WOMEN IN BUSINESS

A supplement to The Daily Reporter

Sally Bloomfield's career has come full circle

Ohio empowers female students with NEW Leadership

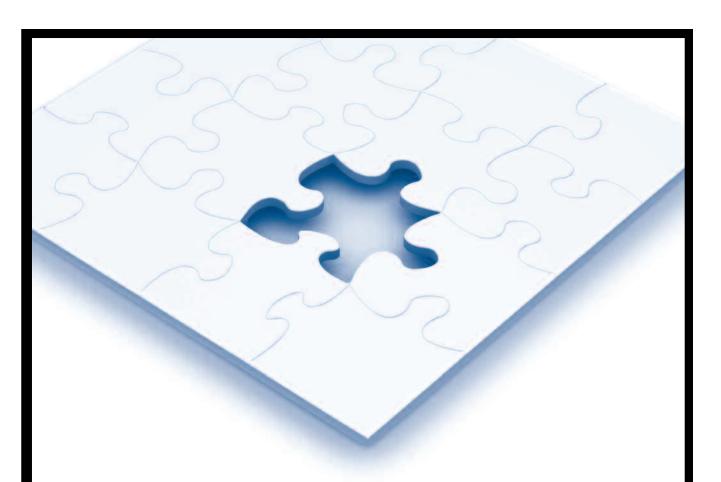
Local woman has found her niche in male-dominated P.I. industry

Association teaches women about the game of golf and the business opportunities therein

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Bank VP knows how to ask the right questions

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WOMEN IN BUSINESS

A supplement to The Daily Reporter

Vice President & Publisher Dan L. Shillingburg

> Controller Mark McGuire

Editor Cindy Ludlow

Associate Editor Chris Bailey

Advertising Sales Manager Jeffrey S. Zeigler

The Daily Reporter Inc. 580 South High Street, Suite 316,

Columbus, Ohio 43215-5644 Phone: (614) 228-NEWS (6397) Fax: (614) 224-8649 e-mail: cdr@sourcenews.com

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580 S. High St., Suite 316 Columbus, Ohio 43215 (614) 228-NEWS (6397)



Page 5 - Bank VP knows how to ask the right questions

Page 8 - Sally Bloomfield's career has come full circle



Page 12 - Ohio empowers female students with NEW Leadership

Page 16 - Number of women board directors increasing, but not at rapid rate



Page 22 - Local woman has found her niche in male-dominated P.I. industry

Page 24 - Daily Reporter Roundtable
Learn the numbers, know when to wear your
'professional hat,' and don't wait too long to
cut bad ties



Page 33 - National Women's Business Council makes a connection

24

Page 34 - New report reveals boost in women-owned non-employer businesses

Page 36 - O'Connor believes in the power of her peers



Page 38 - Association teaches women about the game of golf and the business opportunities therein

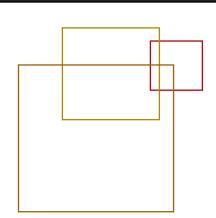
Page 41 - Sisters have new insight on banking



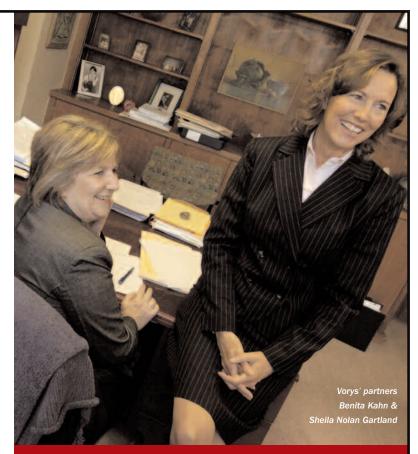
Page 44 - Right financial partner key to new businesses' success

Page 46 - Classified Marketplace

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Bank VP knows how to ask the right questions

By LEHR BEIDELSCHIES Daily Reporter Staff Writer

Mary Navarro asks herself two questions before she decides to take on a new job: Can she learn something from it, and can she make a difference?

Those two questions have helped guide Navarro through her entire career in banking, from her first days as a teller to her current position as a senior executive vice president for Huntington Bank, and she firmly believes that everyone should ask themselves the same things.





Luckily, for Navarro, the first question has always been an easy one to answer. She loves to learn.

Born and raised in Michigan, Navarro began working as a teller for East Lansing State Bank when she was 16 years old. While there, she became exposed to the business community in a way few teenagers are, and she quickly grew to enjoy it.

"I think it's interesting to see what people do for their business," she said. "It's a bit of a puzzle trying to figure out what is going to work and how you're going to market it. I've always been interested in that."

When she turned 18, her interest in business took her to the University of Colorado (although, she admits her interest in skiing also played a part in her decision). While at UC, Navarro dabbled in pre-med for a brief period until she "got to the biology classes and figured that was a bad idea."

She continued to work for East Lansing State Bank during her summer breaks, but she soon became more than just a student teller. Her resourcefulness and enthusiasm for the job brought her new responsibilities.

"They would put me in a department where someone was on vacation, so I got a lot more experience doing that," she said. "I didn't learn a whole lot but I learned a little about a lot of different things."

By her second year at UC, Navarro had settled on a major: international business. Unfortunately, she began to notice that a lot of other students had arrived at the same conclusion, as well. She soon began to see herself as a needle in classrooms filled with needles and Navarro realized that if she ever were going to find a job, she needed to be sharper than the rest.

She needed to be able to differentiate herself from other business majors.

"So I figured learning a language might be a good way to do that," she said. "And Spanish seemed like the one to learn."

So, with the approval of her parents, Navarro decided to take a few of her remaining business classes in Costa Rica. While learning a new language in a foreign country can be overwhelming, Navarro considered herself lucky. She already had taken years of Spanish in high school and in college and felt more than prepared to tackle the language head on. Unfortunately, she was wrong.

"I got there and couldn't understand a thing," she admits, laughing to herself. "In fact, I was sure that I wasn't going to get through my classes, because I couldn't even understand my homework assignments."

Although Navarro was worried, she became even more determined to learn the language. She enrolled in the Spanish Language Institute, all while taking the business courses she needed at the University of Costa Rica.

But the Institute's "phenomenal" teachers were not the only ones helping Navarro with her Spanish speaking skills. She also volunteered at an orphanage, where she would write down words she did not understand during the day so that she could look them up at night.

One day, Navarro and two of her friends passed a travel agency promoting a trip to San Andres, Columbia. With the beaches booked and the shops already closed for Easter, they made a spur of the moment decision to go.

While on the trip, Navarro met a man who happened to be on the same four-day excursion. His name was Luis.

"I told my friend I was going to marry him from the first time I met him," she said. "My Spanish wasn't good and he spoke no English, so I don't know how I knew that."

But she did know. After returning from the trip, the two began a relationship that has lasted for 29 years. When Navarro finally left Costa Rica to finish her last semester at UC, Luis followed her four months later and by the following August the couple had married.

After receiving her bachelor's degree in International Business, the Navarros moved to Grand Rapids so that Luis could get to know her family and experience snow. While her uncle helped find Luis work in the printing industry, Navarro returned to banking as a credit analyst for Michigan National Bank.

She eventually was promoted to branch manager six months later, but the job was not exactly the career that would keep her newly acquire Spanish-skills from "slipping." Navarro decided to study for a master's degree in management from Aquinas College; taking night classes while working at the bank.

But that wasn't enough for Navarro. So, after almost three years at Michigan National, Navarro took a job with Amway, where she worked with distributors from the Caribbean, allowing her the chance to finally flex her international muscle.

After five years in Grand Rapids, the Navarros moved to Arizona so that Luiz could find a job in electrical engineering. Mary was able to land another bilingual job, making small business loans for Chicanos Por La Causa, a non-profit community development corporation that offers social service programs for Chicanos throughout Arizona.

She also continued working toward her master's degree, finishing her last three courses through correspondence.

"I had friends who would tape the classes and send them to me, and I would overnight the homework," she said.

Apparently, her diligence paid off, because in 1986, Navarro was offered a job with Valley National Bank, the same year her first son, Bill, was born.

Her previous experience served her well at Valley National. Navarro's work as both a branch manager and a credit analyst looked great on a resume, as did her experience as a multi-purpose employee in college where she had learned "a little about a lot of different things."

One of those things just happened to be commercial banking, and Navarro's knowledge and enthusiasm for the work landed her a position as a small business lender for Valley National.

"I was able to grow that portfolio and I basically fell in love with that small business niche," she said.

From there, a series of "big breaks" at Valley National saw Navarro climbing to many different positions, from a small business lender in a branch to managing one of the 17 business loan centers in the state.

The results that Navarro and her team of lenders produced at the center were better than any other in Arizona. So much so, in fact, that Mary soon became a prime candidate for another promotion; one that she can only describe as "interesting."

"My boss' boss asked if he could come by and see me," she said. "He said he'd like (my boss) to do a different job and promote me to work for him. So I was really getting promoted to be my boss' boss and oversee all the business and commercial loan centers."

This job required Navarro to write the managers' performance reviews, as well as oversee marketing, sales, finance, communications and compensation.

After Navarro heard the job description, the two questions that were essential to her career started to sound somewhat rhetorical.

"He said, 'I want you to think about it,'" she recalls. "I said 'What's to think about?'"

Eventually, however, Valley National merged with Bank One, and within a few years, Navarro was promoted once again. In conjunction with the merger, the bank was reorganized by regions, meaning that the small business division for three states — Utah, Colorado and Arizona — would be under one manager. That manager was Mary Navarro.

"I was just hoping to do it for Arizona, which was still pretty big at about 250 branches and 7,000 employees," she said. "But then to be able to do that for three states...! was very excited"

One of the most exciting aspects of the job was the ability to "design and craft" the positions, she said. She was able to start a call center for small businesses and the loan-by-phone function, all which exist in great magnitude now with Chase, according to Navarro.

Eventually, Bank One again was divided into four regions, causing her boss at the time to suddenly switch from a local level to a national one.

Citing her successful work in Arizona, the bank wanted Navarro to transfer into Columbus to do the same thing for the eastern states. Although moving away from the life they had built in Arizona seemed less than exciting, the Navarros realized that the opportunity was too good to pass up, and she took the job.

In five years, Navarro bounced from one aspect of the small business segment to a variety of others, from credit

management to being in charge of sales for the entire country.

The bank reorganized again in 2000, bringing the branches and small business centers together under one roof for the benefit of the customers. Mary was tapped to run the four states in her region — Indiana, Kentucky, Ohio and West Virginia — which contained 510 branches and 300 small business bankers.

While she had a strong branch background in branches, Navarro said she still felt she had something to learn.

"I'd worked in branches for 13 years or more, but not for maybe eight years," she said. "I was a little rusty at that point, but it was a great experience."

And the difference she made there was not only apparent to those at Bank One; other banks took notice as well

In 2002, Navarro left Bank One to join Huntington Bank, where she became the head of retail banking. She became responsible for the bank's entire retail strategy, including the sales and lending functions, product management and the delivery network.

"I was overseeing retail, but the sales people reported to regional presidents to keep people closer to where their boss is and keep decisions close to customers," she said. "It's more local and friendly and I like that."

Recently, however, the gradual retirement of Huntington's vice chairman has placed new responsibilities in front of Navarro, promoting her and giving her responsibility for the commercial business as well as small business and retail banking. In this position, Navarro is not only in charge of the support systems for the retail segment of the bank, but the central region president now reports directly to her.

Of course, like all those who are able to bask in the afterglow of success, Navarro is now forced to look back on her career and attempt to explain exactly how a teenaged teller from a small town bank rose to one of the highest-ranking positions in her field.

"A lot of people have been asking me that recently, so I have had to think about it," she said, laughing, before eventually motioning to the wall across from her desk. There hangs a framed poster with an inspirational verse

about "making a difference."

"My team at Bank One gave me that when I left," she said. "I always try to think about how to give back to the people I work with and people in the community. I think

my parents trained me well."

They must have, because Navarro's history of community service is almost as impressive as her career in banking. Navarro has served on the board of directors of the American Red Cross of Greater Columbus for four years, and has been in charge of raising funds for the Humanitarian of the Year Award luncheon.

She and her youngest son, Andrew, also volunteer for the Disaster Action Team, providing 24-hour relief for victims of local disasters, particularly house fires. She has also helped organize the "Light the Night Walk" for the Leukemia and Lymphoma Society and is also on the board for Recreation Unlimited, a non-for-profit organization that provides year-round educational and recreation activities for individuals with disabilities.

Navarro credits much of her volunteer work to curiosity or a sparked interest, which is especially true of her work with Recreation Unlimited, an organization she chose to be a part of after she read about it in the newspaper.

"I just picked it because I like what they do," she said. "I think they do a lot for disabled children."

And like every step in her career, Navarro makes decisions about volunteering based on what she can learn and the difference she can make.

Once that decision is out of the way, all Navarro has to do is work hard, focus on the results, and see where her determination takes her.

"If you have a pretty good track record in terms of results, opportunities happen," she said. "If you always think about giving back, then it comes back to you."





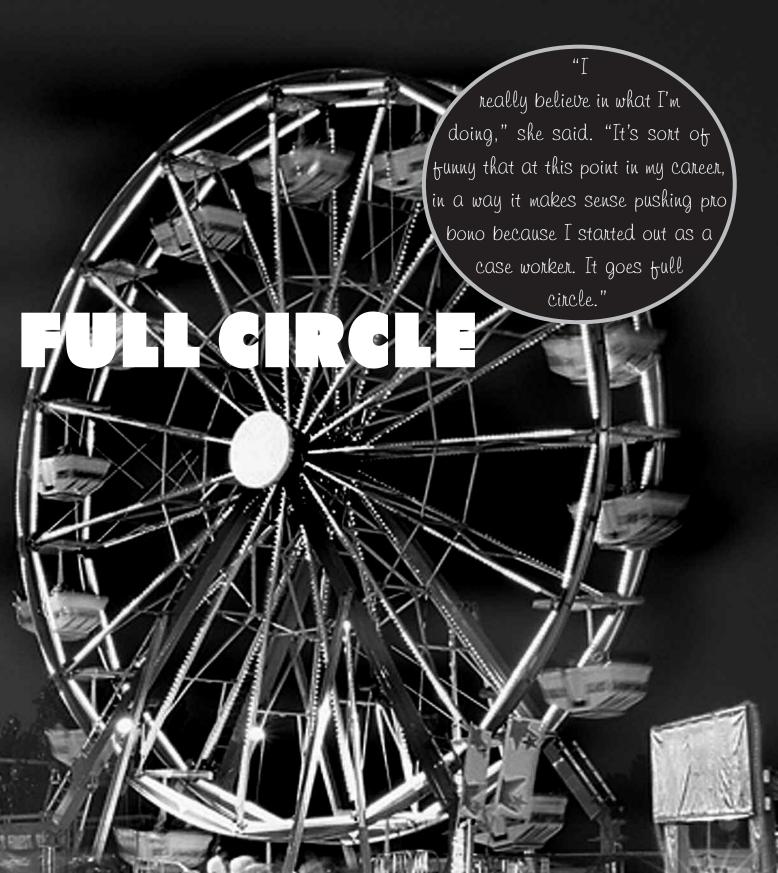
By LEHR BEIDELSCHIES Daily Reporter Staff Writer

Sally Bloomfield's resume could be described as rather intimidating. Three pages are barely enough to list the numerous awards, publications and representative experience she has acquired over the years; so much so that most of the time, a printer has to tack on an extra page at the end, as if to catch its breath.

