CathysGemstoneBeads.com if I really wanted

my name in the domain name, but GemstoneBeads.com is more generic.

4.] Memorable - Easy to Remember

While all of us aren't good at coming up with MEMORABLE names, we can make it easier for others to remember our domain name by:

- keeping it short
- avoiding symbols and hyphens
- avoiding cute abbreviations, like 4u or b4
- using actual spelling of words (beads vs. beadz)
- avoid profanity or obscene language
- be aware what the domain name looks like in all lowercase!

Why? Because that's how it will be displayed! (Ex: CosmicRap.com might not be the best choice for promoting my best synthesized Rap music creations!...maybe my worst! The first 'C' and the 'R' in RAP will not be capitalized when displayed in browsers and search results, so be careful!)

5.] Avoid Brand Name / Trademark Violations

Using a major name brand or registered trademark should be strictly avoided. For example, even if you found the domain names available, you wouldn't want to use AVON.com or MaryKay.com or Goodyear.com. Those names are registered brand names and/or trademarks and the registrants can sue you for infringement (unauthorized/illegal use) of the mark.

If in doubt, here is a free trademark screening site: <http://nameprotect.com/cgi-bin/FREESearch/search.cgi>
www.NameProtect.com also provides monitoring service to protect your business identity should you choose to register it.

Find out how to register a TM at:
<http://www.uspto.gov/web/offices/tac/doc/basic/index.html>

6.] Remember your ABC's

Many directories still list in alphanumeric order, so take this into consideration to stay on top. Be aware that many directories recognize those blatant attempts to stay on top using numbers and will drop any numeric values at the front of the name and drop you down to the first alphabetic value. For example, 123ZZZ.com might be a cute sleep disorder treatment domain name. It's certainly easy to remember, but those directories that drop numbers will list you in the Z section.

7.] In Use?

Next, check to see if the domain name you want is already in use. Just open your favorite Internet browser (Internet Explorer, Netscape, Mozilla, etc) and enter the domain name in the address field. If the domain name comes up with a live site, you're back to square one. If you receive a not found error or default to a search engine of some kind (be careful of these...spy ware runs rampant and some try to force you to set your homepage to their site...just say no!), the domain is either not active or not registered. If that's the case, keep reading.

8.] Check Availability

Okay, you have the perfect domain name. You have ascertained that it does not violate trademarks and that there is not a currently active website attached to it. Now you can check availability. You can go to WildWeaselDomains.com and perform a Domain Name Search.

9.] Dot Com or bust!

ALWAYS shoot for the .com. First of all, .com is the most widely recognized extension on the web AND many browsers and search engines will default to .com when an extension is not explicitly provided.

I typically register the major extensions, .net (networks, intranets, member sites), .biz (business identity/info), .org (groups, clubs

organizations), info (info site) and .US (US country level) when I register my domain just to avoid someone trying to take advantage of my hard work or, even worse, trying to impersonate me or my business! I simply redirect all of these to my .com so potential visitors don't receive the dreaded Not Found error and move on to another site. *(Hint: If you have a website and a newsletter or blog, you can use the .com for the website URL and the .net to shorten the blog or newsletter URL.)*

Name recognition can be as important as brand recognition online, because there is no face-to-face contact to help establish a trusting relationship with clients. Consider registering YourName.com and establishing a one-page information site where people can learn more about you. Just be careful not to get too personal and never provide official pictures, account information signatures or other information that might make it easy for someone to use the site to steal your identity.

Cathy Carlton has been publishing online for more than over three years. She is webmaster for seven websites and, sole publisher/founder of Carlton's Corner newsletter (site: <http://www.CarltonsCorner.com>, news: <http://www.CarltonsCorner.net>) and co-founder / co-publisher of Kick The Email Habit (site: <http://www.KickTheEmailHabit.com>, news: <http://www.KickTheEmailHabit.net>). She also operates <http://www.WildWeaselDomains.com>, where you can search for, register and host your domains. Learn more about Cathy and her online offerings at <http://www.CathyCarlton.com>.

Now the really fun part starts – designing, developing, hosing and uploading your website!

One final word of advice - The "Build it and they will come" concept does not work anywhere except in the movies. Once you have registered the domain name, secured hosting and have your website up and running, your work is just starting. Driving targeted traffic, that is, people who are actually likely to want and buy your product or service, is an ongoing effort. Promote your website by including the URL / domain name on your business cards, on your stationery, in online and offline directories and advertisements, on your packaging, mailing labels, promotional items and, of course, in all of your online advertising. Make it a point to include your business information in your email signatures, even to your personal contacts. They're consumers too!

Good luck in your online endeavors!

Web Site Maintenance

Many web site owners stop paying attention to their web sites once the sites are up and running. "Why should I change anything on my web site? Nothing about my business has changed in the past 6 months" is a common refrain. A web site is a work in progress: existing customers come to your web site from time to time to see what's new; potential customers will often visit your web site several times before actually buying from you; search engines visit your web site from time to time to refresh their indices and record any changes.



Here are the top three ways regular web site maintenance can improve your bottom line:

- Encourage your customers to return. Visitors will stop coming to your site if they don't find any fresh content for prolonged periods. New information, on the other hand, will ensure that your web site and information about your products and services will be fresh in the minds of your customers.
- Put your best foot forward with potential customers. When prospective customers visit your web site, they want to make sure that your business is solid so that they can shop with confidence. A recently updated web site will score extra points with potential customers and will go a long way in earning their trust.
- Maintain your search engine rankings. Search engine spiders (software that indexes your pages) will visit your sites periodically to check for new content. Fresh content is one of the metrics search use to determine your site's search engine ranking. Sites that are never or rarely updated (and hence have potentially stale content) tend to gradually lose their rankings over time.

I can hear you thinking: "I can see how site maintenance can help my business. But where do I get fresh content?" Here are a few ideas to get you started:

- Focus on industry news. What is happening in your industry? Interesting industry headlines can be a veritable treasure trove of fresh content. Add impact by tying news in with your products or services.
- Identify new or improved products or services. Is your business starting a new line

- of products or offering a new service? Perhaps you are enhancing a product or expanding a service? Put this information on your web site and tell your visitors about it! This could be the service your next visitor is looking for!
- Showcase awards or recognition for you or your business. Has anything happened to your business that is newsworthy? Have you been interviewed by a local newspaper or given a presentation at the local Chamber of Commerce? Tell your visitors about it!
 - Write articles that are of interest to your visitors and publish them on your web site. Make them informative and interesting to keep your visitors coming back to read more. Publish articles on a regular basis.

How often should content be updated? It depends on the information you are providing. News items should be updated often enough to remain newsworthy; industry news should be current, and articles should be written regularly. A good rule of thumb is to update something on your site at least once a month. Go ahead and try a regular web site maintenance regimen for six months — you'll be pleasantly surprised by the results!

Biana Babinsky is the Principal of Avocado Consulting, Inc. Biana is an online marketing expert, who helps business owners get more visitors to their web sites, convert those visitors into customers and increase the bottom line. Her book on online marketing is coming out later this year. For more information, visit Avocado Consulting at <http://www.avocadoconsulting.com> Biana is a member of the IVWCC.



Dot Com Diva

<http://www.ivwcc.org/>

Virtual Businesswomen Influencing the Online Women in the Business Community



Jerrilynn Thomas, CEO & President

International Virtual Women's Chamber of Commerce

<http://www.ivwcc.org>

Jerrilynn launched the International Virtual Women's Chamber of Commerce on April 30, 2002. The IVWCC and its members have a shared mission. It is to create the possibility of socio-economic justice for women around the globe. Every month the IVWCC opens its virtual doors to the online women in business community so they can network and learn how to capitalize on the lucrative powers of the Internet while they cultivate lucrative contacts within the chamber.

Penny Haynes

Encouraging Audiobooks

<http://www.EncouragingAudiobooks.com>

Penny gives women (and men) the opportunity to share their knowledge and expertise, and/or talent and passion, in audio format, either via Your Voice, the weekly audiozine (imagine a downloadable radio program delivered to your Inbox), or via audio books (or free ebooks) that they offer on the Encouraging Audiobooks site. Not only does this help establish them as experts in their area of business, but also allows them to encourage, educate and entertain other entrepreneurs and listeners.

Biana Babinsky

Avocado Consulting, Inc.

<http://www.avocadoconsulting.com>

Contribution to the online women in business community: Biana is the moderator of the Online Business and Marketing Network on Ryze.com. She has helped countless women to do business online by sharing her expertise and knowledge



Victoria Colligan

Ladies Who Launch

<http://www.ladieswholaunch.com>

Contribution to the online women in business community: Ladies Who Launch is an innovative platform for female entrepreneurs, women in business and motivated women that combines information, community, style, fun and passion. Ladies Who Launch inspires and empowers women through its free weekly email featuring a different, unique and motivated woman, her path to success and her lifestyle story. The Ladies Who Launch website also offers users an online startup survival kit, mentoring program and virtual forum to help women get information and advice. The new VIP virtual network encourages members to connect with each other to form strategic partnerships, partake in affiliate marketing and exchange

products and services. Each year Ladies Who Launch runs its Search for Success business idea contest where applicants have the opportunity to win a package of business services and \$10,000 in cash.

Susan Scheid

Small Biz Community, LLC

<http://www.smallbizcommunity.com>

Since 2000, Susan has provided free marketing to women business owners in the form of a directory listing on her Small Biz Community site. Encouraging the growth of women in business, she offers ecommerce catalogs to help these small companies succeed through online sales.

Nancy Clark, CEO

WomensMedia #1 Site for Working Women

<http://www.womensmedia.com>



WomensMedia is committed to presenting the best professional advice to working women—free of charge. Elimination of the glass ceiling is their ultimate goal. For thirty years, Nancy Clark has been quietly involved in gender equity in the workplace. Women are almost half the workforce (46.5%), half of the managers, but are nearly nonexistent in the upper ranks (16%). Her message to women today is: “Change your tactics. Don’t put your head down and work harder. That hasn’t worked. You have talents you haven’t begun to use. You have more power as an employee and a consumer than you realize. Leverage your talents and power for your company’s financial success and, at the same time, renegotiate your position.”



Kim George and Amanda

Murphy

RebelBusiness.com

<http://www.RebelBusiness.com>



RebelBusiness.com provides one source that combines the three key elements of support, interconnection, and learning specifically for people doing radically cool things with their businesses. Rebel Business is an online community providing an endless supply of fresh ideas, support, and inspiration. They connect all of their members with each other in a cooperative, interactive community, all centered around the idea of unique and fresh ideas in business.



Christina Gage and Shelly Gore, Co-Founders

MillionaireWomen.com

<http://www.MillionaireWomen.com>

Contribution to the online women in business community: MillionaireWomen.com is an online community where women become millionaires. They provide the real solutions women need to be the next self-made millionaire. MillionaireWomen.com is full of free resources, business links and special reports, as well as plenty of inspiration and the inside secrets of living richly. They offer audio

programs, seminars and personalized mentoring - all designed to fast track your outrageous entrepreneurial and investing success!

Lynne Franks

SEED

<http://www.seedfusion.com>

Contribution to the online women in business community: SEED is a series of learning programs for women, incorporating personal development tools together with practical training in how to start a sustainable business. Based on The SEED Handbook, the feminine way to create business, by British entrepreneur Lynne Franks, this unique methodology has been introduced to women across the UK, US, South Africa, Australia, New Zealand, China and Japan, through the written word, workshops, and a virtual global community. SEED, working together with Luton University in the UK, is creating a virtual women's enterprise centre, bringing information and resources together to inspire and inform women across the world.



Sharon Williams

Alliance for Virtual Businesses™

<http://www.allianceforvirtualbiz.com>

Contribution to the online women in business community: Sharon is the chairperson of the [Alliance for Virtual Businesses™](http://www.allianceforvirtualbiz.com), the publicity, promotions and media relations ombudsman of the global, internet-based virtual assistance (VA) community. Representing over 20 virtual assisting organizations and more than 3,000 practicing virtual assistants (98% women-owned businesses), she tirelessly communicates the VA message via Internet and broadcast media, article placements, teleseminars, interviews, etc. Thousands of business owners and members of the media are aware of the benefits of working with virtual assistants, resulting in the development of a tremendous increase in partnering relationships between VAs and entrepreneurs, globally.

Terri Matheis and Kim Barnes

Sassy Pink Peppers, Inc.

<http://www.sassypinkpeppers.com>

Contribution to the online women in business community: They have put together an upbeat social website which introduces divorced women to other divorced women, in their community and via the internet. One of the biggest mental/emotional threats to a divorced woman is loneliness and isolation. Our goal is to make it possible for these women to get on with life again.

