

**We
Mean
Business™**



NAWBO®
Nashville

National Association of Women Business Owners

**November 2007
Newsletter**

**Visit us at
NashvilleNAWBO.com**

Monthly Luncheon

**Thursday
November 29, 2007**

Doors open 11:00 am
(Networking)
Program begins 11:30 am

SUNSET GRILL

2001 Belcourt Ave.
Nashville, TN 37212

Valet Parking Available

**Please reserve online
by 6:00 pm**

November 27, 2007

www.nashvilleNAWBO.com

Program:

Member Panel Discussion

**“How to Finance
Your Business”**

Sponsor: BB&T

President's Memo



Letha Edwards
Chapter President

This is the season of gratitude and we can all look around us and find those people we appreciate and cherish. We live such “busy” lives, however, and rarely take the time to say “thanks for being there.” As the current President of NAWBO in Nashville, I want to take that time.

Thank you to our board members for being there. We are fortunate to have eleven strong, caring women to help lead us through our 07-08 year. Thank you all for the giving of your time and hearts.

We are also fortunate to have so many vibrant, intelligent, and motivated women as members of our local chapter. Thank you for writing the newsletter, attending the luncheons, the book club events, the occasional get-togethers, and thank you for supporting each other as women business owners.

Here's one of my favorite poems that addresses giving thanks for life itself:

How easily we can forget how precious life is!

So long as we can remember,
we've just been here,
being alive.

Unlike other things for which we have a good comparison-- black to white, day to night, good to bad--

we are so immersed in life that we can see it only in the context of itself.

We don't see life as compared to anything,

to not-being, for example, to never having been born.

Life just is.

But life itself is a gift.

It's a compliment just being born:

to feel, breathe, think, play, dance, sing,

work, make love, for this particular lifetime.

Today, let's give thanks for life.

For life itself. For simply being born!

Daphne Rose Kingma,
Source: *A Grateful Heart*

Have a fabulous Thanksgiving holiday and enjoy your life! I'll see you on Thursday, November 29th at our next luncheon.

Letha Edwards

Member News.....

Beth Haley Design - All of us at Beth Haley Design would like to thank our wonderful clients for entering our name in the 2007 *Nashville Scene* Best of Nashville Readers' Poll. Thanks to your support we are proud to announce that we came in 2nd place in the category "Best Interior Designer". We were all surprised and excited to hear we won the honor. Thank You!!

Matranga Wood Designs - New member Pat Matranga is a wood artist specializing in corporate gifts and historic woods. You can check out her website at www.matrangadesigns.com. Come visit her Holiday Open House November 23 and 24 from 9 am to 5 pm, and November 25 from 1 pm to 5 pm at 1421 Stewarts Ferry Pike (Near the Old Hickory Blvd. exit off of I40). For more information contact Pat at 615-886-7100 or www.Butsugu4u.com.

Cassel International - Carol Webster, President of Cassel International, was selected from among hundreds of submissions to be featured in the 2008 *Woman's Advantage Calendar*. The calendar will provide advice for women business owners from influential women leaders across the US and Canada. The Woman's Advantage is a line of information products, including books, workbooks, audio CDs, and calendars designed exclusively for successful women business owners. For more information or to order your calendar, call 919-841-0401 or visit <http://www.WomansAdvantage.biz>.

If you have news about you or your company you'd like to include in the newsletter, submit to Carol Webster at cwebster@casselinternational.com.

WBENC Certification Workshop



Join NAWBO Nashville Chapter and Pinnacle Financial Partners as we partner with WBENC to provide Middle Tennessee women business owners the opportunity of a lifetime!

Discover the many benefits of WBE Certification!

Learn how to obtain certification of your business as a women's business enterprise!

Hear how others have benefited from certification!

What: Women's Business Enterprise National Council Workshop on How and Why to get certified as a woman-owned business enterprise.

When: December 7, 2007

Where: Frist Lecture Hall at the Gordon Inman Conference Center, Belmont University.

Time: There will be a morning session from 8:30am - 11:30am that will include lunch and an afternoon session from 2pm-5pm that will include a networking reception.

Cost: The cost is \$40 per person and includes parking.

Register at: www.nashvillenawbo.org

See you there and be sure to tell every women business owner you know!

Upcoming Events

Mark Your Calendars for the SMEI Vendor Fair!!



