MARTIN T. MEEHAN
5TH DISTRICT, MASSACHUSETTS

2434 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
(202) 225-3411 FAX: (202) 226-0771

COMMITTEES:
NATIONAL SECURITY
SUBCOMMITTEE ON MILITARY RESEARCH & DEVELOPMENT
SUBCOMMITTEE ON MILITARY READINESS
JUDICIARY
SUBCOMMITTEE ON CRIME
SUBCOMMITTEE ON COMMERCIAL & ADMINISTRATIVE LAW

Audrey Haynes
Women office
45 67300

Congress of the United States

Sandra Selva

House of Representatives
Washington, D.C. 20515

DISTRICT OFFICES:
11 KEARNEY SQUARE, THIRD FLOOR
LOWELL, MA 01852
(508) 459-0101 FAX: (508) 459-1907

BAY STATE BUILDING
11 LAWRENCE STREET, SUITE 703
LAWRENCE, MA 01840
(508) 681-6200 FAX: (508) 682-6070

WALKER BUILDING
255 MAIN STREET, ROOM 102
MARLBOROUGH, MA 01752
(508) 460-9292 FAX: (508) 460-6869

Brenda

Fax Cover Sheet

Office of Congressman Marty Meehan

Tanya Lopez 67300

To: Michael O'Mary

With: First Lady's Office

Fax: 456-6244

Number of Pages: ____

From: Will Keyser
phone: (202) 225 3411

Theme: center
21st agenda for women
working
progress great
role the challenge
face them

new Bldg
4626

2pm

Robin Allen

Sanjay Gupta

podium
15 mins → questions

Fed piece

Social Security

→ 9am Con Meehan
intro
Gov. location
each mbr of Congress –
4-5 mins –
Challenges that
women face in
workplace

HRC 10:10
15 mins – Q+A –

PRINTED ON RECYCLED PAPER

News Release from

Congressman Marty Meehan

Fifth District, Massachusetts

3:30

Gov. Paul Cellucci

Amy Rosenbaum

FOR IMMEDIATE RELEASE
April 28, 1998

978 459 0101

225 3411

978 251

CONTACT: Will Keyser
(202) 225-0607

- Students
- Children

First Lady to Join Congressman Meehan and Six Women Members of The House for Massachusetts Forum on Women's Workplace Issues

LOWELL - U.S. Rep. Marty Meehan today announced that First Lady Hillary Rodham Clinton will join him and six women Members of the U.S. House of Representatives at a May 1st forum he is hosting in Massachusetts on issues facing women in the workplace.

(equal pay) Health care] Child care]

Meehan's forum, titled "Setting the 21st Century Agenda for Women," will feature the First Lady, Rep. Rosa DeLauro, D-CT; Sheila Jackson Lee, D-TX; Nita Lowey, D-NY; Eleanor Holmes Norton, D-DC; Nancy Pelosi, D-CA; and Karen Thurman, D-FL. The event will run from 9 to 11 a.m. at the University of Massachusetts Lowell Campus.

Pensions

Education

Podium 1st Lady

"Over the next few years we have an historic opportunity to build on the foundations that have been laid by women leaders across the country, led by the First Lady, to set a real agenda, with tangible solutions for working women in the 21st Century," Meehan said.

Meehan's forum will focus on issues facing women in the workplace of today and the future including day care, equity, flexibility, health care and job security. In addition to hearing from the members of Congress and the First Lady, participants at the two-hour symposium will have the opportunity to ask questions.

Wrap up

"We must seize this opportunity to come together in forums such as this one to start generating real answers to the problems that women face in today's workplace and to help provide them with the necessary tools to achieve true economic equality," Meehan said. "Pay equity, child care, health care, access to capital, small business development, pension availability - these are all issues that we must address now, while the economy affords us the opportunity."

- Child care
- Set agenda

\- more -

Big picture wrap up

Q + A

5 mins

2 pages

The First Lady noted in a recent speech that action on these issues is crucial because of the changing nature of the American work force, with half of all mother with children under the age of one now working outside the home.