Sandra Campbell

Women Can Do Anything Inc.

<http://www.womencandoanything.com>

WCDA offers business women a creative and in-depth equal-opportunity advertising venue which includes graphics and a full page personal interview so that potential clients can virtually meet new business contacts. We also provide business articles and discounts to teleclasses and telenetworking. WCDA is a rich source of articles, links, interviews, book reviews and bulletin boards for personal growth, fun, health and business creating unique opportunities for women to connect in all aspects of their lives.

Cathy Carlton and Kim Bloomer

Quikonnex

<http://www.Kicktheemailhabit.com>

Cathy and Kim are educating businesswomen on how to use RSS technology and Channeling to eliminate the aggravation and Spam problems associated with publishing an online newsletter. Email-free publishing is the next big thing online. Companies will not worry about Can Spam rules, Spam filters, viruses, etc. They will be able to communicate with their subscribers through private messenger directly on their channel and have their newsletter content picked up faster.

Lynn Phelps

National Work at Home Mom Association

<http://www.nationalworkathomemomassociation.com>

The National Work At Home Mom Association is a professional association for work at home moms dedicated to helping families one mom at a time through the Support a Mom (S.A.M.) Program, professional expos and seminars, and career resources.

Linda Kelliher, CEO

SheClicks.com, Ltd.

<http://www.SheClicks.com>

SheClicks.com is a Web site devoted to helping savvy, busy women make the most of the Internet. SheClicks.com offers clear and concise information for baby boomers new to the technology.

Sharon Davis

SheVotes.org, Inc.

<http://www.SheVotes.org>

SheVotes.org, Inc. is a dynamic electronic portal and resource for women and girls that encourages political and civic involvement by providing valuable information and connections with related organizations.



Barbara Glupker, Chief Connections Officer

Impacting Women, LLC

<http://www.ImpactingWomen.com>

As women, we are naturals in this environment ... if only we knew it! We need to embrace our femininity and leverage our nurturing instincts while honing our individual skill sets. Believing that collaborative leadership and win-win networking skills are increasingly crucial to success in today's world, Impacting Women is an interactive learning community where women, in all their femininity, can safely and confidently develop those skills. Also believing that lives of example serve as the best teachers, we are weaving a network of women who, believing in the principles of compassionate capitalism, align their personal and professional goals with social responsibility. Based on a unique business model, Impacting Women harnesses the power of business to direct a significant portion of its revenue, both before and after taxes, to advance women. Every 10th Lifetime Membership fee of \$79 goes directly to the Emergency Relief Fund of Women for Women International.

Joanie Winberg & Judi Finneran

Seven Strategies for Success University

<http://www.sevenstrategiesforsuccess.com>



Seven Strategies for Success University, founded by Joanie Winberg and Judi Finneran, provides many complimentary services to on line business women. They offer teleclasses on Personal and Business Foundations and Marketing Strategies. They have created a program for the DSWA entitled "3 Secrets to Getting Your Husband to Believe in Your Dreams." A similar class is now being offered at no cost to women business



owners and direct sales professionals through a number of organizations, such as HBWM, Direct Sales Moms and Mom's Making Money. They are frequent contributors to many online magazines and are regular contributors to the audiozine Feeling Fabulous. For more information, please visit <http://www.sevenstrategiesforsuccess.com> or contact us at info@sevenstrategiesforsuccess.com.



US Businesswoman Carolyn Moncel Shares Details About Her Paris Relocation

by Jerrilynn B. Thomas, CEO of IVWCC

I had the pleasure of chatting with one of my new members right after she joined the International Virtual Women's Chamber of Commerce. I was curious to find out what it was like to relocate to Paris, France after growing up in the states. Carolyn Moncel was gracious enough to spend an hour of her time telling me her story. In the next issue, I plan to interview Tracey Lawton to find out what it's like to relocate to the US from the UK.

JERRILYNN: What was it like to relocate to Paris?

CAROLYN: Wow!

CAROLYN: Very tough at first ...

CAROLYN: but I think the place is starting to grow on me. ;-)

JERRILYNN: How was it tough?

CAROLYN: My family and I moved to Paris very quickly ...

CAROLYN: basically in about two weeks!

CAROLYN: I had a two-week old baby, a five year old ...

JERRILYNN: Wow!

CAROLYN: So I was in a new home, in a new country having to learn a new language and new culture.

CAROLYN: And, I had to make new business contacts.

JERRILYNN: Did you make friends right away?

CAROLYN: No, but it was my own fault. I've spoken to others who have been in similar situations.

JERRILYNN: How so?

CAROLYN: Basically, when you arrive you tend to go into a cocoon-like state. You spend your time in the house all the time. You need time to get used to everything. It took about three months before I felt comfortable enough to go out.

CAROLYN: I started by going to expatriate organization meetings.

CAROLYN: From there, I began to make friends.

JERRILYNN: Did you attend organizational meetings?

CAROLYN: The first one came with my husband's help. I met a woman who belonged to a group called SISTERS. It's an organization that brings together African American women in Paris. It was very helpful to meet them. Many of these women had lived in Paris for more than five years. They knew the landscape and all of the organizations. They were wonderful resources for finding out about other organizations. From there, I just started contacting different organizations on my own. WICE was the next one. With each organizations, I learned of others like the American Church of Paris, Messages and AAWE.

JERRILYNN: What is WICE?

CAROLYN: WICE was started by an American couple back in the early 80s. They provide classes on business for Americans wanting to start their own businesses in Paris.

JERRILYNN: Wow!

CAROLYN: Yeah, they provide a wide variety of educational programs for Americans.

JERRILYNN: Tell me about your home in Paris.

CAROLYN: Let's see, I actually live just outside of Paris. The suburb is called Courbevoie and it is located next to Paris' business district La Defense. We made the decision to live here because the apartments are much larger than those you'd find in the city. I live with my husband, who is French and my daughters Chloe and Jillian. We like the location a lot because it is quiet but I can get to downtown Paris in 10 minutes by metro.

JERRILYNN: How easy is it to find clients?

CAROLYN: It was quite difficult in the beginning but things are starting to change. The concept of working virtually is just foreign to the French. Very few people telecommute here. So they have a hard time believing that if you work from home you're actually working and that you don't need supervision. ;-) In the beginning, most of my days were spent explaining the virtual assistance concept to business owners.

CAROLYN: But just two days ago, I landed a major client, the English Yellow Pages!

JERRILYNN: Alright!

CAROLYN: Just going to networking events and solo business conferences, I get a chance to hand out cards really explain how I work and why it works for French businesses in particular. Here in France, it's difficult to start businesses -- especially if you plan to have employees.

JERRILYNN: Why is that?

CAROLYN: There are strict labor laws, taxes issues. A friend of mine yesterday said it just right -- here you cannot start a \$10-dollar business!

JERRILYNN: :)

CAROLYN: In order to start you business, you need money upfront to protect again bankruptcy.

JERRILYNN: Yikes!

CAROLYN: Yes, most people that start businesses here create non-profits because they are easier to set up. But what do you do if you WANT to make a profit? ;-) Hire someone like me.

CAROLYN: Hiring sn independent business owner, is more efficient than going through the headache of hiring an employee. Many businesses are starting to like the idea very much. I also spend a lot of time working with other women who want to work as VAs. So many women are here as trailing spouses. They often have tremendous backgrounds, but don't possess the proper visas in which to work here legally. Many of them want to work, they just don't know what to do other than teach.

JERRILYNN: How are you helping them?

CAROLYN: I invite them over to my home, and we talk about their backgrounds. I really get them to think about how they can use their skills and work independently. Sure, they may not be able to work in France, but an Internet business allows you to work with clients anywhere in the world. I try to get them to match their skills to fulfill the needs of a specific business niche. For example, if you are graphic designer, then create a virtual graphic design business and service clients with specific needs.

JERRILYNN: That is really nice of you.

CAROLYN: The number one complaint I hear from women about living overseas is losing their independence. Working and running your own company empowers all of us.

JERRILYNN: Are you interested in doing business with companies just in Paris? Or, are you open to servicing US businesses?

CAROLYN: The majority of my business still comes from the US. That's important because I will not stay in Paris permanently. Right now the mix is about 80/20 U.S. -- mostly from the Chicago area, my hometown. Most women that I speak to are interested in working with businesses in the U.S. as well as in Paris.

JERRILYNN: What type of business publications are available in Paris?

CAROLYN: The business publications -- tough one. Most of course are in French. From the English-speaking standpoint, there's the International Herald Tribune newspaper. Of course, the European editions of Business Week, Fortune, etc. One of my favorite French publications is L'Entreprise.

JERRILYNN: Tell me more about it?

CAROLYN: This is the magazine for start-up businesses and those who work solo. So all the articles, tips and resources revolve around the solo-business environment. The Economist is available, but when you're reading it, you are not only talking about business but public policy issues as well. Sometimes it relates to your business and other times not.

JERRILYNN: Is it in English?

CAROLYN: No, it isn't. That's what makes accessing the business publications here so tough.

JERRILYNN: Are any of women you've been talking to ready to launch their virtual venture?

CAROLYN: I think the most important thing that I've learned about being a solo-business person here is the concept is still evolving here, but that's not necessarily a bad thing. Just coming from the States and running a solo-business gives you higher level of insight that's not available here. Two of the women have launched virtual assistance businesses. Another is writing a book, but she plans to publish it herself.

JERRILYNN: Fantastic!

CAROLYN: Yes, I think it's great. Another friend will launch a non-profit in the fall. It will be a center for bilingual children.

JERRILYNN: What advice can you give to other women who are thinking about relocating to another country?

CAROLYN: The first piece of advice is do as much research as possible prior to the move. Next, learn to look for the cultural nuances when networking. For example, in the States, we don't think twice about handing out business cards to people we've only just met at a networking event. Here, a certain personal relationship must develop before the talk of business even begins. That's primarily because most people network through family, childhood friends and school mates. The last piece of advice, is reach out to the expatriate organizations that are available to you -- they can help you so much. Oh, and I look for an American Chamber in the country of residence. They, along with the U.S. embassy can introduce you to so many resources as well.

JERRILYNN: Any last words?

CAROLYN: It's such a pleasure to be a part of the IVWCC. If anyone find themselves in Paris, please drop in and say hello!

Carolyn Davenport-Moncel is president and founder of [Mondave Communications](#), a global marketing and communications firm based in Chicago and Paris, and a subsidiary of [MotionTemps, LLC](#). Contact her at carolyn@motiontemps.com or by phone in the United States at 877.815.0167 or 011.331.4997.9059 in France.

Coaches, Coaches Everywhere!

by B.J. Parker, President

Public Image Relations, Inc.

An image coaching, consulting, training and public relations firm

Coaching is **HOT!** If you have not heard of coaching or have enjoyed the coaching experience, let me expound a bit on this not so new wave.



How does coaching differentiate from therapy? In coaching the concentration focuses on **what, how and when**. In therapy and counseling, the concentration is on **why**.

Thomas Leonard, an accountant and financial planner, developed a guidance system as a result of helping his clients set priorities and solve their personal and professional dilemmas. In 1992, he created Coach U, the first coaches' training model, a university without walls, which trains coaches by teleconference calls. Coaches come in all styles and disciplines.

First let's look at the various forms of coaching. Basically coaching is broken down in two main categories - personal and professional.

Within the two main categories, there are numerous sub-categories or specialties that I did not cover in this brief article. There are Divorce coaches, Real Estate Coaches and Dating Coaches to name a few.

Here I have listed a very brief, generic overview of each area listed.

Personal Coach

- **Life Coach** - helps persons who desire to look at critical issues in their life, i.e., work-life balance, relationships, etc.
- **Organizational Coach** - helps persons in developing organizational skills. The coach may begin with your desk and end up, in some cases, clearing away the clutter in your consciousness.

- **Spiritual Coach** - helps persons to answer life-defining questions. Also assists clients in exploring and deepening their spirituality.

Professional Coach

- **A.D.D Coach** - assist adults with Attention Deficit Disorder, i.e., organizing and staying on track with their lives.
- **Business Coach** - assist persons in business with developing their business mission and vision, prepare and practice business strategies and build important business communication skills.
- **Career and Job Search Coach** - assist persons in charting a career path and strategize where they want to go next.
- **Executive Coach** - assist executives in thinking about their organization's strategic direction, as well as, helping the Executive develop employees and to act as the Executives' confidant.
- **Image Coach** - assist persons in developing their personal and professional image, i.e, wardrobe consulting, presence and etiquette.
- **Leadership Coach** - assist persons in leadership positions develop and hone their leadership skills.
- **Performance Coach** - assist persons who are required to perform at high levels of efficiency or meet specific goals, i.e, salespeople, musicians and athletes.