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"Well a lot of that stuff has been dated," Bloomfield says, laughing.

Her response is humble — characteristic of an attorney who has spent much of her career in service to her community.



In fact, Bloomfield, a partner at Bricker & Eckler LLP and the current president of the Columbus Bar Association, had no intention of becoming a lawyer when she graduated from St. Louis University with a bachelor's degree in political science.

At that time, she wanted to stay in St. Louis in the hopes of helping others through social work. She spent one year in "the projects" as a case worker, before moving to California to continue her mission.

Although the work was rewarding, Bloomfield quickly became frustrated with the small amount of impact she was having.

"It seemed like you couldn't effect any change as a case worker," she said. "I looked around and I saw the lawyers were upstairs making policy, and it seemed to me like they might be able to do more."

The legal profession had always been an option for Bloomfield, who was raised amongst a pack of "legal beagles." Her father, Paul Ward, is a highly respected lawyer in the Columbus-area, and her late-brother followed in their father's footsteps, as well.

"My dad had suggested to me around my senior year of college that I consider law," Bloomfield said. "And I think probably at that point, just because he suggested it, I wasn't interested."

But after working as a caseworker, with a new insight on social work and an understanding that she needed to continue her education, Bloomfield realized that she had an important decision to make: She



continue toward a master's degree in social work, or go to law school. Hoping to forgo making any brash decisions, she decided to have the decision made for her and she applied for both.

"I decided that whichever one I get into, I'll go there," she said. Her plan

seemed like you couldn't effect any change as a case worker," she said. "I looked around and I saw the lawyers were upstairs making policy, and it seemed to me like they might be able to do more."

seemed simple enough — until she was accepted into both schools.

She ultimately made the decision to move back to Columbus and attend The Ohio State University College of Law, where she was the only woman in her graduating class.

A law degree was not the only benefit of her stint at her father's alma mater. Bloomfield also met her husband, David Bloomfield, whom she married three days before they graduated in 1969.

The couple moved to New York after graduation and David secured a job with a large accounting firm. Sally soon landed a job in the tax section of Price Waterhouse.

After 11 months of working for two Big Eight firms, the couple decided to return to Columbus in the hopes of landing government positions. David took a position with the attorney general's office, while Sally began working for the Public Utilities Commission of Ohio.

"We were very fortunate," she said. "I began as an attorney examiner at that point and gradually, over the next four years, I succeeded to the various legal positions they had at the time."

Little did she know that her successions would soon make history.

While pregnant with her first son, Bloomfield decided she wanted to apply for a position as commissioner. Then-Gov. John Gilligan was scheduled to make the appointment in February, which gave Bloomfield little time to stake her claim after her son's October birth. Wanting to show that she was serious about the position, Bloomfield took only three weeks off work, and even then, she continued to work at home.

At the time, she said, the concept of maternity leave had failed to take off beyond the federal level, and Bloomfield had to fight the administrator who wanted to give her leave without pay for the three weeks she was gone.

"He said, 'This is not an illness,'" she recalls. "I said, 'Wait a minute, bud. The federal law says that I'm entitled to do this,' and I was only

gone three weeks. We didn't even have a maternity policy, for heaven sakes."

The administrator ultimately decided not to dock her pay after Bloomfield reminded him that federal law "trumps" state law.

Bloomfield eventually was appointed commissioner and earned the distinction of being not only the second woman commissioner in Ohio history, but also the youngest person ever to hold the position, at

age 29. She also broke another PUCO record when she became pregnant with her second son while serving as commissioner.

"For that pregnancy I was off two weeks, but it didn't matter by that time since I wasn't an employee, I was an appointee," she said, smiling. "So the whole issue was moot anyway."

During her term, she served briefly as chairman, but the position was reappointed after Gov. James Rhodes fought to win his third non-consecutive term as governor.

When her term was over, Bloomfield decided she was ready to join a law firm. Having garnered eight years of experience in public utilities, Bloomfield found a home at Bricker & Eckler rather quickly, handling cases involving regulatory issues.

Much of her work at the time revolved around the burgeoning cellular phone industry, helping companies get their feet in the door so they could compete with landline-based companies.

"The land line phone companies used their in-house lawyers," she said. "The others who were coming in did not, so I got in on the ground floor."

At that time, the FCC mandated that they would grant two types of licenses: one to those that were already landline-based and one to the newcomers who were not.

"I think I did one of the first cases," she said. "The entity needed a certificate, and then more and more companies needed a certificate."

Evolving technologies kept utility law interesting for Bloomfield, who was able to carry the adaptive qualities she learned as commissioner into her career with Bricker & Eckler.

"One of the interesting things about

being commissioner was that I was always learning," she said. "Then when things started to change at the federal level, you had a whole new industry to learn about."

She readily says she is not addicted to cell phones, often relying on landlines for business purposes. She was, however, among the first to jump on board the cell phone bandwagon, reminiscing about the days when she used to carry a bag phone.

"I loved the technology," she said. "I loved watching the cell sites go up, watching these cellular companies penetrate."

Her work eventually elevated her to the position of the firm's first female partner. Bloomfield chalks up her success to simply knowing her craft.

"I watched colleagues and found that if a women established a specialty, nobody could touch that woman," she explained. "They could hone a specialty, and then they were good commodities for law firms that may or may not have considered them right out of law school because they didn't consider women.

"But if you had something nobody else had, they didn't care what you were," she continued. "I saw that's how women made some progress."

Of course, even with a specialty, Bloomfield sometimes still found it difficult to be taken seriously by her male counterparts.

"You just sort of grit your teeth and keep going," she said. "Pretty soon, if you establish a rapport with them, they don't know if they're looking at a woman or not. That's the way I always approached it."

She added, "You have to develop a tough skin, and decide when you need to pick your fights. Go after the important things and be very, very professional about it."

Her tough skin, professional attitude and caring spirit have allowed Bloomfield to accomplish much during the past several years. When asked which of her accomplishments she would rank as most rewarding, the confident attorney hesitated.

"I'd say it's a tie in a way, but it had to do with when things came along in my point of life," she explains.

One accomplishment that seems to easily surface was her stint as chairman of the Franklin County Convention Facilities Authority, of which she is vice-chair to this day. During her term, she led the development and implementation of the award-winning Greater Columbus Convention Center.

"We had nothing to start with," she recalls. "There had never been an authority like this and we had to figure out how to do it."

With Bloomfield at the helm, the authority conducted focus groups of conventioneers to ensure that their needs were met and it held a design contest to help the Center stand out from the rest.

Bloomfield recalls how much heat the

authority received for the Center's unique design, and credits her handling of the situation to her time with PUCO during the energy crisis.

"It was absolutely done by professionals, with no outside influence on it," she said. "We had an architect run it, and the people were well qualified to do it. They made the decision and we stuck to it."

Being the humble professional she is, Bloomfield is quick to share the glory.

"It was not just me. We had really good employees who wanted to get the job done," she said, adding the she is proud of the lasting impact the Convention Center has had on the community and that she had an opportunity to be a part of it.

"I can look at it, smile and remember when it was a sketch on a piece of paper," she said.

Bloomfield is quick to point out that none of her successes would have been possible without the support of her family.

"I have a wonderful husband. From the beginning, we knew we were going to be a two- career family, and that made all the difference in the world," she said.

The couple's son, David Jr., also is a source of pride for the couple, having followed in their footsteps. He graduated from Moritz Law School, 21 years after his parents did.

And it seems time does not fade the family's affinity for the profession, explained Bloomfield, noting that her 90-year-old father still goes to the office every day.

She says the recognition that means more to her than most probably will never be printed on her resume.

"When I became president of the bar association, (my father) swore me in." she said. "That was a big thrill for me."

Among her more recent endeavors, Bloomfield takes great pride in her current work as president of the Columbus Bar Association.

"I have loved being an officer and a board member (of the CBA), because I've gotten to meet so many wonderful people and work on so many projects," she said.

One of her projects as president has been an emphasis on the importance of pro bono work.

This emphasis comes in anticipation of proposed rules that are expected be issued by the Ohio Supreme Court later this year that may mandate lawyers to dedicate a certain number of hours each year to pro bono work. The court has assembled a task force to research the proposal, but as of press time, no announcements have been made.

"I frankly thought that we would be farther along in this process," she admits. "But maybe it's a blessing in disguise that it has not, because we have a lot of preparation to do."

That preparation includes coordinating the numerous pro bono programs across Central Ohio, so that lawyers can find meaningful pro bono activity by simply contacting the CBA.

Bloomfield said she hopes that creating such a network will make it easier for potential clients who currently have to bounce from program to program in order to find one for which they qualify.

She added that the area where there is the most need is family law.

"Most of us in the profession do not practice family law," she said. "So we have to figure out a way that a person like me, who practices public utility law, can do a piece of a family law issue, and get good at that."

Bloomfield said there are a number of good projects in place that have been piloted to handle specialized legal training for lawyers in different practice areas. The cases are prescreened so that they are simple, and every lawyer who takes one will have access to experts if they need help.

While there are many attorneys who baulk at the concept of mandatory pro bono hours, Bloomfield embraces the idea, hoping it will steer her profession back toward the goal had made it appealing to her after college: helping those in need.

"I really believe in what I'm doing," she said. "It's sort of funny that at this point in my career, in a way it makes sense pushing pro bono because I started out as a case worker. It goes full circle."



Page 10 Women in Business

Ohio emp

By LEHR BEIDELSCHIES Daily Reporter Staff Writer

On the top floor of the Verne Riffe Center in downtown Columbus, eight tables of women enthusiastically exchanged ideas. They spoke to one another without reserve, possessing a confidence that radiated from the excitement in their voices.

They seemed all but oblivious to the plates of pecan-crusted chicken that were being placed before them, and it became apparent that these young women were not attending the luncheon for the food.

Technically, they were not there to listen to one another speak, either; at least, not at the moment. They really were there to hear to another woman speak; a woman who chose a path of leadership.

LEADING THE WAY

It was Day Three of the 2006 National Education for Women's Leadership (NEW Leadership) Ohio summer institute, and Courtney Velker Oakley walked to the front of the room with a purpose. Weaving between the eight tables of students, Oakley headed toward the podium in the large conference room.

She needed to make sure everything was prepared for that day's guest, Ohio House Minority Leader Joyce Beatty, who took time from her busy schedule to speak to the participants of this year's NEW Leadership institute.
The institute, an initiative designed to

educate and empower young women to take on public leadership roles, is presented annually by The John Glenn School of Public Affairs, in collaboration with the Department of Women's Studies at The Ohio State University.

"We think it's important that women are at the table when certain policy decisions are made because the actual issues that are discussed and the way they are discussed are different," said Oakley, program manager for The John Glenn School and coordinator of NEW Leadership Ohio.



Each year, Oakley must choose 30 young women from a list of qualified applicants to attend the four-day program. While at the institute, the students spend nearly 12 hours each day attending workshops, seminars, speeches and panel discussions with some of the most influential female leaders in Ohio.

Past guests have included Jo Ann Davidson, the first woman speaker of the House and co-chair of the Republican National Committee, and Kathleen Sebelius, governor of Kansas and daughter of former Ohio governor John J. Gilligan.

This year's institute drew an impressive roster as well: Barbara Ferris, founder and president of the International Women's Democracy Center; Dorothy Teater, former Franklin County Commissioner and former Columbus City Council member; and Angie Byrne, candidate for the 75th Ohio House District.

Byrne, 24, is the youngest female candidate for the Ohio General Assembly as well as a "built-in" role model for the institute. In addition to recently receiving a master's degree from OSU in the area of Public Health in Health Behavior and Health Promotion. she also worked with Oakley at the John Glenn School for the past two years, helping her organize and execute the NEW Leadership program.

"I do the nit and grit things, like making the name tags," Byrne said, as she sat at a table full of name tags in the lobby of the Riffe Center. "It's a lot of smaller work, but it's important.'

Now a young female candidate herself, Byrne's role at the institute has changed somewhat from the previous year. Although she made the name tags for that day's luncheon, she also moderated a panel titled "So, You Want to Run for Office?!", featuring locallyelected female officials, later that evening.

According to Oakley, Byrne represents everything the NEW Leadership program seeks to achieve: a young woman who is trying to make a change. But while it would be easy for her to use the institute as a soapbox for her own agenda, Byrne said she sees herself as being simply one more "resource to approach" for the participants.

"Some of the women have wanted to talk to me about my viewpoints on certain things," she said. "But I'm really more concerned about helping them develop their own ideas.

At the institute, the emphasis is less on personal politics and more on building strong networks for supporting women in leadership roles.

"We are a non-partisan institute, so we try to really balance our numbers of 'D's and 'R's on a panel," Oakley said referring to Democratic and Republican participants. "Our point is: We don't care what side you're on, we just want you to participate.'

And as those 30 participants patiently waited to hear from Rep. Beatty, some would find themselves occasionally staring at the spectacular view of Columbus from the wide windows of the 31st floor. Perhaps, with its horizon sprinkled by a diverse mix of homes, offices, industrial areas and green plains, it represented a microcosm of a world they hoped to one-day change.

INVOLVED DISCUSSIONS

As Oakley rushed from one end of the conference room to the other, she gave a slight nod to Liz Shirey, who sat in the back, near the room's entrance.

Now a legislative aide to Representative Claudette Woodard, Shirey had attended the NEW Leadership Ohio institute in 2003, when she was still a junior at The Ohio State University.

Even though she had an interest in politics, Shirey said she had no intention of pursuing it as a career.

Under the encouragement of a professor, however, Shirey eventually gave the conference a chance. While there, she made the connections that eventually landed her a position in the House of Representatives — a job she said she never thought she would be doing

"I was always talking about how there was such a lack of female leadership, and they just kind of challenged me to step up to the plate," she said. "Whatever you put into it is what you'll get out of it."

Shirey is not referring to the cost of tuition, however. The NEW Leadership program costs participants "next to nothing."

Sponsored by private investors and a grant from the W.K. Kellogg Foundation, the students only are responsible for the costs of traveling to and from Columbus. All the students' meals are catered and at the end of each 12-hour day, the students retired to the Scholars West residence hall on the OSU campus.