"This issue must become a policy challenge for all of us because it clearly affects the well-being of children, American workers and the dynamism of our economy itself," Mrs. Clinton said.

Meehan noted that, over the past 20 years, women have been playing an increasingly important role in the economy, with participation rates growing steadily even as the average number of men in the work force has declined. Today, women-owned businesses are the fastest growing segment of the U.S. economy, employing one in every four Americans and adding $2.3 trillion to the economy each year.

"Women have played an invaluable role in building and maintaining the economic success story of the 1990's," Meehan said. "The economy is booming, with the lowest unemployment rate in 20 years. And, in large part, we have American women to thank for their contribution to it."

However, Meehan added, today's market boom has not necessarily served women well. According to the latest statistics compiled for the White House's Women's Economic Leadership Summit last month, on average women earn 74 cents for every dollar that men earn - a national figure that varies widely from state to state. Women hold less than 5 percent of the top management positions in America, even though they comprise nearly half of the work force. Men with professional degrees earn on average $70,000 a year, but women with the same degrees make only $40,000 annually. Moreover, three-fifths of all adults living in poverty are women, they are less than half as likely as men to have a pension, and women of childbearing age pay 68 percent more than men in out-of-pocket health-care costs.

Anyone interested in attending Meehan's public forum with the First Lady and five women Members of Congress should RSVP to his Lowell office at (978) 459-0101.

- ## -

Marty Meehan's Record on Women's Issues

Congressman Marty Meehan has worked aggressively to promote the issues that matter most to American women. Whether the issue is health care access, job security, equity or choice, Meehan has been at the forefront of efforts on Capitol Hill to advance women's rights.

Formerly a prosecutor, Meehan became deeply involved in women's issues long before he came to Washington. As a first assistant district attorney, Meehan saw first-hand how single parents, typically mothers, can be unfairly burdened with the full cost of raising their children. Much of Meehan's work for Middlesex County was focused on tracking down fathers who had escaped paying child support by moving to a new state or by misrepresenting their disposable income. Meehan also developed priority prosecution policies designed to put the most violent criminals, including batterers of women, behind bars.

Meehan expanded his work on women's issues when he came to Congress in 1993. Working closely with the Administration, Meehan was a strong proponent of the Violence Against Women Act, the ban on assault weapons, comprehensive health care reform, and prenatal and child nutrition programs. In 1993, Meehan invited leading women's advocate Congresswoman Patricia Schroeder to Marlborough to discuss women's health care and other issues with people in his district.

Meehan has used his committee assignments on National Security, Judiciary and Small Business to focus on a number of policies that affect women. On National Security, Meehan has led efforts to assure women equal status in the armed forces, especially with regard to advancing equity and opportunity. Rising through the ranks of the committee, Meehan most recently used his senior position on the Personnel Subcommittee to promote gender-integrated training.

Likewise, Meehan has used his membership on the House Judiciary Committee as a platform for speaking out against the numerous attempts by the Republican majority to roll back a woman's right to a safe and legal abortion. Meehan also has stood with women's advocates to curb gun ownership by individuals convicted of domestic violence misdemeanors.

Formerly a member of the House Small Business Committee, Meehan was a leading advocate of the Small Business Administration's efforts to increase loans to women entrepreneurs, through both the 8(a) loan program and continued microenterprise funding.

However, Meehan's focus on women's issues extends beyond the boundaries of his committee assignments. He was a strong supporter of both the Family and Medical Leave Act and the Fair Access to Clinic Entrance (FACE) Act -- both of which were enacted into law during his first term. And, Meehan has been a strong advocate of full and fair funding for family planning services and education both in the United States and abroad.

Meehan has been a national leader on various government reform initiatives, including campaign finance reform and voter registration expansion, policies that can only help to magnify women's collective voice in Washington.

In addition, as the *Boston Globe* noted on Feb. 21, 1993, "Marty Meehan puts his money where his mouth is" by each year donating his pay raise to non-profit groups that combat domestic violence and sexual abuse, deliver medical care and provide other needed resources to women.

Michael,
These are talking points that I did for Rep. Meehan.