- **Presentation Skills and Speech Coach** - and speaking techniques.
assist persons with developing presentation

There you have it. Hopefully, this article will give you some information to make a decision to coach or be coached. BJ Parker is a member of the international Virtual Women's Chamber of Commerce. Visit her online at <http://www.publicimagerelations.com>.

<http://www.addca.com>
<http://www.blackcoaches.org>
<http://www.coachu.com>

<http://www.coachfederation.org>
<http://www.coachline.com>
<http://www.coachreferral.com>

What to Look for in a Coach

One of the most important things to know when you are looking for a coach is “What do I want to work on?” Your choice of a coach will depend a great deal on how you want to be helped, and about what. Hire a coach who does what you need (a relationship coach when you’re dating or improving relationships; a marketing coach when you need marketing help; a writing coach when you want to write a book; etc.)

The first criteria you should seek are the coach’s credentials. What is her background? What are her strengths? Specialties? Who are her ideal clients? Does she describe them clearly and do they describe YOU? Can she deliver, and how will she prove that? What kinds of testimonials does she have? Is there a web site or other way to learn more about her and her work? Is she listed in the many directories for coaches?

Next, look for the coach’s training and professional affiliations. Does she belong to the ICF? IAC? What are her certifications? Where was she trained? There are many people

calling themselves a coach today who have no training whatsoever; be aware that not all coaches may be as qualified to help you as others would be. Training and certification are two ways to acknowledge competency. (That said, there are some GREAT coaches who are still in training, so consider all factors before you decide.)

Then, find out if your prospective coach HAS a coach. Does she walk her talk by getting coached herself? It will be revealing if she doesn’t.

Finally, when you are interviewing coaches to hire, the best advice I can give is the one my own coach gave me: go with the one who touches your heart. She’s the right one, regardless of all other factors, because you need someone with whom you feel comfortable baring your very soul. Know what you want to achieve, and find someone who is good at helping people do that. Your coach will be there to make sure that’s where you arrive as a result of working together.

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Nancy Boyd, Founder of The DayToppers Program, helps people fulfill their contracts with themselves and with Life. She is a graduate of CoachU and member of ICF since 1999. Her ideal clients love to go for the greatness within. Got a vision? Get a plan! Go to: <http://www.daytoppers.com> and find out how to take care of your priorities the fast, easy, fun way. Nancy was featured in O Magazine in July, 2003. FREE newsletters and reports on the site! Nancy is a member of the IVWCC.

Latin Diversity: A look into the different cultures that exist within the label

by Sasha Rodriguez, Virtual Assistant & VB Columnist

As a young Latin business woman living in South Florida I come face to face with different Latin cultures on a daily basis. You don't necessarily have to be Latin to understand the many different cultures that exist under the "Latino" label.

"Latino" is a term used to describe current US residents that originate or whose ancestors came from Latin America. There are a wide range of ethnic, race and cultural differences within the Latin communities. Latinos are the largest minority group in the US and comprise 13.4% of the total population in the US. This ever growing population grows about 4% each year, making it the fastest growing minority group in the US.

The diversity that exists within each Latin American country makes it hard to label each country's diverse nature "Hispanic" or "Latino". There are those that come from Mexico that have Native American and Spanish ancestors as well as those from Cuba and

Dominican Republic that have an African or mixed black background.

There are many similarities however, that are associated with all Latin cultures. One such similarity is Language. Each culture speaks a similar form of Spanish but no one form is the same. Each culture has its own Spanish dialect that differs from one another. What may mean pencil in Mexico may mean pen in Bolivia. You also have those who were born in the US that speak both English and Spanish and have made a new form of Spanish called Spanglish. Spanglish is using mainly Spanish words and mixing into sentences, English words. While it is not a proper Language it is mostly common with US born and raised Hispanics.

There are many other factors such as Religion, Music Influence and Cuisine that make each Latin culture different from the next. So the next time you hear the word Hispanic or Latino, realize that there's a whole other world within that Label.

Join the Latina eBusiness Council

The Latina eBusiness Council is now accepting applications. The distinguished council is headed by Sasha Rodriguez. The council will be responsible for promoting business opportunities between International Virtual Women's Chamber of Commerce members and Hispanic businesswomen. The mission of the Latina Council is to provide a dedicated resource association that aspires to promote diversity, education, and empowerment for all Latin Businesswomen. It will educate chamber members on the cultural differences they should be aware of when marketing to Hispanic businesswomen; open doors for members to do business with them; and plan online mixers. The Council is open to chamber members, partners and the Latina business community. Contact the IVWCC by email to discuss joining the Latina eBusiness Council.

Do You Have What It Takes to be a Virtual Assistant?

by Kathy Everman, Virtual Assistant & VB Columnist



So you are interested in being a virtual assistant. Do you know what a virtual assistant is or does? Are you aware of the many qualifications a good virtual assistant should possess? Do you know what to do once you decide you have what it takes to be a virtual assistant? Do you know what to do to market your virtual assistant business? During the next issues we are going to discuss what it takes to be a virtual assistant. In this issue we are going to look at what a virtual assistant is.

Do you realize it takes more than just the ability to type to be a virtual assistant? This is probably one of the biggest misconceptions people have when they are considering starting a virtual assistant (or VA) business. True, typing ability is a big must for being a virtual assistant, but it is only one of many aspects of the job. A virtual assistant, as known in the world of internet, is an administrative assistant that works from his or her own location for clients all over the world. A virtual assistant is an entrepreneur, a business owner, who assists other business owners in the clerical/office duties they may not have the time or knowledge to handle on their own. They free up the time of business owners, giving them the time they need to concentrate on running their business.

The duties of a virtual assistant can vary depending on each virtual assistant's interests and qualifications. Jobs may include things like basic typing, transcribing, data entry, creating and/or managing databases, desktop publishing, creating and/or managing websites and more. We will discuss, in more detail, what a virtual assistant does in upcoming issues. Virtual assistants can work with attorneys, realtors, small business owners, individuals, politicians, other virtual assistants, web designers, coaches and more. Virtual assistants can band together to create a network of VA's for support and to offer potential clients with a wider range of services. The possibilities, for virtual assistants, are endless. Please join us, in our next issue, as we discuss what exactly a virtual assistant does, in more detail.

Our next column will include a list of each job, and a brief description of what job entails. The type of hours a virtual assistant can work. The type of equipment required to run a virtual assistant office. And more.

Kathy Everman has been a virtual assistant for the past five years and was an administrative assistant for 10 years, prior to that. Her business clients include small business owners and women owned businesses and are located throughout the USA. For more information about Kathy and Executive Office Administration visit <http://www.exeuofficeadmin.com>. You may contact Kathy via email at kathye@kss4help.com or by phone at 317-821-0662. Kathy is a member of the IVWCC.

Smart VAs Niche Market

Andrea Cannavina, MVA ... Attorneys, legal educators/students, and service providers that cater to the legal community.

Business: LegalTypist, Inc.

URL: <http://www.legaltypist.com>

Why I chose my niche market: 15 years experience in the legal industry.

Characteristics of my niche market: Difficult to work with, technologically challenged, large amounts of information, specific local requirements.

My USP: LegalTypist provides digital dictation solutions to firms off all size. Is your IT staff or computer equipment already overworked? Let us show you how to outsource this function to save your firm time and money. Solutions can incorporate off site transcription through LegalTypist's highly trained virtual assistants, or can be tailored to use your firm's existing staff.

Three Tips on How to Market to Attorneys

Provided by Laura Biering, CPCC & Debby Stone, JD of Corner Office Coaching.

<http://www.cornerofficecoaching.com>

- Make sure you are offering a clear return on the investment of time/money you are asking them to make.
- Bottom line it - do not waste a lot of time without getting to your value proposition.
- Offer references and proof of your experience.

Reason(s) why it so difficult to market to attorneys

- Attorneys generally bill by the hour so time is money.
- Attorneys are concrete, fact based decision makers.
- Everyone thinks the attorney market is a great target market so it is flooded.
- Law firms have a diverse set of "corporate structures" making it hard to find the decision maker.

Carolyn Moncel ...Virtual Assistance Support for Communications Consultants.

Business: MotionTemps, LLC

URL: <http://www.motiontemps.com>

Why I chose my niche market: Working with communications consultants was a natural extension of my own background. Before becoming a virtual assistant, I had spent almost ten years working in communications. I have been an account manager running accounts in a public relations agency. Also, I had served as PR coordinator and marketing manager for three different corporations -- two of them dot.coms. I have worked in community relations for a county government agency, and I have worked as a communications strategist and a government affairs

manager on political campaigns. When I began my career in PR I started as a administrative assistant so I know how invaluable the assistant's role is to keeping offices running smoothly.

Actually, I got the idea to start my VA practice because of my experience in working in communications. While working at a PR agency I realized that many smaller agencies and freelancers needed administrative help from people who really understood the business. This way the assistant could not only manage the office, but could also complete some of the high-level aspects of projects.

Characteristics of my niche market: The communications business is driven by deadlines and organization is key. The learning curve is very fast as well. Most of the work my clients require is project based so managing those projects so that they are ready by deadline is crucial. My background experience allows me to shoulder more responsibilities so that my clients can concentrate on other aspects of their businesses. Therefore they get an virtual administrative assistant and account executive all rolled up into one.

However, some of my clients, like business coaches and trainers, are not in the Marcom business so they still need help with marketing and publicity. I use my administrative skills first to learn their businesses and then I offer my marketing and PR services to help them develop solid marketing and PR plans.

My clients come from many different sectors within the communications industry -- from public relations, advertising, marketing and visual/web design to political campaign consulting and public affairs, corporate training and business coaching. Even the short-term clients who require emergency English speaking administrative support while traveling in Paris often work within communications.

Terresa Monroe-Hamilton ... Government, International Virtual Assistance, Legal, Politics

Business: Monroe Secretarial Service

URL: <http://www.tmonroe.com>

Niche: Government, International Virtual Assistance, Legal, Politics

Why I chose my niche market: While not my sole niche, I have contacts in the industry and enjoy high-level government work.

Characteristics of my niche market: Confidentiality, Urgent Response Requests, Diplomacy and high-level problem solving.

My USP: I have been involved in government cases and politics for over 20 years. We have a pristine confidentiality reputation and my firm is experienced in many areas that are pertinent to government, legal and political issues. We also excel in relationships with other business owners in various countries and are adept at social interaction and diplomacy. We are not just administrators, but also versed in legal, financial and technical fields of expertise.

What to Say When the Media Calls: Tips for Making Your First Press Interview a Success



by Carolyn Moncel, VB Columnist

If the media were to call you today for an interview, would *you* know what to do or say? That question was posed during a recent conference on small-business ownership and micro enterprise creation, which was held here in Paris. I watched the reactions around the room, and it occurred to me that for most small-business owners, the only thing more frightening than conducting a follow-up phone call with a reporter is having that same reporter actually interview them.

There is only one way to overcome the fear. You have to simply adopt and apply an old U.S. Army recruitment slogan, "Be Prepared." Don't get caught without an answer the next time the media calls. Follow these quick tips for success:

1. **Ask** the reporter to describe the subject and story angle for the interview.
2. **Establish** the medium for the interview (i.e. live or taped television, print, radio, etc.)
3. **Discover** when (date and time) and where (by phone, e-mail or in person) the interview will take place. Also try to determine if the reporter will need additional information from you, as well as the story's deadline.
4. **Research** the reporter's past articles so that you'll be comfortable with the story's tone.
5. **Create** talking points. These are brief positive statements about you and your company that you will want to be included in the story.
6. **Anticipate** the types of questions that that reporter might ask, and prepare truthful answers for them.
7. **Assume** that everything you say to a reporter - jokingly or otherwise, will be used in the story. Always be aware of what is being stated, and if an awkward silence develops, don't feel obligated to keep talking if you have no more to say on the subject matter.
8. **Avoid** speculation or hypothetical situations. It could lead to being misquoted. You are the expert so stick to what you know.
9. **Admit** when you don't know the answer to a question. However, make it your top priority to find the answers and deliver them to the reporter immediately. It is also fine to take a moment to think before answering a question.
10. **Avoid** using technical terms or jargon. You must be able to explain your ideas simply and concisely.
11. **Take** notes and don't be afraid to ask the reporters questions as well.
12. **Make** yourself available by phone or e-mail in case the reporter has additional questions or wants to do a final fact check before completing the story. This will help give clarification to something you've said or give an opportunity to fix something if you've misspoken.
13. **Thank** the reporter for selecting you for the interview.