There they can rest and interact with each other on a less formal basis, participating in activities such as book discussions and ice cream socials. Even during such "downtimes," positive role models surround the students.

Three local women, who each hold a public office, joined the students as live-in faculty residents throughout the week — during meals, between panels, and even in the dormitories.

"They didn't just sit and participate in the session, they were staying with us and were available to talk," Shirey said. "It felt like you could really get some good one-on-one attention from some of these women."

One of this year's faculty residents was Megan Kilgore, assistant auditor to city of Columbus Auditor Hugh Dorrian, who said she had looked forward to the session just as much as the participants.

"It was so moving," she said. "What surprised me most was the NEW participants' immediate camaraderie with one another. Sure, their views were across the board and their debates would go well into the night, but I think each participant realized what a unique connection they had with one another in terms of working together for change.'

The program seeks applicants who are interested in politics and who demonstrate leadership potential. Participants represent a variety of college majors, standings and economic and personal backgrounds.

To qualify, the applicants must be enrolled in an undergraduate program



at a two-year or four-year Ohio college or university, or be an Ohio resident attending school outside of the state.

SILENT VOICES

Developed by the Center for American Women and Politics (CAWP) at Rutgers, the State University for New Jersey, in 1991, the NEW Leadership program was designed in response to a noticeable lack of young women in public and political leadership offices.

Research conducted by the CAWP shows that while they are the majority in terms of population, women hold less than 16 percent of the seats in the 109th U.S. Congress. State legislatures hold similar percentages, and in Ohio alone, women barely hold 19 percent of the seats in both the Senate and the House of Representatives combined.

Those numbers have nearly doubled since the program began 15 years ago.

"They saw the numbers," Oakley said. "Women were not taking more leadership roles, so they created a program to address this issue, and inspire college students to consider running for office."

The program was given a four-year

grant from the W.K. Kellogg Foundation A VIEW FROM THE TOP and originally was held on a national scale, with female students from across the country attending the week-long summer institute in New Jersey.

But when the grant money had run its course, the CAWP decided to limit its scope and focus on its home state of New Jersey, and was able to find corporate sponsorship to keep running.

Eventually, the program began to gain a reputation. Although its scope had narrowed, institutions across the country continued to ask about the program.

In 1999, after the W.K. Kellogg



As Rep. Beatty took the podium, her presence was almost radioactive. Dressed in a pleated white skirt and bright green blazer, Beatty exuded confidence from head to toe.

"You need to be yourself," she spoke into the microphone. "You need to be secure in your shoes and say I'm going to wear that black dress. Today, I'm going to wear my lime green jacket with my white skirt because that's just what I felt like doing.

As she spoke, the students watched her every move, engulfed in her vibrant candor. Of course, Beatty was not there to dole our fashion tips; she was there to make a point.

"You have to be comfortable with yourself to be a leader," she said. "Don't let anyone else's opinion change how you are grounded.

After being introduced with her many accomplishments as businesswoman and politician, Beatty accepted the podium with a mixture of humor and humility. She even poked fun at her title as the first female minority leader for Columbus.

"I don't know how much longer I can say 'first' but I think as long as I am living I am going to use that," she said.

Yet Beatty was quick to mention that the power of being a leader is not tied to a title. Instead, it is more about a

"Being a leader is being wise enough to know that if another female does something, then we need to embrace her," she said. "Take the time to help another female. Don't just sit in the corner office with a laptop and a view and forget about the rest of us."

The room crackled with laughter. With her dry commentary, Beatty's words carried the weight of reality, even as she maintained a knowing smile and playful approach.

"Here (...) in the infancy stage of your career, you need to surround yourself with a peer group of women who share a common thread and support one another," she said. "Whether you are a student or graduating, a business person, an elected official or a lobbyist, we are in this together.

"It's all about reaching across the table and saying, 'how can I help you?'"

THE NEXT STEP

After finishing her remarks, Rep. Beatty found herself surrounded by young women. She answered questions as her legislative aide took down contact information from those who simply wanted to lend a hand.

Oakley stood at the sidelines, occasionally accompanied by Byrne and Shirey, with a tenacious smile across her face. The luncheon had run a few minutes late and she knew she

> eventually would have to gather her troops for a group photo at the stateĥouse, but she decided to let Beatty speak to the group for a few extra minutes.

"Ideally, what I'd like to see happen has already started to happen," Oakley said. "The women are building the network, they are being inspired, and they are considering other options."

As the connections continue to grow, Oakley said that her ultimate goal is to see one of the alums from NEW Leadership Ohio become an elected official.

"Well, I guess more than one," she said, quickly correcting herself. "I'm waiting for the first one to be elected.'

And who knows? The next president of the United States could be sitting on a bench in Goodale Park, sipping her morning coffee with a newspaper in her lap, brushing up on her current events. Or she could be working in an office, as a summer intern, learning the ins and outs of the professional world.

For all anyone knows, she could have spent a week of her hard earned summer learning that what she does today could change the world tomorrow; and now. thanks to the NEW Leadership Institute, she may have the confidence to try.



Foundation named NEW Leadership an "Exemplary Leadership Project," the CAWP was given another grant to train other institutions across the country in the NEW Leadership model.

"They received nine \$10,000 grants to basically start the program in other states," Oakley said. "When the Glenn Institute was first being formed, it applied for one of those grants."

The John Glenn Institute became one of the first nine institutions to become a part of the NEW Leadership Development Network.

woman's actions and how she carries herself, she said.

"If we are going to talk about women in leadership and women in power," she said. "We have to talk about how you stand up for other women.' While most public speakers would

have spent their first eight minutes supporting a structured thesis, Beatty was speaking about the accomplishments of others. As she continued, her reasons for doing so became clear to the room of future leaders.

Number of women board directors increasing,

While such tenacious growth is a positive development, substantial progress still seems to be decades away, according to the census findings. In 2005, most Fortune 500 companies only had an average of one or two women

Despite this, however, the breadth of their minority

stature has reduced since 1995.

Over the past decade, the number of companies without any women directors has fallen from 96 to 53, and the

number of corporations with only one has dropped from

The largest growth was seen in Fortune 500 companies with 25 percent or more women board directors, which rose from 2.2 percent in 1995 to 12.8 percent in 2005.

Still, one in nine Fortune 500 companies has no women

Yet, while all women face the challenges of being minorities in the corporate world, women of ethnic and racial minorities hold far fewer board seats than their

Of the total number of board seats available, African-

American women held 2.3 percent, while Latinas held 0.8 percent and Asian women held only 0.3 percent.

Each of these figures is greatly overshadowed by the amount of seats held by minority males, even though the largest of those percentages is still less than 10 percent of

From an industry perspective, savings institutions on the Fortune 500 list had the highest percentage of female board members, with the real estate and household products

industries nearly tying for second and third places. While no industry listed had zero women directors, the industries with the lowest percentage were pipelines and waste

management.
The report also ranked the number and percentage of

DuPont and Heidrick and Struggles, Catalyst publishes a "call to action" for corporations to make decisive measure to diversify their boards. They even offered suggestions to corporations, including both board intervention

Near the end of the report, which is sponsored by

"Companies must position their boards in the

directors for every 11 seats.

Caucasian counterparts.

the number held by white males.

women board directors by state.

and a direct commitment to diversity.

same way they position their businesses," Catalyst President Ilene H. Lang said. "Diverse boards yield a crucial breadth of

perspective and expertise, provide role

models for future talent, and promote

By LEHR BEIDELSCHIES Daily Reporter Staff Writer

At the current rate, it may take 70 years before the number of women on corporate boards is equal to the number of men, according to a census report recently

released by Catalyst in March.

A research and advisory services organization that focuses on expanding opportunities for women in the business community, Catalyst has monitored the Fortune 500 list throughout the past decade in an effort to study the

progress of women in board director positions.

The 2005 Catalyst Census of Women Board Directors of the Fortune 500 shows that while the number of women board directors in Fortune 500 have increased over the past 10 years, the rate of this growth remains listless in pace.

According to the census, women held a mere 14.7 percent of all Fortune 500 board seats in 2005, up from 9.6 percent of seats when the census began in 1995. On average, the rate of progress over the past 10 years has been only one-half of one percent per year.

Although the pace is slow, the growth has remained steady in light of the fact that the total number of board seats on the Fortune 500 has decreased nearly 10 percent



but not at rapid rate

Ratio of female board directors of Fortune 500

Total Number of Women Directors: 44/336 (13.1%) Ohio is ranked thirty-seventh by percentage of Fortune 500 board seats held by women

Data is reprinted from the 2005 Catalyst Census of Women Board Directors of the Fortune 500.

companies in Ohio



AK Steel Holding Corp. (2/9) American Electric Power Co. (1/12) American Financial Group, Inc. (0/8) Big Lots Inc. (1/9) Cardinal Health, Inc. (1/13) Cincinnati Financial Corp. (1/14) Cinergy Corp. (1/9) Cooper Tire & Rubber Co. (1/9) Dana Corp. (2/10) **Eaton Corp.** (1/10) Federated Department Stores Inc. (2/10) Fifth Third Bancorp (1/15) FirstEnergy Corp. (3/14) Goodyear Tire & Rubber Co. (3/11) International Steel Group, Inc. (0/6) KeyCorp. (2/15) The Kroger Co. (2/14) Limited Brands, Inc. (3/13) National City Corp. (2/13) Nationwide Mutual Insurance Co. (1/5) NCR Corp. (1/9) Owens Corning (2/10) Owens-Illinois (1/9) Parker-Hannifin Corp. (2/14) Procter & Gamble Co. (2/16) Progressive Corp. (1/12) The Sherwin-Williams Co. (1/11) Timken Co. (1/14) Wendy's International Inc. (2/12) Western & Southern Mutual Holding Co. (1/10)

Total Number of Women Directors: 44/336 (13.1%)

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Women in Business



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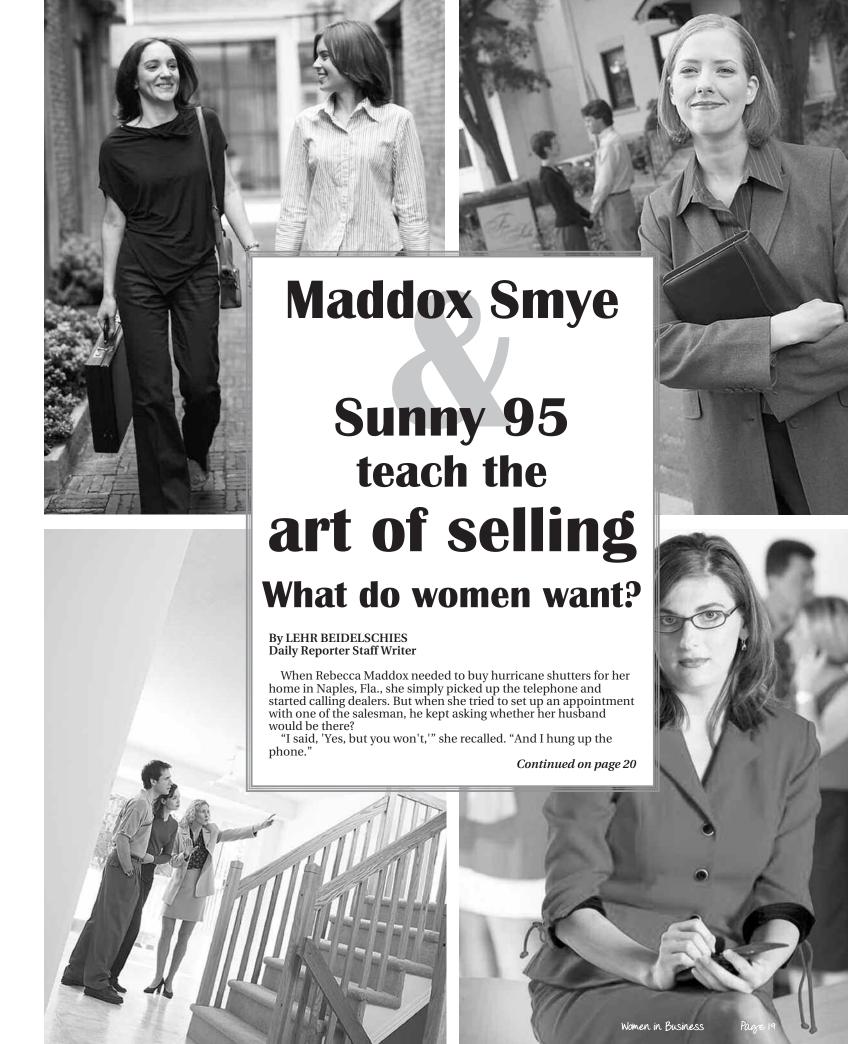
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That salesman's ignorance is costing him, and thousands of other sales representatives around the country, some of the most lucrative deals they could ever hope to seal, Maddox said.

"In most industries today, their own research will tell them, that somewhere from 70 to 90 percent of the impact on whether they close the sale is coming from a woman," Maddox recently told a group of sales representatives at the Embassy Suites hotel in Dublin, Ohio.

It is meetings like those that keep Maddox coming back to Columbus, she said. As a founding partner of Maddox Smye, a consulting firm that sets out to "help leading-edge companies close more sales by building enduring relationships with women and couples," Maddox is such a sought-after business advisor and best-selling author that she no longer travels to many individualized training seminars such as that one.

"I have people in my organization today going, 'Why the hell are you working in Columbus, they work you to death and your company is much bigger now,'" she said, explaining that she does so because "it keeps me close to the people that are actually talking to these women customers."

But keeping her feet wet is not the only reason she chooses to return to Columbus. A lot of it has to do with her relationship with Katie Corbett-Cyr, national sales manager for Sunny 95, a Columbus "lite rock" radio station that has worked closely with Maddox Smye for over many years.

The station's partnership with Maddox Smye is a component of Sunny 95's Marketing and Selling to Women (WSTW) initiative. Established in 2001, the WSTW initiative was designed to help advertisers understand the value of the female customer and provide the tools to effectively impact that consumer group.

"One of the things we do better than anybody else is reach the female consumer," Corbett-Cyr said. "But it doesn't do anybody any good to reach the female consumer unless you do it effectively, and that's were Rebecca comes in."

That is because effectively selling to women is, for the most part, what Maddox Smye is all about. The company's flagship program, "Selling to Women: A Strategic Growth Opportunity," is a development system that focuses on helping agents sell more products and services to women.

"We are unabashedly on the side of the salesperson. Our goal is simply to help (our clients) close more sales," Maddox said, making it quite clear, however, that the program has nothing to do with "sensitivity" training.

"That's not what we do," she said. "What we're interested in is that if we are all different, then how can we take those differences and translate them into a commercial environment and capitalize on them."

For instance, Maddox notes, women do not just buy products, they buy the person who is trying to sell the products.