SMEI Nashville's December 11th meeting will be held at Lipscomb University and brings an extra opportunity for our members with a Vendor Fair. Open to members and non-members, the Vendor Fair gives businesses another opportunity to display to potential clients and customers prior to Christmas (for those of us who procrastinate!) and prior to the New Year, a time when many businesses are making decisions to change or keep vendors.

Details for the Vendor Fair are as follows:

Date: 12/11/07

Time: 10:30 - 11:30am - networking

11:30am - 1pm Lunch and speaker

1pm - 2pm networking

Fees: \$100 for members - \$150 Non-members

Location: Lipscomb University – building and room to be announced.

Each Vendor Sponsor receives one six foot table to display product or company information, complimentary lunch, inclusion on the SMEI Nashville web site and newsletter. To reserve your vendor table, please contact Karen Grove at smeinash@comcast.net or by phone at (615) 531-4043.

First Annual Networking Symposium

Hosted by Women's Business Association at Owen Graduate School of Management

The Women's Business Association at the Owen Graduate School of Management will be hosting its first annual Networking Symposium at Vanderbilt University in January 2008. This event will serve as a forum for women to share their success stories, discuss issues and challenges, inspire others, and broaden their network.

During the evening networking event on Friday, January 25th, we will be showcasing local women-owned and operated businesses. We believe this is a great opportunity for women to share their entrepreneurial experiences while at the same time showcasing their companies, products and services. Because this is a valuable advertising opportunity and the symposium has additional costs to cover, we are asking for \$100 contributions per booth in the form of a gift bag donation or event sponsorship.

For more information, contact Amanda Pullins (MBA Candidate 2009) at (646) 483-6822 or by e-mail at amanda.pullins.2009@owen.vanderbilt.edu.

Second Annual WoMeNet Conference (Women, Mentoring and Networking in Tennessee)

This year's conference will be held January 18-19, 2008. For more information about WoMeNet you can visit our website at www.ttuwomenet.com or contact the Chair of this event, Paula Hinton at 931-372-3339 or phinton@tntech.edu.

Nuggets of Knowledge

Create A Memory

This week is Thanksgiving. After that we go into a whirlwind of activity throughout the month of December, culminating with New Year's Day. Why not concentrate this year on creating a memory for those important people in your life?

A memory is different than an expensive gift. It is different than a card or candy. It takes more thought and sometimes more time. Yet it is much more lasting than anything else we could do. Here are some ideas to help you create a lasting memory.

- ◆ **Family** - Take a special trip. Plan a special way of giving back to your community. Do volunteer work on Christmas Day. Spend a day looking through all the photo albums from past holidays and birthdays. Have a game day. Do something the children will always remember.
- ◆ **Employees** - Give your support to a particular cause and involve all your employees. Give each of them a half day off to take care of some of the extra shopping or errands during this time. If your group is small, take each of them to lunch and learn more about their family.
- ◆ **Customers** - Instead of cards, candies or tokens of appreciation, have a networking event to introduce them to potential customers. Take lunch to all of their employees on one of these hectic days. Plan a special event for your top customers like tickets to the *Nutcracker* for their families.
- ◆ **Friends** - Do something you have never done before. Babysit or parent-sit while your friend shops or goes to dinner. Have a massage day - hire a massage therapist to come to your house and have your friends come by for a massage. Spend time talking about the great and not-so-great things that happened this past year. Talk about the good things to come!
- ◆ **YOU** - What have you been longing to do? Where you have been wanting to go? What would be memorable for you? Do this for yourself. For me, instead of gifts this year we are taking a family vacation. I plan to babysit the grandchildren, cook lots of meals, play lots of games, and take lots of pictures. But more than anything I want to hear every word my family says. I want to savor every minute I have with them.

What about you? How will you create special memories this holiday season?

A book of Susan's Nuggets will be coming out by Christmas —watch more for information!

Do you need help building your business?

Give Susan a call at 615-312-7238 or visit www.AimFireGrow.com.



Susan DePue

On Target Marketing Coach



Going Global

Submitted by Carol Webster, Cassel International

Finding and Managing Sales Agents and Distributors Overseas

You've adapted your product for the overseas market, and established an appropriate price. Now you just have to find a way to sell your product!

Finding the right distribution partner overseas is important. It's so important to be able to establish a trusting long-term relationship with the person or group who is going to help you penetrate new market and be *your* local presence overseas. So what do you look for?



The top three criteria for an overseas partner are:

Financial soundness – does your partner have sufficient financial resources to manage your business and expand your reach?