Office Support on the Fly

Virtual Office Assistance for:

- Small-business Owners
- Independent Consultants
- Business Travelers
- Non-Profit Organizations

Industry Served:

- Training & Coaching
- Public Speaking
- Project Management
- Public Relations
- Publishing
- Marcom & Advertising
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Services

Administrative Support
Project / Training Coordination
Meeting Coordination
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Media Relations
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PowerPoint Presentations
Translations
Web Content
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More ...

**As Featured on CNN's
Global Office**

Tel: 877.818.3864 ♦ info@motiontemps.com

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Carolyn Davenport-Moncel is president and founder of Mondave Communications, a global marketing and communications firm based in Chicago and Paris, and a subsidiary of MotionTemps, LLC. Contact her at carolyn@motiontemps.com or by phone in the United States at 877.815.0167 or 011.331.4997.9059 in France. Carolyn is a member of the IVWCC.

Cell Phone Etiquette



by Kathy Condon

Okay, I'll admit I have been pushed over the edge. This morning, while reading the newspaper, I learned that a major airline is going to allow the use of the cell phone while taxiing to the gate! Can you imagine what that is going to be like?

For two years I have thinking about doing a seminar on cell phone etiquette.

Back then; I was sitting in a restaurant waiting for my luncheon companion to arrive. There were two men in the booth next me having a quiet lunch when one of their cell phones went off. Not only were they oblivious to the fact that I was sitting behind them, they continued to talk on the phone for a half hour. Guess what? They were negotiating a major contract. Just imagine had I been one of their competitors.

Now let's talk about how you finally arranged a luncheon meeting with someone that you find interesting, perhaps a business associate or just a friend you want to get caught up with. You are starting the conversation when their cell

phone goes off. They dig the phone out and say, "Just let me see who this is." They look at it and say "I going to let that one go." Ten minutes later the phone rings and it is a call they decide they need to take. Five minutes goes by (How significant do you feel, being the one sitting there?) and they hang up and say, "I am sorry, that was so and so." Then they say, "Here, let me turn off this phone." Ahh, peace at last.

Then there is "Let me take a moment before we begin to make this phone call." They call home, the child begs for something, the adult gets uptight and an argument pursues. You are sitting there "a prisoner" to the conversation. Your colleague is upset when you begin the conversation, takes a while to get back on track.

I totally believe in cell phones, delighted I have one—yet, when you use them, think about the people with you and around you. People are craving to feel significant. When answering the cell phone in their presence, you have decided the person on the other end of the phone is more important than the person sitting in front of you.

Kathy Condon is a Vancouver-based Career Facilitator, International Speaker and Trainer. She can be reached at (360) 695-4313 or <http://www.kathycondon.info/>. Kathy is a member of the IVWCC.

Communicating in Style

by Deborah Cole Micek, VB Columnist

Ever wonder why some people are more successful than others? Is it luck? Or do successful people do things differently than everyone else?

Success is directly related to how effective you are as a communicator. Positions of power, prestige and authority hinge on how well you can communicate your thoughts and ideas to the people who matter most – the ones making the decisions.

Studies have proven that people buy from people they like. And people tend to like people similar to themselves.

The problem arises when people simply don't realize the type of impression they're leaving on others. And because of that weakness, they're unable to adapt their communication style. They simply stick with a "one size fits all" approach and justify it by saying, "I'm just being myself". Meanwhile, the message that's really being relayed is they expect others to adapt to them.

Selling, managing, or leading people without understanding your own communication style is like trying to use a new computer without a manual. Sure you can make it work, but will you ever get peak performance from that computer? It's the same with people.

Imagine how great it would be to have an owner's manual that would guide you along the way. This would give you the edge to get consistent peak performance in everything you do. Picture yourself making sale after sale, creating hundreds of new, satisfied clients!

If you're ready and willing to take a look at communicating differently than the way "you've always done it," here are a few foundational strategies to get you moving in the right direction toward being able to Communicate In Style™ and achieve extraordinary results.



Coach's Communication Strategies:

- **Understand yourself.** Learn what your Natural Style™ of communication is so you will be able to objectively look at both your strengths and your weaknesses. Scientifically validated assessments, like the DISC and PIA&V are two of the best tools to understanding yourself.

- **Recognize** the cues other people are giving you to indicate the type of communicators they are. The more you understand how other people “tick” the better you’ll be able to negotiate for results versus being manipulated by others.
- **Appreciate** other people’s differences in order to adapt to their preference of communication. When you start speaking “their language” so to speak, they’ll connect with you and listen to what you have to say.
- **Adapt** your style based on your audience. We all recognize the natural need to adapt our communication tone of voice and style depending on who we’re talking with and the intent of the interaction. For example: When someone is talking to a baby, and then 10 seconds later, walks into a business meeting, their style of talking changes completely.
- **Match and mirror** other people in order to appreciate where they’re coming from and respect their style. This will get you far greater results much more quickly, because people who are different from you will be able to hear what you are saying, and listen to your pitch.
- If the pace of the person you’re talking to is quick and to the point, you’ll want to speed up your conversation and get your point across very quickly and efficiently.
- If the person you’re talking to uses a lot of gestures, and you prefer to stare straight ahead and never move your hands, you may want to think about doing things differently, and use your hands when you’re making an important point that you want them to listen to.

When you're ready to breakthrough to the next level of communication mastery we'd love to show you how you can do this easily and elegantly.

Just mention this article, and where you read it when you contact me. I’ll be happy to send you the 10-page Action Report, *Communicating In Style*™ as my gift to you for being an active learner.

Lastly, understand that other people do things for their own reasons, not yours. Anytime someone frustrates you, remember this principle so you won’t take it personally.

Typically, difficult people are trying to make others feel the way they personally feel inside. The next time you notice this, be the leader in the conversation. Appreciate how blessed you are that you don’t have to resort to being such a negative person because you are a more advanced communicator. And this will put you on the fast track, as you’ll be destined for success.

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Deborah Cole Micek and her partner, John-Paul Micek, are Business Growth Coaches. They specialize in helping small-business owners like you, achieve profit-doubling growth in 60-80% less time than it would take to do on your own. With their strategic coaching programs, and the high-leverage membership benefits of the <http://www.BusinessOwnersCoachingClub.com> you’re guaranteed to reach more goals in 12 months than most owners do in a decade. You can reach Deborah directly at Deb@RPMsuccess.com or toll free at (888) 334-8151.

My Business Success Story

Gina Badalaty

Art by Tech Web Design



In 1999, I suffered a severe stroke at the age of 33. While in recovery, I realized that I was not happy with my life. I was always chasing changing careers and degrees, not ready to start a family or own a house, not creating a life I loved.

While I was sick, I decided that life was too short to be so miserable, and that it was time to take control and create a life I loved. Web design was a way to combine interest technical things and my passion for creativity. Initially, I wanted to use this as a way to publish my poetry and writings, but the universe had much bigger ideas.

I started my career at an Internet company during the dot-com bust, and was laid off after 3 months. I thought, "Maybe I could do this on my own." Part of me thought I was crazy. I loved the idea of being free from the corporate world, but had never considered being an entrepreneur. However, I thought the signs were pointing me in that direction when a friend of mine said she needed a web site. A few months later, I learned that a former employer needed TWO web sites, and within the next few months, had landed 3 more accounts. The rest, as they say, is history.

Lesson Learned: You need to be living the life you love NOW. You are the only one who can create it. It takes time, hard work, and a will to survive adversity and challenges, but if you FEEL it is the direction you are being called to, the doors will start to open. The benefits? Peace, joy, and self-confidence.

Why Should You Hire Art by Tech: We believe in getting you involved with your technology without weighing you down with a lot of technical jargon. Your Web site is one of your most important marketing tools, and our approach of customer-led design enables you to create the an Internet presence that is professional, represents your identity, and will give your visitors an experience they will remember and return for. We also believe that all sites should be accessible, usable, and search engine optimized design - which simply means that people will have the best chance of finding you and entering a site that works for them.

Tips for Anyone Considering Setting Up Shop Online: Be patient, it takes time for your networking and marketing efforts to pay off. Never stop learning and asking for guidance, there are tips and tricks to help you in lots of places and from lots of places.



*Developing Your Blueprint
for Wealth*

<http://www.iwcc.org>



Every House A Home: A Savvy Breed of Home Buyers are Looking For Best Value

by Diana Ezerins

With rapidly rising real estate values, educated buyers are developing a list of demanding criteria. Home sellers are competing not only with comparable properties in their neighborhood, but also with the boom of new construction. New construction is an attractive option because it offers customized design, upgraded finishes and state of the art appliances, fixtures and building materials.

How can you make your property stand out from the pack? The answer is to create the welcoming feel found in model homes.

First, view your home through the eyes of a buyer. The exterior condition is the first thing a buyer sees, make it a great impression. Placing furniture to optimize room size and layout is also very important. Buyers want to see value in every square foot. Your primary focus is to create a neutral and inviting environment where buyers will linger. A key step is to edit clutter and personal items allowing for the buyer to visualize themselves living there.



Realtors are using Professional Home Enhancers to stylize a home before it goes on the market. Enhancers focus on showcasing the home's unique features, so that it shows and flows beautifully. Additionally, an Enhancer can create a complete lifestyle for vacant properties. Empty spaces don't show well because buyers find it difficult to visualize the possible configurations of the space. By enhancing a house with the right combination of furniture, art and accessories

potential buyers see all the positive features of a home.

A Real Estate Enhancer offers an objective voice, which helps the seller make the emotional break from their home and begin to view it as a product. A menu of services is offered ranging from: a written evaluation of the home, complete furniture arrangement, accessorizing and detailing of the home's contents to recommendations for repairs and painting. Enhancers often can also arrange for rental of furniture and accessories. Typical fees range from \$100- \$125 per hour with a typical home taking around five hours to transform. A listing of certified Real estate Enhancement Specialist (RES) can be found at <http://www.Realtyenhancement.com>.

Diana appeared on HGTV's #1 rated series "Decorating Cents". She is a Professional member of the Interior Arrangement and Design Association (IADA) and is a certified Real Estate Enhancer (RES). She has written informative Mini-Guides including "8 Tips to Get Top Dollar For Your Home", which can be purchased by sending a check for \$6.95 to Diana Ezerins Interiors, PO Box 597541, Chicago, IL 60659. She can be reached at 773.604.8421, <http://www.DianaEzerins.com> or e-mail her at: decorate@core.com.

Terminologies You Need to Know When Refinancing a Mortgage or Obtaining a New Mortgage

by Stacey Shaw Virgo, Mortgage Broker & VB Columnist



Types of Mortgages

Adjustable Rate Mortgage: A mortgage instruments in which the interest rate adjust periodically.

Balloon Mortgage: A mortgage with Periodic installments of principal and interest that do not fully amortize loan. The balance of the mortgage is due in a lump sum at the end of the term.

Biweekly Mortgage: A mortgage with payments due every two weeks totaling 26 payments a year thus reducing the cost of a 30 year mortgage to that of a 21 year mortgage.

Fixed Rate Mortgage: A mortgage where the interest rate and monthly payment remains constant over the life of the loan.

Purchase Money Mortgage: A Mortgage given (in lieu of cash) by the purchaser of real property to the seller as part of the consideration in the sales transaction; often considered “seller financing”.

Terminologies within a Loan Cycle

Lock In Agreement: An agreement whereby the lender guarantees the availability of a specified interest rate and or discount points for a specified number of days.

A Commitment: A written promise from a lender to make a mortgage loan for an agreed amount, interest rate and terms to a specific borrower secured by a specific property.

Conventional Loan: A loan neither insured by the FHA nor guaranteed by the VA. Conventional loans are characterized as being flexible and able to close more rapidly than government underwritten mortgage loans.

FHA Loans: Loans that are government insured that are originated by private lenders and 100% fully insured.

VA Loans: Loans which are partially guaranteed.

Desktop Underwriter: An automated system which electronically evaluates loans according to information provided on a FNMA (Fannie Mae) application.

PMI – Private Mortgage Insurance: PMI protects conventional mortgage lenders and is required when a LTV ratio exceeds 80%.

by Stacey Shaw Virgo, Mortgage Broker

Women & Investing

by Erin Jones



More women than ever before are investing. There are many reasons behind this gravity including women's expanded roles in the workplace, their increased desire for financial independence, and the widespread recognition that government and corporations cannot fully guarantee an individual's secure financial future.