"A woman's decision is more interpersonal," she said. And yet, according to Maddox, salespeople are taught to focus on pushing the superior qualities of the product they are trying to sell, rather than building a quality relationship with the customer they are selling to.

"It's the antithesis of everything we've been taught," said Kirk Mowery, a salesman for Swissair who attended the seminar.

That is because, according to research by Maddox Smye, men prioritize price when it comes to making a purchase, while women prioritize trust.

"It's a very short period of time for us to decide whether you're the person we want to do business with," she said. "That's what we call the 'two-minute' takeoff."

And those two minutes are more crucial now than ever, as current studies have shown that women will hold 50 percent of the wealth in America by 2010, and that the majority of college graduates are women.

"What happens when you make your own money? You have a bigger vote. It changes everything," she said. "It changes how I'll allow you to treat me, and we are seeing that in many parts of our society."

It is this gradual change that inspired Maddox, a self-described "farm girl" from Delaware, Ohio, to advise companies on how to evolve with a marketplace that many refused to recognize even existed, she said.

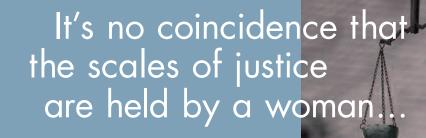
"The impact is going to be so unprecedented that if you don't learn how to sell to women, you probably wont be selling what you are selling in a matter of five years."

That is precisely why Maddox probably will still be doing what she does in next five years. Especially if salesmen keep asking her whether "all the decision makers" will be present to make a deal.

"I know what they are saying. They think the word 'husband' will make me mad," she said, before pointing to a slide that stated that 57 percent of single women are

homeowners. "Who do these people call if there isn't a 'man of the house'?" ■





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Third row: Heather Kern, Susan George,
Nicole Gray, Elizabeth Wambsgans,
Tara DeVore, Lucy O'Shaughnessy
Not pictured:
Jane Pine Wood, Kimberly Allison,
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By LEHR BEIDELSCHIES Daily Reporter Staff Writer

Lois Colley does not fit the classical description of a private investigator. Instead of sporting a fedora and a trench coat, Colley wears a tattered baseball cap and a brightly colored tank top. Instead of keeping a Derringer close to her hip, Colley's weapon-of-choice is the computer that hums on her lap.

But, while some of her clients may expect a Sam Spade or a Magnum P.I., Colley insists that she is just a diligent researcher in a profession with an image problem.

Colley was born in Florida where her mother worked as a teacher and her father set up subsidy programs for troubled children. Though her father began his career as an investigator for the department of youth services, Colley admits to being too young to really "grasp it all" at the time.

"He did enough investigating in his past to tell me it was a good entry level position and that I needed to apply," she said.

At the time, however, Colley had no interest in being an investigator, even though she was a self-proclaimed "research nut" with a love for mysteries.

Instead, after graduating high school at 16 and taking night courses at OSU, Colley transferred to Ohio University's Scripps School of Journalism.

University's Scripps School of Journalism.

Although she liked the inquisitive nature of the press, she eventually switched majors to pursue a degree in anthropology, preferring hiking boots and jeans over a the female equivalent of a business suit with a "curly-Q collar and Bob Evans tie."

Shortly after she graduated, Colley had a new degree, a

daughter, a husband and the world at her fingertips. Though contacts, she was able to line up an interview for a position with the Smithsonian, but she choose to move back to Columbus, instead, to be close her family after her father's death.

As she worked two shifts as both a waitress and a bartender, Colley finally decided to take her late father's advice. She sent her resume to the Franklin County Courthouse, and before long Colley was hired on as an investigator, conducting pre-sentence investigations.

She eventually moved up to the probation services department, where she was made a parole officer, working with female juvenile delinquents from Franklin County.

At the time, however, there was little room for women to advance in the court system, and Colley said she began to view the job as more of a stepping-stone than a career, especially since the job itself was so heart rending.

"I just remember picking up this one girl every week and jogging with her," she said. "I thought, 'I want to adopt these kids.' But I had my own kids and there just wasn't enough left of me at the end of the day."

enough left of me at the end of the day."

Needing a change, Colley said she decided to "con" her then-husband into letting her work for a private investigator at a local firm. Unfortunately, Colley and the P.I. did not see "eye-to-eye," and she inevitably left the firm to work for a local criminal defense investigator, Frank Wake.

"Frank had the image of a P.I. He had the look; he had the sports car," she said. "People thought I was a school teacher."

Colley's "school teacher" image was a positive, however. Within three years she and Wake amicably parted ways, so that Colley could start her own business where she would be working specifically as an investigator for civil attorneys.

"I agreed that I wasn't going to take any of his clients or try to compete with him," she said. "I was just going to work for civil attorneys and he was just going to be doing the criminal defense."

In 1987, Colley founded Business and Lawyers Investigative Services, hoping to find greater flexibility and earnings potential. Although, she only found work by doing civil litigation support, Colley was intent on trying to sell background research to local companies.

"When we evolved to doing civil litigation and started getting into the background of these participants, I would keep seeing these situations where it was like 'you could have predicted this,'" she said.

Her first case was for Ross Labs, which wanted in-depth information on a potential hire. Although what Colley uncovered about the person "was not very positive" and she advised them against bringing him aboard, Ross Labs hired him anyway.

Within a few months, however, Colley received a call from the company, letting her know that, in the end, she was right, and the new recruit had been fired.

Colley explained that even with her successes, it was still too early for background checks to be popular in the market place, and she ended up working on mostly civil litigation.

"It's just like going to the dentist," she said. "The dentist is going to make more money filling cavities than he is selling toothpaste."

In 1988, when Frank Wake decided to fold up his business and move to Alaska, he asked Colley if she were interested in buying his company. She told him she was not.

Although she and Wake had remained friends, Colley had hoped that by leaving his company, she would be free from the stress and dangers of criminal investigations. But Wake needed help, and he eventually convinced Colley to take over his last three death penalty cases as a personal favor.

After finishing his cases, Colley said she fell back into the "rut of criminal defense," taking on the extra work while trying to both market and develop her civil business as well.

"I'd knock on the door of a bank and say, 'you know, you guys really should be doing backgrounds'," she said. "And they'd send me up to talk to the security director, so he could blow me off."

Even the criminal work that was supposed to provide the "bread and butter" was leaving Colley, now a single parent with three children, hungry.

"It was a terrible case flow drain," she said. "These were court appointed cases and we'd wait forever to get paid. I couldn't get the banks to loan me money; they wanted to run and take cover when I came around with my hand out."

Hoping for a fresh start, Colley decided to change the name of her business to Colley Investigations Inc. in 1991 and sought business counseling from the Service Corps of Retired Executives (SCORE), a year later. Her consultant, Arthur Davidson, told her to drop her case load altogether and focus on marketing.

"He wanted me to make 50 sales calls a month," she said. "I made about five that year."

Though it was a slow process, Colley Investigations Inc. built up enough steam to convince Colley to take the business where she wanted it to be.

In 1994, Colley told her staff that they would be "dumping the criminal defense end of the practice" once and for all. Although the staff questioned the move, Colley Investigations began to focus exclusively on prevention, while also offering civil litigation support to businesses that needed to clean up "hiring mistakes."

Within six years, Colley decided to take her business into the international market, offering information about individuals and/or business entities from other countries.

Now, Colley uses her numerous contacts to manage international investigations conducted in Italy, Russia, France, China, Sweden and Australia, which allows her to gather information that her clients wouldn't be able to find elsewhere, she said.

"At the end of the day, records can only get you so far and

it's only one piece of the information. When we profile someone, (our associates) will talk to the grocer, the former neighbors, and really get the character and integrity of a person."

Although Colley does as much research as she can from her office, she said that having international ties allows her to see the things that are just under the radar — even if she has to break a few rules to do so.

"In China, it's illegal to be a private investigator," she said. "So, the way we broker information over there is through our colleagues in Singapore, who have colleagues in China."

The international arm of Colley's business, based in South Carolina, is under the name of Due Diligence — a name that Colley has wanted for her business for years.

"I thought it was egotistical to have my name in the company name. That doesn't tell you anything about it," she said. "And the word 'investigations' taints us. It gives us a seedy, domestic P.I.-feeling."

But those close to Colley disagreed, especially after the terrorist attacks of 2001, when she said it became "fashionable to be an investigator."

"All my business mentors were telling me not to change that name because everyone was talking about identity theft"

She even paid a large sum of money to hire a branding agent for a week, only to have him recommend that she change the name to Colley Investigations, dropping the "Tree"

"How profound," she said. "But I also realized that there are a lot of people who are probably a lot smarter than I am, so my compromise with our marketing person was to rename it Colley Intelligence, and keep Due Diligence as the trade name."

Despite her troubles with nomenclature, Colley has certainly made a name for herself, not just inside the loop of I-270, but around the globe, as well. She was elected to serve as a board member on the Council of International Investigators, where she serves as chair of public relations.



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Women in Business
Women in Business

When a group of local female attorneys gathered recently to discuss the issues of women in the business world with The Daily Reporter's editor, Cindy Ludlow, there was a strong emphasis on the values of networking, balancing work and family life and on the differences between women's and men's management styles. With a little good-natured ribbing — of both sexes — and a little self-inflicted joking about lawyers, attorneys Beatrice Wolper, Kimberly Allison, Faith Williams, Gail Ford, Carol Sheehan and Leslie Johnson sat back to provide The Daily Reporter's readers with insight that women business professionals can both relate to and learn from.

you to, if you would, introduce

WOLPER: I'm Bea Wolper. I'm a partner at Chester Willcox & Saxbe. I'm on their management committee and co-chair the business section of the law firm and very involved in women-owned business and familyowned business, and the succession planning for both.

JOHNSON: I'm Leslie Johnson. I'm with Lane Alton & Horst. I represent small businesses, family-owned businesses, and I also do real estate work, estate planning, and corporation work. I do a little bit of

FÓRD: I'm Gail Ford. I'm a partner with Vorys, Sater, Seymour & Pease. I'm a litigator. I do a lot of complex, large case toxic tort and business cases. I have been doing a lot toxic tort lately, serving as national counsel for Goodyear and a whole series of toxic tort cases around the country.

WILLIAMS: I'm Faith Williams with

LUDLOW: First, I would like each of Bricker & Eckler. I'm on our executive committee, the management committee of our firm. I chair our insurance and government relations practice area. I represent primarily insurance companies, some insurance agencies as well. I do a variety of regulatory and legislative work, primarily.

SHEEHAN: I'm Carol Sheehan. I'm a partner with Carlile, Patchen & Murphy. I head up our tax practice group. My background has been mostly in tax and real estate development, with a fair number of

small business owners. ALLISON: I'm Kim Allison. I'm of counsel of McDonald Hopkins and I specialize in state and local tax.

LUDLOW: Thank you. In our discussion today, I would like to talk about the legal needs and concerns of female business owners, managers and executives, and some of the issues that we face that maybe our male counterparts don't.

With some of the things we'll talk about, you'll probably be able to give me some

straightforward, right-out-of-thebook answers, and then I have a few questions prepared for you that I just want to get your thoughts and your advice based on what you've learned from your experience and observations.

Let's start with a couple of relatively simple questions. Often, women entrepreneurs begin their business from home, a very small business, on a very small scale. They often don't realize the benefits of having legal guidance in the early stages of their business. What are some of the most significant pitfalls they can fall into? And if they don't have the guidance, where do they

JOHNSON: I think you can start with networking organizations. I know there is one in Columbus called the National Association of Women Business Owners. They have a lot of home-based business owners. A lot of it is with networking with other women business owners on how to run a business, and if they are going to grow, how to do that, how to handle

all the employment issues and everything that goes with running a business. The different organizations around town are very helpful for women business

Continued on page 26



Learn the numbers, know when to wear your 'professional hat,' and don't wait too long to cut bad ties LUDLOW: Will they learn from the organizations all of the intricacies though?

WÖLPER: They will learn a lot. The most important thing with organizations is that you have the opportunity to find a mentor. You have the opportunity to hook up with somebody who's been there and who's done that. You can ask what do I do next and how do I fix this.

It used to be that I would never tell anybody who was a woman to go to SCORE, which is part of the SBA, because it was run by old white guys. But currently, there are more and more women who are involved in SCORE, and they have just an incredible wealth of knowledge. It's free and they give it away. The local Chamber does lots of stuff with small businesses, too.

JOHNSON: A lot of the financial institutions put on seminars.

WOLPER: Now they're doing that all the time. They used to not do that, but now they do, which is terrific. The main thing is just to keep looking for somebody who you can talk to who has done it, who can give you some advice.

SHEEHAN: The Ohio Department of Development has a very good Web site and something they call One Stop which essentially outlines very well what you need to start with.

Since I do a lot of tax work, I am particularly focused on being sure that people understand from the beginning their responsibilities in terms of income tax, withholding tax if they have employees, and we find frequently you can be two or three years down the road into your business and all of a sudden the IRS. comes knocking.

There are good Web sites. And anyone that you can think of to ask questions - such as your friends, if you have attorney friends or accountant friend - you really should take advantage, because we like to help people get started on the right foot.

FORD: And for those people who don't have those kind of friends, because not everyone does, certainly you can go into an organization like the Columbus Bar Association, Attorney Referral, letting the folks there know what you are trying to do and what kind of general questions you have. They can put you in touch with, or give you at least a couple of options for you to get you in touch with, attorneys who can provide that kind of advice.

LUDLOW: At what point should

they get legal help? Is it immediately? Is it as soon as they say 'I want to start a business?'

WOLPER: You're at a table with lawyers.

(Laughter.)

JOHNSON: Right.

WOLPER: You're not going to find anybody here say "Oh, wait a few years."

JOHNSON: Or wait until you're really in trouble.

(Laughter.)

WOLPER: Tax problems, call Carol. (Laughter.)

JOHNSON: Unless they're going to be a sole proprietor, they would need some sort of business advice on how to get started, how to get registered, any other little legal concerns they would have. I would think they would want to talk to an attorney first and probably an accountant.

FORD: I was just going to say even if they start out thinking they are going to be a sole proprietor, they still need to talk to an attorney because it may be that they need to form a corporation.

JOHNSON: Right.

FORD: A sole proprietorship is not necessarily the way to go just because it's a one person operation in the beginning.

WOLPER: Then they make lots of mistakes early on. There's the liability issue, which is huge. They don't realize there is any liability attached at all.

JOHNSON: Right.

WOLPER: Or their spouse says,
"Well, why don't we do this. I'll set it
up for you and we'll own it 50/50." I
mean, at some point you need to
have somebody say, "Oh, that's not
really a good idea."

FORD: Yeah, and the sooner the better.





WILLIAMS: And with all of the resources that people have been talking about today that are available, whether it be the Internet, whether it's free seminars or Web sites, people can do a lot of research on their own initially and talk to friends and get some ideas, and then perhaps consult with an attorney, because I think sometimes people have a difficult time, particularly when they are starting a business, interacting with attorneys because they feel intimidated about, "how do I know if this is right or if it's not right for me."