[redacted]

Some Facts:

- Women owned businesses are the fastest growing segment of the United States economy. According to the latest projections, women will head half of all US business by the year 2000. Moreover, the number of women owned start up companies outpaced all business growth in each of the 50 states. Women also start the majority of small businesses, between three quarters and two thirds of them each year. Over the last decade, women owned businesses have had a nearly 250 percent growth in revenues.

Why are Small Businesses So Important to Women?

- Why are so many bright, motivated women attracted to small business, rather than following the more traditional male path up the corporate ladder? The answers seem pretty clear: for many women small businesses mean no glass ceiling, relief from sexual harassment, real independence and flexibility, just to name a few. Plus, microenterprises offer many more women an opportunity to move off of welfare, for good, without having to take a minimum wage, low growth opportunity job in the service sector.

- Just as importantly, microenterprise lending is playing an increasingly important role in economic development for cities like Lawrence. Starting their own businesses gives women who live in the inner city a chance to break away from the "sticky floor" of poverty, while at the same time this activity helps to develop lasting economic growth in urban areas.

The Crucial Role of Small Business Development for Women in my District:

- As a former member of the Small Business Committee, and ranking minority member of the Subcommittee on Taxation and Finance, I heard from women across the country about their need to gain better access to credit – the primary obstacle for women trying to start up their own companies. While the Small Business Administration offers loan guarantees to women and finances the microenterprise program, such as the successful Working Capital program in Lawrence, sixteen states have also enacted Individual Development and Family Development Accounts -- tax free accounts that aspiring business owners can use to start a business . In fact, as far as I know, the Acre Family Day Care in Lowell is the only organization in Massachusetts that utilizes Individual Development Accounts. They have been enormously successful in helping women in Lowell, who speak English as a second language, to start their own, high-quality day care centers out of their homes. Individual Development Accounts may well prove to be one of the most successful programs for women in the coming years. One of the goals of this forum is to raise the visibility of successful endeavors, such as the Acre Family Daycare Development Accounts, to the national level in order to promote the ideas behind it.

- Another idea that came out of the recent Women's Economic Leadership Summit in April was to revitalize inner cities with the energy of women entrepreneurs. Empowerment and enterprise communities zones make an important link between revitalization, welfare to work and women's enterprise. Lowell was just designated as an enterprise community. And, I am hoping that this forum will help to spark some new ideas on how to tie in programs that will simultaneously help women business owners as part of the goal of rejuvenating the community.

- States can also give special priority and outreach to women who need a helping hand setting up their own small businesses. And banks, community development corporations and other public and private financial institutions can provide women with much needed capital to establish and maintain their business. That's why forums such as this one are so important: they bring together leading spokeswomen with financial and civic leaders in communities, like Lowell, to help recognize as well as to promote the link between working women and economic development.

Facts on **Working Women**

U.S. Department of Labor
Women's Bureau

20 FACTS ON WOMEN WORKERS

No. 96-2
September 1996

1. There were **103 million** women age 16 and over in the United States in 1995. Of that total, a record **61 million** were in the civilian labor force (persons working or looking for work).

2. Women's share of the total labor force continues to rise. Women accounted for **46 percent** of total United States labor force participants in 1995 and are projected to comprise 48 percent in the year 2005.

3. Nearly six out of every ten women--**58.9 percent**--age 16 and over were labor force participants (working or looking for work) in 1995.

4. Women between the ages of 20 and 54 had labor force participation rates of at least 70 percent. Even half the Nation's teenage women ages 16-19 were labor force participants--52 percent (see Table 1).

5. Labor force participation by marital status varies for women. Divorced women have higher participation rates mainly because they are the primary or the only wage earners in their families (see Table 2).

6. Unemployment for all women in 1995 was only **5.6 percent**. For white women it was 4.8 percent; 10.2 percent for black women; and 10.0 percent for Hispanic women.

Table 1
Labor Force Participation Rates For Women by Age Groups, 1995

Age Groups	Participation Rate
All Women	58.9
16 to 19	52.2
20 to 24	70.3
25 to 34	74.9
35 to 44	77.2
44 to 54	74.4
55 to 65	49.2
65 and over	8.8

Source: U.S. Department of Labor, Bureau of Labor Statistics, Employment and Earnings, January 1996.