Today, 47 percent of all U.S. investors are women and women continue to play an increasingly significant role in investment decisions, according to the UBS *Index of Investor Optimism* Special Report, "Women and Investing III." The report was based on a poll of investor attitudes conducted by the Gallup Organization for UBS. However, women generally have lower risk portfolios, with a higher percentage of their assets invested in bonds than stocks and mutual funds. Women are also more likely to seek professional investment advice.

"Our research shows that women have many of the characteristics that make for exceptional investors," said Mary C. Farrell, a UBS senior investment strategist. "But because they live longer than men and have lower incomes given that they are in and out of the workforce more frequently, women need to invest more aggressively and set specific targets if they want to reach their financial goals."

Baby boomer women (34-52) face the largest financial responsibilities. Their obligations include saving for retirement and their children's college tuition. Furthermore, some 30-60 percent of Americans between the ages of 60-65 will need long-term healthcare, another potential financial burden on women, who continue to be responsible for the care of aging parents.

According to the survey, 72 percent of substantial women investors have a financial advisor, the vast majority of whom describe this relationship as a good partnership. Also, the financial advisor-client relationship increases as women grow older, with those age 54 and above placing the greatest emphasis on their advisors' recommendations. "Financial security requires advance planning. As their monetary needs increase, women must take responsibility for broadening their financial knowledge," Ms. Farrell continued. This means women investors should:

- Seek Education. Attend seminars, read financial books and periodicals, ask questions.
- Find an advisor. Seek a professional whom you can trust and are comfortable collaborating with in investment decision-making.
- Prepare a Plan. Most women plan all their lives...when they are going to pursue a career, get married, buy a home, have children. Retirement is a phase of life that may seem far away, but

can't be overlooked. Work with an advisor to come up with a goal for your retirement fund and stick with it.

Invest and Save Now. If you haven't started saving and investing, begin at once. If you have invested only for safety, reexamine your objectives.

Very few people—both men and women—can afford to take “no risk” in preparing for their financial futures. In the words of English writer Sheila Bishop, “Money is dull, except when you haven't got any, and then it's terrifying.” For further information, or to order UBS Index of Investor Optimism Special Report on “Women and Investing,” call Erin Jones at (310) 859-5091. Erin is a member of the IVWCC.

Fit for Business

Can You Afford Not to Exercise?

by Gillian Hood-Gabrielson, VB Columnist



As an entrepreneur, you probably find yourself fighting the balancing act everyday with customers, marketing, employees, and business development, let alone family, friends, and personal pursuits. With all this responsibility, do you find it impossible to fit in time to exercise? Of course you are not alone, many business people want to exercise, but it ends up low on the priority list, after business, family, and all the daily fires that need to be put out.

The irony of this all-too-common scenario is that regular exercise can provide the entrepreneur with business benefits you may have never imagined. Working out will improve not only your waistline, but your bottom line as well!

Energy to Last All Day

Regular exercise can give you the mental and physical energy to meet the challenges of running your business. The fact is, expending energy through physical activity creates more energy. Most business people find themselves more productive and focused on the days they exercise. They also are moving around more during the day, burning more calories!

The long and erratic schedule of entrepreneurs require the energy to deal with customer demands, emergencies, and the unexpected, sometimes long into the evening, all with the enthusiasm and clarity you would give it first thing in the morning. Effective, consistent exercise can give you that needed energy.

Make Exercise Your “Business Development” Time

When you think you are taking time away from work to exercise, look at exercise as business development time, especially when those solutions aren’t coming while you are stuck at your desk.

By stepping away from business, having some alone time and increasing your metabolism and circulation, solutions to problems will come to you, and new creative ideas will develop. Go for a quick walk, walk up and down some stairs, and wait for the ideas to flow!

Exercise and Multitasking

When you really need a reason to stop working to exercise, don't forget your continuing education. How much reading do you have to catch up on? Knowing you can keep up with industry news, continuing education or self-improvement reading can be a great motivator. Just grab your materials, a reading rack, and a cardio machine and you are ready to go! Don't forget books on tape and all those training tapes you haven't had time to listen to – nothing makes a workout go faster.

Whatever reason you can find to make exercise a priority, just know it will ultimately lead to more time, energy and money!

Gillian Hood-Gabrielson, MS, ACSM is the founder of Flexible Fitness, an international fitness and intuitive eating coaching business. Virtual Businesswoman readers are invited to subscribe to our newsletter, The Fitness Motivation Monitor, and request a complementary coaching session to see if we have a program that would fit your needs. Please visit <http://www.flexiblefitnessforyou.com/> or call 866-618-8814. Gillian is a member of the IVWCC.



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Gillian Hood-Gabrielson
President

Fitness Coaching - Intuitive Eating

Feng Shui Tip

Wealth Cures

by Shannon Turner

We are all aware that creating long-time prosperity and business success requires vision, determination, consistent hard work and generosity of spirit. Yet it's also important to align yourself with the intangible "energy" of abundance, which is an area where feng shui can be a useful tool for supporting and enhancing your business. Anytime you feel your finances could benefit from a little "instant sparkle," try these lucky wealth cures:

- The energy of the West is associated with "completion and end rewards," as evidenced by the glow of beautiful colors in that part of the sky at the close of each day. When the western part of your home or office is clean, well-organized and appropriately lit, then prosperous blessings that are rightfully yours can flow into your life without obstruction. To enhance western sky energy, place a metal object or statue on the western side of your home and place a windchime or windsock in that part of your property.
- Circulating water is associated with wealth and prosperity in feng shui. (Interestingly enough, we have many financial metaphors in English that also evoke water imagery -- cash flow and currency, liquidating your assets, pumping money into something, drowning in debt -- why even the word "bank" refers to a structure that contains a river!) Anyway, traditional feng shui cure for money luck is to position a circulating water feature on the path leading up your home. Be sure that the water is flowing towards your home and not away from it!
- In the Taoist classics it is said that if you want to be become full, you must let yourself be empty. Clearing out old and stagnant energy is perhaps the most ancient and time-tested strategy for enhancing the flow of money and new life energy. In particular, having too much financial clutter can limit future growth by keeping you stuck in the past. This is an excellent time to get rid of other tax documents or other financial papers that you are no longer required to keep and no longer need.

Tranquil Spaces is an organization of feng shui consultants and holistic design professionals serving California and the Western United States. We can help you adjust the energy of your home and office environments so they will better support your intentions for your life and work. Our services include space planning, furniture arrangement, paint color and fabric selection, feng shui remedies, lighting design, storage and organizing solutions, space clearing and blessing ceremonies. We also offer workshops and classes about feng shui and holistic design. If you would like to be apprised of upcoming events, we invite you to subscribe to our email newsletter. <http://www.tranquilspaces.com>



Fem-Tech

<http://www.ivwcc.org/>

Encouraging Audiobooks'

Audio Tips: Transform your "intellectual down time" to "information intake time"

by Penny Haynes

<http://www.encouragingaudiobooks.com>



I asked one of our IVWCC members what she wanted most right now, with a new baby, a family, and several businesses ... her answer was "5 more hours in the day!" Don't we all feel like that?

Although we can't ADD 5 hours to the day, we can TRANSFORM several previously unproductive hours (like drive time, exercise time, watering plants time, or even sunbathing time) into incredibly productive and rejuvenating hours, by treating ourselves to some time just for "me".

Study up on those subjects you have really wanted to learn, such as marketing, languages, finances, self-help, devotions, all without having to use your hands or your eyes (your hands may be busy with a baby, a steering wheel, a water hose, some suntan oil ... All you need is a car or portable CD or mp3 player, and every hour can be redeemed by making it an instructive learning session! I learned how to speak Spanish while driving to and from work every day! Imagine what YOU can learn!

Downloadable audio books allow you to expand your knowledge without having to add time to your schedule...just burn the files to an audio CD with Windows Media Player or Real Player, and you're ready to learn, anywhere you have a CD player. Even easier, get an inexpensive mp3 player (or subscribe to Your Voice and get an mp3 player for FREE... http://www.encouragingaudiobooks.com/subscribe_fys.asp), and you can quickly transfer the files from your computer to your player.

So don't let those hours and days pass you by - you DO HAVE TIME to learn those things you want to learn...just do it with audio! Start off by subscribing to Your Voice, Encouraging Audiobooks' weekly audiozine (<http://www.encouragingaudiobooks.com/subscribe.asp>), and getting your first 2 audiobooklets for FREE! Then take advantage of all of the free audio books at <http://www.encouragingaudiobooks.com>.

Digital Dictation Methods

by *Andrea Cannavina, VB Columnist*

While many businesses use analog (tape) based dictation, the benefits of digital are so overwhelming, it is only a matter of time before tapes go the way of the typewriter (still hanging around the office, but not really used). Recorded dictation itself was established as "a time saver over handwriting and stenography among attorneys, physicians and other professionals" in 1952. In fact, it was in 1973 that the first mini-cassette recorder was marketed, making analog dictation the technological equivalent of an 8-track tape!



Once you have decided to incorporate digital dictation into your company's processes, you need to determine what method you will use to create the digital files:

Telephonic or Dial-in Dictation

A toll free number is dialed, a pass code provided and work is dictated into the receiver, using the keypad to control the recording functions (play, rewind, etc.). Upon completion of the call, the digital file created is routed to a secretary, virtual assistant or transcription company.

Dial in dictation has many benefits, including:

- no capital expenditure for equipment or software;
- no learning curve for portable recorder or dictation software;
- 24 hour service availability;
- ability to dictate from anywhere there is a phone, including while traveling or from multiple offices;
- works as well for single professionals as it does for large corporations.

Portable Recorders

Portable digital recorders can be located in any electronics or office supply store, catalog or website. They range in price from as little as \$50.00 to \$350.00, and up. Along with the recorder, software is provided for the transfer of the digital file created by the unit to a computer, generally through a USB cable or a cradle. A user guide and software included with the recorder contain instructions and a tutorial.

Dictating is fairly straight forward and quite similar to an analog (tape) recorder. When purchasing a unit, note button size, shape and location. Be certain that the unit is not so small, or buttons placement so awkward that it is uncomfortable to use.

Once a digital file is created and uploaded to a PC, it is ready to be sent through a company's network or over the internet to a virtual assistant or other transcription provider.

Digital Dictation Software

As with many types of software, development of digital dictation applications range from basic to the extremely comprehensive and industry specific. Most dictation software has a free trial period (usually thirty days) and can be downloaded directly from a developer's website. In a nutshell, digital dictation software turns a computer's microphone, speakers, mouse and monitor into a dictation machine. Just as with a portable unit, when the file is complete, it is ready for transfer through your company's network or over the internet to your transcription provider.

Should you invest in a portable recorder, PC-based software, or use a transcription service and toll free number? Each situation is unique and requires consideration of many factors, including your company's needs, size, volume of work and technology comfort level.

No matter which process you select, however, one thing is certain -- digital is definitely the way to go!

Andrea Cannavina is a Master Virtual Assistant and President of LegalTypist, Inc., a virtual legal secretarial and transcription company providing exceptional service to sole practitioners, firms and companies which serve the legal industry. To learn more visit: <http://www.legaltypist.com/>. While there, subscribe to The Legal Connection, an e-zine full of how tos, reviews of products, and insights to put the virtual industry to work for you. You may also subscribe by [clicking here](#). Andrea is a member of the IVWCC

For a brief history of dictation according to Dictaphone, one of the five oldest surviving US brands, click here: <http://www.dictaphone.com/aboutus.history.asp>.)

Additional Resources:

Digital dictation software: Quickscribe, <http://www.quickscribe.com.au/>
NCH, <http://www.nch.com.au/>

Portable Recorders: Olympus, <http://www.olympus.com/>, Sony, <http://www.sony.com/>

Virtual Assistance: Alliance for Virtual Business (<http://www.allianceforvirtualbiz.com>);

International Association of Virtual Office Assistants (<http://www.iavoa.com/>); International Virtual Assistant's Association (<http://www.ivaa.org/>)

Web Conferencing Reduce Costs & Increase

Communication

by Avis Haynes



What is Webconferencing?

Webconferencing is the act of using the Internet to communicate with others using the Internet. Webconferencing is being used today to make presentations, teach classes, work on documents, provide tech support, and present seminars (webinars). Today there are many webconferencing services on the market to subscribe to, all with their own strengths. Web conferencing companies offer a variety of features to enhance the online experience, such as video using webcams, voice through traditional phone conferencing or voice over the Internet, text chat, PowerPoint presentations, viewing and/or editing documents, group web browsing, voting, etc... The web browser is Internet Explorer, the software vehicle through which most webconferencing services operate.

