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MAKING BREAD™

The Magazine
for Women
Who Need
Dough

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**How to Cover
Those Rising
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**WHY CAN'T
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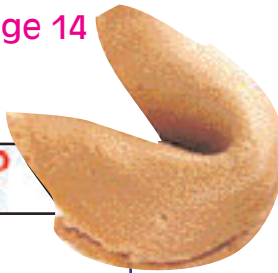
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NOVEMBER/DECEMBER ISSUE

THE MAKING BREAD MINI-MAG™

READ **MAKING BREAD...**



AND YOU'LL BE ROLLING IN DOUGH!

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EDITOR'S NOTE

NEWS FLASH: THERE'S A 99-CENT STORE IN BEVERLY HILLS. SAVING MONEY MUST BE THE NEW SHOPPING CHIC!

A lady stopped me on the street, as I was walking to the office in Center City Philadelphia a few weeks ago. She was wearing a Burberry jacket and carrying a Dooney & Bourke handbag, and she asked me if I knew where the nearest dollar store was. "They're always around when you're not looking for them," she complained. As it happened, there were two within a three-block radius, and I directed her to the closest one.

Shopping at dollar stores is the new shopping chic. There's even a 99-cent store in Beverly Hills these days, reports *Money* magazine. Some time between the high-flying '90s and now, when the Hilton sisters weren't looking, it became fashionable to save money, and more and more people are coming out of the closet about their frugal ways. If you haven't been to a dollar store yet, you should try it: you'll never pay full price for garbage bags or laundry soap again.

Some time between the high-flying '90s and now, when the Hilton sisters weren't looking, it became fashionable to save money, and more and more people are coming out of the closet about their frugal ways. If you haven't been to a dollar store yet, you should try it: you'll never pay full price for garbage bags again.

In this and every issue of *MAKING BREAD*, we share the many inventive ways our readers, writers, friends and family are finding to save their money. This time of year, that can be a challenge. As Marcia

Eckerd, our "Working Mom's Shrink," points out in her column "How Not to Go Broke This Holiday Season," we are at our most vulnerable when it comes to emotional spending at this time of year. She offers psychological insights into why that is, plus some savvy tips for keeping it in check.

Ever mindful of the season and the drain it can be on our budgets, in our "Tip Bank" we offer "Inexpensive Ways to Dress Up Your Wardrobe" for your holiday parties and some offbeat suggestions for "Best Presents Under \$50." Then, as our gift to you, we present a *MAKING BREAD* Bedtime Story, "Where Money Grows on Trees," all about—you guessed it—dough. This charming new-age fable comes with a "Payoff" discussion box to help you jumpstart a dialogue with your youngsters about the importance of planning expenditures and saving for what you want.

If a digital camera is on your "Wish List" this year, buying one becomes a snap with our "Holiday Buying Guide," written by tech guru Mr. Modem, a.k.a. Richard A. Sherman. As a bonus, talented, savvy professional photographer Sabina Louise Pierce offers suggestions on how to get the most from your purchase after you take it out of the box.

In our "Young Marrieds' Guide to Staying Out of Debt," a kaffeeklatsch of old marrieds (some of them married more than once) offer their "what I wish I'd known then" advice to help you save your budget and, perhaps, your marriage. You can take their advice to the bank.

To save money, you first have to earn it. In this issue, you'll meet several women who

are having a great time doing just that—including two franchise first-timers who broke even in their first 45 days with their UPS Store and haven't looked back since. (With their effervescent personalities and can-do attitude, they remind me a little of that indomitable '70s TV duo, Laverne and Shirley.) You'll also meet Amanda Bennett, the first woman to be appointed editor of the *Philadelphia Inquirer*, who gives us the inside scoop on her professional success.

Looking for work? You've got it made, says contributing editor Elizabeth Kaminsky, 'if you're a computer-software-writing nurse who can run a hot shuffleboard game, draw up contracts, and watch for intruders in your night-vision goggles.'

If you're hunting for career advice and inspiration and those professions aren't your cup of tea, read "Where the Jobs Are Now," written by one of our contributing editors, Elizabeth Kaminsky. You've got it made, she says, "if you're a computer-software-writing nurse who can run a hot shuffleboard game, draw up contracts, and watch for intruders in your night-vision goggles." Seriously, we think she offers some great leads on the fastest-growing fields in this country now, plus suggestions for interesting work you might never have thought of on your own. (Already employed? Career coach JoAnn R. Hines' provocative opinion piece, "On-the-Job Etiquette: Why Can't Women Be Nicer to Each Other?" is must reading.) Kaminsky's dream profession, by the way, is "chick singer"—and, happily, she reports that she just got a gig. The moral of that story: Never give up on your dreams.

Speaking of dreams, our new "Funny Business" columnist, Jane Resnick, is dreaming of "dropping 10 pounds" before the "no-fuss, no-stress" holidays arrive, when she'll be serving her perfect family "moist turkeys, succulent hams and vegetables children adore." Seems she's bought into all the advice the women's magazines dish out. As she says, "We're only seduced by what we desire."

If your desire is a big nest egg, keep on reading *MAKING BREAD!* ☐

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

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

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TIP BANK

Smart Ways to Save 'George'

SAVING & SPENDING



BEST PRESENTS UNDER \$50:
Buy Something for Everyone on Your List Without Blowing Your Budget!

For everyone who doesn't start squirreling away holiday presents in July, the time to reach for your wallet has come. The holiday-shopping marathon has begun. Every year, half the problem is figuring out what to get the people on your list. The other half is figuring out how to pay for it.

A hopeless procrastinator, I can remember one year when I waited until Christmas Eve to start my shopping. It was the most fun I had buying gifts—but it was expensive. Unprepared, I wandered haphazardly through stores at a high-end shopping mall, making impulse purchase after impulse purchase, gleefully crossing names of my list as I went along. I even came home with a Burmese kitten for myself. Since then, I've

learned to go to the mall armed with a list of specific items penned next to each person's name, to pay with cash instead of credit whenever possible, and to make the holidays about more than just presents.

Here with, some modest proposals for reasonably priced gifts to give your family and friends for Hanukkah, Christmas, Kwanzaa—or just because you love them. For everyone else, there's the Neiman Marcus "Christmas Book," which this year features among its offerings life-size "His and Hers" Robots. Price: \$400,000.

Herewith, some modest proposals for reasonably priced presents.

For everyone else, there's the Neiman Marcus 'Christmas Book,' which this year features among its offerings life-size "His and Hers" Robots. Price: \$400,000.

Ready, Set, Let's Go Shopping!

Something for Everyone: First stop, the Web site of the American Museum of Natural History (www.amnh.org). There you'll find a delightful assortment of items fit for everyone on your list—from a Monopoly Astrology Edition (\$34.95) to green frog rain boots (\$19.99) and a matching raincoat (\$27.99). Jewelry, ties, bowls, candles, soaps, clothes, plush toys—you name it, all items are themed to specific geographic locations or natural phenomena—and many are marked down to clearance prices.

For Tech Fanatics: Next, head on over to www.brookstone.com and pick up a Touch Screen Chess game (\$49) and a handheld

ONE THING YOU CAN DO RIGHT NOW

Call your credit-card company and ask for a lower interest rate on each of your high-interest cards. Given the cutthroat competition among credit-card issuers and the fact that it costs them money to replace lost customers, chances are good that they'll offer you a better deal—especially if you've been with them awhile, have decent credit, and threaten (politely) to transfer your balance elsewhere if they don't. If they say no, try calling back in a day or two. You might get a different answer from another customer representative. Any reduction could end up saving you thousands.

Fact: More than half of those who asked for a break were granted a lower rate, in a national survey conducted by the U.S. Public Interest Research Group.

Solitaire game (\$25) for the game players among your friends and family. For the would-be wine aficionado, get a handheld Wine Enthusiast Wine Master (\$25) to help select just the right bottle of vino for any meal.

Over at www.compusa.com, pick up a MobileCam for every member of your family. Attach this \$29.99 camera to your PC and have video chats with far-flung family members, or conference with co-workers when you're on the road or working from home.

For the family jokester who can never remember the punch line, www.sharperimage.com has Jokemaster II, an electronic compendium of the jokes, priced at only \$29.95. Laugh track included to drown out the groans.

For Chocoholics: There's one-stop shopping at www.godiva.com, where you can get chocolate coin bags for \$7, holiday chocolate-bar greeting cards (set of five for \$25), and a large assortment of other scrumptious holiday candy boxes for under \$50. As with many Web sites these days, you can conveniently search by price so you're not tempted to spend more than you can afford.

For Grandparents: You can't go wrong with the TheraSpa Cordless Rechargeable Massager (\$49) or a Talking Pictures Photo Album (\$29.95); both at www.brookstone.com.

For Four-Legged Friends: You need go no further than www.cherrybrook.com, where you'll find everything your pet's heart desires, at prices geared to warm your own heart. Here you'll find beds, squeaky toys, kitty condos. A plush Hanukkah dreidel can

be had for \$6.95, the holiday Rudolph Reindeer pet antlers are \$4.95, and the "Santa Claws" costume costs \$19.95.

For Fashionistas: www.bluefly.com, which offers designer items at discount prices, is worth a visit for its good deals in anything wearable. Wouldn't Mom or Sis look great in a pretty pair of shell pink knit cashmere gloves? They can be had there for \$29.95—down from \$52. To warm the hands of the men on your list, Bluefly has elegant, cashmere-lined, black nappa leather gloves (retail value: \$90) for only \$39.95.

At www.Godiva.com and many other Web sites these days, you can conveniently search by price, so you're not tempted to spend more than you can afford.

Off the 'Net: Use your imagination. Got a classical music fan? Cheap seats at the orchestra can be had for under \$20. A movie buff on your list? Get a \$30 gift certificate to Blockbuster. Know someone who wants to lose weight? Pay for one month's membership at a fitness club. Buy a personal journal for the poet, or a box of crayons for the businesswoman who longs to be an artist. Hand out disposal cameras to all your guests so they can capture the holiday spirit on film.

The holidays aren't about how much money you spend but how much love you give. Have fun and happy shopping!

—Gail Harlow →

CHEAP & EASY EATS



GUESS WHO'S COMING TO DINNER—UNEXPECTEDLY?

Three Simple Dishes You Can Prepare in a Snap

One of life's joys is having old friends drop in unexpectedly. Yes, I really do mean that. In these troubling times, old friends serve as an anchor to a steadier past. They are to be treasured and nurtured. Whether your friends are on their way to visit far-flung relatives or they just happen to have found themselves in your neighborhood after a day of shopping, it's nice to be able to say, "Oh, do stay for supper!" And it's even nicer to know that you can put a satisfying meal on the table with little fuss and bother.

These three main dishes can be ready in well under an hour. Each of them requires that you have some back-up supplies in your freezer and pantry, but once you have a well-stocked larder, they're a snap.

If you serve the chicken legs or the roast peppers on pasta, complete the meal with bread, a salad and perhaps a vegetable. Serve the stir fry with rice. Offer fresh fruit for dessert and enjoy catching up on each other's news.

Roast Peppers on Pasta

This tasty dish is a breeze to prepare, as

long as you have a bag of roasted sweet red and green peppers in your freezer. I don't bother roasting them myself. Instead, I buy commercially prepared roasted peppers. Look for those that have been cut into chunks rather than strips.

This recipe serves four.

Ingredients & Preparation

Pasta
1 large onion
Olive oil
Frozen red or green roasted peppers
1 or 2 garlic cloves
Freshly ground black pepper
Parmigiano-Reggiano cheese

Put a pot of water on to boil and cook enough pasta (whatever kind you have on hand) for four people. While the pasta is cooking, chop one large onion into small dice and sauté it in a couple of tablespoons of olive oil until gently browned. Toss in 10 to 12 chunks of frozen pepper and cook over medium low heat until the peppers are heated through and the mixture starts to caramelize. Add a clove or two of chopped garlic (don't put the garlic in before this point or it will burn and taste bitter), and cook for a couple of minutes more.

Drain the pasta, saving a couple of spoons full of the cooking water, and pour it into a serving bowl rinsed in hot water. Mix in the reserved cooking water and toss with the roast pepper mixture, salt and freshly ground black pepper, and some shaved Parmigiano-Reggiano cheese.

Chicken Thighs with Parsley

If you have a package of chicken thighs in your freezer and a bunch of parsley in your fridge, you can have this dish on the table in less than 45 minutes.

This recipe serves four.

Ingredients & Preparation

Frozen chicken thighs (8 or 9 pieces)
Shallots or onions
Red wine vinegar



Olive oil
4 cloves garlic
Salt and freshly ground black pepper
Fresh parsley

Defrost the chicken in your microwave (read the manufacturer's directions). Figure on two to three pieces of chicken per person.

Whisk together a couple of tablespoons of red wine vinegar and olive oil per person. If you like garlic, mix in one minced clove per person. Add salt and freshly ground black pepper to taste. Pour the mixture into a plastic bag, add the chicken, seal and allow to marinate for 15 to 20 minutes at room temperature.

While the chicken is marinating, peel and cut the shallots or onions into slices and chop the parsley. (I like using shallots in this dish, because of their milder taste, but if you don't have any, the onions work fine.)



Pour a little olive oil into a roasting pan and add the shallots or onions. Swirl them around to coat with olive oil. Discard the marinade and add the chicken to the pan.

Roast in the middle of a preheated 425-degree oven for 20 to 25 minutes, until the chicken is cooked through. Mix in a really liberal amount of chopped parsley and serve.

Stir-Fried Tofu or Chicken

Stir-frying may be the easiest and fastest way to prepare a meal. For this dish, figure on one 6-ounce package of seasoned baked tofu for two people, or use the equivalent amount of regular firm tofu. If

you have no tofu on hand, you can substitute white-meat chicken, cut into small chunks. If you don't use fresh ginger regularly, buy a piece and store it in the freezer, well-wrapped in plastic wrap in a resealable plastic bag. I prefer broccoli florets broken into chunks for the vegetable in this stir-fry, but you can use green beans, instead.

This recipe serves four.

Ingredients & Preparation

2 6-ounce packages of seasoned baked tofu, or regular firm tofu, (or use 12 ounces of fresh chicken, cut into small chunks)
Broccoli or green beans, fresh or frozen
Hoisin sauce
Vegetable or peanut oil
1 clove garlic
Fresh ginger, peeled
Scallions

To prepare, heat some vegetable or peanut oil in a wok or deep skillet. Toss in a peeled clove of garlic, a peeled chunk of ginger, and a couple of scallions. Stir until browned and then discard. Add the tofu or chicken and stir for two or three minutes until browned. Add the broccoli florets or green beans and stir for a couple of minutes more. Add the hoisin sauce and stir. (Hoisin sauce is a sweet and spicy sauce widely used in Chinese cooking. It comes in a can or a jar. If you buy it in a can, transfer the contents to a jar with a lid after it's been opened. That way, it will keep indefinitely in the refrigerator.)

Reduce the heat to a simmer, cover the pan and cook for about five minutes. Serve over rice.