So if you have done some of your own research and thought through how some different types of opportunities might fit with whatever kind of business or enterprise you're looking at, then you have some basis to have a more comfortable conversation.

LUDLOW: Speaking of the Internet, do you have words of warning for people who think that's where they can get their legal advice?

WOLPER: Yeah, remember "Lost in Space?" Danger, danger ..."

(Laughter.)
WILLIAMS: I mean government

Williams: I mean government Web sites that provide basic factual information as opposed to suggesting to anyone that they take their legal advice or their business advice from just any old place.

LUDLOW: That is what I wanted you to say. It was a leading question. (Laughter.)

LUDLOW: All right. Well, let's look at something else that is probably pretty basic, too. A lot of studies show that women, more so than men, put a lot of importance on the relationships

they build with the people they do business with. Generally, do the legal needs of a business change so significantly as the company is growing from the days in the bedroom until it becomes an IPO, that a different attorney is going to be needed and is that in itself threatening to the women business owners?

WOLPER: It's very threatening when it goes farther and you continue to grow in the family business context. Women-owned businesses are a huge growing section, as are couples in business, and as it grows, a lot of times you do outgrow the attorneys because the needs in the family business are different. All of a sudden you're the mom and you're the boss, and you have to set compensation and you want to fire your son and you need to figure out how to get that done.

The other thing is, as you grow ... there are stories in town about businesses and women businesses who have kept bookkeepers because they became friends with the bookkeeper. It's obvious to everybody in the world, including the bank, that this bookkeeper should have gone about two years ago because they just aren't helping.

Women have a tendency to want to be liked, you know, everybody wants to be liked. With friends, you don't want to hurt them, so you don't fire them. You keep them longer than you should and then the business suffers.

JOHNSON: We're more motherly, so we want to take them under our wing and then it's hard to let them go. So, yeah, they can make decisions based on emotions instead of on what is the best business decision.

FORD: I totally agree. And if you start out with a lawyer who does not

have a relationship with anyone you know, and if it's a larger firm where you've gone to that person because they have expertise in terms of corporate development and so forth, then you might be able to keep that person for a longer period of time.

I agree with what the others have said. I think women have a tendency, first of all, to select professionals based on existing relationships - not necessarily theirs, but possibly a friend of a friend of a friend - and once they get into those relationships, not to evaluate them objectively, but rather to feel that they need to be loyal to this person, a person who has helped them out.

These can really be very selfdefeating relationships if they don't look at them in a very business-like way and decide whether that's in fact best for the business as opposed to the personal life.

WOLPER: Carol, you've probably seen that with bookkeepers who the woman business owner has kept on for much too long, and now they need some really sophisticated tax planning but they're still just filling out the forms and they're losing money, they're losing opportunity and they very well may be getting into trouble.

SHEEHAN: I was trying to think before we came over here this afternoon if I could draw any delineations between my female and my male clients. One thing I would say, at least from my experience, is that women tend more to be concerned about protection instead of being more concerned about growing and moving forward. They are more concerned about what is going to happen to them instead of what they should be making happen.





That's one thing that I really try to bring to the table with people. I try to get them to meet with me on an annual basis outside their office so that we can talk and really go through it and get an idea as to what their dreams are. You know, not just what are the orders they have to fill today, but where we are going with this. What are your real long-term goals in terms of your family, in terms of yourself, and in terms of whatever ... selling the company.

So that's one thing I find: that women, in particular, sometimes are not as good in stepping back and really casting the longer view.

WOLPER: And yet in the same regard, you'll find that women, because they're more nurturing and motherly in many ways, have built a consensus leadership position. So, because it's ruling by consensus rather than little Napoleons, women businesses tend to have better statistics than their male counterparts with longevity and

with growth because more people will stay. I mean people who I know and represent, their employees have been there 40 years. JOHNSON: Yeah, they're

more loval.

WOLPER: They're more loyal, they stick around more, they get to be promoted better from within and they really build a nice direction. They do a lot of strategic planning, but it's good to have them step back and take a look at where they want to go.

WILLIAMS: To pull this back to your question, Cindy, about

how the business deals with their lawyers or law firm, I think I would suggest in the same way we have been talking about women business owners needing to be businesslike and analytical with respect to their own businesses, they need to do that with respect to their own relationship with counsel as well.

They may find something comes up where the lawyer they've been working with really doesn't have experience in a particular area. If they've been working with someone on a corporate government issue, they hire someone to help them set up the corporation and kind of get the basics down pat, and then they find themselves in a lawsuit, they shouldn't expect the corporate lawyer to go into court for them - most of the time. Some people do lots of different things, and try to do lots of things that they really aren't that great at it.

I think they need to have that same kind of approach when they have a new kind of legal problem. Talk with the lawyer they have been working with and say, "OK, here's the issue. Have you done this, have you handled this kind of a problem or case before?"

Maybe there's someone else in that lawyer's firm who can help. Maybe they need to go to a different firm either entirely or for that particular project in order to have their needs met. Again, this is terrible for any of us to say, but each of us is not perfect to handle every kind of issue. People need to be sure, particularly if they're in a contentious situation, that they have an attorney who really is experienced and competent to handle the particular matter.

JOHNSON: ... and a good lawyer who's looking out for the client's best interest. Hopefully if they can't handle it, they're going to refer it to someone else.

WILLIAMS: Absolutely. FORD: That's right. WOLPER: Absolutely.

LUDLOW: I guess there are probably a lot of women who are afraid of hurting somebody's feelings. WOLPER: Absolutely.

WILLIAMS: Lawyers have pretty thick skin.

(Laughter.)

WILLIAMS: Nobody is going to hurt their lawyer.

(Laughter.)

LUDLOW: Well, you've brought up some points that take me to one of the other questions I have. In your experience both as an employer, where you've got people working under you, or as just someone who has seen things through your client's eyes, what do women in management positions most often do wrong and what do they most often do right but get condemned for?

JOHNSON: They're probably more understanding of family issues, maternity leave, FMLA, sick children, and having to take time off of work to deal with just family issues. I would say that they're probably more understanding in that sense.

LUDLOW: And then are the men who work at the company saying, "Huh-uh, this isn't right"?

WOLPER: Well, they have their wives at home taking care of the kids.

JOHNSON: Right. (Laughter.)

JOHNSON: I've often said to myself that I wish I had a stay-at-home wife. It would be great. It would be much easier.

(Laughter.)

JOHNSON: Especially if they're older, if they come from the older generation, I just think they're less accepting of the working mom who has to deal with the career and also the family issue.

FORD: One of the things that I've noticed, and I'm not saying that I've noticed it at my law firm, but I've noticed it generally, is that men get a lot more props for family issues than women do. It's almost like if a guy says, "I've got to go because I'm taking care of the kids tonight" or "I need to go to Johnny's whatever," everybody says, "Oh, isn't he a good dad." You know, a woman does the same thing and it's like, "Well, you know, see, she ought to be around."

WILLIAMS: Where's her commitment to her job?

WOLPER: There are two things that come to mind. One has to do with just your question, Cindy. I think in so many cases women get a really bad rap. You know, men can be aggressive and they're called aggressive.

JOHNSON: Right. WOLPER: Women are aggressive

and it's the "B" word. It's ridiculous. I mean, if you're strong in your point, you're pushing it and you're a male, they're going, "Yeah, look at him, he's really standing up for himself." But if a woman does it and she's standing up, they say "You see, I told you about her." So it's really a difficult position because so many of the men are still viewing women like that. They have this litmus paper test to see what's too strong, not too strong, where does she fall, do we have to worry about her, do we not worry. It's very interesting.

For attorneys coming up, if you have Joe and Sam and Steve who are working unbelievable hours and they're doing it full time all the time, and the woman is doing it, also taking care of the kids and other things, but from time to time she has to leave and come back, all of a sudden it's like it's a commitment question. She's not as committed, and I think that's a huge detriment for women and unfair. Some of us who have gray hair around this table have fought really hard to get it so that that's not the case, and unfortunately that still is the case, in my view.

LUDLOW: Kim, you are the perfect example.

ALLISON: I am. Actually I worked for the Board of Tax Appeals for 11 years and then I took a few years off to stay home with my children. I am very fortunate with the position that I have right now. I'm of counsel. I work from home. I think things are turning around, but I think it has been a very slow process.

JOĤNSON: I don't know how you can get any work done.

ALLISON: Well, it is very difficult. Everybody thinks it's so ideal, but it isn't. It's very difficult. And I'm also on Hilliard City Council. In the past it's always been run by males, and it's interesting to see more women come out and become more involved in local politics across the board.

LUDLOW: Do you get any negative reactions from male attorneys who don't think you're a serious attorney because you're staying home?

ALLISON: I haven't yet. No. I'm really surprised because I thought as I started to get back into it, that I would. I got more on the flip side when I decided to stay home. People were surprised. You know, "You've spent all this time and all this effort and now you're just giving it all up?

LUDLOW: Have you all seen a significant increase in the number of female business owners who are coming to you and what's their reaction to working with female

attorneys? Do they seek you out or do they think, oh, maybe I should go with a man?

WOLPER: I've never had a problem with that. I think it's the opposite. I think women are much more comfortable going to another woman than a man.

LUDLOW: And do you think it is a matter of they're more understanding of women's problems? They've been there, they've seen it, they know what you're going through, they'll help

JOHNSON: I think that's right. I think a woman lawyer is more sympathic to what a woman business owner is going through, both the family issues and ... we're all business lawyers so we know what the pitfalls are of trying to start a business, maintain it, grow it, and ...

WOLPER: -- and juggle. JOHNSON: Yeah, juggle a family, the business, employees, and so forth. So I think most women would probably think a woman lawyer is more sympathic.

LUDLOW: No stereotype issues there at all?

FORD: I think women lawyers try to actually listen to what the client has to say as opposed to just telling them what to do. I think a problem women have when they seek out men lawyers sometimes, is that the guy thinks he's got the solution to the problem right away and wants her to adapt his solution as opposed to really taking the time to listen to what she has to say in the process and try to figure out what might work best for her.

WOLPER: That's true also in estate planning. You've got couples coming in. Historically the man, if he's the primary breadwinner, he'll make sure that his good buddy will be the trustee of her trust. So there are a lot of women scattered around this town who have to go and ask permission to go do things. That is changing, where it's much better now. Women are their own trustees of the marital trust and don't need somebody else telling them to go to Europe or not.

LUDLOW: Why is it changing? Do you think it's that women are in higher positions and different positions, that they now know they can do this themselves?

WOLPER: Yes. Some of us are very vocal about it and they've heard. (Laughter.)

JOHNSON: It's true. They've learned from others around them. WOLPER: That's right.

JOHNSON: It's like, yeah, I can take care of this myself; I can do our

Women in Business

Continued on page 30

Meeting accommodations courtesy of Tony's Italian Ristorante, 16 W. Beck St., Columbus

Photography by April Schroeder

Women in Business

finances; I know what's going on with our family finances and the business. I think times are changing and women have learned that they're just as capable of doing it as their husband.

WOLPER: They don't need a protector anymore.

JOHNSON: Right.

LUDLOW: Are you going to be making enemies with these statements?

WOLPER: Yeah. (Laughter.)

It won't be the first time and it probably won't be the last time.

(Laughter.)

LUDLOW: Well, it seems like you all have had a lot of business dealings involving women. Are we our own worst enemies? Because we've grown up in a generation where we are all fighting to prove ourselves, do we walk on other women sometimes?

WOLPER: I think that's a male stereotype of what goes on. I have never ever run into either a case where I haven't helped somebody or somebody hasn't helped me.

FORD: İ haven't either. JOHNSON: I think they're very helpful.

WILLIAMS: I think it probably is fair to say that women have not been as aggressive or committed to the networking process as men. But I would agree that I don't think that women try to hurt other women. I think people do try to help.

But to some extent, because of the juggling that many women have to do and the demands on their time, there's less time available to spend three-quarters of a day on Saturday on the golf course or go after work to have drinks with folks, whether it's people you work with, or people who work for your clients, or other businesses that you interact with. From my perspective, women need to be more intentional about building those networks and using them in an effective way.

WOLPER: Yeah, but I do think that women have gone out of their way over the last several years to help other women do just that. It seems just like yesterday, but it was in '84 when the women's business force started. That was long before NAWBO where we met once a month on a Tuesday and it was open to women business owners to learn from other businesses. I think that same kind of networking still goes on today. It's not so much that we needed it like we did in '84, because there wasn't anybody around helping us then. But now, as you said, every bank is doing it, every accounting firm has something for women ... everybody says they want to help women now, which is great.

So the places are there to look to get the help, to get the mentoring, and that way you can do more networking. It's key.

LUDLOW: Within your own businesses when you all started out, were there other women who were there saying "Oh, come on, we'll do it together"?

WOLPER: Not when I started out. (Laughter.)

SHEEHAN: I was the first woman attorney hired by my firm. I'm actually delighted to see the number of women that we're hiring now.

I can see the difference between my daughter going through college now and she's just figured it out. I mean they have friends, they're talking about the jobs they're getting, they're in different parts of the country, , and they're still keeping in touch.

I have to say a lot of the isolation

has been self imposed. I didn't do a good job, necessarily, keeping up with my college friends. Now I'm trying to kind of retrieve that as I get older and I have less family responsibilities. Those are friendships that I have not kept

up.
WOLPER:
Carol, I think
that is right. My
youngest
daughter is a
lawyer in
Vermont. We
have another

daughter who is a lawyer in New York. When they went through law school, they built these incredible connections. The one in Vermont now has all these connections with different lawyers in different places and she goes to the national meetings and she follows up afterwards.

We were just trying to put one foot in front of the other and walk. (Laughter.)

LUDLOW: How do you suppose they learned that?

WOLPER: Oh, I don't know. (Laughter.)

LUDLOW: All right. We were talking about networking. I know Bea has been very involved for a long time. What about the rest of you? Can you tell me why networking is so important? Should women be taking the time to go out on the golf course and joining the "good old boys"?

FORD: Well, I don't know about out on the golf course. I tried that for a short period of time and found out I wasn't really interested in golfing and I had too many other things going on in my life. I didn't have all day Saturday to spend on the golf course. So I had to abandon that

approach. But I don't think you have do that. I think there are other effective ways for women to make contact and to keep contacts.

Is networking more important for women? Probably, because the connections aren't necessarily automatically there like they often are for the men. I personally have had a great experience with the men that I work with at my firm. I mean I have never had a problem with any of them in any way, whatsoever.

I do think guys hang out with guys and women hang out with women a little more comfortably. So I don't think women should necessarily think that they have to be doing what the guys are doing in order to create an advantageous set of circumstances for themselves.