A typical webconference starts by the moderator opening a conference and emailing conference information to the participants (url link, password). Participants click on the link, enter the password and are placed in the conference, along with the moderator and other participants. Most services work with dial-up connections, but transmission rate of sound and images improves with the increase of bandwidth. Upon successful login, a listing of all attendees is visible. Participants can text chat (as long as the moderator has not disabled this function) to each other and the moderator. Some systems allow for private texting, as well as public (text is visible to all). Website presentations can be uploaded and shared with everyone in the conference, using a follow-me browser. As the moderator clicks through the slideshow, an image of each slide is sent to each participants' computer screen. Everyone in the conference views the same graphic at the same time.

Most webconferences use audio to enhance the online experience. The audio is handled either by an accompanied telephone conference or by voice over the Internet (VoIP). For services that offer VoIP, a computer microphone and speakers are highly desirable. Most computers come with speakers and all lap-top computers are equipped with built-in microphones. A headset microphone/speaker combination can be purchased at an office supply store for around ten dollars and up.

A webcam (web camera) is required if your meeting requires video transmission. Webcams have come down in price recently - you can pick one up for \$20. Video transmission through the Internet is still fairly choppy, but is useful if the ability to see others in the conference, the speaker, or a live image of something at a particular location is important.

• What are the Typical Applications for Webconferencing?

Presentations: The most common webconferencing usage is online presentations. These may include presentations for clients, new prospects, new products, demos, marketing and sales, business opportunities, proposals, distributors, etc...

Large seminars (webinars): These are also very popular and may include employee, shareholder, investment relations, political, and corporate seminars.

Training: Corporate, e-Learning, trainers, online universities and colleges

• What are the Requirements?

Most webconferencing services only require a computer with an Intel Pentium 166 MHz, 32 MB RAM, Windows 95, 98, NT, 2000, XP, and Internet browser (Internet Explorer version 6.0), and a dial-up Internet connection.

• What are the Advantages of Webconferencing?

- Webconferencing is convenient. You can call a meeting anytime, anywhere, as long as the participants have access to the Internet. Hold a meeting in the convenience of anyone's office or home.
- Reduce costly travel. There are many costs associated with travel for meetings, including hotel, airplane, taxis, car rental, time lost to traveling, meeting room costs, time away from the office, etc...
- Hold instantaneous meetings. No time delays required anymore. Meet more often with less expense.
- Decrease meeting time. Less time getting there, more time devoted to the meeting or training.
- Hold more productive meetings. Participants are all focused on the meeting material. Less distractions from group dynamics. Moderator is not interrupted. Questions can be asked in private or to whole group and addressed when the moderator is finished with the point and moves into Q & A.
- Expand your business and open up your meetings geographically. In the past, it was not cost effective to meet with people in other states and/or countries. As long as someone has access to the Internet, they can participate in your meetings at a very low cost.

Webconferencing has come a long way in recent years, in regards to readily available technology and reduction in price. It is very simple to start, moderate, and attend an online meeting. Information exchange is a critical function of the business world. Webconferencing accelerates, simplifies, and reduces the cost of information exchange and opens up opportunities for small businesses that were not economically feasible in the past. In 2002, webconferencing was a \$266 million industry. Frost & Sullivan forecasts that this industry will increase by 35% for the next six years, becoming a \$2 billion industry in 2008.

Avis Marie Haynes, ProductDriven, Inc.

iConference, Autoresponders, Lead Generation, Web Builder, Live Communicator, Learn Center

<http://www.ertools4success.com>

How Virtual Businesswomen Can *Leverage* Web Conferencing

Being a Virtual Businesswoman, you know that time and money are precious commodities. Now, more than ever, today's businesswomen are being squeezed, stretched and challenged as never before. Every minute, every dollar and every detail matters!

By utilizing this relatively new business tool, known as VOIP technology, you can streamline your current business processes:

- More efficiently schedule meetings/conferences/training sessions
- Increase revenues with online sales, customer service/product support, training.
- Reduce costs on travel, accommodations, telephone costs and drastically cut unproductive down time.
- Overcome distance barriers.
- Increase clients/students levels of participation.

The time and expense savings offered by online conferencing can not only improve your bottom line, but it can create an opportunity to add value for your clients/students in other areas as well.

Online conferencing may not be the magic cure for all of your business related dramas, but it can relieve a lot of the stress related issues that plague today's busy businesswomen. Relief can be just a click away!

Cheryl Brown-Oda provided information on how virtual businesswomen can use webconferencing. She is a Local Community Partner for her own community of Sidney-Shelby, Ohio. She offers advertising/busyness solutions for her local community merchants and business owners worldwide. For a free consultation on how you can use Virtual Conferencing to enhance and grow your business, contact her at cheryl112452@peoplepc.com

What is **RSS**?

Really Simple Syndication

by Kim Bloomer



Recently I did an interview with a well known email Internet Marketer. He wanted to share with his readers a viewpoint on what RSS is from someone who is using it in place of traditional email marketing. Of course this interview was geared towards other Internet marketers so they all somewhat “get” what RSS is, at least in theory.

So, what IS RSS? Again, I find myself laughing, as I did in that interview because I’m fairly new to this RSS business myself. **RSS is really an acronym for REALLY SIMPLE SYNDICATION** – well at least that’s ONE definition and the one I tend to use. Many people have heard the word *syndication* tossed around in other media venues, but not when it comes to the Internet until recently. Although RSS has been around for quite some time, it is finally coming into the mainstream like a snowball rolling downhill growing and gathering momentum.

Why? And really, what is RSS? First of all everyone who uses the Internet either in business, personal use, or both, have all come into contact with spam, viruses, spam laws, and heard a lot about it in the media. This whole mess has been extremely frustrating to those who make a living using the Internet, especially by direct email marketing methods. A lot of “fixes” have been tried and are being implemented to try and combat the ever growing frustration and hassle associated with delivering email newsletters to subscribers. This is where the “why” comes into play with RSS. Before I tell you what RSS is, let me explain a bit about email newsletter marketing.

Normally an email newsletter is sent out to a “list” by those who have supposedly “double opted in” to receive that newsletter. “Double opted-in” is just a way of saying you signed up for the newsletter, then received an email asking you to “verify” your subscription – the sender wants to make doubly certain you are the one who signed up for that newsletter. You were sent the verification email by an “autoresponder”. An autoresponder is an automatic email sent to you by a service the sender uses and pays for to handle verification and other responses to subscribers. That is done to alleviate having to send out a personal email to every single subscriber which could become extremely tedious and time-consuming otherwise.

Still problems persist, because after all of that many subscribers still “forget” they signed up. So, then there can be IP bans and troubles, plus, once a subscribers receives your newsletter, they read it and then naturally delete it once they’re done reading it. So, you, the email marketer and publisher have gone to all the trouble to put together a newsletter, comply with the spam laws, etc., only to have your hard work deleted all the while dealing with spam issues, paying for list, and paying for autoresponder service.

A much better, more viral method of online marketing can be done with an RSS feed. Let me explain that in terms that we can all understand (me included!):

Whenever we watch a television series, that series is called syndicated programming. The series is produced once, filmed once, and then put out to all the subsidiary stations across the country airing on the same day at the same time according to each time zone. So, the work is done once but duplicated all across the nation on hundreds of affiliate television stations.

RSS on the Internet works on the same concept. You input the “work” once, and every single website that carries your syndication code then receives the information you just input once. As you update your feeds those feeds are automatically updated on every single website that has your syndication code. Another upside to this is it does not get deleted by the reader – only you can delete it! Another plus is every website that carries your code gets regular content provided whenever you update your feed automatically. This all keeps those hungry search engines happy too.

So, you provide the content you want to market to your subscribers by providing them the links to your RSS feed from your website, meaning you don’t have to send that out by email either. You can have your code posted on your website for anyone to read, and also offer it to webmasters to input into the websites they manage. No link swapping is necessary in this case either as links are not viral like syndication code. It’s the difference between offering someone a Lear jet in place of a horse. It’s much better to offer your syndication code in a “swap”.

So, now you’ve avoided the spam hassle because anyone reading your feed is doing so willingly and you have not sent them anything by email so no subscription is necessary. You are providing content so not only are your readers happy, your website is happy, other webmasters are happy because you’re providing consistent content without them doing a thing, and you’ve only done the work ONCE! No one is deleting any of your work, except you if you choose. Your work is also staying on the Internet forever. The search engines are way happy too!

So, before you start that email newsletter campaign, why not consider an RSS feed instead? It can be a much more dynamic option for you!

Publishing a Newsletter Using **RSS Technology**

So you want to start publishing an online newsletter? Why? Because that’s what all the online marketing experts and gurus said to do. You’ve been told you’ll pull in lots of new customers if you just start publishing an online newsletter AND purchase their list magnet ebook. I am not going to tell you that because I know it’s not that simple. In fact, I’ll tell you the truth as I’m always compelled to do, and offer you an alternative while I’m at it.

First, publishing is the fun part. Writing and getting articles and finding resources to offer your subscribers really is the fun part of your online marketing campaign. However, then comes the part where the rubber meets the road: sending that newsletter out to your subscribers. First, you’ll need a list to send your newsletter to. Second, you’ll need an auto responder for subscribers to make sure you’re in compliance with the “double opt-in/opt-out” so you won’t get in trouble with your ISP or the spam law. You’ll need to decide if you’re going to publish and send out your newsletter daily, weekly, or monthly and get it delivered when you say you will. This is just the basics. You’ll find it gets more complicated as you go on, especially legally. You’ll have many

of your emails come back because they were “bounced” by these rigid new spam filters installed by our diligent ISPs to stop (yeah right) spammers. You’ll also have some of your new subscribers “forget” they subscribed and turn you in as spammer. Oh, what fun! So, what do you do? You want to publish; it’s a great way to establish your online marketing presence and also your credentials in your field of expertise. So, what do you do?

Well, I accidentally found the solution and I’m going to share it with you. Before I started online marketing through email publishing, I was submitting articles I’d written to online article banks. That is another way to promote yourself in your online marketing campaign. While I was submitting an article to <http://www.thephantomwriters.com/>, I noticed a banner there that mentioned a new way of publishing –without email, without spam, but WITH RSS technology. I knew what RSS was because I had been receiving different online newsletters for webmasters. I subscribed to those so I’d know what was going on in the world of technology just for my own knowledge. RSS is “really simple syndication”; well that’s one of its definitions anyway. The banner on The Phantom Writers site stated that Quikonnex had the solution to our online marketing ezine dilemma. Good thing I went there, saw the writing on the wall, and took the leap of faith! Whew! I almost made the email marketing error.

Quikonnex is a great way to keep the fun you want as a publisher, and more. You don’t need those lists, or auto responders, or need to worry about spam, or any of that junk. Here’s what is even better – the search engines get pinged each time you submit an article or “item” as we call them on Quikonnex. You don’t need a delivery date. You can submit “items” as you come across them. You can use graphics without overloading a subscribers inbox like in email. You don’t need email, as your subscribers subscribe through a “viewer”. They can keep in contact with you through your personal private messenger provided so generously by the founders of the Quikonnex system at no additional charge to you.

You get live online support and twice weekly training and meetings, all inclusive in the minimal monthly charge. One of the best things: all of your “items” go in to a database that is clickable under category titles you create in templates. Very simple, fun, and best of all, hassle-free. So instead of sending out email newsletters that may get read, then deleted after all your hard work, you publish on a “channel” that is a syndicated RSS feed, with an “editor” provided if you don’t know HTML, that goes into a readily retrievable database, that pings the search engines and then stays on the internet indefinitely meaning it is searchable!

This means your newsletters are cumulative, they don’t get deleted, and all your hard work stays available for each new subscriber who comes along without you doing anything. You just keep on publishing! How great is that??? So before you take the email plunge, consider the benefits you’ll have publishing the new way – in living RSS technology.

Kim Bloomer publishes several RSS channels using the Quikonnex system. She partners with another Quikonnex publisher, Cathy Carlton, in their Kick the Email Habit channel, channel building and management services, and also a new RSS article bank. Kim and Cathy currently built and manage the International Virtual Women’s Chamber of Commerce RSS channel. Kim runs a home business in the wellness industry with an emphasis on holistic pet care. She also publishes an online newsletter <http://www.Aspenbloom-WellPet.com>. For more details on what she does and to subscribe to her RSS channels go to <http://KimBloomer.com> Kim and her partner are members of the IVWCC.

PDA's, What's All the Fuss About?