—Nissa Simon

You will estimate your tax hit for the year and, if you need to, ask your payroll department to increase your deduction so that you don't owe any taxes come April.

**MAKING BREAD
Fortune Cookie**



SUCCESS GUIDE



MAKE YOUR 'BUTTERFLIES' AN ENDANGERED SPECIES

How to Wow Your Boss and Win New Clients When You Give Your Next Presentation

By JoAnn R. Hines

Some studies rank “glossophobia,” or fear of public speaking, as the No. 1 source of anxiety in the United States. That translates into more than just a few harmless butterflies. The ability to speak coherently and persuasively is a skill that's vital to any businesswoman's success, whether she works for a small company or a large corporation. Speaking skills are easy to acquire, once you overcome or learn to control your fear. Below are some pointers to get you past the first difficult moments the next time you face an audience. Remember, they're there to learn from you, and you have something of value to give them. So put on some lip gloss and prepare to shine!

Your Look

First things first: check your makeup, and use the rest room before you go on.

Wear an outfit you've worn before. If you wear something brand-new, you risk feeling extremely uncomfortable. Don't wear anything that requires adjusting, such as tight skirts, low-cut necklines, etc. If you always wear pants, then don't switch to a skirt now. Instead, brighten your outfit up with an attractive brooch, a colorful blouse,

Photo by Stockbyte.

or some chic jewelry—but stay away from jangling bracelets. It's okay to wear red; in fact, studies show that this is one of the colors men prefer to see working women wear.

Your Nerves

To calm your nerves, look at something blue for 30 seconds. Believe it or not, this will have a soothing effect.

Run your fingertips lightly up and down your arm for several seconds; it reduces the stress hormones. Act confident, and you will feel confident.

Have someone you know and trust sit in the front row. Focus on that person until you are over your jitters; they'll disappear once you get started.

Always have a glass of water (no ice) at the podium or readily accessible. Don't drink hot or cold beverages before speaking. If it's a luncheon program, eat sparingly (just enough so that your stomach doesn't growl) until the presentation is over.

To calm your nerves, look at something blue for 30 seconds. Believe it or not, this will have a soothing effect. Run your fingertips lightly up and down your arm for several seconds; it reduces the stress hormones.

Adjust the mike to your height before speaking. If your hands are shaking, grasp (I didn't say clench) the sides of the podium.

Don't cross your arms—that's negative body language). Do learn to do something with your hands. Use them to express a point or to point to the screen. Move around to reduce your nervousness. Make sure that you have a mike that allows for movement.

Your Delivery

1. Write your own introduction.

Someone else is probably going to introduce you. Provide a written bio: make it brief and inject some humor to loosen up your audience. And speaking of your audience . . .



2. Know them. Find out exactly who is going to be there, and why they invited you to speak.

3. Preview the room.

Go there early to make sure you're comfortable in the surroundings. Check the microphone, the lighting, the audio/visual equipment, and any other factors that may affect your performance (especially the room temperature). Be there to greet the audience as they arrive. This is a great way to build rapport and turn strangers into acquaintances.

4. Start out strong. The first 30 seconds have the most impact. Don't waste these precious seconds with unimportant information. Come out with a startling statement, quote, or story that immediately engages the audience.

5. Limit your topics. You can't tell them everything you know in a half-hour speech.

6. Be careful with the jokes. Don't use a joke unless you are absolutely brilliant at delivering it. If you bomb, you're going to lose any credibility you have.

Tip: If you are really nervous, make a joke about that.

7. Outline your information. Both you and your audience will remember your points better if you use an outline. For example, start by saying, "Here are the five questions that I'm asked most often." Then elaborate on each one.

8. Use handouts, where appropriate. If your presentation involves statistics and analytical data, put them in a handout that the audience can refer to. Don't bore the audience by reciting numbers.



Tip: Handouts are best distributed at the end; that way, the audience will be looking at you, not the handout.

9. Don't read your speech. Write down key points to refer to in your notes, but deliver the presentation spontaneously and make eye contact. Look at the audience frequently.

Tip: It's an old adage but true: practice makes perfect! Practice with a tape recorder or in front of friends and family.

10. End strong. Write a memorable closing statement and memorize it, so that, no matter what distractions occur, you can close on an up note.

Have someone you know and trust sitting in the front row in the audience. Focus on that person until you are over the jitters; they'll disappear after you get started.

Oh, yes, and always have a back-up plan: bring other visuals, in case the projector doesn't work; think of additional ways to engage the audience, in case your content isn't grabbing them. Then, just relax and, before you know it, those butterflies will fly away.

JoAnn R. Hines is an award-winning author and motivational speaker, as well as the founder of Women in Packaging, Inc. (www.womeninpackaging.org), an international association for professional businesswomen, and www.packagingcoach.com. Her latest book, "The Packaging Yourself Workbook," will be available soon. To take advantage of an early-bird order bonus, visit www.packagingcoach.com. Or e-mail Hines for more information at coach@packagingcoach.com.



Photo by EyeWire

OUT OF THE MOUTHS OF BABES

'I have two wonderful pieces by the sculptor Louise Bourgeois. One is a rectangular plaque that says: "I love you. Do you love me?" It's the story of my life, and the answer is always no . . .

Men don't want to be with accomplished women.'

—Romance novelist Danielle Steel, in an interview with The New York Times Sunday Magazine, on the occasion of the opening of the Steel Gallery in San Francisco, where she plans to feature unknown artists.

LOAFING



Beautiful Bellagio.

SOME LIKE IT HOT . . . SOME LIKE IT COLD: Winter Vacations to Please Every Taste

Because summertime is the traditional getaway season for most folks, hotels, airlines, and travel packagers have to try harder to attract people during the slow season. As a result, terrific deals can be found during the winter months—and you don't have to be a skier to take advantage of them.

The Great Outdoors: Adventures in Good Company, a travel packager specializing in "high-quality, affordable outdoor and wilderness trips for women," offers two such great winter packages:

For those of you who like it hot, there's "Exploring Baja by Foot, Fin and Kayak"—a one-week trip to Mexico's breathtaking Baja Peninsula. Get up close and personal with Baja's natural beauty—one island alone is home to 100 species of plants and 16



Can you kayak?

species of birds—learn sea kayaking and camp out in comfort.

Dates: February 6-14, 2004. Price: \$1,295 (includes two nights in a hotel, guide services, kayaks,

related gear, and meals).

For those who like it cold, the same tour company recommends "Mushing into the New Year." Go to the dogs—sled dogs, that is—on this three-day dog-sledding adventure into the heart of Minnesota's winter wonderland. Learn the art of dog sledding with veteran sledders, eat hearty meals along the trail, and spend your nights by the fire in a cozy lodge. Dates: Dec. 30, 2003-Jan. 3, 2004. Price: \$975 (includes four nights' lodging, meals, guide services, equipment, dogs and sleds). Round-trip transportation from Minneapolis-St. Paul to the Timberwolf Lodge in Ely, Minnesota, is available for \$80 extra.

Las Vegas is the perfect place for a 'girls' night out,' and if that night lasts a few days, so much the better!

Financial assistance is available for single moms. For more information on each of these wilderness adventures, visit www.goodadventure.com, or call 1-877-439-4042.

The Great Indoors: Las Vegas isn't just for gamblers anymore. **MAKING BREAD** contributing editor Elizabeth Kaminsky recently returned from the city of glitz, glamour, slot machines, and wedding chapels, and she reports that "since they've grounded the Concorde, there's no other way on Earth that you can nosh on a bagel in the Big Apple, stroll the Piazza San Marco for lunch, climb the Eiffel Tower for dinner, and flit over to Egypt for a nightcap all in one day. If you're feeling really energetic, you can take in ancient Rome, the Emerald City, a tropical island and Lake Como, too," she adds, referring to the Vegas resorts that feature reasonable facsimiles of these far-away destinations.

"Vegas is a city like no other, with a charm and energy that gets under your skin. It's the perfect place for a "girls' night out," and if that night lasts a few days, so much the better. Like the commercial says, 'What happens in Vegas, stays in Vegas.'"



NEW YEAR'S EVE IN NEW YORK, NEW YORK!

If you've ever considered joining the throng watching the ball drop in the Big Apple on New Year's Eve, toddle on over to www.newyorkle.com for the scoop on how to navigate the crowds and where the hottest New Year's Eve parties are. Or view the spectacle, fireworks and all, off shore, from the deck of a Circle Line cruise ship. Rates for open bar, hors d'oeuvres, non-stop DJ, party favors and champagne toast are \$100 per person. Make reservations at www.circleline.com.

For a cheap bunk on dry land after New Year's Day, visit www.applecorehotels.com, where a room, plus continental breakfast, can be had for \$89 per night. This special promotion begins January 2 and runs through March 31.

How to get there? Southwest Vacations, the packaging arm of Southwest Airlines, is offering "Vegas on Sale" travel deals right now. Round-trip, two-night stays start as low as \$74 per person, depending on point of departure and hotel. Visit www.swavacations.com for more information.

Check www.tripreservations.com and www.expedia.com for more hot Vegas hotel deals; some come with free tickets to a show. Be sure to comparison shop: While a room at the luxurious Bellagio costs \$149 per night, you can stay at the very elegant Bally's for only \$55, and some other hotels (the Gold Coast, for one) are listed for as low as \$26 per night. Let's face it, they want you to save your money for the gaming tables. Once you've got the room, the town and its many sights, sounds and spendors are yours to explore.

The Great Emerald Isle.



If you've ever had a hankering to see Ireland, now might be the time to go. January in the Emerald Isle is mild, though wet, and the pubs are cozy. Starting at \$198 (before taxes) round trip, Aer Lingus's January and February rates go easy on the green stuff in your wallet: Once there, hop aboard a Ryanair puddle jumper and fly from Dublin to London-Heathrow for only \$22.99 to pay your respects to the Queen. Visit www.aerlingus.com and www.ryanair.com for more information.

—Gail Harlow

ON THE MONEY

Q: Given the current investigation into improper trading of stocks by certain mutual funds, should I withdraw my money from my mutual funds?

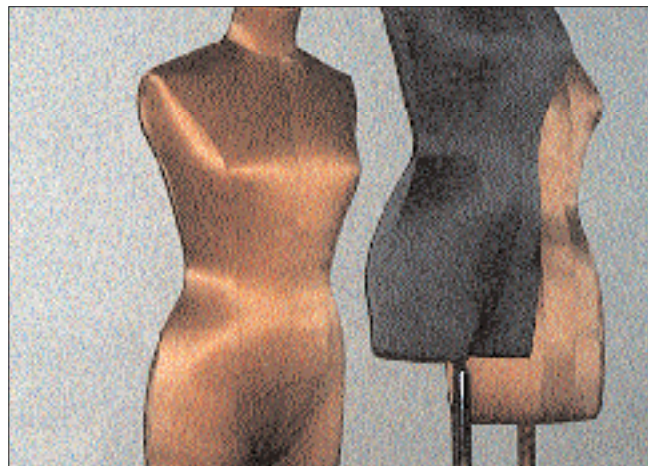
A: "I would leave the money where it is for the time being," recommends financial planner Elizabeth Lewin. "Selling shares in a mutual fund can result in an income tax hit. If your mutual fund is an independent account—in other words, a non-retirement account—you could end up paying capital-gains taxes, if the shares you hold have increased in value since you bought them.

"If your mutual-fund shares are held within a retirement account, such as a 401(k) or an IRA, you can transfer them from one custodian to another without incurring taxes, as long as the transfer is done directly from Mutual Fund A to Mutual Fund B, without having the money pass through your hands.

"The other factor to consider is whether your mutual fund charges a "back load" fee, or penalty for withdrawal. Back loads can also apply to retirement funds, and bear in mind that some 401(k) plans limit the times that you can make transfers.

"Before you make your move, figure out how much it will cost you and weigh that cost against any losses your fund may have experienced in recent months as a result of the investigation. If you are years away from retirement and you've been happy with the fund's performance until now, chances are you'll be fine over the long term."

CHEAP CHIC



DECK YOUR CLOTHES FOR THE HOLIDAYS!

Inexpensive Ways to Dress Up Your Wardrobe This Season

The last thing we should be worrying about this time of year is, "What am I going to wear?" With all the shopping we're doing for presents, who can afford to buy new clothes for all those holiday parties? Relax! With these simple and very inexpensive ways to dress up the clothes you already have in your closet, you won't have to buy anything new to ring in the New Year.

This season, fashion is all about luxury. Since it's very difficult to rationalize spending hundreds of dollars on the latest Gucci handbag or Prada shoes, focus on luxurious fabric, instead. Pull out any separates made of silk, satin, velvet, lace, mohair, cashmere, suede, or leather and mix and match them in almost any combination for a spectacular effect. Just don't wear velvet and suede together.

Retro chic is chic right now. I enjoy wearing different pieces from different decades to create an individual look.

They're a little too similar in texture.

If you need a festive outfit for a special holiday event, pull that little black dress out

of your closet and dress it up. You can work wonders with a little velvet ribbon. Tie it around your waist with a bow in front, or loop it under the bust line to create an empire waist. Here's how to attach it: First, pin the ribbon in place on the outside of the dress, then make a few stitches from the inside out. Tack one stitch at the back of the dress and one on each side, and remove the pins. More stitching is required if you're using thin ribbon; be sure to use the same color thread.

I'm putting a red ribbon on my black dress this year for the holidays. After I wear the dress, I'll just take a seam ripper, gently remove the stitches, and—voilà—I'll have my little black dress back, good as new.

If you're dressing up a print dress, select a ribbon that matches one of the colors in the print, or use a neutral color, such as black. You can also add the ribbon, without a bow, at the bottom of the dress. In fact, why not try adding two or three in different colors.



A stitch in time: Pin the ribbon in place on the outside of the dress, then make a few stitches from the inside out. Tack one stitch at the back of the dress and one on each side.

I'll spiff up my black pumps with a decorative clip, and accessorize my party outfit with some costume jewelry. Chandelier earrings can be purchased for under \$20 at most discount stores. Check out Isaac Mizrahi's red jasper glass bead chandelier earrings—only \$18.99—at www.Target.com. Because costume jewelry is so inexpensive, you could even buy several pieces with colored stones to match your dress.

Retro chic is chic right now, and it can be a great way to make a fun fashion statement this holiday season. But don't wear clothes from the same decade from head to

How to Look Cool (and Stay Warm) in a Hat

Some women love hats. They look beautiful in them and have a dozen or so to choose from on any given cold and blustery winter day. Unfortunately, I am not one of those women. When the weather turns chilly, I reach for my earmuffs. This month, when I couldn't find them, I decided it was time to try one more time to find a hat that I liked.

Because I have a small head, most hats are too big for me. Just as I was about to give up and buy another pair of earmuffs, I found a beautiful pink hat. Similar to a beret, without the little tail (what is that tail for, anyway?), it has elastic around the rim, so it fits my head perfectly. I liked it so much, I decided to buy the matching scarf and gloves. The cost? Pretty cool, too: The hat, \$7.99; the gloves, \$7.99; the scarf, \$11.99 (all available at Target).