JOHNSON: There are plenty of things you can get involved in -nonprofit organizations, sit on boards of charities where you're networking with both women and men. Get your name out there and promote your business. There's the Chamber of Commerce where you can get involved, there are all kinds of groups. It doesn't necessarily have to be women, but women and men. You can network with both.

SHEEHAN: In a way I'm fortunate because most of my clients are every bit as busy as I am, so they don't really expect or want me to take them out golfing or whatever.

I think, as you said, each of us has to come up with what we're comfortable with. I like to cook. I am now an empty nester. I can invite couples over, men I'm working with and their wives, and it's a very pleasant social situation. It's not difficult for any of us.

I'm always reading. I'm always getting ideas for people's businesses. I'll just drop them a line: "What do you think about this" or "Did you see this?"

So I think you just have to kind of do what works for you. And you do get responses from the clients. They are very appreciative even if they say they already knew that or that really doesn't fit their business, "but, thanks for pointing that out." And I didn't charge them for it either.

(Laughter.)

WOLPER: It gets back to your original thing about what do young, newly-started women business owners do. I would bet that everybody around the table, we all talk to them. We talk to them all the time. We say, "Call us up. We won't charge you. If you need something, we'll set you in

the right direction." We have lots of available talent in Columbus, Ohio. A lot of women are willing to help all the time. Just ask. ALLISON: I find sporting events have become a great networking opportunity. The people you meet through your son's baseball association or your daughter's gymnastics events, it's just amazing. I think people are becoming more involved. Everybody's kids are going back to school and everybody is going back to work. It's a great opportunity to talk to people.

LUDLOW: Are there extra precautions that women business professionals need to take to avoid being caught up in some of the bad behavior that used to be seen just in the male bosses? I'm thinking about the sexual discrimination, age discrimination, sexual harassment, jokes or even offensive language.

JOHNSON: I don't think we've come across too many women sitting around telling dirty jokes or using vulgar language.

(Laughter.)

WILLIAMS: Yeah. I would think that one of the dangers might be, not necessarily in the telling dirty jokes area, but in other areas related to employment. Women tend to think of issues related to hiring, firing, promotion as being something that

only the men do wrong and that it might be OK for a woman to say, "Well, gee, when are you thinking about having your next child?" (Laughter.)

WILLIAMS: Well, it's just as bad for a woman to ask it as it is for a man. The legal obligation comes with the position within the business rather than having anything to do with gender. The employment-related issues these days are just so extraordinarily difficult and challenging.

To go back to the first part of our conversation - we were talking about getting good advice when you start out - when you look to hire that first employee, at least have some of the basics so you don't make mistakes, whether it's with discrimination or tax withholdings or any of those kinds of things.

LUDLOW: Do you think that women, since they haven't always been in the managerial positions, are unaware that they have to look out for these things?

FORD: It depends on the sophistication of the individual.

WILLIAMS: Yeah. It has nothing to do with gender.

WOLPER: It really has nothing to do with gender.

FORD: There are still a lot of men who don't seem to have caught on to what their obligations are. I don't think women have a special problem in that regard.

WILLIAMS: There are both men and women who don't understand that the legal problems have nothing to do with whether you intended the question to be offensive, or whether you intended the joke to be offensive, or you were asking the question just to appear to be pleasant and conversational, or whether you were asking it because this woman tells you that she is planning to have another child within the next year or two. People just don't understand the fact that intent is not related to that type of problem.

LUDLOW: What situations have you all run across with your clients that you want people to be aware of?

WOLPER: I would say the biggest one is they hold on to people too long. Whether it's the bookkeeper, the lawyer, the accountant, whoever it is, they hold on to people too long. If they've grown their business, they need to make the tough and very hard decision that it's time to move on to somebody who has more experience and knowledge.

FORD: It isn't necessarily even that they need to move on with someone who has more experience and knowledge. Sometimes an employee begins to be a problem employee and the best thing to do with a problem employee is to get rid of them immediately when there is first a problem.

Continued on page 32

Paare 30 Women in Business

It doesn't just happen with women, but because women tend to be loyal and think in terms of friendship and responsibility and so forth, they might have a greater tendency to hang on to a problem employee, thinking that they can turn that problem employee into a nonproblem employee.

Typically, it only gets worse and it can really be devastating to a business. What one bad employee can do in terms of litigation, in terms of stealing from the company, in terms of just a whole host of issues, can really be devastating. So I think a very important thing for women to be told early on is ...

JOHNSON: ... put your business hat

FORD: ... you put your business hat on. If you see someone starting to cause trouble, get rid of them right now because almost all the time it gets worse and not better.

ALLISON: We see that a lot, too, in the area of taxes. There's the situation where you have someone who has been doing the bookkeeping and is not filing their sales tax returns. They don't know it, but as a corporate officer, they're personally reliable for that.

SHEEHAN: Right.

ALLISON: And by the time it gets to them, the assessment itself has been fought out, it's all derivative, and they're just stuck.

IÖHŃSON: Yeah.

ALLISON: So I couldn't agree more. JOHNSON: They should be involved, know what's going on with their business and think with a business hat rather than the emotional motherly hat.

ALLISON: Yes.

SHEEHAN: And I guess I would say, thinking over both relationships

within my own firm and relationships between my clients and their business associates, it's a little better to negotiate the end game before you know which one of you is going to be the one that's the first one out.

It's just very smart, you know, once you've got a business of any value, take a little bit of time and money and thought and put down what happens if someone dies, if they don't get along, if they do something that's going to create big problems for the business. There are all kinds of things. We all know these things as professionals and sometimes we have to be sure that we tend to our own businesses as well as our clients.

But, try to get the rules for the game in place before you know what team you're going to be playing on. You'll find it can work out very well for all of

WOLPER: And it reminds me of something else that I have seen happen with women business owners. Many times women either believe themselves, or they have been told, that they aren't good in math, they aren't good in science, blah, blah, blah so they hire CFOs and accounting people to take care of the numbers. Learn the numbers! You don't have to go get an accounting degree, but you have to know how to read a financial statement, a balance sheet, know what's coming in, know the income statement, know what's going out, know the cost of goods.

They need to really understand it enough and not leave that to somebody else. I think that's a mistake.

FORD: Yes.

LUDLOW: So as a final thought, would you rather work for a man or a woman?

FORD: It depends on who it is.

WILLIAMS: Which woman? (Laughter.)

LUDLOW: We'd rather work for ourselves, is that the general consensus?

FORD: Well, assuming that we all have to deal with someone else in our business, whether it's a client or a boss, I think it very much depends on who it is. I have worked with guys who are just terrific and I have worked with women who are terrific. I certainly couldn't say it's one or the other. It is an individual thing.

WOLPER: My biggest mentor was a man.

WILLIAMS: Mine too. SHEEHAN: Mine too.

FORD: When I started with the firm, I had absolutely wonderful mentors and some of the most senior litigators in the firm are men. I said earlier, I've never had a problem with anyone in terms of not getting the kind of work that I felt that I should get and in some law firms that can be a problem with women - not necessarily getting the opportunities that men get. But I just did not find that to be the case at all.

WOLPER: I think one of the reasons why we're at this table and we've been so strong in the Columbus community is because when so many of us were starting out, we didn't have any women mentors because there weren't any women mentors. Several of us try very hard to be mentors because we can give something to the other women who are coming up. At least they can have a woman mentor to say, "Oh, you don't want to do that. Try this. It's a lot easier."

LUDLOW: Have we covered everything that we need to cover? (No response.)

LUDLOW: Thank you so much. ■

National Women's Business Council makes a connection

By LEHR BEIDELSCHIES Daily Reporter Staff Writer

Sometimes, running a business can be a lonely experience. With the weight of their future resting heavy on their shoulders, many entrepreneurs feel they have nowhere to turn

for support, advice or even an understanding voice. But thanks to the Women's Business Connection, help is just

a phone call away.

The Women's Business Connection, hosted by the National Women's Business Council, is a free monthly conference call "for women business owners in policy discussions on current economic and business issues," according to the NWBC's Web site. The conference call is held on the fourth Tuesday of every month at 3 p.m. EST and lasts for approximately one hour.

Each call features a panel of influential women leaders

addressing various issues that are especially relevant to women-owned businesses. Entrepreneurs from across the country can access these discussions by calling a toll-free number and entering a conference ID number that is available on the NWBC's Web site.

"The Women's Business Connection usually is hosted by the council members," said Margaret Barton, executive director of the NWBC. "One of the great things about this council is that we have such a wide variety by industry, interest and geography of women who have experience in business."

Every month, a council member is asked to host one of the conference calls and selects two to fourth additional participants, according to Barton. While the participants are chosen for their valuable insights, the Women's Business Connection is designed to be more than just a one-sided

'They speak for about 30 to 45 minutes and open up the last

15 to 30 minutes for questions from the public," Barton said.

Questions from callers can either be e-mailed to the NWBC in advance, or, as Barton puts it, "they can just jump in."

While such an informal structure may sound chaotic in nature, Barton assures that the rules of etiquette seem to

manage the arrangement quite well.

"We haven't had any collisions on the air; people are pretty polite," Barton said. "The logistics of it work out pretty

The topics to be addressed each month are chosen to be just that: topical. Some are ideas pitched by the NWBC staff, but many are based on recent news or subjects with an occasional precedence.

For instance, with tax season in full swing, the topic for February was "Small Business Tax Tips." In March, "Disaster Planning for the Small Business" was chosen to preempt the 2006 storm season.

Timeliness is not the only aspect to consider when planning the calls, however, especially when booking the speakers can be such a sensitive task. Still, the NWBC staff seems to have the juggling act covered.

"We have to have these things in the chute a couple months

ahead," Barton said. "We try to figure out who is available and who they can get to help. If something makes sense for one month, we'll hold off on the other for another month."

The NWBC archives the calls for those who may have missed

a live session or simply want to re-visit a specific topic. In terms of the public's response to the Women's Business

Connection, Barton said that while it is difficult to "touch/feel/see" the reaction from anything that is done telephonically, the NWBC is receiving positive feedback.

She added that because some topics are more popular than others, the number of listeners might vary from 50 to several

A live, interactive Webcast was hosted by the NWBC for May that focused on public policies that impact women business owners. The Webcast was broadcast in lieu of a conference call, in order to shift focus toward the new venue. The conference calls resumed on June 27 and other Webcasts have yet to be scheduled.

The NWBC was established as part of the Women's Ownership Act of 1988. Acting as a bi-partisan advisory body of women business owners, the NWBC works to identify barriers facing women-owned businesses and report their findings

annually to the President and Congress.

But according to Barton, one of the most important priorities of the Council is connecting the women's business community to one another.

"I think it's a good way to connect with people," she said. "And a lot of this business is about making connections."



New report reveals boost in women-owned non-employer

By LEHR BEIDELSCHIES Daily Reporter Staff Writer

The number of women-owned businesses without employees is increasing at twice the rate of all U.S. non-employer firms, according to a new study from the Center for Women's Business Research.

The report, titled Women-Owned Firms Doing Business Without Employees: A Growing Dynamic Force, cites that 75 percent of all businesses in the United States are firms that do not hire employees. Of that vast majority, 32 percent are owned by women, meaning that they own at least 51 percent of the businesses.

According to Gwen Richtermeyer, director of research for the Center, most people do not realize how much of the U.S. market is composed of non-employer firms, and that nearly half of those firms are mostly owned by women.

In fact, firms without employees also account for 81-percent of all privately-held, women-owned businesses, according to the report.

Richtermeyer said the idea for the study was conceived after the center began observing and collecting information revealing that more and more women were starting businesses on their own.

"When you start seeing anecdotal evidence, you kind of wonder whether you are seeing something odd or something real," she said. "And we're seeing something real."

According to the report, the number of these firms as a whole grew an estimated 9-percent between 1992 and 2004. While this seems like a big increase, this rate is overshadowed by the growth of women-owned non-employer firms, which grew in numbers by 18 percent.

A similar trend can be found in the sales of these firms as well. During this time, the revenues of all non-employer firms increased by 42 percent, while those that were majority-owned by women had a 66 percent increase in revenues.

The report states that while non-employer businesses do not create jobs in a traditional sense, they do hire contractors and purchase products and services for their business, thereby making a significant contribution to the U.S. economy as a whole.

"I think it says that work is changing pretty dramatically in this country," Richtermeyer said.

The Center estimates that, in 2004, women-owned firms without employees generated \$167.3 billion in sales. The revenue of this particular group has grown tremendously since 1997, when the U.S. Census Bureau estimated sales totaling in \$100.1 billion.

Just over half of these firms are in the services sector, while 14 percent are in retail trade and only 8 percent are in finance, insurance and real estate. These industries, which are considered to be more "traditional" for women-owned firms, grew by 12 percent, 5 percent and 17 percent, respectively.

The greatest growth, however, was evident within industries that are considered nontraditional for women. According to the study, between 1997 and 2004, the number of firms grew by more than 25 percent in the agricultural service, construction and transportation, communications, and public utilities industries.

The report also provides a ranking of states in terms of the number of women-owned firms without employees, as well as estimated sales in 2004. Of the top 10 states, Ohio was ranked number seven.

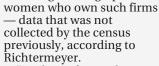
According to a recent survey by the U.S. Census Bureau, titled 2002 Survey of Business Owners: Women-Owned Firms, the Columbus area alone had a total of 34,231 women-owned firms without employees, which had garnered nearly 12 percent of the area's total revenues.

The Center's report, which is underwritten by Wells Fargo and Co., is comprised of secondary data compiled by the U.S. Census Bureau in the 1992 and 1997 Surveys of Women-Owned Business Enterprises. In fact, the Census Bureau provided the Center with reconfigured, unpublished data from the 1992 survey (which contained a different definition of women-owned businesses from the 1997 survey), so that the two could be directly comparable.

The Center then used same-rate assumptions to estimate the growth for 2004.

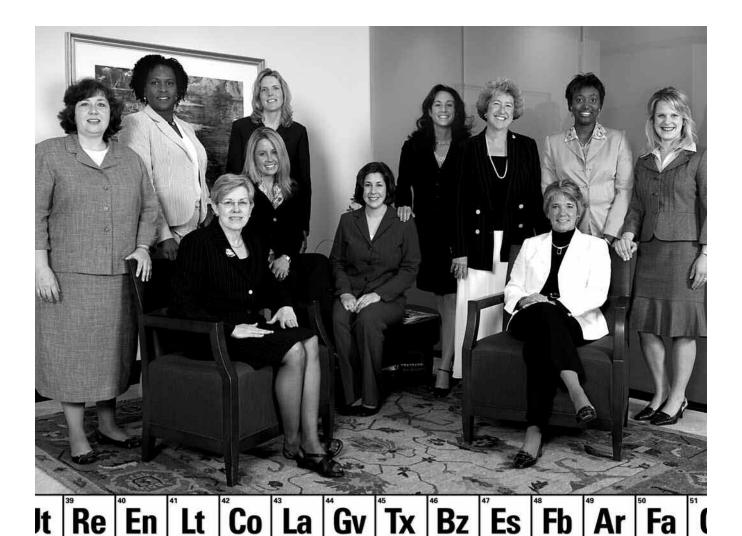
"Its kind of an odd measurement, but the reason is that, for a long time the Census Bureau did not differentiate by gender, so it was data we did not have," Richtermeyer said. "Now, they do have data that is publicly available."