Knowledge of your industry and products/services – How long has your distributor or agent been involved in your industry? Are they considered an expert in the field?

Reputation – Does your prospective partner have a solid industry reputation? Are they well-connected and well-known among your target customer base?

And of course you need to determine if they truly are interested in your business. There are number of ways to find distribution partners; participating in international trade shows, inquiring with overseas chambers of commerce or state and local governments, perusing trade directories and asking current overseas customers for recommendations are a good way to get started. The U.S. Commercial Service also has an International Partner Search service which can be very helpful in identifying prospective partners; visit their website at <http://www.export.gov/salesandmarketing/IPS.asp> for more information.

And don't forget that you have some obligations to fulfill toward your agents and distributors as well! They will be looking for a stable and reliable supplier with quality products, excellent product, technical and marketing support and service, and a company who will treat them as a respected partner.

Once you've identified the right partner, negotiate your contract carefully with a lawyer well-versed in international business, and make plans to meet at least twice a year in person with your distributor to review the business and make plans for steady growth.

Happy Selling!

Next Issue—Navigating the International Marketing Communications Maze

In an East African newspaper:

A new swimming pool is rapidly taking shape since the contractors have thrown in the bulk of their workers.



*Happy
Thanksgiving!*

International Forum Update

Following are a few highlights from recent International Forum Conference Calls....

- Terri Whitesel of Interpret-Her provided a recap of two of her International Projects:
 - Working Women in Slovenia
 - Small Company uses Outsourcing—manufacturing in Mexico and China www.alibaba.com
- Susan Chaires spoke on her September 2007 trip to Beijing for the America-China Women Business Leaders Conference. She went on a Site visit to Haidain District outside of Beijing, geared toward entrepreneurs. There are 900 US companies in the District. Anyone interested in doing business there should look at this District - www.bjhd.gov.cn

Trade Missions

- In partnership with the U.S. Department of Commerce, NAWBO is leading a women-only trade mission to the United Kingdom and Italy, April 13-18, 2008. All participants will take a Gold Key questionnaire to determine market viability. An upcoming conference call with commercial officers from London and Milan will provide insight into each market. Check back on [NAWBO's Trade Missions page](#) to find out the date and time. Or contact Brynn Slate at bslate@nawbo.org or 800-55-NAWBO for more information.
- NAWBO would like your feedback in planning its next trade mission. Would you be interested in participating in a trade mission to Jordan? If this is a location you'd be interested in doing business in, please contact Brynn Slate at bslate@nawbo.org.



News

- NAWBO member Josena Arquieta met Mexican President Vicente Fox during his recent visit to Houston promoting his book at the World Affairs Council Meeting.
- The U.S. Small Business Administration announced that it will extend its Export Express pilot program through fiscal 2008. The announcement is in a Public Notice published in the Federal Register today. The Export Express Pilot Program was established in 1998 to assist small exporters with their financial needs, particularly those needing revolving lines of credit. Export Express terms and conditions closely follow those of the SBA Express loan guaranty, but carry the 75-85 percent guaranty of the standard 7(a) loan. [Read more about the SBA's programs for international business.](#)

Events

- The 2008 Global Summit of Women will take place in Ho Chi Minh City, Vietnam, May 29-31. With an annual growth rate of 8 percent, Vietnam is an ideal location for a global gathering of women to revisit the dynamic Asia-Pacific region, now viewed by economists as "the new center of gravity in the world's economy," led by China and India. [Learn more and subscribe to GlobeWomen.com's free newsletter.](#)
- The Overseas Private Investment Corporation (OPIC) is holding a series of workshops on international expansion for women and minority owned businesses. The next Expanding Horizons workshops will take place in Houston, Texas on October 18 and in San Francisco, California on November 15. [Register online.](#)
- On October 17 in Arlington, Virginia, join the U.S. Department of Commerce for a breakfast seminar to learn about how to take advantage of the North American Free Trade Agreement (NAFTA) and the Central America-Dominican Republic Free Trade Agreement (CAFTA-DR) to increase your export sales to a market of over 188 million people and \$2.2 trillion in GDP. Registration is only \$40. [Learn more.](#)

Women Entrepreneur of the Year Awards

Take part in the DiversityBusiness 8th annual "Top Small Businesses in America" program. DiversityBusiness is the nation's largest and most comprehensive online resource center for Small, Women and, Minority owned businesses and large procurement organizations. To participate, businesses must register their business profile by November 30, 2007 at [DiversityBusiness Business Awards Registration.](#)

You've Been Sued: What Happens Now?