Find other head-hugging cashmere and wool caps in many colors, at up to 60 percent off, at www.bluefly.com.

—F.T.

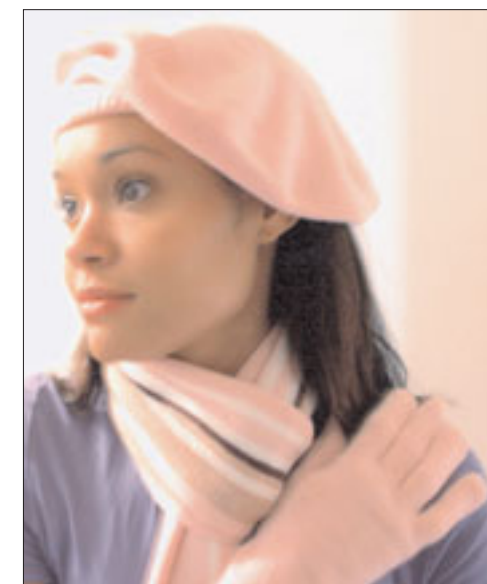


Photo by Regina Topsale.

toe, or you'll look dated instead of trendy. Instead, mix the old with the new. I enjoy wearing different pieces from different decades to create an individual look. For instance, I might wear chandelier earrings from the 1930's with an off-the-shoulder sweater from the 1980's and a mini-skirt from the mod 1960's.

Hot colors are hot right now, too. The ultra-trendy colors this season are neon-

green, orange, yellow, and hot pink. Don't OD on them, though: if you wear more than two at a time, you'll end up looking like someone on one of those "What Were They Thinking?" lists! Pair any one of them with basic black or gray. Or try wearing colors of the same hue together: a lavender sweater looks terrific with a purple shirt.

Wishing you a very mod holiday!

—Felicia Topsale



INCURABLE ROMANTIC?

A woman we know was in a longstanding relationship with a man who had proposed to her several times. Twice married and unsure that the third time would "be the charm," she kept putting him off. Then, one day, after returning from a trip to the pharmacy to pick up her costly heart medication, which wasn't covered by her health care provider, he proposed again—this time, reminding her that his medical benefits would have paid for the prescription. That convinced her: she said yes.

They were married—but the next time she went to the pharmacy, she was informed that her drug wasn't covered, because it treated a pre-existing condition.

HEALTH = WEALTH



Is Your Home Sweet Home Hazardous to Your Health?

Everyone's heard about the hazards of outdoor air pollution—smog, automobile emissions, bus fumes, and the like—but, surprisingly, we may be exposed to more air pollution indoors, where we spend 90 percent of our time. Studies have found a dozen common pollutants to be two to five times higher inside than they are outdoors, according to the Environmental Protection Agency (EPA), and this is true whether you live in a rural or an industrial area.

Here are three major causes of indoor "bad air" days and how you can cut down on the pollution.

Household-Cleaning Culprits

You're not clearing the air when you use many common household cleaners. Most commercial household products contain chemicals that are released into the air when you use them. Although some of these chemicals are merely annoying, others can be highly toxic, causing dizziness, headaches, eye irritation and memory impairment. A recent Danish study found that tiny concentrations of fragrance oils released into indoor air from cleaning products can react with ozone to cause short-term respiratory problems and skin allergies. Even cleaning products labeled "natural" may create problems.

So be wise about using commercial household products. Read the label carefully and pay attention to any warnings. If the label says to use the product in a well-ventilated area, go outside or open the windows.

Also air out all clothing you've picked up from your dry cleaner before wearing it or hanging it in a closet.

To improve your home's indoor air quality, try these safe—and money-saving—alternatives to commercial products:

- Substitute potpourri or fresh-cut flowers for aerosol air fresheners.
- Sprinkle baking soda on a damp sponge to clean microwave ovens, refrigerators and laminated countertops, then rinse.
- Mix one part lemon juice to two parts vegetable oil for a gentle furniture polish.
- Apply a thin paste of salt and salad oil to remove marks on furniture made by hot dishes.

Mix one part lemon juice to two parts vegetable oil for a gentle furniture polish.

Pesky Pesticides

Most of us use at least one pesticide product to control insects, rodents, termites, fungi or microbes (disinfectants). The effects of exposure to pesticides include irritation of the eyes, nose and throat; damage to the central nervous system, and a possible increased risk of cancer. According to the EPA, we don't yet know what concentrations are necessary to cause these effects.

If you're going to use pesticides, here are some suggestions to reduce exposure: Read the label carefully, and follow instructions to the letter. Ventilate the area well after pesticide use. If you're going to apply pesticides (such as flea dips) on animals, do so outdoors. Avoid commercial moth repellants containing paradichlorobenzene. Instead, store clothing only after it's been washed or dry-cleaned and use an herbal moth repellent.

Bold Molds

Many people with allergies are also allergic to molds, which can cause watery eyes, coughing and shortness of breath, dizziness, and even digestive problems.

Molds produce tiny spores. When these spores land on a damp indoor surface, they begin digesting whatever they're growing on in order to survive. They grow in places where moisture levels are too high, such as inadequately ventilated bathrooms, damp sheet rock and water-damaged carpet, so the key to controlling them is controlling moisture. Keep relative humidity between 30 and 50 percent. (You can buy a hygrometer that measures moisture for as little as \$20.)

Here are three other steps you can take to reduce the presence of molds in your home:

- If possible, install exhaust fans vented to the outside in kitchens and bathrooms.
- Clean and dry water-soaked carpets within 24 hours.
- If you use a cool mist or ultrasonic humidifier, change the water daily and follow the manufacturer's directions for cleaning.

So much for bad air. Now, does anyone have a solution for my bad-hair days? (And don't suggest aerosol hair spray!)

—Nissa Simon



Q: I need to cut down on the amount of spam I'm receiving, but I don't want to miss any "legitimate" e-mail that might be coming to my business. Any suggestions, Mr. M.?

A: Spam—unsolicited, unauthorized, and unwanted commercial messages—is a problem for most of us who use e-mail today. Though it's just about impossible to avoid it completely, there are a few things you can do to reduce the amount of spam you have to contend with—as well as the amount of time you have to spend deleting it. Time is money, after all!

Here are three quick tips to cut down on the clutter:

1. Protect your e-mail address. Avoid placing it on your company Web page, for example. Instead, use a "Contact" form where customers can type in their message and click a "Submit" button. Your e-mail address will remain hidden, but you'll still receive important messages.

2. Use disposable e-mail addresses. Treat your primary e-mail address as you would an unlisted telephone number. Provide it to close friends and family members only. Use disposable addresses for purchasing items online or registering on Web sites. Obtain disposable addresses from Yahoo! Mail (<http://mail.yahoo.com>) or commercial providers such as SpamEx (www.spamex.com).

3. Use e-mail filters. E-mail programs such as Outlook Express and Eudora (www.eudora.com) provide the ability to create filters to block unwanted mail. Eudora is my personal choice, because of its many e-mail management tools. By creating mail filters within Eudora, I block approximately 98 percent of all spam. It's not difficult; it just requires persistence.

For further information about combating spam, including additional resources and specific instructions on how to create effective spam filters, visit www.MrModem.com, click the Library link and read my "Spam" and "Filters" articles.

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

Treat your primary e-mail address as you would an unlisted telephone number.

FEMALE FINANCE

Tuition Intuition

*You Know It Isn't Easy Saving—
and Paying—for College. Here's
a Primer on How to Do It.*

By Elizabeth Lewin

College costs are rising, and those of us who have to figure out how to pay for them are beginning to feel more and more like we're going to the School of Hard Knocks. According to the latest figures issued by the College Board, public college tuition rose 14 percent in 2003 (largely as a result of State budget cuts), and private college tuition rose six percent.

That's before all the other expenses, like room, board, books and personal expenses, all of which also continue to rise dramatically.

Still, when you weigh those costs against the difference a college degree makes over a lifetime in earnings—more than a million dollars—you don't have to do advanced math to see the upside. So, whether you're saving for your own degree or putting your kids through school, here are some strategies to help you pay the piper.

The Good News

Only eight percent of students enrolled in four-year institutions pay tuition and fees of \$24,000 or more, with almost 70 percent spending less than \$8,000 per year and about 29 percent spending less than \$4,000. Moreover, while the cost of college is rising, so is the amount of financial aid for which students can apply. The College Board reports that there are more than \$105 billion in grants, loans, work-study opportunities



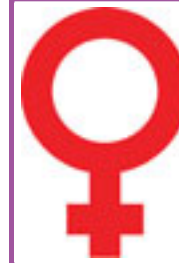
and Federal education tax credits available to today's students. That's an increase of more than 15 percent from last year. If you want to tap into this money, then you need to educate yourself about financial aid.

While the cost of college is rising, so is the amount of financial aid. There are more than \$105 billion in grants, loans, work-study opportunities and Federal education tax credits available to students.

Show Me the Money! Best Sources of Financial Aid

Based on need, financial aid is meant to make up the difference between what your family can afford to pay and what college costs. The amount your family can contribute is called the Expected Family Contribution (EFC). The formulas for aid assume that your EFC will be paid through a combination of savings (your assets, as well as your child's), current income, and loans.

The Federal Student Aid Form: You



\$\$\$\$\$ FOR WOMEN ONLY: Many corporations, organizations and associations offer scholarships for women who have interest and aptitude in their fields. For instance, the Society of Women Engineers gives scholarships to budding engineers. Chapters of the American Association of University Women (AAUW) grant scholarships to local women. Many sororities, such as Delta Gamma, provide scholarships, as well.

Then there's Guardian Life Insurance Company's "Girls Going Places" Scholarship Award, granted each year to 15 girls who demonstrate budding entrepreneurship and make a difference in their school and community. To learn more about this program, go to www.glic.com/wc/ggp.html. Ask your school guidance counselor for more scholarship leads.

will need to fill out a financial-aid application, if you are applying for grants, loans, or work-study. This form can be lengthy and complex, but there are many resources, both on- and off-line, to help you. Start by visiting www.collegeboard.com. The College Board recommends that you complete your income tax returns before filling out the form, because much of the information required is the same.

Tip: Don't wait until your child is a senior in high school to familiarize yourself with the financial-aid form. Check your local library and talk to the school guidance counselor. Call the Federal Student Aid Information Center at 1-800-433-3243 with any questions. Online, surf on over to www.ed.gov.

Grants and Scholarships: Grants come from Federal and state governments and from individual colleges. They are the closest thing to heaven for a financially strapped student, because they represent "free" money, or money that doesn't have to be repaid. Scholarships are available from thousands of private organizations, as well as directly from colleges and universities. These are usually based on merit and need—and they're not all athletic scholarships, either, though you might think so, from all the press that college athletes get.

Tip: Check with your guidance counselor about local associations that give out scholarships. The Italian Festival held each summer in my town provides a \$1,500 scholarship to a local student who meets certain criteria. Online, check out: www.ed.gov,

www.salliemae.com, www.wiredscholar.com, www.scholarships.com, and www.fastweb.com. And don't forget to look into any scholarship funds that might be available through your employer, or through trade organizations or unions to which you might belong.

Loans: This source of funding provides the most money, and it must be repaid after graduation. Most loans are awarded on financial need. Most are low-interest loans, subsidized by the Government.

Perkins loans are available to those who have exceptional financial need. You can't apply for them on your own. They are awarded by a college as part of a financial-aid package. The Government pays the interest on the loan while you are in school and for the following nine months.

Stafford loans are offered by the U.S. Department of Education and are either subsidized or unsubsidized, depending on income. First-year students may receive up to \$2,625 annually; second-year students, \$3,500; third- and fourth-year students, \$5,500, if the loan is subsidized by the Government. The interest rate equals the 91-day Treasury bill plus 1.7 percentage points, adjusted annually, with a cap of 8.25 percent. Repayment begins six months after the student leaves school, with the Government covering the interest in the interim.

The unsubsidized version of the Stafford loan is available to all families, whether or not they meet the Government's qualifications for aid. The terms are similar, except that borrowers may choose to either begin

SAVE ON COLLEGE CREDITS WITH CLEP: 2,900 colleges grant credit and/or advanced standing to students who take and pass College-Level Examination Program (CLEP) exams. Doing so saves time and money. Check with your college's admissions, counseling or testing office to find out whether it accepts CLEP credits. Visit www.collegeboard.com for more information.

Another money-saving strategy is to fulfill your basic educational requirements at a cheaper community college, then transfer to a four-year school. Just be sure that your school of choice will accept the community college's credits.

interest payments immediately or defer them until after graduation.

Plus (*Parent Loan for Undergraduate Students*) permits you to borrow the cost of tuition less the amount of financial aid your child will receive from the school. You are not allowed to defer the interest payments until a later date. You don't have to demonstrate financial need, but you do need to have a good credit history. You begin to repay 60 days after the final loan is made.

Tip: Interest on student loans that is repaid during the first 60 months after payments begin is partially tax-deductible.

The Hope Scholarship Credit allows a qualifying student to attend a community college for almost nothing.

Work-Study Aid: This aid, which is subsidized by the Federal government, requires part-time employment. Pay is based on Federal minimum wage standards, but varies with job requirements, skill, and experience levels. When you apply for Federal financial aid, indicate on your application that you want work-study assistance. Check www.mapping-your-future.org for more information, ask your guidance counselor, or call 1-800-4-FED-AID.

Federal Tax Credits: Several years ago, two Federal tax credits were created to provide some relief for the high cost of education: the Hope Scholarship and Lifetime Learning credits. Parents who earn more than \$100,000, filing jointly (\$50,000, if single) are not eligible for these credits. You will only get a partial credit if your income is

between \$80,000 and \$100,000, filing jointly (\$40,000 to \$50,000, if single).

The *Hope Scholarship Credit* applies to qualified educational expenses incurred by you or your dependent during the first two years of college. The credit totals \$1,500 per year—100 percent of the first \$1,000 and 50 percent of the next \$1,000. This allows a qualifying student to attend a community college for almost nothing.

The *Lifetime Learning Credit* applies to the next two years of college. It allows a maximum credit per taxpayer (not per student) of 20 percent of the first \$10,000 in expenses, or \$2,000. This credit can be used by adults returning to school to upgrade their skills, as well as by college students.

Tip: For each qualifying student, you must choose to claim either the Hope Scholarship Credit or the Lifetime Learning Credit. You don't qualify in a year in which you take money out of an Education IRA. If you do expect to qualify for these tax credits when your children are in college, skip the Education IRA in favor of the tax benefits. You can still invest in a state plan without jeopardizing the credits. More information is available in IRS publication 8863.

Grow Me the Money! Smart Ways to Save for Your Child's Education Education IRA's (also known as a Coverdell Education Savings Accounts) have been available since 1997. The annual contribution is \$2,000 per beneficiary. However, there is an income limit: an adjusted gross income (AGI) of \$220,000 for married couples and \$110,000 for singles. Earnings accumulate tax-free and withdrawals are tax-free, provided the funds are used to pay for

tuition, fees, books, supplies, and room and board. Any funds that remain in the Education IRA after you've financed your firstborn's education, or when your firstborn turns 30, can be rolled over to another child in the family. The account is in the child's name and could be factored into financial-aid calculations down the road—something that could make it more difficult for your child to obtain loans or grants.