"Now, they do have data that is publicly available."
By the end of 2006, the Center hopes to release an updated report that will include the new data from the Census' 2002 survey. This update will be particularly focused on the age demographic of







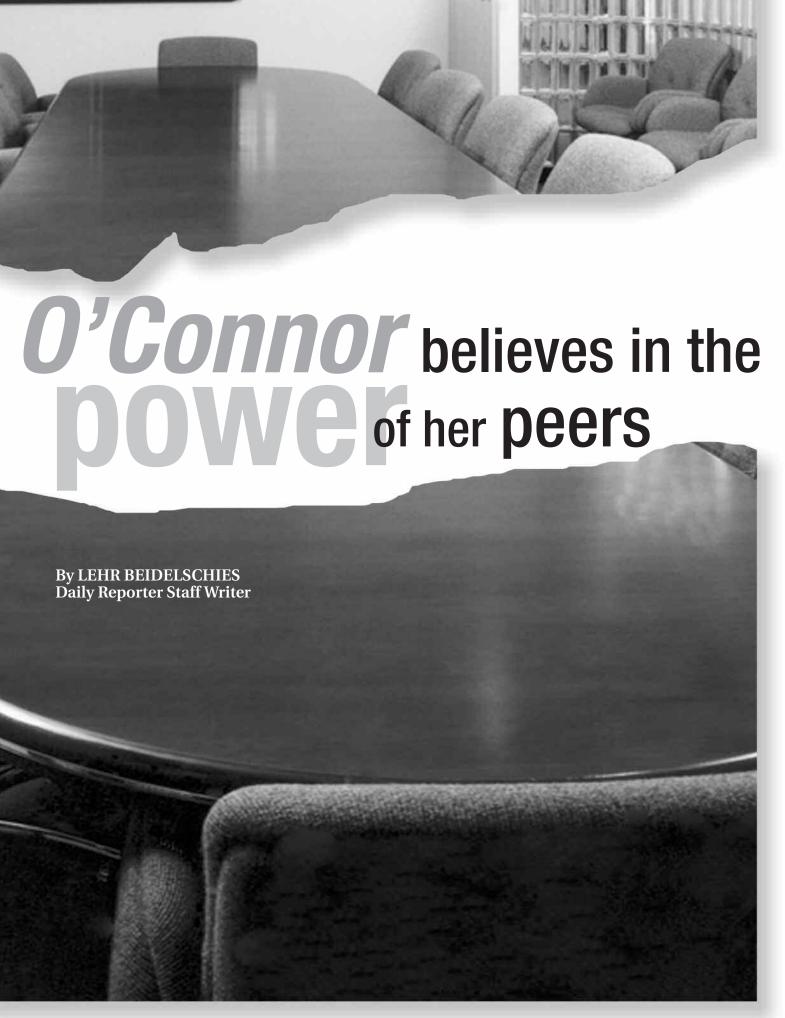


Back row (standing) left to right: Elizabeth Watters, Lark Mallory, Sarah Morrison, April Bott, Bea Wolper, Janica Pierce, Jennifer Otis. Front row (seated) left to right: Elizabeth Stanton, Jessica Mager, Deborah Scott, Denny Larr (CWS Governmental Relations, Ltd.).

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Maureen O'Connor, Justice, Ohio Supreme Court

aw was something that had always interested Justice Maureen O'Connor, the sixth woman elected to the Ohio

Supreme Court.

In grade school, one of her most enjoyed activities was participating in current event debates, where she and her fellow students would learn about certain issues, analyze them, and take part in panel discussions. She enjoyed them so much in fact, that one of her teachers told her she should consider law school.

When she began attending Seton Hill University, however, her interest in political science steered her in another direction, albeit a similar one: political American history.

"I think it lends itself well," she said. "As a lawyer you certainly have a lot of your focus on history in the way of precedence."

Ŷet after receiving her bachelor's degree, O'Connor decided to pursue another career instead, and gained her

master's degree in teaching.
After acquiring her teaching certificate, O'Connor became a substitute teacher by day, and a waitress by night while looking for permanent employment. Eventually, however, she decided to resurrect the idea of

"I had a job offer as a teacher," she said. "But I felt I was better suited to be a lawyer than a teacher."

Her decision made, O'Connor began attending the Cleveland-Marshall College of Law, where she earned her juris doctor degree in 1980.

O'Connor also had her first child after her second year in law school, and her second right after she graduated. This, she said, was one of her main reasons for opening her own private practice in Copley, Ohio, after passing the state bar

"I had two very small children and I wanted the flexibility of having my own office," she said. "I figured I would develop a practice as my children got older."

While in Copley, O'Connor established herself as a probate attorney, representing locals in estate claims and doing collections work for small businesses. As she was developing her civil practice in the small community, she was also taking on court appointed criminal defense cases.

"Maybe by today's standards that might not have been the thing you would have done, but it certainly suited me at the time," she said.

In 1985, O'Connor was appointed to serve as magistrate for the Summit County Probate Court, where she served until 1993, when she became a judge for the Summit County Court of Common Pleas.

During her two-year stint with the judiciary, she was elected by her peers to serve as the administrative judge.

But her time on the bench was short lived. Though she had recently stood for re-election and had won by an overwhelming majority, O'Connor said a vacant position caused "another deviation in (her) career path."

The presiding Summit County prosecutor had been elected to the Ninth District Court of Appeals, and the person who had been appointed to replace him "didn't work out," leaving an empty desk in the prosecutor's

"There was nobody to do this job, and I thought that it was just such an important job in the county, that somebody had to do it, and not by default," she said.

Knowing that she would someday return to the bench, O'Connor took the office of county prosecutor and spent four "wonderful" years in charge of the Child Support Enforcement Agency in the county.

O'Connor soon realized she had her work cut out for her. Just before she had taken office, the Children's Defense Fund released a survey ranking Summit County as the second worst county in Ohio, in terms of effectiveness.

"So that was where I really put some focus, to improve that agency," she said. "And during my tenure as prosecutor we were finalists for two national awards for the most improved agency in the country and for the level of the collections we were doing.'

Though her agency won neither award, O'Connor said she became widely recognized in Summit County for her work.

"I would write a check at a store and the clerk would see my name and tell me a story about how I had helped them in getting their child support," she said.

While she humbly admits that a wonderful staff was the key to most of her success, O'Connor's reputation in northeast Ohio made her the perfect candidate to be Bob Taft's running mate in his 1998 race for Ohio governor. While she enjoyed being county prosecutor, she knew that even if she ran for lieutenant governor, she could always return to the position if she and Taft lost.

But they did not lose, and O'Connor had to resign as a prosecutor in Summit County. While the role of lieutenant governor has "no statutory duties under the law," O'Connor needed something more than a "part-time job" and became head of the department of public safety, which had only five divisions at the time: Highway Patrol, Bureau of Motor Vehicles, Investigative Unit, Emergency Medical Services and Emergency Management Agency.

"When I first started, one of the smaller divisions was the emergency management agency that became visible when we had natural disasters, for example," she said.

That changed after the terrorist attacks of 2001, as the government, both national and local, became extremely focused on levels of preparation and response.

"After 9/11, I must have spent 89 percent of my time working on those issues. It just took precedence," she

Though she served as chair of Ohio's security task force and state building security review committee, and the national office of Homeland Security recognized her department on several occasions, O'Connor said she had to leave the job unfinished by the end of her four-year

"It was a big job and it certainly was not done," she said. "It's not done now."

But in November 2002, O'Connor was elected to be the 148th justice of the Ohio Supreme Court by 57.3 percent of the popular vote. That following January, she was able to finally return to the bench, this time as the first woman to ever give the court a female majority.

Alongside her love of history, O'Connor attributes much of her success to a strong belief in the power of building consensus amongst her peers.

"I thinks it's important to get people's feelings on things rather than operate in a dictatorial fashion," she said. "They all have something to contribute to the identification and solution of a problem and you have to respect people's abilities. You certainly can get so much more done when you have a cooperative atmosphere."



Association teaches women about the game of golf and the business opportunities therein

By LEHR BEIDELSCHIES Daily Reporter Staff Writer

Very few recreational activities offer the same business opportunities as golf. This aspect of the game has been apparent to businessmen for years; but now, thanks in part to the phenomenal talent growing in the female professional circuit, more women are picking up the game and using it to their advantage in the corporate world.

Among those women are the members of the Columbus Chapter of the Executive Women's Golf Association, which celebrates its 15th anniversary this year.

"I think a lot of women are realizing that they need to network with their other business partners in different ways and that it isn't just about the work. It's the informal networks."

- Bregar

Cathy Bregar, president of the chapter, said the organization exists to provide women with opportunities to learn, play and enjoy the game of golf for business and for life.

"I think a lot of women are realizing that they need to network with their other business partners in different ways and that it isn't just about the work," she said. "It's the informal networks."

The EWGA began in Florida as a non-for-profit organization in 1990 and since has grown to nearly 20,000 members in more than 115 chapters across the United States and Canada, according to its Web site. The Columbus Chapter alone has close to 250 members.

"We're having quite a membership surge right now," Bregar said.

Until recently, however, many women felt uneasy on the links. In the past, they often were faced with a barrage of stereotypes ranging from slow play to a lacking knowledge of rules and etiquette.

But now, as more and more women are stepping onto the green and achieving terrific results, their beaming confidence has become somewhat contagious, much like the game itself.

"I think that makes it easier for women to join in the activity and

participate," Bregar said. "They know they feel safe when they are in a group that includes people like themselves who are beginners and they aren't going to be laughed at. They are going to get support and mentoring.'

And that is exactly what the EWGA gives them: confidence to play. By providing women with golf education and training, as well as the opportunities to play, the association is working to breakdown stereotypes with every swing.

Melody Borchers, head of the committee for golf education and player development, said the largest advantage of joining the EWGA is that the programs are entirely skill-based, which allows the women to develop at their own pace and not be thrust into a game with more experienced players who tend to be less than patient with

"Women are very willing to take instruction," she said. "They are willing to admit they are new to the game or want to improve, which makes them very good students.'

The education programs are broken into three categories: "Getting Started," for new golfers in need of refresher clinics or training; "Breaking 100," for intermediate golfers who wish to consistently shoot above bogey; and "How Low Can You Go?"

for intermediate to advanced players seeking continual improvement.

Additional programs include a mentoring program, etiquette training and even golfing for business.

"We all do business with people we know and this is four hours-plus with a person who you can later share the commonality of the day with," Borchers said. "The experience is an

unbelievable opportunity."

Borchers should know. Though she grew up in a family of golfers, she said she really did not start playing until she worked for Battelle and signed up for its league. Ever since, she said, the business advantages have been undeniable.

"It is by far the biggest equalizer," she said. "People drop their titles. It's a very casual environment, and a memorable experience that you can later piggy-back on."

After her days at Battelle, Borchers formed My Turf, a golf training and promotional company that develops golf curricula for corporations and nonprofit organizations. She said she has spoken at numerous public events to discuss how men and women approach the game differently and how these factors can be used in

"She would have made a great politician, but unfortunately, she was a woman."

- My Great-Great Grandmother's obituary as published on the front page of the town paper.

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"Business lunches, business after hours; they all just pale in comparison," Borchers said.

"People let their guard down, and let their true personalities out, so you can kind of decide if you do want to do business with that person at all."

But the EWGA is not all business. The association provides its members with the opportunity to sign up for leagues that are specifically tailored to their skills.

Most of the leagues are social — with members spending more time on themselves than fretting over competition or handicaps — but there are leagues for experienced members who do want to be competitive.

The leagues are held at various courses around Central Ohio, allowing members the flexibility to find a league in their vicinities.

"Golf is a time commitment and that's a very tough thing for busy people," Bregar said. "We try to make sure we have a variety of leagues at a variety of locations at a variety of times to appeal to the different needs of our members."

And, like any true golf addict, they always are looking for new places to play.

play.

"What we try to do is match the need with some solution. We had such an incredible surge this year. We had to add tee times at several places to accommodate the requests."

accommodate the requests."

Registration for many of the leagues and educational programs has been filled for this year, but opportunities still are available. The Columbus Chapter even offers a virtual indoor golf league for the winter months at Tee'd Off Indoor Golf in Worthington.

"It's fabulous," Bregar said. "It keeps people swinging their clubs."

For more information about EWGA membership, events and programs, visit its Web site at www.ewgacolumbus.com.



Sisters have mew insight on banking

By LEHR BEIDELSCHIES Daily Reporter Staff Writer

According to Marianne McCarty Collins, the banking business is very much a relationship business. Being the senior vice president of mortgage lending at the newly formed Insight Bank, she should know. After all, the bank's slogan is "Building Relationships, Delivering Results."

But Collins' unique understanding of business relationships goes deeper than a motto printed on a thin coaster; one could almost say Collins'' "insight" is thicker than water. Of course, you could also say the same thing about Karen Stypinski, the vice president of retail deposit services of Insight. The two women are sisters.

While the thought of working with a sibling would have some gritting their teeth, Collins and Stypinski are all smiles

"It's the best we've ever worked together," Collins said, in the bank's sleek new conference room, sitting next to Stypinski, who quickly agrees. "Not that it was ever bad."

Their family ties have always been tightly knit. Both were born and raised in Columbus, where their mother owned an insurance agency and their father worked as a police officer. Stypinski is the youngest of the family's three children, with Collins leading the pack.

Because their mother had to work 43 hours a week and their father worked a second, full-time job, it was the girls' task to clean the house after school and start dinner many nights before their mom got home.

It was this work ethic and loyalty that would serve both

sisters well in their careers, though they admit that banking wasn't necessarily where they thought their lives would take them.

Both attended college for a brief time (Collins attended Columbus State; Stypinski attended Ohio University), but neither finished their degrees.

Instead, Collins decided to leave school after one year to get married and start a family. While still in college, however, she had studied retail management and was able to get a job at the downtown Lazarus for a few years before eventually pursuing a real estate license. She said it was the freedom to set your own hours and the ability to work outside that attracted her to real estate.

"I had small children at the time, as well, and it was easy for me to work around my husband's schedule," she added.

Stypinski, on the other hand, was the first to step foot in the world of banking. She spent her summer and winter breaks working as a teller for City National Bank in Columbus while she still attended OU, majoring in special education

After she left school, Stypinski was promoted to the position of teller training supervisor, utilizing her teaching skills by training approximately 150 bank employees to use the bank's new online teller system.