Defining the PDA world

“OK, got my pen, notepad, date book, Now where is the name and number of could only get everything in one place,



address book, calculator, and to do list. that potential business partner? If I I would be able to get organized!”

Personal Digital Assistants, which are organization to chaos in your world. In the this information. PDA's allow you to create important business contacts without to bring order to your life through the use

better known as PDA's, can bring example above, a PDA could house all of emails while on the go and send it to needing a laptop or computer. Do you want of a PDA? Then read on.

Dissecting Your Type of PDA

First, let's start by determining what type of “PDA user” you are. Once you have determined this, examples of PDA that would meet your needs are listed in the last column. By the way, do you need help transferring your information to your new PDA? Don't fear, I'm here! I can help you by managing the entire process. Contact me at kbeasley@agape3.com for more details. Happy Hunting!

Type	Description	Best PDA's for You
Type 1: Ms. Multimedia <i>“Organize-me-and-I'll-use-it-to-store-my-MP3s-too”</i>	<ul style="list-style-type: none"> • Downloading music from the internet is the way you purchase it. • Multiple media on at the same time (TV, stereo, computer, etc.). 	<ul style="list-style-type: none"> • HP iPAQ™ Mobile Media: handle schedule while enjoying pictures and music • PalmOne™ Tungsten™ E Handheld PDA Package: enjoy MP3s, video clips and photos
Type 2: Ms. Budget <i>“I-don't-want-to-spend-too-much-money-but-I-know-I-need-it”</i>	<ul style="list-style-type: none"> • “Free Trial” is your preferred way of shopping. • Treating someone to dinner means that you have a buy-one-get-one-free coupon. 	<ul style="list-style-type: none"> • PalmOne™ Zire™ 31: affordable and easy to handle busy life. • Dell Axim™ X30: speed & built-in wireless connectivity
Type 3: Ms. Techie <i>“I-have-the-latest-version-of-everything”</i>	<ul style="list-style-type: none"> • You are an electronics guru. • You can't wait to get to the electronics department in any store, even Wal-Mart. 	<ul style="list-style-type: none"> • HP iPAQ™ Pocket PC: allows wireless access to the internet • Dell Axim X5: long battery life, integrated microphone & speaker
Type 4: Ms. Paper <i>“Why-do-I-need-a-PDA-when-I-have-a-pencil-and-paper”</i>	<ul style="list-style-type: none"> • Your common phrase is, “Hold on while I get a pencil and paper.” • You have post-it notes stored in your purse. 	<ul style="list-style-type: none"> • PalmOne™ Zire™ 21: easy for beginners and affordable • Sony TJ27 CLIE: created for business users who want comfort & ease

Kim Beasley is a member of the IVWCC



Smart e - Business

<http://www.ivwcc.org/>



Have You Ever Thought of Joining or Forming a Consortium to **Increase Your** Revenue?

by Coach Catherine Franz

Are you an entrepreneur but don't like selling alone?

A consortium is a combination of different industry-types of entrepreneurs working together to attract business as a group. Even though each member maintains their individuality and operates as the same as self-employed. They band to create a more valuable package to fulfill bigger needs for clients and for increased visibility and credibility.

The positive side to being part of a consortium is that you can work on larger projects. Larger than any single entrepreneur can accomplish alone. Together they can enter into contracts that require multiple skills and still maintain the freedom of their entrepreneur-hood they so desire. They gain being part of a team and organization while still keeping your independence.

A consortium can provide the security of core revenue that helps them breath, not chase prospects as hard, and usually take care of regular living expenses. It is also a great way to transition from employee to self-employment. The transition allows the learning and growth at a slower steadier rate. Each member learns from other group members by sharing their success and mishaps. This way the risk factor of being self-employed is less.

The consortium can also band products to create higher priced, more valuably perceived, packages. Larger packages are easier to sell. A group package of various authors is more attractive to buyers. Everything that the buyer needs is then packaged and available with one purchase.

Being a part of group also removes the pressure of trying to be an expert at everything. And allows each individual to focus and be brilliant at what they specialize.

There are many types of group configurations for consortiums. Let me give you a few examples of some of them. These groups formed a single purpose.

An entrepreneur consortium can include:

- CPA
- A writer specialty in business plans and advertising copy
- A financial management consultant
- A human resource consultant specializing in benefit programs and employee manuals
- An Internet consultant
- Web master
- Strategic planning consultant
- A secretarial service or virtual assistant
- Graphic artist
- Brand specialist
- Public relations firm

A training consortium can include:

- Writers (copywriter, web writer, direction mail writer)
- Editors (line editor, grammar editor)

A consortium can form that specializes in children books or educational products. The group can consist of educational specialists, graphic designers, marketing consultants, self-publishing expert, agent, and various types of writers.

Artist guilds work off the same principle of consortiums. Some consortium, many guilds in fact, purchase real estate together to display and sell their art.

Let us follow the money trail of a consortium.

The client enters into a contract with the consortium. The consortium bills the client. Each consortium member discounts his or her rate and bills the consortium.

The billing difference supports the business side of the consortium. It can pay for marketing or other overhead expenses.

After the client pays the consortium, the consortium then pays the members who worked on that project.

Okay, that is fairly straightforward.

After the client receives their contractual services by the member, the member then bills their time to the consortium in “units” not dollars. Units work better than dollars because they equalize the various billing rates of the members. For example: a CPA may bill four units per hour, a writer three, and a virtual assistant one. The consortium keeps track of everyone’s units and pay members on a regular basis as set up in the consortium’s charter.

- Reference checker
- Graphic designer
- Multimedia specialists
- Videographers
- Presentation trainer
- Voice coach

A software consortium can include:

- Programmers
- Multimedia specialists
- Graphic designers
- Marketing consultants
- Packaging consultant
- Retail consultant
- Product Development consultant
- Accountant/Bookkeeper
- Virtual Assistant
- Business coach

When the consortium is properly tax-structured, the revenue and expenses can balance themselves out. It is important to see a tax professional for details on structuring a consortium for tax efficiency.

A challenge when starting a consortium is to make sure that when looking for members, prospects do not mistake the first meeting as a new networking group starting up. People confuse the two and show up. This will give the organizers a misrepresentation of the “real” number of interested parties.

Joining a consortium is not a short-term project. It is important to know that joining or starting a consortium is long-term. There is the initial investment of time and money from all members. The startup phrase doesn't occur in one meeting. An agreement on many items needs addressing. Some established consortiums require a minimum of three years, however, many startups can require five, ten or twenty-five years commitment.

Oh, but when they work, they are make being in business so much nicer.

Usually the founding group elects three leaders to handle the administration. One of the three may have a higher voting right. Usually the one given the higher voting right is because of their investment of time or money, but not always. These leaders have the responsibility of organizing meetings and splitting up the consortium responsibilities between members in a fair manner.

Money is an important factor when entering into these types of agreements. It is the main purpose of forming the consortium. Money is also one of the main reasons they breakup – like most marriages. Because of this, it is important to have a buy-out clause in the agreement that protects the members and the consortium.

Respect, appreciation, and acknowledging of each other's contribution is mandatory – put a cap on the M to mandatory. The boundaries and scope of each other's services must also be clear. It is not uncommon for some members to offer similar services. Thus, the boundaries of who does what is extremely important.

Being a consortium member doesn't ban them from obtaining outside clients for their particular specialty. However, working with other members to gain contracts separate from the consortium breaks their membership in the consortium. And always have consequences stipulated in the consortium charter.

Communication and cooperation are challenges for groups of this size. Each member needs to make big effort to work and be patience in these two areas. The need for professionalism is important so that the group does not degenerate into personality conflicts or professional battles. Having an outside arbitrator for disagreements is a good idea.

Even though there is a challenge in finding the right members and keeping the relationships working, remember the advantages outweigh any and all cons. Consortiums have been in existence for several decades now and have proved their possibilities.

Additional great articles like this are available in any one of Catherine's three month ezines.

Resources for Additional Information

1. A Different Kind of Partnership: <http://www.abanet.org/journal/ereport/jn4virtual.html>
2. Law Firm Consortiums: <http://myshingle.com/article.pl?sid=04/03/10/0245226&mode=thread>
3. College consortiums: <http://www.suite101.com/article.cfm/8072/68968>
4. Industry consortiums:
<http://www.itnetcentral.com/print.asp?id=13720&icontent=17091¤tpage=1&lastpage=1>
5. Hospitality industry consortiums: <http://www.htmagazine.com/archive/march03/art3.htm>
6. Buying consortiums: <http://www.thetravelinsider.info/2003/1003.htm>
7. Internet processing consortium: <http://csmonitor.com/cgi-bin/durableRedirect.pl?durable/2000/05/18/fp11s1-csm.shtml>
8. Teacher consortiums:
<http://www.thejournal.com/magazine/vault/articleprintversion.cfm?aid=2598>
9. How small tax firms and compete against the big tax firms with consortiums:
http://www.peoplestax.com/tax_prac/websitetrends.htm

About the Author: Catherine Franz is a 30-year marketing industry veteran, a Certified Business Coach, CertifiedTeleclass Leader and Trainer, speaker, author, and Master Attraction Practitioner. Business client's include professional firms, restaurants, retail stores, coaches, employees using writing for advancement, and independent professionals across the globe, i.e., the USA, the United Kingdom, Europe, Australia and New Zealand. For daily marketing tips and electronic newsletters on marketing, Universal Laws of Attraction, and marketing writing/copywriting, visit: <http://www.AbundanceCenter.com>, catherine@abundancecenter.com or directly at 703-671-5677.

National Work at Home Mom Association <http://www.nwahma.com>

Buying **Into** Your Future

by Lynn Phelps, President and CEO & VB Columnist

Buying into a franchise can be a quick way to enter into the world of entrepreneurship. It can either be very costly or semi costly. It will never be free or cheap. There are options and flavors to suit any taste. Let's investigate the options first. There are home based business franchises, gold franchises, silver franchises and random franchises. Before considering a franchise research the subject. If you want to open a Shoney's restaurant is there a need? How many people populate the area that you are considering?

I am not kidding when I say there is a franchise for everything. What do you think of when you hear the word franchise? McDonald's perhaps or maybe Play it again Sports? Those are familiar but do you realize how those franchises became franchises? Some one had an idea and began a business. Someone maybe just like you. The most popular franchises for 2004 are 7-11, Curves, Cover-All Cleaning, Jazzercise, Liberty Tax and Subway just to name a few.

In order to get a price for a franchise you must first contact the company and fill out a request form. After that if you meet their criteria then they will send you a quote for how much capital you will need to buy in. There is more. You also may have to have approval from state or city planning commissions. You are buying the rights to use their name and sell their product or service and you must always follow their rules. You can't change anything. I can understand why some people would want to go this route but honestly unless you have a huge lot of capital I wouldn't recommend it. When you own a franchise all of your creative freedom will have to be channeled elsewhere.

If you already have a viable business then you may want to consider franchising it. You can

create your own chain of franchises for around \$500.00. Then hope that other people will buy into your business idea. Essentially that is what a franchise is, someone else's business idea. I was onboard many years ago when the "doggy spas" started popping up everywhere. I can still recall the very first one. I had spoken with the owner of that business and was very impressed with their business plan. Within 1 year they had 12 other franchises. 1 year. Their advertising was minimal their idea was original and it filled a need. They knew what the market called for. They tapped into the emotional need of a pet owner.

Starting your own business may be the best route to take when you have an idea. Simple effective marketing plans and proper preparation can help insure that your business becomes viable. Whether you decide to take the franchise route or investigate a small business opportunity of another source make sure that you research all of the options. Read, learn and think before you react.

In the following months to come, I plan to cover a series of topics relating to business. Franchising is just one way to enter into the world of business ownership.



Business Plans 101



by Diane Tarshis

A successful business needs a solid foundation. Most entrepreneurs' missteps are avoidable through proper planning—taking the time to think through and work through all aspects of developing and running a business. This planning should be formalized by writing a business plan.

What is a Business Plan?

A business plan is a road map. Its primary purpose is to act as an operating blueprint for your business. Writing one forces the entrepreneur to think through all the issues necessary to build a successful business. Issues that may, at first glance, appear to be mundane and simple, such as describing your business, can become quite complex.

Putting words to paper forces you, the business owner, to focus on exactly what you plan to do and how you will do it. Poor planning, or the lack of planning, is one of the primary reasons that businesses fail.