State 529 College Savings Plans are state-sponsored savings plans established by individual states, which hire money managers to invest the funds. Most states allow non-residents to invest and the future student is not restricted to colleges in a specific state.

Among the advantages of 529 plans: Maximum contributions vary from state to state but can be as much as \$250,000. Earnings grow tax-free, and withdrawals to pay for tuition or college expenses are also tax-free. In some states, residents can get tax breaks on their state income tax, if they use the state's 529 plan. Wealthy parents, godparents or grandparents can reduce their taxable estate by gifting to a 529 plan. Funds not used by the beneficiary by age 30 can be transferred to another family member. Currently, assets in these savings plans will not have a major impact on financial aid; the money is treated as a "parental" asset.

The disadvantages: You can't contribute to both an Education IRA and a Section 529 plan in the same year, even if there are different contributors. Also you can't control the investment of your contributions.

There are numerous Web sites to consult for more information, including www.collegesavings.org, www.salliema.com and www.sensible-investor.com. Or talk with a financial planner.

529 Prepaid Plans: Because you're purchasing future tuition at local public colleges at today's prices, these plans act as a hedge against rising costs. However, budget cuts have increased tuition costs at state schools, and assets in the plans have been reduced because of the declining stock market. Therefore, many plans have been forced to

impose fees, restrict enrollment or increase prices. Currently, prepaid plans reduce eligibility for financial aid.

Independent 529 Plans: With these plans, you can lock in tuition at more than 220 private colleges at a slightly discounted rate. You'll get your money back (adjusted for fund performance), if your child decides not to go to one of these schools. You can roll over the funds without a penalty to another beneficiary or to a state 529 plan or prepaid plan. Distributions reduce eligibility for financial aid. For a list of participating schools, check out www.independent529plan.org, or call 888-718-7878.

U.S. Savings Bonds: Don't write off savings bonds as a way to save for your child's education. The Government guarantees the bonds, and some or all of the income they generate is tax-free, if it is used for tuition and fees. Learn more about Government savings bonds at www.savingsbonds.gov.

If you remarry, the stepfather's income will be included as money available for the family contribution. That's why, in some situations, it's wise not to remarry until the kids graduate.

Divorce & College Savings: If you are divorced or about to be divorced and expect to seek financial aid for your daughter or son, remember that it is in the best interest of the child to live with the parent who has the lesser income.

If the divorce agreement specifies that the father is to contribute \$5,000 towards education, that figure will be considered part of the family contribution—whether he pays it or not.

Finally, if you remarry, the stepfather's income will be included as money available for the family contribution. That's why, in some situations, it's wise not to remarry until the kids graduate. □

*Financial planner Elizabeth Lewin is a contributing editor to **MAKING BREAD**. She is the co-author of "Family Finance" (Dearborn Trade).*

THE WORKING MOM'S SHRINK



The doctor and her daughter

By Marcia Eckerd, Ph.D.

New figure skates: \$54. Bike with training wheels: \$79. Game Cube: \$99. Digital camera: \$350. iPod: \$299. Cashmere sweater: \$118. Graphite golf club: \$200. Decorations, food and trimmings: \$200. The look on their faces: priceless. For everything else, there's your credit card. Well, not really. The look on their faces cost about \$1,400 and blew our budget for the year.

Did we really have to spend that much? Of course not. Emotional spending can be a problem year-round, but, for a whole lot of reasons, we're at our most vulnerable around the holidays. Research shows that there's something called the "holiday blues." Maybe our family isn't so perfect. We're not where we expected to be in our lives. We might be alone, or newly divorced, or simply at odds with our parents or siblings. Overspending on impulse purchases is a way to feel better—until the guilt hits or the bill arrives, whichever comes first.

Then there are all those department-store decorations and the holiday music that seems to follow us wherever we go—and let's not forget those TV commercials that begin months in advance. A lot of money is spent to convince us that everyone *must* have the latest toy or accessory or electronic gizmo. We worry that the big day won't be special unless those expectations are met.

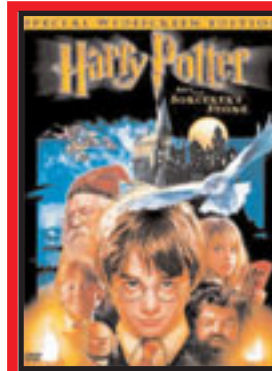
How Not to Go Broke This Holiday Season

Keep Your Emotional Spending Under Wraps During This Emotionally Charged Time of Year

T'is also the season to please others, so we're more eager than ever to show our love for our family and friends. At the same time, we may feel deep inside that our love isn't enough. A small gift that says, "I love you and thought of you"—good; expensive present—better, we reason. Sometimes, we feel as though we haven't given enough of ourselves during the year, so we make up for it by showering love/money at holiday time. The fact is that our kids and significant others are basically OK, and if they're not, spending money on them won't fix it.

A big spending trap: the old 'One for You, One for Me' syndrome. Leave that gift for yourself until the end of your shopping expedition, when you're less impulsive and can see how much you've already spent on others.

Another big spending trap: the old "One for You, One for Me" syndrome. I'll be in Barnes & Noble to buy a book for a friend, and I'll find two books I'd wanted to get for myself. It takes a lot of self-discipline to stick to my list. It helps to leave that gift for myself until the end of my shopping expedition, when I'm less impulsive and can



TOP TIP: Harry Potter to the Rescue!

Educate your kids: Watch the first Harry Potter movie, "Harry Potter and the Sorcerer's Stone," together—the one where Harry's spoiled cousin Dudley throws a fit, because he didn't get more toys than last year. After the movie, ask what they thought of Dudley and his parents, who promised to buy him more. Does Harry prefer Ron, who doesn't have much money, or Draco Malfoy, who does? Why? Tell them that Dudley would never have made it at Hogwarts. And explain that even wizard parents don't have a spell for endless money.

see how much I've already spent on others. By that time, I'm usually too tired to make another purchase anyway. Or, I simply add a slot for myself on the list, so that buying one thing for myself becomes "legit."

By creating a holiday-shopping budget and preparing a carefully thought-out list before you enter a store, you can curb your emotional spending and avoid the tears and fears when the credit-card bills come due.

Here are some other tips for making your holiday pleasures truly priceless:

My daughter and I used to make and decorate jars of homemade butterscotch rum ice cream sauce each year, and it was a favorite among teachers and the staff where my husband and I worked.

So You Don't Have to Hide When the Visa Bill Comes in January

1. Be aware of what triggers your emotional spending. Are you more moody when you're premenstrual? Did you just have a fight with your husband or see a movie that left you blue? Good time to call a friend, listen to music, and do anything but go shopping.

2. Bring a friend to help you stick to your list—just like Weight Watchers. If you're losing control, take a break and treat yourself to tea. Keep shopping fun, and staying within your budget won't get you down.

3. Shop online for toys and electronics, so you're not tempted by displays to buy more than you intended.

4. If your child or loved one has his or her heart set on that special something,

save for it. If you've put aside the money, it won't break you.

5. Go in on buying that expensive gift on your list with others. I bought my husband a fabulous watch for his 40th by calling all the family members and asking them to contribute to it as a group present. Many families also have a system where everyone shops for only one other person.

6. Find ways to buy relatively inexpensive gifts for co-workers, teachers and other folks. My daughter and I used to make and decorate jars of homemade butterscotch rum ice cream sauce each year, and it was a favorite among teachers and the staff where my husband and I worked. (Search for "butterscotch rum sauce" on www.epicurious.com, or just put in "ice cream sauce" for other ideas.)

7. Make presents yourself for at least some of your family gifts—stocking stuffers or small Hanukkah presents for nights two through eight.

8. Create rituals that make you feel good about being together. It shouldn't just be about the presents.

9. Have a family discussion about spending for the holidays. If your budget is too tight to afford something now (you won't be alone!), be straight and create honest expectations.

10. Finally, remember, if your relatives turn up their noses at less expensive presents this year, that's their problem. Shame on them! □

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

What Do You Do When You Want to Be the Boss at a Fortune 500 Company?

Buy a Franchise Store. It Offers an Almost Fail-Safe Entry into Business Ownership, Say These Two Entrepreneurs.

By Jennifer Vishnevsky

They look like they could be sisters—or reincarnations of that spunky '70s TV duo Laverne and Shirley. Donna Zumbo and Ann Mudgett are best friends—and business partners.

In 1995, they made the decision to purchase a franchise store, and they haven't looked back since. After some research, Zumbo and Mudgett settled on Mail Boxes Etc., a franchise chain of retail stores offering a variety of postal, copying and printing services, because they'd used the company's services themselves as customers and liked what they saw. Today, their "business empire" comprises two stores, one in Harrisburg and another in Hershey, Pennsylvania. And their differing personalities and skills ensure that all aspects of the business run smoothly.

Zumbo and Mudgett are part of a growing trend among women (and men) who are looking for the freedom to be their own boss and the security of having a name brand to sell. Besides the training support and management advice franchise owners receive from the parent company, there's another considerable advantage: the relative ease with which they can obtain financing, as compared with convincing a bank to lend money for an unproven start-up venture. (The Small



Like Laverne and Shirley, Donna Zumbo (right) and business partner Ann Mudgett make an unbeatable team.

Business Administration offers franchise loans through qualified lenders. Visit www.sba.gov for more information.)

According to a recent Wall Street Journal article, more and more top-level managers and executives, worried about being downsized, are turning to franchise

opportunities as their safety hatch. But not everyone who takes this route has prior business experience. "Other successful female owners of stores offered us support," says Zumbo. "We owe them a lot. If it weren't for them, we wouldn't be where we are today." Then she adds, with a twinkle in her eye: "The women who run the stores tend to be more successful than some male owners. Women just have a different flair."

MAKING BREAD talked with Zumbo recently about the franchise business and what others interested in making this leap need to know. To learn more about franchise opportunities, visit www.franchise.org, the Web site of the International Franchise Association, whose resource center includes many useful facts and figures, and a link to the Federal Trade Commission's Consumer Guide to Buying a Franchise. For more information about the UPS Stores, visit www.the-upsstore.com.

MB: So how did you get started in mail boxes, et cetera?

DZ: Ann and I met in an aerobics class, and we hit it off. We went out to dinner with our husbands, and we vacationed in Vermont. The more we talked, the more we realized that we had ideas about going into business together. At that point, it was just a matter of finding out what the best fit was for us. We went to a couple of conventions. We'd used Mail Boxes, Etc. as consumers and thought it was a nice service. So we thought we'd be successful selling it to others.

MB: What kind of start-up investment did you need?

DZ: At the time, in 1995, when we opened our first store, it was around \$135,000. Our husbands still work, so it was an affordable investment for us, and that amount included three months of working capital. We broke even in about 45 days, and we never looked back. We opened in Hershey. Then, three years later, we purchased the Harrisburg store from another owner.

MB: What did you get for that initial investment?

DZ: The training, plus all furniture, fixtures, supplies, and working capital. We also were given a trade area (we have a five-mile radius in which no one else can place a UPS Store) and the name. It broke down this way: \$25,000 for the franchise fee, \$70,000 for furniture and fixtures, \$25,000 for supplies, and \$15,000 for working capital.

MB: Did you have to find the store location yourself?

DZ: In our case, no. The franchise will assist the franchisee in selecting the best site demographically. But we had a particular area in mind—Hershey—and were determined to settle there, even though the former area franchisee strongly recommended we locate our store somewhere else. Our

gut feeling was that the Hershey area needed our services, and, although we would pay more in rent, it would benefit us in the long run. This proved to be true.

MB: Do you split the profits every month with The UPS Stores?

DZ: No. The way it works is that we pay 8.5 percent of our sales subject to royalty (STR) monthly to UPS, and we pay our UPS shipping bills.

MB: What has been your biggest challenge along the way?

DZ: Two years into it, I had a baby. Juggling daycare, fulfilling business commitments, and maintaining staff is really tough. Staffing can be a challenge, because anyone can come up and say goodbye without giving you fair warning. Ann and I both still serve customers at the counter. We've had to take on more of that when staff was a problem.

MB: What has owning a store taught you about money?

DZ: It can improve your life. The financial end of it is actually very complex; that's Ann's affinity. The changeover from Mail Boxes Etc. to the UPS Store taught us to examine our expenses more carefully.

The women who run the stores tend to have better numbers than the male owners. We tend to work harder to prove ourselves and perhaps become more emotionally involved in running our business.

MB: What are the advantages of becoming a franchise owner?

DZ: When you're in a franchise situation, you have a lot of support from area-level owners around you. The franchise gives you a template, and you just need to make it



'Ann and I both still serve customers at the counter,' says 'out-of-the-box thinker' Zumbo.

work. You're constantly getting support from many sources, though. If you don't take advantage of it, you're a fool.

MB: What are the disadvantages?

DZ: You are bound by all of the corporate decisions—good and bad. Sometimes their ideas can cost you, but we're required to give them a try. For example, we put in an MBE Business Express store in the Hershey Lodge and Convention Center. We jumped on the bandwagon, didn't get a lot of good support, and the software didn't work right. We made our money out of it, but it lost its appeal, and the store closed.

MB: How much leeway do you have to do things your way?

DZ: A lot. We follow our feminine instincts and make a lot of business decisions based on our gut. I don't mean to make it a man/woman thing, but we supply area support for 23 stores, and we've seen that the women who run the stores tend to have better numbers than the male owners. Women just have a different flair; we tend to work harder to prove ourselves and perhaps become more emotionally involved in running our business.

MB: What kind of support have you received along the way?

DZ: Other successful female owners offered

us advice. When we got involved, we emulated the stores that were already open. We'd meet once a month, see their numbers, and get tips on building business. We owe them a lot. If it weren't for them, we wouldn't be where we are today.

MB: What advice would you give to other women who are thinking of buying a franchise store?

DZ: People need to see how it will affect their family life. You have to realize that you're not going to always get home at 5. You have to be willing to put in the extra hours.

It's also almost always better to have a partner who has different strengths. I'm more operation-oriented; Ann has a financial and marketing background. It works for us.

We broke even in about 45 days, and we never looked back.

MB: How do you think you made it work?

DZ: I'm a bit more cautious and not as spontaneous. Ann's spontaneity has brought us good fortune, which I might have missed out on. On the other hand, she always looks to me to calm her down. By having a mix of those traits, we make it work.

MB: Is there one thing you wish you had known when you started?

DZ: Yes—that I would love my job so much. I thought this would be fun, but I had no idea how much!

MB: Any final words of biz wisdom?

DZ: The four of us—Ann and I and our husbands—had a mission statement when we started: Four independent minds working together for one common goal. We often look at that now. □

Jennifer Vishnevsky is an associate editor at MAKING BREAD.

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CHOICE CAREER

WHAT A BLAST!

That's the Headline Newspaper Editor Amanda Bennett Would Write to Describe Her Meteoric Career. Here's the Inside Scoop on How She Succeeded.