"I was working with tellers who did everything on paper," Stypinski said. "Now, all of a sudden, it's computerized, so it was a big adjustment for tellers who had been there for 20 or 30 years."



Working with another trainer, Stypinski was responsible for testing the system for "bugs" as well as writing the teller training manual for the bank.

"We just played on it and practiced on it, and that was just part of the job," she said. "Then we'd write a manual to take to the branch so that when we left they'd have a manual to refer back to."

Stypinski eventually left City National after its name changed to BankOne, and went to work for the Ohio Department of Taxation as a tax commissioner agent.

After six years of auditing field agent reports and training new agents on procedures, Stypinski decided to stay home and care for her newly-born son.

"I stayed home for about a year and thought 'no, this isn't me. I'm a better mom if I can get out of the house,' and so that is when I got into mortgage banking," she said.

that is when I got into mortgage banking," she said.

During this time, Collins had been making her rounds as a real estate agent. Over time, the financial side of the business began to fascinate her more and more.

"One day, I was in a Realtors' meeting and was talking to a lender who said 'Marianne, you would be so good in the mortgage business,'" she said. "And it just kind of evolved from there."

Collins joined the National Homes Acceptance Corp. as a loan officer in 1977, and quickly rose to the top of her field. Within her first year, she became one of the top loan officers in the country. She said one of the key factors of her success can be attributed to her time as a real estate agent — that, and a little elbow grease.

"Real estate agents and builders always knew they could call me at 10 o'clock at night while they were sitting with a customer and I would spend time on the phone with their customer and come over to their office if they needed me to," she said. "And when you give exceptional service like that, it really does contribute to your success."

Collins decided to leave National Homes in 1980, when they were being purchased by one of the largest lenders in the country. She said she felt the new company did not have "the hometown feeling" she likes for her customers.

She quickly found a new home with a small mortgage

banking firm, headquartered in Columbus, and began working with a group with which she felt an instant connection. Unfortunately, after three years the company was sold to another large company, leaving Collins with the same feeling she had years before.

Along with her production manager, Collins left to join Mid-America Federal, which was looking to build its lending presence in Columbus. As an assistant vice president, Collins helped her former production manager, who had become the senior vice president, build Mid-America's loan production office almost from the ground up, helping to hire and train its lending personnel.

After four years with Mid-America, those who had stayed with her former mortgage banking firm started a mortgage banking company for a Cleveland savings and loan (which the partners later purchased), and invited Collins' boss to join them as a partner. Collins, who had always liked working for him, decided to follow.

But shortly after Collins arrived, another position opened up at the firm. As a loan officer, Collins needed a loan processor — someone to check files for accuracy and compliance — which is how Stypinski came into the field of mortgage banking.

The pair said they loved working together, and their relationship as sisters only enhanced their working chemistry.

"We both have strong personalities and we're both so much alike that we would talk to each other differently than we would talk to other people," Stypinski said. "I would say things to her that I would never say to anyone else, and she would do the same thing."

The sisters thrived at their old company, with Stypinski being promoted to Quality Control Manager within three years. But by 1995, the pair had to go their separate ways when Collins received an offer she could not turn down.

"When I left to go to Republic Bank, they had offered me an opportunity to open my own branch, not only in Columbus, but in other cities," Collins said.

As vice president, she oversaw production, marketing, closing, underwriting and shipping for branches in Columbus

and Cincinnati, and she also introduced government loans to the company.

But, because Republic was primarily a portfolio lender at the time, Collins needed help with bringing the company into the world of government loans. As it just so happened, she knew just where to look.

"They had never done any type of government lending and you had to have quality control," Stypinski said. "Being new in the area, their volume would start out low and build over time, so her boss asked to hire me on a contract basis. And that was my first customer."

With one customer already under her belt, Stypinski decided to form Premier Audit Group, a quality control service she ran from her home. She had two employees who also worked out of their homes (one lived in Florida) and within six years, Premier's portfolio grew to more than 40 lenders.

Stypinski worked hard to build her new business, but because Collins had helped her get a job at their prior company, as well as land her first client for Premier, she sometimes worried that others would not take her seriously.

"The only problem would be when Marianne would first introduce me to people as 'my sister' and then 'this is what Karen does,'" she said. "I would say 'you've got to stop that, because people think of me only as your sister.'"

"The first thing you say is the first thing people remember," Collins added. "I think people thought she was getting preferential treatment because I was her sister, but it was quite the opposite. I didn't want to do anything for her because people would think that, so she had to fight twice as hard for the business."

Stypinski agrees, "It made me better."

Though successful, the lending business began to change around Premier. Banks were merging, large lenders were buying smaller ones, and Stypinski soon realized that her exclusive clientele of small banks slowly were becoming extinct.

"Once you get to a certain size, it's more cost efficient to hire your own quality control person," she said, referring to the merging banks. "So, you have to make a decision: Am I going to grow or am I just going to go out as a good company and take care of my employees?"

So, in 2001, Stypinski phased out Premier Audit Group, and went to work for Radian Guaranty as a contract underwriter for a year. Collins, meanwhile, had left Republic a year earlier, choosing to return to her old company once again — but this time, as a full partner.

"As a partner I had the opportunity to get away from the 80 hours a week that I was working when I was personally originating loans, although I still work a lot of hours," she said, laughing. "I think once you have that work ethic you can never get away from it."

Stypinski eventually returned as well, becoming a mortgage loan officer for the company. Both sisters stayed with the company until 2005, when Stypinski took a job with Washington Mutual Bank, and Collins sold her interest in the company to her partners.

After that, Collins received numerous job offers, only to turn them down because they would have required her to leave Columbus.

"My family is here, my customers are here, not to mention my recent marriage to the best man I've ever known" she said. "This business is very much a relationship business, and to go somewhere else you not only have to build the business, but you also have to build the relationships."

But within a few days of selling, Collins was talking about her changed situation with a friend who was a real estate developer. That friend, who is one of the board members and organizers of Insight Bank, said to Collins, "We need to talk to you."

He arranged for her to meet with Insight President and CEO Mark Kelly, who soon offered Collins the opportunity to run Insight's mortgage division as a senior vice president.

Once Collins was on board, Kelly asked her if she knew anyone with sales experience and high customer service capabilities who would be able to run the retail side of the bank. Collins, having faced such a question more than once in her career, felt she knew the right answer.

Kelly recalls, "She said, 'Yeah, that describes my sister to a 'T'." Kelly said he was skeptical about hiring Karen, but no more so than he would be about hiring anyone.

"You take people at their word, but you obviously want to confirm," he said. "I knew the president at one of the banks they had both worked for and he gave a great reference for both of them. He confirmed that they were both excellent individuals that any bank should seek."

While Kelly may have been only slightly skeptical of a sisterly-referral, Stypinski was somewhat worried about it. She wanted the job, but she feared that she would once again be seen as nothing more than "Marianne's sister." Despite their concerns, Kelly and Stypinski met, hit it off and Stypinski soon became the vice president of retail deposit services.

"They're in different areas, but actually, their knowledge of both fields complements each other," Kelly said. "And they also help complement the bank."

Both Stypinski and Collins agree that this is the perfect job for them.

"What made this so neat is that she works the retail banking side and I work the mortgage lending side," Collins said. "We refer business to each other, but she handles her side and I handle mine. We're more like a team now, rather than you work for me, I work for you."

"We're on more of a level playing field," Stypinski agreed. Perhaps the emphasis should be on the word "play," because one would be hard pressed to find this financial duo when they are not laughing. Can banking really be this much fun?

"We know our mission obviously, but if you can't get a little fun and laughter out of every day, then you missed something along the way," Kelly said, assuring that business always comes before pleasure at Insight Bank. "We start the day off right, end the day right and work hard in between."

However, where the day begins and ends is somewhat of a grey area for the new bank, with the hard work in the middle often taking the staff into overtime. Not that they mind, of course.

"I'm always excited to come to work." Stypinski said, admitting that she has to wake up at 4:45 every morning just to get to work by 8 a.m. "Last night, (Marianne) was here later than I was. I was here until 7 p.m. and I still woke up with the alarm"

"It's worth it to come to this place because it's just so wonderful," Collins said. "If everyone in the mortgage banking world knew what it was like to work here, they would all want to work here."

Unfortunately, those people would have a hard time getting this pair to give up their positions. They both admitted that they plan on staying with Insight until they rative

"This is a unique bank. It has an old-fashioned 'community' atmosphere," Collins said. "We didn't set out to have dozens of branches all over town. We are very service-oriented in that we will go out and visit the customer in their office and do their banking there.

"The philosophy is just incredible," she added. "It's exactly what I've always wanted throughout my whole career."

And with the chemistry they share as both sisters and professionals, it's easy to see why a bank with a strong sense of community would want them as well. But Collins and Stypinski are no novelty act, however, and they believe their work speaks for itself.

"What we do is so separate," Collins explains. "I do my thing and she does hers."

Stypinski agreed, adding, "Yeah, and there are people that will come up to me, after years of knowing us, and say 'I didn't know you and Marianne were sisters."

That may be hard for some to believe, considering that their combined laughter can fill a room like a familiar duet that has taken a lifetime to perfect.

Luckily, Collins is able to pinpoint the reasoning behind their confusion quite easily:

"That's because she wouldn't let me tell people."

Right financial partner

to new businesses' SUCCESS

MARYSVILLE - Annette Doughty comes from a family of entrepreneurs. Even so, starting her own child care center seven years ago was a learning experience.

"There were some real surprises," said Doughty, who co-owns the Marysville-based A+ Child Care and Learning Center with her mother, Harriet Casey. "There were hidden costs we weren't prepared for — maintenance, property taxes and what goes to Uncle Sam."

Understanding the challenges — and identifying experts who can help — are the first steps to building a successful business, she said.

Kristen Balsly, a business banking officer for Fifth Third Bank, agrees.

"Every case is different," said Balsly, whose bank assisted Doughty and Casey in refinancing their original small business loan and financed a recent expansion. "But there are some common situations most new businesses face."

For example, many first-time business owners are surprised when required to project cash flow as a condition for financing, she said.

"They say, 'I have no idea what my cash flow is going to be,'" Balsly said.
"They may think that since the collateral is there, cash flow isn't important. But we challenge our customers to crunch the numbers — it's information we need to do the loan, and information they need to help them plan."

Balsly said many new business owners are also surprised at interest rates, which are always higher for business loans than for home mortgages.

"A business loan is riskier," she explained. "If you get into financial trouble, you're going to pay your mortgage first."

Doughty said getting good financial advice is a must for anyone starting a business, but especially for someone without first-hand business experience.

"My father owns a couple of businesses in the trucking industry, my brother and sister-in-law own a furniture installation company, my brother-in-law owns a screen printing business," she said. "But my degree is in elementary education, and my mother also has a bachelor's degree in education."

Doughty, a Columbus native, put her education degree to work in the late 1980s and early 1990s as assistant director for the Grandview Heights City Schools' latchkey program.

"Because I was a working mom, I came to realize how difficult it is for families to find high-quality child care with staff you can trust, a program that is educational and care that is affordable," she said. She also came to realize how few child care centers fit that description, she said.

So Doughty, her mother and husband, Darrell — who also works at the center — "did a lot of research. We spent about a year studying demographics, and found that Union County and Marysville were starting to grow, but that there was only one child care center. There were literally thousands of people in need of a new center. Then we spent time here and fell in love with the community."

A+ Child Care broke ground in August
1998 and opened the following March.
Licensed for 116 children, the center
currently services 112 children ages
six weeks through 10 years. The
center operates two levels, with
younger children on the main floor
and older children on the lower

"We serve the general public, and we also offer child care to families who receive assistance," Doughty said. "It's very important to me that we accept children regardless of income ability. It's part of our focus on families and an outgrowth of being a Christian-based center."

Doughty said that before starting her business she decided she wanted "to do a lot of things differently. I wanted a high-quality staff, a welleducated staff. So most of our staff is degreed, and we offer them a very good benefits package with the goal of maintaining them long-term.

"I wanted our center to be education based. I wanted to exceed state standards — not just meet a minimum. I wanted to have all that and still be affordable."

Making that dream a reality required a financial partner she could trust, she said.

"We shopped around different institutions, asked other business owners who they recommended — who's your lawyer, who's your accountant, who's your bank, who do you trust?"

While finding a lender is important, Doughty said, small businesses really need creative financial solutions and personal attention.

She noted that refinancing the center's debt in 2003 "saved us \$10,000 in the first year alone."

Creative financing allowed Doughty to expand her center recently at a lower interest rate.

"We were able to use the state's 'Linked Deposit Program,'" said Balsly, explaining that the program provides discounted interest rates for projects that lead to more jobs and benefit the community.

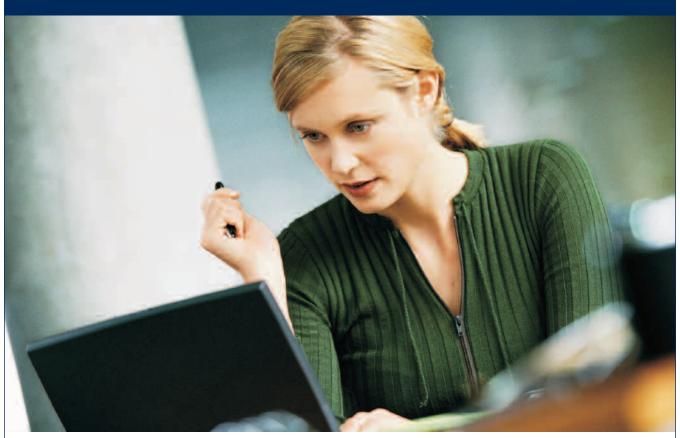
"The people at my local bank branch are terrific," Doughty said. "They'll look over our financials, our reports, our taxes. They'll give us recommendations if they have concerns or if they think something should be revisited. They do that at no charge. Creating an appropriate business plan, financial planning, how to budget appropriately—they've even helped me with some of those things."

Balsly agreed that finding the right financial partner is one key to any successful business. Because the vast majority of new businesses apply for loans from the Small Business Administration, she recommends choosing a bank that is an "SBA preferred lender" — a designation that the bank has someone on staff who focuses on SBA borrowers.

At the same time, new-business owners need to think in terms of their total financial needs, she said.

"New businesses need to get a checking account opened, they need lines of credit, loans for real estate or buildings," she said. "The key is to get the whole package at the same institution so there is someone who understands the big picture."

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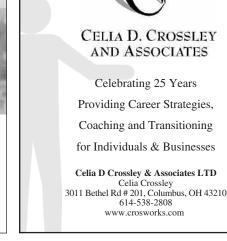


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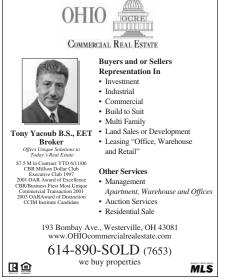




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