Most entrepreneurs avoid writing a business plan until they are confronted with an unavoidable obstacle: the need for financing. The first question out of an investor's mouth, whether an angel, venture capitalist or banker, will be, "May I see your business plan?" If you do not have one, the conversation ends there. Regardless of whether you need outside financing, a business plan is an important investment. Once you start your business, you will have little time to reflect and plan—you will be caught up in the day-to-day issues of running your business. Before you start your business is the time to think about the big picture.

What Should be Included in a Business Plan?

There are two primary components to a business plan: (i) the narrative or text portion (i.e., the words) and (ii) the quantitative or financial portion (i.e., the numbers). The

words should clearly explain your business concept, the strategies you plan to implement, the competitive environment and so on.

Specifically, you need to describe the following:

1. Business Description

- Describe it simply and clearly.
- What is the opportunity? In other words, what pain are you solving for paying customers?
- What do customers currently pay to solve that problem?
- Your business model, i.e., where revenues come from.

2. Products and/or Services Offered

- What are you selling?
- At what price? At what cost to you?
- What are the features and benefits of what you are selling?
- What makes it different and desirable?
- Why will customers buy it from you?
- How will products be manufactured?
- What are the mechanics of your Web site if selling via the Internet?

3. Market Analysis

- Industry overview—describe the size of your industry and its unique characteristics
- Define your target markets. What is the size of your target market?
- What is its growth potential?
- Is the market competitive? If not, why not?
- Who are your customers? Give demographic information.
- Why will they buy from you?
- How will you reach your customers?
- What is your marketing/sales plan?

4. Location

- Where will your business be located? Do you need to rent space?
- How much square footage do you need to rent?
- At what price? Who pays for utilities? Who pays the real estate taxes?

- Why this site?
- Are there zoning issues?
- Are renovations or build-out required? Who pays?

5. Competition

- Give an overview of the competitive landscape.
- What is your competitive advantage?
- Is it defensible? i.e., if it works, will your competitors be able to copy you?
- List your five closest competitors and describe:
 - Who they are.
 - Their products/services.
 - Their strengths and weaknesses
 - What you've learned from watching them—how will you be better than them?

6. Management

Why are you (and your team) qualified to build this business?

- What is your (and your team's) professional background and experience?
- Do you have relevant personal experience in this industry?
- Describe any advisors or other professionals who are assisting you (and their backgrounds)

7. Personnel

- Who will you be hiring?
- For what positions? Describe their responsibilities.
- At what pay rate?
- Who reports to whom?
- What is the staffing/hiring plan? i.e., when will you fill each position?

8. Application and Expected Effect of Investment/Loan

- How much money are you trying to raise?
- What, specifically, will it be used for?
- Why do you need it at this stage?

If you cover all of these issues well, the reader should not be left with any obvious questions. The challenge is to have a business plan that tells a coherent story, and to have the numbers support that story. In a future issue I will go over the components of the financials (or numbers) portion of a business plan.

Diane Tarshis is a business plan writer and Principal of Springboard Business Plans, LLC. She has more than 20 years of business experience and a degree from the Wharton School. For more information, her Web site can be found at <http://www.springboardplans.com/>. Diane is a member of the IVWCC.

Build a Solid Business Plan

Get Help From IVWCC's Business Plan Committee

A successful business needs a solid foundation. Sometimes, that foundation includes a capital infusion, whether as a bank loan or an investment from an outside investor(s). Either way, a strong business plan is a must. IVWCC has created a Business Plan Committee to assist members in two ways: (i) to help members produce the best business plan they can and (ii) to help connect business owners with receptive financial institutions. IVWCC wants to foster the growth of its members' companies by connecting them with experts who can assist them with laying a firm business foundation and opening doors to funding sources.

How To Get Help

If you need business plan help and are a member of the IVWCC, the Business Plan Committee is here to assist you. You can submit a request for business plan help by e-mailing the committee. You can contact the chamber staff for the email address if you don't have it. A member of the Business Plan Committee will respond to you in 3 to 5 business days to confirm receipt of your e-mail. Requests should fall into one of the three categories listed below. If your question falls outside of these categories and is related to business plans, give us a try anyway and we'll see if we can help.

1. How Do I Write a Business Plan?

The Business Plan Committee can answer basic questions on how to write a business plan for the first time.

2. I Am Writing My Business Plan and I've Got a Question

You're in the middle of writing your plan and you've run into a question(s) and need some help.

3. I Finished Writing My Business Plan .. How Did I Do?

You've finished writing your business plan and you'd like someone to give you constructive feedback.

IVWCC members should contact the chamber for instructions on how to contact the Business Plan Committee.

Raiders of the Lost Proposal

How to move ahead after a lost proposal

by Lisa Ghisolf, Gizmo Design



It's happened to us all: You knock yourself out with a killer proposal or presentation, or set up well-thought-out pricing, only to be told by the potential client that they've chosen another company. It's frustrating, especially if you feel you were the best company for the job. However, there is hope in recovering—and coming away to win bigger and better proposals in the future.

Often the issue lies in a weak proposal, and Mary McDonald of the McDonald Consulting Group (www.mcdcg.com) uses this as an opportunity to ask for feedback from peers. "I've found it helpful to ask others to review my proposal (both before and after the

proposal has been sent) and ask them their opinion—what they liked, what they didn't like, and keep that info. in a file. When preparing the next proposal, I simply cut and paste the 'known good' parts in, allowing me to focus more time and energy on the 'didn't like so much' parts to craft and improve them."

Others use it as an opportunity to look deeper into the potential client relationship and glean more for future proposals. "No' is implemented to bring us to a different place, not so much to teach us a lesson, as much as to help guide us to see things from a different perspective," says marketing expert Catherine Filarski (<http://www.catherinefilarski.com/>). "You may want to ask yourself some basic questions: Is there a relationship established with the prospect? People buy from people they like. Did you look at the proposal from the client's perspective? Did you meet their needs? Did you ask for feedback from the prospect as to why the proposal was not accepted? Asking yourself some basic questions helps you realize where you might have gone wrong in the proposal process, so the next time around you can develop a better perspective of the client/prospect relationship, in the process, write better proposals." Filarski also suggests John C. Maxwell's book, *Falling Forward, Turning Mistakes into Stepping Stones*, a few chapters of which are available online at <http://www.failingforward.com>.

Of course, sometimes the client's feedback isn't helpful or pertinent, since there are a plethora of reasons a proposal can end up in the "no" pile. If you cannot cull enough information with any of the above thoughts, it's usually better to move on to more viable prospects. It helps to consider how their proposal review was handled—often it can clue you in to their working processes, which are sometimes a huge warning sign for what would have laid ahead for you if chosen. In that case, a collective "phew!" is in order!

No matter what, following up with a "thank you" and some questions to find out where it all "went wrong" is always a good step and fosters good will. Learning more about what you can improve on is always a great step in creating winning proposals. If you are truly interested in

moving ahead with a company, it doesn't hurt to send something thoughtful, says marketing expert Cheryl Gidley of Gidley Consulting (<http://www.gidleyconsulting.com/>). "Later, [I send] something of interest to that person specifically [an article I wrote, usually.] Then, in 3-6 months, I call to see how it went and if they were satisfied with the vendor they selected. I also ask to be considered for work in the future."

In some instances, the client makes a poor decision and the ball is back in your court. Terrapin Media (<http://www.terrapinmedia.com/>) founder Nathan Nguyen, whose clients include House of Blues, Citibank and Pfizer, finds that "lost" clients sometimes come back, even if price is the issue. "I had a proposal for the largest dollar store item wholesaler [in the country]. After doing an in-depth analysis on his competitors and from his own site, we had [suggestions]. After the CEO haggled and haggled... I simply refused to go any lower. After 6 months, he had to call me again and apologize. Apparently their new design was ugly, their backend didn't work and the SEO campaign was a total disaster."

And, sometimes it works out in your favor, Nguyen adds. "Fortunately I redid the RFP at a higher cost, merely knowing that this guy was going to haggle and haggle. I am holding firm on the price since I know that my price is very fair and the work we do is outstanding." So, it pays to hold firm with what you know is a great product or service, and eventually, you'll find clients who can understand and appreciate it and all you've learned from lost proposals.

Gizmo Design is an outsourced marketing communications shop, offering effective design of web sites, logos, print materials and e-mail newsletters, as well as copywriting and promotional products.
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Small Business as a Discipline OR, Mastering the Competencies to Build a Strong Successful Small Business

by Melody Campbell, Small Business Guru &VB Columnist

Ever wish you could play the piano? Imagine sitting down at the highly polished grand piano to play a melody that causes the crowd to rise in a roaring standing ovation.

How about winning an Olympic gold medal for your country? Picture your self on the top podium leaning down for the official to hang the medal around your neck. Does your heart swell to the sound of your national anthem?

What keeps you from being a concert pianist, or a gold medal athlete? Many details, and hours of practice, that boils down to one single word, Discipline.

Discipline is any training intended to produce a specific character or pattern of behavior. We've heard of others, or perhaps ourselves, entered into a "discipline." There is the mental discipline of medicine, or the physical discipline of the martial arts. Depending on the discipline, it involves learning; studying; endlessly practicing form; over and over, until the character or pattern of behavior is second nature.

Chet Holmes, karate master, and Fortune 500 business strategist, says the secret to great accomplishment in both karate and business is not in learning 4000 different "moves." The secret to success is in mastering the basics and perform the basics over and over until a standard of excellence is reached. In karate, the student is taught to perfect their form and movement by repetitively performing the same basic twelve movements over and over and over.

There is a success formula that can be used by any business. It is *the* set of "moves" to master as a small business owner in order to be successful. If you will focus on one of these nine areas each week, and at the end of the nine weeks dig into the topic a little deeper and train in that area further. Each nine week period you will begin to see quantifiable results. The exciting thing is that you can expect a cumulative effect. In the beginning you may not even notice a difference, in fact you may experience the pain of learning these "moves;" but if you stick with it, repeating these areas over and over working towards mastery in that area you will notice results that will transform your business and your life.

Melody Campbell, The Small Business Guru, trainer to the small business owner, offers continuing education for mastering nine areas of competency. These nine areas of competencies are detailed in the Members Only section "Success Formula" at <http://www.TheSmallBusinessGuru.com> Melody is a member of the IVWCC.

Financial Basics for Small Business Owners

by Dorothy J. Griggs, EA

In working with and consulting my start-up and small business clients, as well as being a small business owner myself, I wanted you share some of the financial pit-falls that many start-ups and small business owners fall into and how to avoid them.

No one goes into business excited about the prospect of doing paperwork and record keeping with the exception of an accountant or CPA. Yet, as a business owner, there are three fundamental things that you must do to protect yourself and your money.

#1 Separate yourself and the business — Legally and financially, you must put a barrier between your business liability and yourself personally. One of the easiest ways to do this is to incorporate your business, which is a relatively painless and inexpensive process. This not only reduces your personal assets in the event of a lawsuit, it also distinguishes you to your customers and potential customers as a “real” company.

I had a client who was just starting web-based distribution company. All orders came from her site and were shipped from the distributor. A person ordering from the site paid for a large order and never received it. Because she was not incorporated, the customer was able to sue her PERSONALLY.

#2 Have a separate bank account for your business — Get a separate checking account for your business transactions, regardless of how small. If you are a Sole Proprietor, open a separate account in your own name for just business use. Not only will this help you keep track of what business expenses you have, it will help with record keeping come tax time.



An interior design client (a sole proprietor) used one bank account for personal and business use. Because all of her and her husband’s monies came in and out of the same account, it was very hard to determine which were personal and which were business related, costing her several hundred dollars of research to fix.

Making the case for:

#3 Keep accurate financial records — Even the smallest business needs to keep and maintain accurate financial records. There are many inexpensive, easy to use accounting/money management software packages on the market today such as Quicken, MS Money, Peachtree, and QuickBooks. You can keep your books as detailed as you would like, but the main goal is to keep track of income, types of expenses, inventory, and cash. Not only does this give you an accurate financial overview of your business, it can save you hundreds of dollars at the end of the

year when tax time roles around. Your tax preparer is going to charge a lot more if they have to sift through shoe boxes of information.

I honestly have too many of these to count. However, I will tell you that I have seen more than one company fold due to their lack of knowledge about their financial situation

Dorothy J. Griggs, EA, "The Virtual Accountant", helps individuals and small businesses lower taxes, build wealth, and become more profitable by offering free Teleclasses, Free Articles, In-person workshops, Tax/Bookkeeping consulting and preparation, Telephone support plans to help people just like you obtain affordable, accurate, and professional accounting services ...virtually. Dorothy is a member of the IVWCC. Phone: (678)418-6042 Email: dorothy@avirtualaccountant.com <http://www.avirtualaccountant.com>



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