By Jennifer Vishnevsky

The Philadelphia Inquirer was founded on June 1, 1829. It took this major daily newspaper exactly 174 years to appoint its first female editor-in-chief. On June 2, 2003, Amanda Bennett assumed the title of editor and executive vice president of the paper, selected for this plum job, in part, because of her track record as an award-winning journalist. As managing editor for enterprise reporting at the Portland Oregonian, Bennett won the 2001 Pulitzer Prize for public service with a team of reporters. At The Wall Street Journal, where she worked as a reporter and later bureau chief, she was part of

the staff that won the 1997 Pulitzer Prize for national reporting, for a series of articles about U.S. policy on AIDS. Most recently, she was editor of the Lexington (KY) Herald-Leader. A 1975 graduate of Harvard College, Bennett, 51, is also the author of several books, including "The Death of the Organization Man," detailing the effects of new economic realities on individual career paths in corporate America.

Journalism became a hot career after Bob Woodward and Carl Bernstein's incisive reporting of the Watergate scandal in 1974 and the subsequent publication of their best seller "All the President's

Men." Female role models in the profession, however, have been scarce—though not for lack of trying. According to a recent report from the Media Management Center of Northwestern University, while women hold 44 percent of newspaper jobs, few are in the top positions; 86 percent of the top jobs in newspapers today are held by men.

If you love writing about and reporting on the events that shape our lives, don't let those statistics frighten you off. For women to reach the top "is not only possible but completely likely," says Bennett.

Three months after

Bennett landed in the catbird's seat at the Inquirer, **MAKING BREAD** talked to her about the opportunities for women in journalism and what it takes to succeed in this traditionally male profession.

to watch the wire and then write incredibly complicated, full-length stories. I was learning everything all at once, and I knew nothing about the business. I used to cry a lot! In retrospect, though, I learned

AB: Thinking critically and being able to examine a problem from all sides. In order to report on anything, especially an area where you have no expertise, you have to start thinking critically; ask yourself

There were two occasions when I walked into a meeting, and I was asked if I was there for a school paper. So much has changed now; we all have support groups and networks.

MB: What made you decide to pursue journalism?

AB: It sort of picked me! When I was 11, I wrote my first story, and it ran in our local paper. My youngest sister had Down's syndrome, and I described learning about the disease. Writing was pretty intoxicating. After that, I continued to have an interest in it. I worked on the college paper, and I worked with the Associated Press.

MB: What was your first job as a reporter?

AB: I worked for a newspaper in Canada. I was hired as a bilingual reporter in the French-speaking part of Canada, right on the border of Quebec and Ontario. I was only there for a short time, and then I headed to *The Wall Street Journal*.

MB: What were the most valuable lessons you learned from those early jobs?

AB: The Wall Street Journal had a very busy office. I had

that I could do it—even with stuff where I didn't have a clue. I could do it.

MB: How did you work up the ranks to become an editor?

AB: I resisted anyone trying to get me to become an editor for almost 20 years. I loved being a reporter, and I stayed at that much longer than most people do. Then what happened is that I got the job of my dreams: I became a national economics correspondent for *The Wall Street Journal*.

I was based in New York, but I could travel anywhere I wanted. And I got bored. I kept going to the managing editor, applying for every job there was. Finally, I got offered the job of Atlanta Bureau Chief, and I agreed. I realized that I just loved being an editor. After 20 years of trying to avoid it, I realized that it was the perfect job for me.

MB: What are the most valuable skills you need to have as a journalist?

what is the most important thing. You have to be able to turn the story around in different ways.

MB: What do you think are the most necessary personality traits to have as a journalist?

AB: All different kinds. Some people are very analytical, some are aggressive, some are empathetic and intellectually curious. Maybe gossipy, too; good journalists want to be where the action is.

MB: How has a career in journalism affected your family life?

AB: I had my children relatively late. They are 14 and 9, and I'm 51. We had to move a lot; my kids hated that. On the other hand, they've had all kinds of experiences they wouldn't have had otherwise. We've lived in great places.

MB: Would you want your children to get involved in journalism?



Photo of Amanda Bennett by Bonnie Weller/The Inquirer Photo Staff; Photo of newspaper bundles by James Dawson/Image Farm/PictureQuest.



AB: Neither of them shows the slightest interest, but I think it's a wonderful job. My son is more interested in being a musician, and my daughter is only 9. I'm always encouraging people to pursue journalism.

I think I underestimated my own potential. Don't do that! Don't throw up barriers to your own success.

MB: What advice do you have for women who want a career in journalism?

AB: The most important thing

in the profession is that you learn a lot by doing. Find opportunities to write and get published. Just do it!

MB: What does being the first female editor at the *Inquirer* mean to other women coming up in the ranks?

AB: It is possible—and completely likely. I'm the first female editor here, but we also have the most diverse masthead in the country. Three of the top positions at the paper are held by women, two of whom are African American. Not only is it possible but it is likely.

MB: Why do you think it took so long for the *Inquirer* to appoint a female editor?

AB: Some of it has to do with historical patterns; some peo-

My failures have been times when I didn't take advantage of terrific opportunities.

ple have been here for a long time.

MB: How hard do you think it is for women to work in a male-dominated field?

AB: When I started 30 years ago, it was an issue. I was young, and that was hard. I was one of only 10 women at *The Wall Street Journal*. There were two specific occasions when I walked into a meeting, and I was asked if I was there for a school paper. So much has changed now; we all have support groups and networks.

MB: Is there anything you would recommend that a woman never do on the job?

AB: Getting involved with someone at work. I can't say, "Never do that," though, because I have seen it work out.

I think I underestimated my own potential. Don't do that! Don't throw up barriers to your own success. That's more common than exterior barriers.

MB: What are some ways to get your work noticed?

AB: When I've been really excited about it myself, and I thought my stuff was good, I

Something a woman should never do on the job: Getting involved with someone at work . . .

wanted other people to see how good it was! It didn't really bother people, because it was clear that I was excited. Confidence is key. People understand when you're excited about your own work.

MB: Who are your role models in the profession?

AB: Sandra Mims Rowe, the editor of *The Oregonian*. She hired me away from *The Wall Street Journal*, and she is everything that an editor should be.

MB: What has been your biggest career success?

Headline about women and money I'd most like to see on the front page of the *Inquirer*: "WOMEN ACHIEVE WAGE PARITY BECAUSE THEY ACHIEVE JOB PARITY."

AB: It sounds so obvious, but I led a team at *The Oregonian* that won the paper a Pulitzer

Prize in public service. It was totally thrilling, not only to win, but thrilling to be a part of that team and that paper at the time.

MB: Your biggest failure?

AB: I think of failure as those times when I didn't fully seize my opportunities. I look back on my career, and there were times when I didn't take advantage of moments of opportunity. When I traveled to strange places, I wish I had done more aggressive foreign-correspondent's work. I wish I'd tried more ambitious stories in my life. My failures have been times when I didn't take advantage of terrific opportunities.

MB: What's the headline about women and money you'd most like to see on the front page of the *Inquirer*?

AB: "Women Achieve Wage Parity Because They Achieve Job Parity."

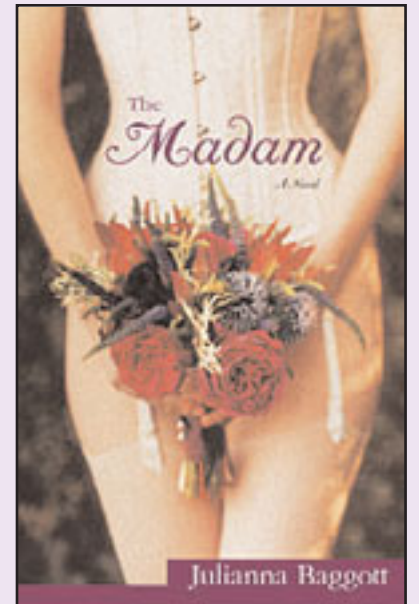
MB: If you had to write a headline describing your life so far, what would it be?

AB: "What a blast!"

MB: Thanks. It's been a blast talking with you! ☐

Jennifer Vishnevsky is an associate editor at *MAKING BREAD*.

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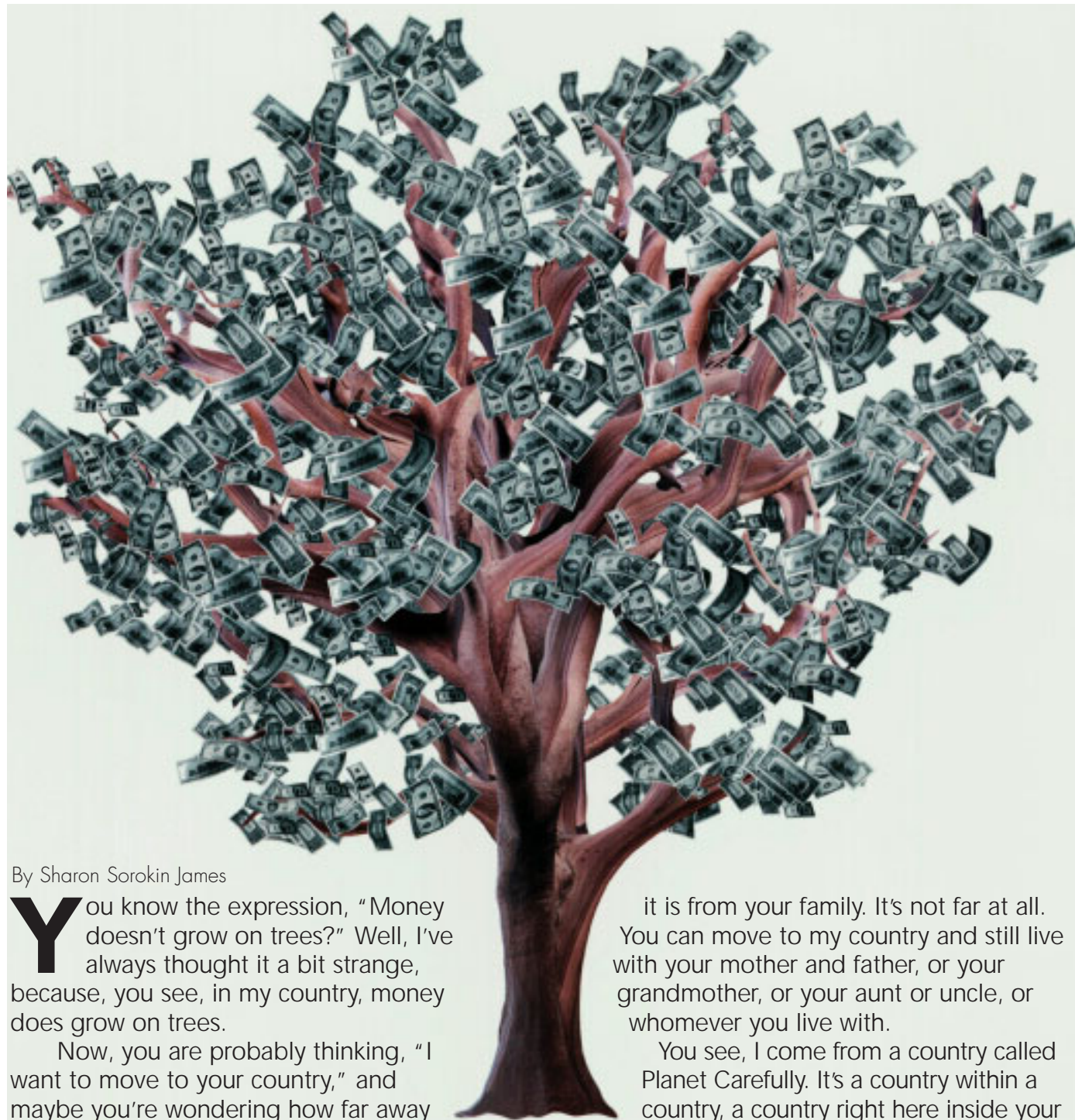
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WHERE MONEY GROWS ON TREES

*On Planet Carefully, You Need a Green Thumb
to Be Able to Pay Your Bills*



By Sharon Sorokin James

You know the expression, “Money doesn’t grow on trees?” Well, I’ve always thought it a bit strange, because, you see, in my country, money does grow on trees.

Now, you are probably thinking, “I want to move to your country,” and maybe you’re wondering how far away

it is from your family. It’s not far at all. You can move to my country and still live with your mother and father, or your grandmother, or your aunt or uncle, or whomever you live with.

You see, I come from a country called Planet Carefully. It’s a country within a country, a country right here inside your

Photo by Don Farrall/Photodisc/PictureQuest.

heart and behind your eyes, back there where your brain is and all that planning stuff goes on. On Planet Carefully, every person has her own money tree. Mine is a lilac bush, and it smells so beautiful in the spring that I never want to cut its flowers.

Every day, I water my lilac bush, I pull up the weeds from the area around its roots, I feed it, and I watch it grow. Sometimes the sun doesn’t shine, and then my lilac bush starts to look droopy, and the flowers drop off. But I know that if I work really hard and take good care of it, it will eventually blossom again. It always does. Just as the sun rises and falls each day, the blossoms on my lilac bush open and close and grow more numerous.

With one leaf, I can buy an ice-cream cone at the end of an icky, sticky summer day. I paid a twig and three flowers for my favorite doll. And I thought a long, long time before I picked five flowers to buy my purple sneakers.

“Well, that’s just a lilac bush, not a money tree,” you’re probably saying to yourself. But I have to tell you that when I need something, my lilac bush is there for me. Lilacs aren’t the same as dollar bills, or pesetas, or euros. But on Planet Carefully, their flowers are as good as gold, and the branches and leaves are like copper and silver. They are just as precious. Say I want a new drawing pad and some smellalicious, sparkly markers. If I really, really want them, then I have to snip some lilac blossoms from my lilac bush and hand them to the storekeeper. That’s the way it works here.

With one leaf, I can buy an ice-cream cone at the end of an icky, sticky, hot summer day. I paid a twig and three flowers for my favorite Barbie doll. And I thought a long, long time before I picked five flowers to buy my purple sneakers with the gold laces. But right now, I’m not picking anything from my lilac bush. I have to save up all my flowers because it won’t bloom in the winter, and my mother’s birthday is in

Photo by Image Source/PictureQuest.



December, and I want to buy her a new scarf, because she’s always cold. I saw one in the store, a blue one, decorated with pink roses. It would be perfect for her.

It would be perfect for her because, believe it or not, when my mom pays the rent, she pays it in roses. Her money tree is the coolest one yet, because it has roses in lots of different colors—pink, yellow, red, white, peach, and sometimes even a pale green!

Of course, it’s not all a bed of roses, so to speak, on Planet Carefully. Sometimes we have storms that tear up our flowers and trees, and then we have to work very, very hard to get our gardens back in order. And sometimes other things happen, too. Like the time I got a puppy.