James Williams practices in the civil litigation group in the Chattanooga office of Miller & Martin PLLC. He may be reached at (423) 785-8244 or jwilliams@millermartin.com

The opinions expressed in this bulletin are intended for general guidance only. They are not intended as recommendations for specific situations. As always, readers should consult a qualified attorney for specific legal guidance. Should you need assistance from a Miller & Martin attorney, please call 1-800-278-7303.

If you're a small business owner, the prospect of defending a lawsuit for the first time can be a daunting proposition. It often starts something like this: A person unfamiliar to you appears at your door, hands you a stack of papers and says "you've been served." Your initial state of disbelief is quickly overcome by anger as you begin to read the complaint and see that you've been accused of fraud, negligence and various breaches of one kind or another. Is this really happening? What should you do now?

First of all, don't panic. Equally important, don't let your anger cause you to do something you may later regret. For example, avoid calling the plaintiff's attorney to let him know what you think about his client. It won't help the situation, and may make matters even worse.

Of course, don't ignore the lawsuit either. Depending on the court in which the case is filed, you will have 20 or as much as 30 days from the date you were served to answer the complaint. Should you fail to respond to the lawsuit within the appropriate time period, the party who brought the lawsuit can take a default judgment against you, even though you may have had a good basis for defending the case.

Retain Competent Legal Counsel - If you have an attorney, call him or her right away. If you do not, find one as soon as possible. If the lawsuit is filed in a court from another state, see if your local attorney can help you obtain a referral. If you cannot get a referral from someone you know, contact your state or local bar association. Someone there should be able to point you in the right direction.

Check Your Insurance Coverage - It is possible your lawsuit may be covered under an insurance policy. If it is not clear whether insurance coverage is available, have your policies available for your attorney to review. Your attorney may advise you to place your insurance carrier on notice. Depending on the type of losses claimed in the lawsuit and the types of coverage you have, the insurance carrier may hire an attorney for you to defend the case.

Preserve the Evidence - Preserving information and documents that may be relevant to the case is not only a good idea, but the failure to do so can get you into a lot of trouble. At the point when you are served with a lawsuit – or even before that point if you have reason to believe you are going to be sued – the law requires you to preserve relevant information and documents. The penalties for failing to preserve documents can range anywhere from a monetary fine to having a judgment entered against you. If your company's system of storing electronic information automatically destroys e-mail and other data after a certain period of time, you may need to suspend this practice to make sure that relevant documents are preserved. Your attorney will advise you regarding document preservation issues.

Work with Your Attorney and Come Up with a Plan - Help your attorney by preparing a chronology of the relevant events leading to the lawsuit. You will also want to provide copies of pertinent documents together with lists of potential witnesses and their contact information. Once your attorney has become familiar with the facts of the case, work with him or her towards coming up with a litigation strategy.

Is this a case where a prompt early resolution is feasible and desirable?

Is mediation appropriate for this case?

Do you have a basis to counter sue?

You might decide this a case where, because of its implications for other potential claimants, you will want to vigorously defend the lawsuit and hopefully dissuade other claimants. If so, and if your insurer is not paying the cost of your attorney, be prepared for expensive attorney bills.

Ask to have your attorney give you a budget or estimation of the costs of the litigation through the various stages of the case. This will help you decide whether it makes financial sense to resolve the case in the early stages. Keeping your approach objective and pragmatic will help ensure the best interests of your business are being served. While these steps won't necessarily make your first experience with the legal system a pleasant one, they will go a long way towards avoiding disaster.

**National Association
of Women Business Owners**

P. O. Box 292283
Nashville, TN 37229

615.664.6884 voice mail

**We're on the web:
www.NashvilleNawbo.com**



Women Mean Business™

**Nationally at
www.NAWBO.org**

VISIONARY PARTNER



CORPORATE PATRONS



CORPORATE SPONSORS



Many thanks to our November 2007 Luncheon Sponsor!

There's opportunity here



Excellence in Community Banking

Building on a tradition of excellence in community banking that stretches back to 1872, BB&T continues to offer clients a complete range of financial services including banking, lending, insurance, trust, and wealth management solutions. We invite you to learn more about us, our company, and our philosophy - <http://www.bbt.com/>.