This puppy was very special. He was a big silver poodle, and his name was Biggs. I →



THE PAYOFF

Ask your children to draw a picture of their money tree, after you read them this story. Then ask them why they think it's important not to pick too many flowers or branches or leaves from their tree, and use this story as a way to begin a discussion about family finances, the importance of planning for what you want, and saving money for a rainy day.

loved him a lot. The only problem was, Mr. Biggs, as I call him, was a wild and crazy puppy. He was always running around and chewing my shoes and ripping up paper. Basically, he was a big, bouncing bundle of useless energy.

One day, Bigginton (you see, he has a lot of nicknames) got into the garden, just when my lilac bush was starting to bloom. All the beautiful little buds on the branches were beginning to turn from a silvery green to purple, and the wonderful aroma of lilac was just starting to fill the spring air. I was very happy,

When you go to sleep tonight I hope you will dream about flowers, and branches and leaves and puppy dogs. Maybe you will even dream about your money tree. What does it look like?

until, that is, Biggs did what he did.

You see, Biggy Boo—another name I call him—just wanted to have fun, the way puppies do. He ran wildly around the garden, digging holes and yanking flowers and branches and leaves off of my lilac bush and all the other bushes and trees in the garden, frolicking and gamboling about all the while he was doing it. I never saw a happier dog. Or a more unhappy garden.

And I was unhappy, too, because I knew I had to fix it or I wouldn't be able to buy anymore ice cream, or candy, or toys, or even any special liver biscuits for Biggy Boo.

I had to be very careful and work very hard for a very long time to make my money tree bloom again. And I had to train my careless dog, too. But I did it! And that made me very proud. Now Mister Bigg Spender (that's what my mom calls him) plays very carefully in my garden. He still gambols and frolics and digs holes, but not near the flowers and trees. And he never, ever pulls the flowers or branches off the trees. My lilac bush is more beautiful than ever. It grew back stronger and prettier, because of the extra-special care I gave it.

So when you go to sleep tonight, I hope you will dream about flowers and branches and leaves and puppy dogs. Maybe you will even dream about your money tree. What does it look like? You may not know it yet, but it's growing inside you—right inside your heart and behind your eyes, back there where your brain is and all that planning stuff goes on.

If you plan very carefully and don't let any careless puppies near it and don't pick too many of its flowers or branches or leaves, your money tree will help you pay for everything you need. And most of what you want. Because, you see, money does grow on trees—if you take good care of them.

My mother says that's the real reason green thumbs are the color of money. But that's another story for another night. □

Sharon Sorokin James writes children's literature and novels. She is also a lawyer and a contributing editor to *MAKING BREAD*.

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Young Marrieds' Guide to Staying Out of Debt



Our flower girl carried wildflowers that we'd picked from the side of the road on the way to the wedding, and for dessert our guests dined on luscious, fresh strawberries purchased at a roadside fruit stand that morning.

divorced, our union unable to survive the power struggle that might have ensued.

In a recent survey taken by the Association of Bridal Consultants, more than 67 percent of married couples said that their most serious conflicts in the first year of marriage were money-related. With almost 2.5 million couples tying the knot in this country every year, that's a whole lot of arguing going on!

In the interest of preserving the peace—and improving those couples' financial base, **MAKING BREAD** asked several long-married (sometimes more than once) women to share their "What I Wish I'd Known Then" advice. Do as we say (not what we did) in this "Young Marrieds' Guide to Staying Out of Debt," and we guarantee you'll be wealthier and your marriage will be healthier 32 years from now.

Rule No. 1: Don't 'Charge' into Marriage. "So many couples are charging their weddings on credit cards—and some are divorced before the bills are paid off. Unbelievable!" says financial planner Elizabeth Lewin. Well, at least that's one mistake that I didn't make. But with the average cost of first weddings reported to be \$22,000 and so-called "wedding loans" offered by banks and advertised in bridal magazines and on wedding-planner Web sites such as www.TheKnot.com, it seems that the '70s wedding ideal of KISS (keep it simple, sweetie) has fallen by the wayside.

Just think how far \$22,000 would go towards a down payment on a first home, and remember that fond memories of that special day will stay with you even if your wedding only costs \$220. Instead, use The Knot's "Create a Gift" service to register for American Express gift cheques towards a down payment on a house, car or any of the other major expenses that newlyweds face. To register, go to www.TheKnot.com/krcrategift.html.



'Two English majors in love: a financial disaster waiting to happen. Neither of us even knew what we wanted to do with our degrees,' recalls the author.

Rule No. 2: Make Money Talk Your Pillow Talk. "There's romance in dreaming together," says Patricia Schiff Estess, author of "Money Advice for Your Successful Remarriage." "Hot-air ballooning in France, seeing a child graduate, buying a home, all require planning. And planning means you have to put a price tag on each of these dreams and begin saving for them. That helps curb the spontaneous purchases that drain savings and throw people into debt. In times of financial crisis, people who have communicated their money values, attitudes, and dreams are better able to support each other—emotionally and practically—than those who haven't."

All of the women interviewed for this article stressed the importance of having the Money Talk. "If you have a secret, or a fear, about money—big or little—let your spouse know about it right away. And be kind and loving when your spouse tells you about a money secret or fear of his own," advises Allison Acken, the author of "Women Talk Money" and a psychologist who specializes in helping women deal with financial issues.

My husband and I didn't know how we were going to make our money, much less spend it, when we married. And once the money started coming in, first from his salary as a teacher and later from mine as an

Look Before You Leap into Financial Trouble!

By Gail Harlow

"You'll marry a rich man, and then you'll be able to buy everything you want," my mother would say to me every time I lobbied her for a new sweater or skirt or whatever my "I've just got to have it" item of the moment happened to be when I was in high school.

Though I watched reruns of "How to Marry a Millionaire" on the "Million Dollar Movie" religiously, I didn't marry a rich man; how many of us do? I married my college sweetheart right after graduation. Two English majors in love: a financial disaster waiting to happen. Neither of us had jobs; neither of us even knew what we wanted to do with our degrees.

Our wedding was a slapdash romantic affair; we were married by a justice of the

peace under a huge maple tree in a small community park—this was the '70s, after all. Our flower girl carried wildflowers that we'd picked from the side of the road on the way to the wedding, and for dessert our guests dined on luscious, fresh strawberries purchased at a roadside fruit stand that morning. Fortunately, someone thought to bring chilled champagne.

Thirty-two years later, we're still married. But, financially, we've had our ups and downs, and money problems have strained our relationship. Looking back, I can see clearly now that, had we had the Money Talk that all the experts encourage newlyweds to have, not only would we be in better financial shape today but our marriage would be on more solid ground. Or, who knows, maybe we'd be

The few times the subject of saving did come up, we realized that our attitudes about money were vastly different, and we feared that dealing with those differences would tear us apart.



editor, we made no plans to save. We never sat down and identified goals that we jointly wanted to work toward—a house, children, a million-dollar retirement nest egg, a sailboat—any goal would have been better than none.

Now I think that was calculated avoidance on our part. The few times the subject did come up, we realized that our values, priorities and attitudes about money were vastly different—he is a saver and I am a spender—and we feared that dealing with those differences would tear us apart. The wiser course would have been to face them head on and seek a compromise. How I wish now that we'd made saving a priority!

Rule No. 3: Don't Make It About Control. "Set up three accounts: ours, his, and hers," says Estess. "Set aside a sum of money each month for each partner to spend as he or she likes, without consulting one another. Each can spend, save or invest all or part of that money, without checking in with the other. They can even merge their funds to buy something they both want. But

it all has to be voluntarily. No coercion or criticism from the other. Having control over a limited amount of discretionary funds in your own account satisfies spending urges and curbs the impulse to get into big debt."

For me, the issue of control centered on who paid the bills. At first, my husband paid them, and because we only had one joint account, I always felt I had to ask for money when I wanted to buy something for myself. Once I took over the bill-paying (after a huge argument), I felt I had regained my independence. Even though the amount of money coming in remained the same, I had the power to decide what bills were paid when and I always knew how much we had—and how much was left over for me to spend. If we'd set up his, hers and ours accounts, my spending might have been brought under control in a way that didn't threaten my need for independence.

"Work together on the money issues," urges Acken. You're building the financial foundation for this partnership called marriage and you want that foundation to be smooth, solid, and strong." Health editor Nissa Simon seconds that notion, adding: "When you decide things together, it tends to strengthen a marriage."

Rule No. 4: Mall Trips Aren't Marriage Therapy. Furniture, dishes, sheets, towels, appliances, the marriage bed . . . the first year or two after we marry are probably the most dangerous time for couples in terms of credit-binging. Add to that the fact that this can be an emotionally charged time for many women as we settle into the role of wife and financial partner, and you can see why the malls of America are filled with couples spending to soothe their tension.

Friday nights at the mall were a regular form of entertainment and relaxation for me (after all, didn't my mother tell me I'd be able to buy whatever I wanted after I married?)—

As tempting as they may sound, be especially leery of those 'buy now, pay later' appliance, carpet or furniture deals. When you read the fine print, you'll find that the interest rate can be exorbitant.

and I often dragged my husband along to help carry the packages. Did he complain about my spending? Sure. Did it stop me? Unfortunately, no. In later years, he only knew how much I'd charged at tax time, when he added up the (then) deductible interest on the credit cards. That way, we'd only have one money fight a year. But that annual fight got so bad that I finally had to hire an accountant to calculate our taxes. Problem solved! The real solution would have been to put a savings plan in place, so that I'd have had less money to spend frivolously.

I learned the hard way that credit cards aren't an extension of your salary. According to Lewin, one of the first things newlyweds should do after they marry is to "add up what you both owe on student loans, auto loans and any unpaid balances on credit cards. Then figure out what your joint take-home income is. Your monthly debt load should not exceed 15 percent of your net income—maybe a little more, but 20 percent is the beginning of trouble," she says. "Beware adding to your debt load by buying furniture on time or purchasing an expensive new car."

As tempting as they may sound, be especially leery of those "buy now, pay later" appliance, carpet or furniture deals. When you read the fine print, you'll find that the interest rate, once you start paying the debt down, can be exorbitant, unnecessarily increasing the total amount you're paying for something that will be obsolete or need replacing in a few years anyway. Instead of buying everything new when you're setting up house, haunt flea markets, Goodwill stores and used-car lots for good deals.

Rule No. 5: Kids 'R' Costly. Cribs, diapers, all those adorable baby clothes, the high cost of daycare, medical bills, and the loss of the mother's income, should she

decide to stay home: the birth of the first child ranks right behind the first year of marriage as a money pit. Try to resist spending big money on designer clothes that your first-born will outgrow in weeks or months. Instead, trade baby clothes and furniture with your friends, check Goodwill, or shop at Target, Baby Gap, or Sears. Anywhere but Neiman Marcus.

And before you make the decision to stay home for a few years, be sure to research the financial consequences. Everything from Social Security to your pension, to your 401(k) and your salary will take a hit. Consider this: a 12-week unpaid leave equals a 25 percent salary cut for the year, which reduces the amount being invested in a 401(k) proportionally. Smart couples find ways to compensate by increasing their contributions to their 401(k) months—even years—in advance. Or they set up a spousal IRA, which allows the husband to contribute up to \$3,000 toward the wife's retirement each year she's off the job.

My husband and I didn't have children, but the flower girl at our wedding is now a happily married stay-at-home mom. I've since met many young women who are more focused on saving for their future than I was at their age, and I'm always in awe of their self-discipline. I've also met many young women who could use the advice that all of us quoted in this article wish we'd known way back when we first wed.

Still, of the couples who attended my outdoor nuptials, four are now divorced, and we're still together. So my husband and I must have done *something* right. Now, if you'll excuse me, I've got to go pay some bills before he gets home. □

Previously an award-winning writer and editor at TV Guide and Reader's Digest, Gail Harlow is the Founding Editor of **MAKING BREAD**.

Holiday Buying Guide

PICTURE THIS!

Digital Cameras
FREE YOU
to Capture Your World—
and They're Getting
CHEAPER
ALL THE TIME



By Mr. Modem (a.k.a. Richard A. Sherman)

In today's world of instant gratification, the thought of having to wait days or even hours to have film developed seems oddly unacceptable.

Enter the era of digital cameras. Once a picture is taken with a digital camera, it can be sent by e-mail, inserted in a document or displayed on a Web site. With some cameras, you can instantly see your images on a small LCD (liquid crystal display) screen or hook the camera up to a TV and invite your reluctant neighbors in for a slide show of last summer's kayaking trip or the family pilgrimage to the International Anchovy Festival.

Digital photography not only saves time, it saves money. Because there's no film

processing involved, you have neither the processing charge nor expense of conventional film. And because you never have to worry about running out of film, you can take as many photos as you want. (You're

only limited by the size of your memory card.) So don't be surprised if a digital camera is on the wish list of one or more of your loved ones this holiday season. Here's a quick snapshot of what you need to know before you go shopping.

So Many Choices: Which One Should I Buy?

There are four types of digital cameras. At the low end, you'll find the fully automatic, point-and-shoot cameras with resolutions

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You Say You Want to Be in Pictures?

You can put a photo of yourself, your kids, your hubby, your cat, your boyfriend, your mother, your car—any photo you can upload to www.america24-7.com—on the cover of the recently published book "America 24/7." Just order a custom book jacket, featuring your work of art on the cover, when you buy the book, which showcases the results of a nationwide call for photos from amateurs and professionals alike, documenting life in America today. The book and the project it's based on were created by Rick Smolan and David Elliot Cohen, who produced the best seller "A Day in the Life of America." What better inspiration for any camera buff—or aspiring cover girl? Cover charge: \$49.95 (includes the cost of the book and free shipping).

below one million pixels and prices ranging from \$99 to \$500. Pixels, short for "picture elements," are the zillions of little dots that create images. Pictures produced by these lower-resolution cameras are ideal for Web pages, e-mail attachments and for use in newsletters and other print materials. The more megapixels you have the higher resolution—crisper, clearer, and more detailed—your photos will be.

Want to spend more money? At the next level up, you'll find megapixel cameras, those having more than a million pixels in their image sensors. Generally costing from \$300 to \$1,000, depending on the number of megapixels, these cameras provide some creative controls and may include advanced features such as through-the-lens (TTL) focusing. This category appeals to serious amateur photographers who like to control their camera settings and want the ability to make prints up to 8" x 10".

At the upper end of the megapixel group are the *prosumer* cameras—so-named because they have a combination of "professional" and "consumer" features. Costing between \$1,000 and \$2,000, these cameras offer higher resolutions in the four-to five-million pixel range, longer zoom range, and other special functions.

At the most expensive level are digital cameras that cost anywhere from \$3,000 to \$20,000 or more (yes, you can *really* spend that much money on a camera if you want to). These high-resolution cameras provide features and capabilities appropriate for the

professional photographer.

The good news: For most amateur shutterbugs, a lower-priced, automatic, point-and-shoot camera will fill the bill quite nicely.

Ready, Set, Shoot. Now What?

After taking pictures, you'll need to move them from your camera to your computer by one of three methods, depending on the camera and how it stores images.

The first method is called the direct transfer method and employs a cable that will be included with your camera. One end of the cable will attach to your camera. The other end will connect to a USB (Universal Serial Bus), Firewire, or serial port on your computer. Data will transfer fastest via USB or Firewire, so if you have a choice, choose a camera that connects via one of those.

Most editing software will permit sophisticated editing, including changing backgrounds—or eliminating ex-spouses from festive holiday pictures.

The second method uses a USB plug-in adapter to read pictures directly from the small "flash" memory card on which your camera stores images.

The third method, and arguably the easiest, applies to cameras (such as Sony's Mavica series) that write directly to a floppy disc or CD. You just insert a disc in the cam-

IT'S A SNAP: A Professional Photographer's 'Out of the Box' Advice for What to Do When You Get Your Camera Home



I picked up my first camera when I was 10," says photojournalist Sabina Louise Pierce. "I took a photo of my little pony close-up and contorted. After getting the photograph back from the developer, I saw that it was like no other photograph I had seen, so at 10, I decided that photography was not a career for me. I crumbled it up, put down the camera and never picked one up again until I was in college. I wish I had kept that photo. Photography; no, photojournalism, is my passion. It's what gets me up in the morning and what I dream of at night. Documenting, reacting, capturing what happens in front of me is play—pure play—and I am lucky, no, blessed, in fact, that I am able to make a living at what I love."

Pierce's photographs have been seen in The New York Times, Vanity Fair, People, and many other publications. **MAKING BREAD** asked Pierce to offer her best advice for anyone shopping for a digital camera this holiday season. Below, are her 10 expert tips.

To see samples of Pierce's work, visit www.sabinalouiseperce.com.

1. Expensive is not necessarily better. Nor is a fancy brand name—though I do recommend Kyocera and Fuji. I've found their consumer camera lines to take great photos.

2. Read your manual. Just because it's called a "point and shoot" doesn't mean that's all you need to know. Each camera is different, and knowing the basics will help you save time. You'll learn how not to delete the "keepers," for instance, while you're pushing the delete button to make space for more photos. A good thing to know!

3. Megapixels. Megapixels. Megapixels. The bigger the better. You want the camera to be a minimum of 4.0. If you are ever going to print anything up, the bigger the better.

era and begin taking pictures. When you're finished, pop it out, slip it into the appropriate drive on your PC, and you're ready to torment friends and family with endless e-mail attachments.

Play Time!

One of the many fun features associated with digital photography is the ability to edit and improve any image. Most cameras include their own editing software, or you can use a graphics editing program, such as Adobe's PhotoDeluxe (www.adobe.com) or Microsoft's Picture It! (www.microsoft.com). Both are in the \$50 price range. Using either program, you can easily crop and resize

photos. Some editing programs even have a red-eye adjustment feature that eliminates the enchanting "Village of the Damned" look that can result from a camera's flash. Most editing software also will permit more sophisticated editing, including changing backgrounds or eliminating ex-spouses from festive holiday pictures.

Some Day My Prints Will Come

Once your photoes are edited to your satisfaction, the real fun begins: you can print them with a color printer or send them to an online service for professional-quality printing: www.photoworks.com,

4. Software is everything. It's wonderful to be able to capture a great image, but if you can't tweak it, then it's not worth the ink and paper you print it on.

5. And while we are on ink and paper . . . keep it for printing out maps from Mapquest for directions to your holiday parties. Use OFOTO, instead.

6. "What is OFOTO?" you ask. It's a Kodak product that saved the company's stock from tumbling into penny stock. Basically, for less than the price of the paper you buy for your home printer (29 cents per print) you can make great prints on the OFOTO site, with real Kodak photo paper that looks like just like the local photography store used to make for you. Check it out at www.ofoto.com.

7. How does OFOTO work? You log on, create an account for free, sign in, upload your photographs to create your own photo album, then you invite friends to view them and/or buy prints for yourself. The site has great free software you can download, and they even tell you what sizes are best for the images you've uploaded.

Plus, did I mention the price is great? And they love to e-mail discount coupons to their members.

8. Learn to love your delete button. Don't hesitate. You can always shoot more. Using a digital camera is like dining at an all-you-can-eat buffet—as long as you have room, you can go back for more.

9. And speaking of room . . . with most cameras, the memory card, i.e. the digital film, is sold separately, along with the batteries. The good news is that the cards are constantly getting cheaper. I prefer to have more than one and buy ones that have a minimum of 165 mbs. The downside

is that most cameras come with rechargeable batteries, and they are expensive and usually burn out quickly. So buy a spare to have, in case yours runs out of juice just when you're getting ready to snap an award-winning photo.

10. Now for permanent storage: The best way to store your images is to burn them on a CD. I'm always searching for a great way to file my photos. I do it by months, initially, and I make a list, documenting what is where. Then, just to be safe, I make back-ups.

Good luck and have fun! Life is endless, and so is digital film.

—Sabina Louise Pierce

'For less than the price of the paper you buy for your home printer, you can make great prints on the OFOTO site,' says Pierce (right).



www.fotowire.com and www.shutterfly.com do an excellent job. Many camera shops also now develop prints from your memory card.

Beyond making prints, a popular trend is storing photos in online albums, then inviting (or coercing) others to take a look. Sites like www.clubphoto.com and www.zing.com allow you to upload pictures for free. Most online-album sites will notify your friends by e-mail whenever new photos are available for ooh-ing, ah-ing and groaning.

Getting the Best Price

One of the most comprehensive digital-camera resources is the Digital Photography Review (www.dpreview.com). Here you'll find

product reviews, a buyer's guide, side-by-side comparisons, and a helpful glossary. Visit www.StreetPrices.com for current street prices of digital cameras and related equipment.

Digital cameras are now outselling film cameras—and no wonder. They make photography fast, easy and remarkably affordable. If you don't already have one, make it snappy—it's time to join the digital-photo revolution. □

Mr. Modem (a.k.a. Richard A. Sherman) is a nationally syndicated columnist and the author of eight computer-related books. As publisher of the popular "Ask Mr. Modem" weekly newsletter, he provides geek-speak-free answers to computer-related questions received from subscribers worldwide. For a sample newsletter, visit www.mrmodem.net/site/newsletter.html.

PHYSICIAN'S ASSISTANT

PARALEGAL

COMPUTER PROGRAMMER

PRIVATE EYE



WHERE THE JOBS ARE NOW

If You're a Computer-Software-Writing Nurse Who Can Run a Hot Shuffleboard Game, Draw Up Contracts, and Watch for Intruders in Her Night-Vision Goggles, You've Got It Made!

By Elizabeth Kaminsky

Day One—Brewed a large pot of coffee. Slunk out into the front yard in pajamas to retrieve the Sunday paper. Caught by neighbor, looking like something out of a horror movie. Sprawled paper out over coffee table. Put on distance glasses to find reading glasses. The hunt begins . . .

Job hunting—ugh! For me, that task ranks right up there with capturing the dust bunnies underneath my bed. Most people I know don't relish the thought of putting together a resumé, networking, and beating the bushes. One woman told me that job hunting feels a lot like door-to-door sales. Another friend, however, keeps an updated

resumé on her computer at all times. She is constantly scanning for better jobs and is poised and ready to nab one whenever it comes along. She treats the job market like the hunt for the perfect pair of shoes. "It's when you're not really looking that you find the good ones," she reports.

Over the years, my job-hunting experiences have been a lot like shopping excursions at my favorite discount store. I go there in search of bath towels and come out with an evening dress. For example, when I was looking for a marketing job, a writing job emerged. I hunted for a writing job and ended up in education. The point is: my searches have been a bit unconventional and have yielded interesting results. These days, though, I'm rusty. I consider myself to be starting from scratch—kind of like re-entering the dating world after a long time on the bench. But, ya gotta start somewhere, so off we go.

Shopping for Work in Today's Marketplace

Everyone's been telling me it's a tough market. Any market is tough if you're the one looking for a job, so that doesn't scare me too much. I'm expecting that I'll have to work hard, be creative and keep my sense of humor. I'd recommend that same prescription to any woman who finds herself looking for work.

So where should we be shopping for jobs these days? There are a few key professions topping the list for the foreseeable future. These hot fields include computer and data processing services, health care, elder care, legal services, and homeland-security-related services. No surprises in this list, and I know what you're probably thinking: "I'm not a computer-software-writing nurse who can run a hot shuffleboard game, draw up contracts, and watch for intruders in her night-vision goggles." OK, well, that's what I was thinking, too.

You were probably also thinking that you would need to retool your skills to go after a job in one of these fields. Maybe it's been a while since you've been in the work-

place. Don't let that stop you. Once you understand the nature of these professions and the types of jobs they offer, you may find there's something here that you're perfectly qualified to do right now.

Computing Careers. If you're reading this, chances are you already have a good set of computer skills. Feel good about that. If you have the energy and interest to get further training, the outlook for jobs in computer programming, creating software or troubleshooting technical problems is bright, indeed. Jobs in these areas are set to grow rapidly—more than six percent a year over the next several years. Salaries aren't too bad, either. A person in this field in the year 2000 made an average of between \$53,000 and \$85,000.

People in the field must have strong problem-solving and analytical skills. They also must be team players who communicate effectively, juggle many projects, and pay attention to detail. Hmmm, sounds like every woman I know.

People in computer-related fields must be team players who communicate effectively, juggle many projects, and pay attention to detail. Hmmm, sounds like every woman I know.

Can't commit to a lot of schooling? There are a number of computer-related jobs that can be done by a person who gets a little on-the-job training or who is willing to sign up for a certificate program and has a good dose of curiosity and perseverance. Perhaps you are an expert Web surfer and have seen some sites that you know could be improved. With an eye for art and graphics and some writing savvy, you could work up to designing Web pages. Web pages have become like business cards for even the smallest businesses. Even individuals have their own Web sites now. They seem to use them for everything from showing off the latest photos of the grandchildren to selling off that inventory of homemade jam. →

Someone has to create all those sites.

If Web pages aren't your thing, chances are there is something else you can do involving computers. You may be just the person to take your local business or charitable organization from mimeograph to Microsoft, bringing its files and record-keeping on line.

Healthy Employment Options. The next hot field for jobs is just about anything to do with health care. And you don't necessarily have to become a doctor or nurse to find a good job. Several occupations are projected to grow faster than average for the next few years. Some of the more interesting and unconventional ones that I found include: medical-records technicians, physicians' assistants, and respiratory therapists. Each one requires some training, but not a full-blown trip through med school. The median salaries weren't too shabby, ringing in at \$24,000, \$47,000, and \$37,000, respectively.

Working in elder care may be the most rewarding and satisfying job ever. There's a real chance here to make a lasting difference in people's lives every day. Not too many jobs can offer that.

Medical-records technicians review patient charts, assign diagnosis codes, and run specialized computer programs to pull together a complete picture of a patient's medical history for the physician, or physician's assistant. Speaking of physician's assistants, these professionals are formally trained to provide health-care services under the supervision of a doctor. If you have the aptitude for the training program, which lasts about two years, this field may be a worthwhile investment. The same goes for becoming a respiratory therapist. These individuals, once trained and certified, treat all types of patients with breathing disorders—from premature infants whose lungs haven't quite formed to senior citizens whose lungs have diminished.

It Pays to Respect Your Elders. And

while we're on the subject of age, with boomers and their parents growing older in record numbers these days, elder care is quickly becoming one of the hot sectors for future jobs. The number of assisted-living facilities is steadily climbing. People want to age in place, without having to move from their home to a nursing home, and as they age, they require increasing care. These new living situations offer a variety of options for residents and bring with them an array of jobs to be filled.

Activities directors, patient representatives, occupational-therapy aides and social workers are or will soon be in high demand. Salaries range from \$30,000 up to the mid-\$40,000's, depending on the type of facility and the level of responsibility. These positions don't require medical degrees; what they do require are employees with some solid training and a nurturing and patient spirit. For the right kind of person, working in elder care may be the most rewarding and satisfying job ever. There's a real chance here to make a lasting difference in people's lives every day. Not too many jobs can offer that.

Talk About Job Security! Want a little more action in your next job? Check out organizations that support the homeland-security effort. I'm not necessarily talking about James Bond stuff here, but a number of companies and government agencies are now in the business of keeping our people and places safe. Jobs exist in just about all categories, from accountant to baggage inspector. The skills you already possess may be put to good use in a company that is developing the next-generation metal detector.

Ever since 9-11, firms in the business of managing risk have been hiring researchers and investigators to track down all kinds of information for their clients, from background checks on employees to trailing unfaithful spouses. Are you curious, nosy, or just plain good at digging for facts? You may have what it takes to be a private investigator. Much of the work is done through computers, but there is the occasional need for surveillance or undercover work. It's a field to watch, to be sure, and one that offers tremendous poten-



Photo by Kieth Brofsky/Photodisc/PictureQuest.

BEFORE YOU START TROLLING THE HELP WANTED'S...

To find more information on the professions mentioned in this article, surf on over to:

www.bls.gov: The Bureau of Labor Statistics Occupational Outlook Handbook, found on this site, describes what workers do, how much they make, the training and education they need, and expected job prospects in a wide range of occupations.

www.ahima.org: The American Health Information Management Association site has a Job Bank, continuing education info and more.

www.aarc.org: Go to this site of the

American Association for Respiratory Care to view a six-minute video on the roles, responsibilities and educational requirements for respiratory-care practitioners and listen to interviews with students and physicians. Then search the Job Bank.

www.aapa.org: The American Academy of Physician Assistants Information Center offers resources, information and career opportunities in this field.

www.casinocareers.com: From accountant to blackjack dealer, search for jobs at Casino Careers Online.

www.paralegals.org: There's a Career Center, Salary Survey, and more at the National Federation of Paralegal Association's site.

www.iccp.org: The site of the Institute for Certification of Computing Professionals lists universities, colleges and other schools that provide continuing-education courses, many available at night, to prepare for employment in this field.

www.careervoyages.gov: This site, run by the U.S. Department of Labor and the U.S. Department of Education, includes a list of fastest-growing occupations by state.

tial. Many private investigators are self-employed, so salary details were top secret. But the average PI employed by a corporation earns about \$40,000.

A Good Bet. Speaking of excitement, why not consider a career in casino gaming? Opportunities in this industry cover just about every job category. And more and more women are making their way to the top slots. According to Beth Deighan, CEO of Casino Careers Online, "The gaming industry started primarily as a male-dominated business. That has changed. Atlantic City casinos probably offer the best proof that intelligent, hard-working women can break the glass ceiling and rise to the top. The

presidents/general managers of five of the city's 14 resorts are women. Women have made significant gains in holding senior executive positions in accounting and human resources, gaming operations, marketing, and information technology."

That's good news. After all, what better field to get into? This industry stays relatively isolated from downturns in the economy. People gamble when times are good, because they have the extra money, and they gamble when times are bad to relieve their stress. Not to worry if where you live is nowhere near Atlantic City or Vegas. Deighan reports that "Native American gaming has led the industry in growth this year. With

more states considering gaming as a source of revenue to support deficits, more casinos will open or expand and more jobs will become available." Salaries in the casino field run the gamut, based on job type, geographic location and experience.

'Atlantic City casinos probably offer the best proof that intelligent, hard-working women can break the glass ceiling and rise to the top,' says Beth Deighan, CEO of Casino Careers Online.

The Law on Your Side. Games of chance not your cup of tea? Perhaps becoming a paralegal is more your style.

You get to delve into facts, research cases, draft contracts, and help clients navigate the legal system. The need for paralegals is expected to grow, because many different types of companies are looking to fill positions. Places like banks, real-estate offices, insurance companies, corporations and public-sector agencies will be hiring people with legal expertise over the

next several years, and there are plenty of accredited training programs where you can get the needed education.

What do employers look for in a paralegal? Ted Schaer, partner with the Philadelphia firm Zarwin, Baum, DeVito, Kaplan, Schaer and Toddy, reports, "We like our employees to be self-starters. They must be able to work independently and hit the ground running. A good paralegal will be trusted to assist with all aspects of a case."



A wise woman once told me, 'It's never too late to do what you really love.' In that case, there's probably room for one more 'chick singer' in the world. Why not me?

If you work well on your own, have a quest for knowledge and a sharp eye for detail, you'll feel right at home as a paralegal. Median salaries for these jobs are around \$35,000.

In preparing this article, I found some good ideas for jobs I might consider as I journey through job-search land. I could picture myself doing quite a few of them actually, because my interests are broad and I love to learn. But, just for kicks, I decided to look up my dream job, cabaret singer, in the Occupational Outlook Handbook.

I didn't expect to find it, but there it was, plain as day. The good news was that the Bureau of Labor Statistics projects that jobs in this profession are "scheduled to grow at least as fast as all other occupations." They are quick to caution that "only the most tal-

ented performers get regular work." I guess the people who wrote the handbook haven't listened to the radio lately. A wise woman once told me, "It's never too late to do what you really love." In that case, there's probably room for one more "chick singer" in the world. Why not me?

Day 31—Use free ticket to Las Vegas. Freeload with friends. Slink into their front yard in pajamas to retrieve the Sunday

paper. Frighten neighborhood children with witch-like hair. Snitch classifieds. Borrow the family car. Find a nice, comfortable stool at a one-armed bandit. Read the Help Wanted with one hand and pull the Megabucks handle with the other. C'mon now, machine. Mama needs a new pair of shoes □

Elizabeth Kaminsky is a contributing editor to **MAKING BREAD**. Her alter-ego acts, sings, and has extensive experience in marketing and public relations.



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ON-THE-JOB ETIQUETTE WHY CAN'T WOMEN BE NICER TO EACH OTHER?

*What to Do and Say When You Run into
'Sisterly Rivalry' or Just Plain Rudeness at the Office*

By JoAnn R. Hines

I once had a woman at the top of her game tell me, when I asked her why she hadn't returned my phone call, that she only returned calls to women of similar stature within their companies. What's up with that?

There is a documented phenomenon called the "drawbridge syndrome" among women who reach the top in corporate America. It occurs when a woman finally reaches the highest rung of the ladder, then refuses to help the women coming along behind her. Unwilling to share her knowledge or resources with them, she "pulls up the drawbridge" behind her.

I don't know whether that's what was going on in the case of the woman who wouldn't return my call. But, I do know that she no longer is employed by that company and has contacted me several times for help. *Hmmm . . .*

We often complain of the way men treat us in the workplace. Maybe we should be looking at how we treat each other.

After 10 years of working with women in all levels of management, I have come to realize that many of us have not learned the basics of business etiquette. We often complain of the way men treat us in the workplace. Maybe we should be looking at how we treat each other. When I mentioned this to my stepmother, who is the head of her department at a major university, she admitted that many times she finds herself treating her women colleagues much less deferentially than her male colleagues. Even I plead guilty. I'm sure this has happened to all of us. The question is: what do we plan to do about it—and how should we react when we are on the receiving end of such unsisterly behavior?

Below are five personality types that I've run across in my work life—and wished I hadn't. If you recognize yourself in any of these portraits, resolve to reform. If you recognize some of your colleagues, here are some suggestions for what you can do and say to them.

THE WANDERING EYE

You know the type: she's the woman who continually searches the room for a more important person to chat with. She's always looking for the next contact—someone with a more important title at a well-recognized company. If your title or company aren't exalted enough, you're just not worth her time—especially if there are a lot of high-powered men to mix and mingle with.

Case in point: I was once one of two women in a sea of men at a business gathering. I happened to be wearing a bright red outfit. I spoke with one woman for at least 20 minutes. A week later I called her

for an interview, and—believe it or not—she didn't remember me. What did I do? Pout? Get mad? No. I reminded her that we'd met at the gathering and asked her why she didn't remember me. She stammered and mumbled some excuse about poor attention span. After that, she was very gracious and promptly returned all of my phone calls.

Why do we have the tendency to give less importance to the women we meet? Because it's been ingrained in us that women are typically not in positions of importance in the business community. It's time to get over it, ladies. In his latest book, "Re-Imagine," even management guru Tom Peters says that women rule the world. And, hey, if a man says it, it must be true. Right?

Tip: If you find that you've been slighted in a business situation like the one described above, use it to your advantage. Follow up with a funny card and a clever line: Remember me? You'll be remembered next time. →

THE ESCAPE ARTIST

The escape artist is the one who really gets my goat. She's the woman who won't return phone calls or e-mails. The one who is too busy to respond to requests for information or leads. The one who thinks you will go away. The one who may finally call back, but then behaves rudely, is abrupt or seems downright nasty. The one who calls only when she needs your help.

I know we are all on information overload, but it only takes a few minutes to send an e-mail or leave a voice mail. And maybe next time, you'll need the favor returned. Courtesy goes a long way, even if you can't provide the answer or information the person is looking for; and not responding is just plain bad manners. It certainly won't get you on my A-list when you need something from me. If you treat me poorly, I won't burn my bridges, but I won't go out of my way to help you (which I could), either.

Y*ou know the type: she continually searches the room for a more important person. You're not worth her time—especially if there are a lot of high-powered men to mix and mingle with.*

Tip: My solution for handling the phone calls and correspondence that I'm deluged with is to put a plan in place for callbacks and catching up on e-mail. I commit an hour a day to be on the phone and at my computer, reconnecting with the people who are important to me. Some women I know make one day a week their catch-up day.

HONEST ABBY

Like Honest Abe—or George Washington—this woman cannot tell a lie. She is the woman who believes herself to be completely forthright and honest. Have

you ever found yourself saying, "Well, I was just being honest," only to wonder, after the fact, why someone you'd spoken with seemed hurt or upset and started avoiding you? If so, you may be guilty of this serious breach of business etiquette.

Assuming Honest Abby doesn't have an ulterior motive for being brutally honest (in which case she might really be a Wolf in Sheep's Clothing), this kind of "forthrightness" is generally a classic communications problem. The speaker and the listener have drastically different perceptions about the meaning of a message. If they don't know you well, your listeners may think you're being intentionally rude and abrasive, and they'll most likely no longer wish to continue any sort of business relationship with you—much less a productive conversation. And that gets in the way of getting business done.

This one is very difficult for me, because I'm naturally a very frank person. My communication style has evolved into a cooling-off period before I deal with any issue that is upsetting. If I don't remind myself to collect

my thoughts, I may too quickly say things I mean but shouldn't say—no matter how righteous. In a business setting, I've learned that being authentic requires a balance between being forthright and gaining the interpersonal skill that allows you to be sensitive and diplomatic.

Tip: Always think before you speak. It's important to consider how your message will sound from the other person's perspective.

When your feelings are hurt by an "Honest Abby," instead of walking away, try to find a way to discuss what was said in a clever and constructive manner. Let the other person know how you interpreted her comment and ask whether she intended it that way.

THE WOLF IN SHEEP'S CLOTHING

She's the person who goes out of her way to help you, smiling all the while, and

A*female colleague recently wrote in an e-mail that went out to a group list (to which I belonged) that I had a "big head" and was full of myself. Was I embarrassed? Yes—for them, not for me.*

then—bam—right in the kisser. She often dares to criticize you in front of colleagues, or, worse, stabs you in the back. She may make her "constructive criticism" sound like she's just trying to play devil's advocate or provide a balanced view, but what she's really doing is being disparaging.

Unfortunately, the WISC is a reality for women in business. They have their own counterculture akin to the one you still find among those whispering groups of girls on the playground in middle school. What's their real motive? Is it jealousy? Or insecurity? It doesn't really matter.

Case in point: A female colleague recently wrote in an e-mail that went out to a group list (to which I belonged) that I had a "big head" and was full of myself. She was commenting on the bio that I had submitted, along with a pitch letter, asking whether the group would like to hire me as a speaker. Was I embarrassed? Yes—for them, not for me. I responded by explaining that "everything on the bio is true and if I don't market myself, who will?" After which, this WISC asked me to help all of the members of the group create their own personal "Big Head Bios."

Tip: Just as in the situation above, whenever I encounter a WISC, I confront the offender. It is easy to say to someone, "I hope I misunderstood. Please tell me what I heard was just gossip." Or—this is my favorite: "Do you feel better, having thrown me under the bus?" Then you can launch

into specifics: "I heard that you criticized my project in front of our boss, after we had agreed on the pitch."

Whatever you do, don't hide your feelings. They'll only resurface as resentment later. We are all adults. Think: What's the worst that could happen? It probably won't.

MS. CONVENIENTLY FORGETFUL

This is the woman who makes a commitment and then doesn't follow through. This creature can be seen on committees, at action-planning sessions, even in financial situations. She's the one who volunteers, "I'll take care of that"—and then tells you something else has come up at the last minute. Ms. Conveniently Forgetful also often conveniently forgets to pay her bills. At one of the associations I founded, we ran into problems with women registering for functions, then not paying the fee. We finally resolved this by sending a cute card with a note asking, "Who's responsible for this bill?" We got several checks back at once.

Tip: Don't commit to anything, if you won't or can't honor your obligation. People will always remember that you didn't deliver. Once burned, they'll never trust you.

Bottom Line. We're all in this together, and pulling up the drawbridge is just going to isolate you from others who can help you as much as you can help them. So show your "sisters" some R-E-S-P-E-C-T. I guarantee you they'll return the favor. □

JoAnn R. Hines is an award-winning author and motivational speaker, as well as the founder of Women in Packaging, Inc. (www.womeninpackaging.org), an international association for businesswomen.

FUNNY BUSINESS

Magazines Promising '103 SENSATIONAL Sex Tips' Don't Turn Me On

*During the Holidays, I Lust After
Another Kind of Perfection:
'Moist Turkeys, Succulent Hams
and Vegetables Children Adore'*

By Jane Resnick

Now that the holidays have descended . . . no, fallen . . . no, come upon us when we least expected them, I'm spending more time in the supermarket check-out line, and I'm not happy. It's not just that my cart embarrasses me—too many items with cream involved—butter and cream cheese, whipping cream and sour cream, the saturated-fat family. I'm going to have to go home and turn this cholesterol binge into cookies, cakes, and pies. And Santa's not going to lend me an elf. I know this, because I begged last year, even tried to trade my husband, who doesn't mind the cold and would love to drive reindeer, but no dice.

The hard part about standing in that line is facing the rack of magazines with their come-hither headlines. I'm not talking about the magazines that certain chain stores who fear for our sexual souls have covered in plain brown paper wrappers. Not the heavy-breathing cover lines that promise "103 SENSATIONAL



Sex Tips (with Extra Emphasis On #53) That Will Drive Him WILD with UNIMAGINABLE Pleasure." During the holiday months, the magazines that make me suck back a scream, the ones that both attract and repel me, make promises that even sex can't match.

During the holiday months, the magazines that make me suck back a scream, the ones that both attract and repel me, make promises that even sex can't match.

They hold out the possibility of perfection—moist turkeys, succulent hams, vegetables that children adore, tables gleaming with unique, highly polished accessories, gifts (bought in July) wrapped in artistic paper, dresses of shimmering red satin (bought on a budget), draped over bulge-free bodies. All this, they claim, can be

achieved during organized, stress-free days punctuated by 10-minute relaxation exercises in our very own home spas. But in my home, chaos gathers its clouds just after Columbus Day, hovers during Halloween on a broomstick, makes direct threats by Thanksgiving, takes over on Hanukkah and Christmas and celebrates victory on New Year's Eve. Still, every year, I fall for this fairy tale, as if I were a holiday virgin, because the siren call of perfection is so seductive.

They say the three little words every woman longs for are "I love you," but, for me, "No-Fuss Recipe" is the ticket. Here's one magazine's version of Soup Made Simple: 16 ingredients, two columns long, with a call for fresh herbs that can only be found in Indian specialty stores and a blending appliance I don't own. And I always thought simple meant, well, simple. The No-Stress, No-Fuss dessert is a tartlet. That's a red flag, right there: the "let" part of the tart means more than one must be made and, worse, there are three parts: crust, filling, and topping. Which inspires an evil thought: frozen piecrust, canned filling, ice cream topping—a no-stress, no-fuss recipe that I can live with.

I know, I know: homemade is better—the fuss is worth the 10 seconds it takes my family to demolish dessert—but I draw the line at table decorations that require growing my own or foraging. I'm not good in the field. I wish I were, now that I know "How You Serve Can Raise the Level of Excitement" of your holiday dinner. But, sorry, Martha, I just don't have the time to complement my guests' napkins with seasonal greenery to make them feel special. I know I'm tumbling off the perfection pedestal here, but I can't gather branches from a bush and thread them with clear plastic beads to create a snow-covered look.

Another article promises I can "Make a Striking Centerpiece Without Spending a Fortune," but I hate sewing more than gynecology. Money may not be the solution for everything, but for a centerpiece—take my money, please.

And then there's the holiday body problem. The magazines aren't making this up, but even if they are, it doesn't matter. We believe them; we can't help ourselves. Take me, in aisle 11 at the supermarket, and all the women in aisles one through 10—body problems in every line, just ask us.

Still, every year, I fall for this fairy tale, as if I were a holiday virgin, because the siren call of perfection is so seductive.

It's true, I haven't spent the previous nine months living a life that guarantees an entrance to die for on New Year's Eve. But help is on the way, and it's swift, if only I can "Get Fit Quick," "Drop 10 Pounds Before the Holidays," and (my personal favorite) "Curb My Party Appetite." This article tells me that if I eat at a well-lit table, instead of chowing down in a dark corner, and if I try eating with my other hand, I'll eat less. Embarrassment and awkwardness as motivators—not bad. I've read worse. Like watching what you eat by choosing olives instead of cheese, or gingerbread instead of chocolate chip cookies. Forget that. If cheese and chocolate chips are in the house, I'm going to eat them with my left foot if I have to.

Oops, not exactly perfect behavior. And that's where we're caught; the headlines draw us in. Even though we cringe when the bar for perfection is held too high, we want to reach for it anyway. We do want to wow people with a beautiful table and a fabulous meal, while we slip in and out of the kitchen with the greatest of ease, looking like a million bucks. Just like the man on the flying trapeze, we want to be spectacular without breaking a sweat. And so when we see "No One You Invite Has to Know How Easy It Was" calling our name, we grab the magazine and take it home.

We're only seduced by what we desire. □

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