Table 2
Female Labor Force Participation, by Marital Status, March 1995

Marital Status	Participation Rate
All women	58.9
Never married	65.5
Married, spouse present	61.1
Married, spouse absent	62.0

Divorced	73.7
Widowed	17.5

Source: U.S. Department of Labor, Bureau of Labor Statistics, Unpublished Data, March 1995.

7.Nearly 58 million women were employed in 1995 with the largest porprotion still working in technical, sales, and clerical occupations.

Table 3
Employed Women by Occupational Group,
(in millions)

Occupation	No. Employed
Total	57.5
Management and profession specialty	16.9
Technical, sales and administrative support	24.1
Service occupations	10.2
Precision production, craft, and repair	1.2
Operators, fabricators, and laborers	4.4
Farming, forestry, and fishing	0.7

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1996.

8. Women have made substantial progress in obtaining jobs in the managerial and professional specialties. In 1985 they held one-third (35.6 percent) of managerial and executive jobs and nearly half (49.1 percent) of the professional jobs. By 1995 they held 48.0 percent of all managerial/executive positions and over half (52.9 percent) of professional occupations.

9. Women are not only more likely to work outside the home today than in the past, but they also spend more time at work than did women in earlier years. Women have increasingly opted to work both full time and year round, partly due to economic necessity, but also due to movement into occupations that require full-time, year-round work.

10. Of the **57.5 million** employed women in the United States in 1995, 42 million worked full time (35 or more hours per week); 16 million worked part time (less than 35 hours per week). Two-thirds of all part-time workers were women (68 percent).

11. Many women who work part time are multiple job holders. In 1995, **3.6 million** women held more than one job. The highest rates of multiple jobholding was among women 20 to 24 years old and single women--7.3 percent and 7.2 percent, respectively.

12. Of all women who were multiple job holders in 1995, those in the 35 to 44 age group were most likely to hold 3 or more jobs.

Table 4 Women as Multiple Jobholders, 1995 *(numbers in thousands)*

Total Multiple Age Employed Job Holders Percent 16-19 years 3,127 196 6.3 20-24 years 5,779 424 7.3 25-34 years 14,647 896 6.1 35-44 years 15,828 1,007 6.4 45-54 years 11,421 753 6.6 55-64 years 5,163 238 4.6 65+ years 1,558 38 2.5

Source: U.S. Department of Labor, Bureau of Labor Statistics, Unpublished Data, Annual Averages 1995.

13. The ratio of women's 1995 median weekly earnings to men's was **75.5 percent**. Even in traditionally female occupations where women outnumber, women still earn less than men (see Table 5).

Table 5
Median Weekly Earnings,
Selected Traditionally Female Occupations, 1995

Occupation	Earnings Women	Men
Registered nurses	$693	$715
Elementary school teachers	627	713
Cashiers	233	256
General office clerks	360	389
Health aides, except nursing	285	345

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, January 1996.

14. With women still concentrated in lower paying occupations and having overall earnings about three-fourths that of men, it is predictable that more adult women than men are below the poverty level (see Table 6).

Table 6
Persons Below Poverty Level, by Age and Sex, 1994
(numbers in thousands)

Age	Below Poverty Level Women	Men
Total, 18 years and over	14,140	8,632
18 to 24 years	2,833	1,705
25 to 34 years	3,359	2,104
35 to 44 years	2,539	1,929
45 to 54 years	1,348	1,033
55 to 64 years	1,337	921
65 years and over	2,724	939

Source: U.S. Department of Commerce, Bureau of the Census, *Income, Poverty, and Valuation of Noncash Benefits: 1994.*

15. Of the 14 million families maintained by women, **4.2 million** were below the poverty level in 1994. This represents 34.6 percent of all families with female householders.

16. Women have, however, made great strides in becoming entrepreneurs. According to the latest Census Bureau data, women owned over 6.4 million of all U.S. businesses in 1992, employing over 13 million persons and generating $1.6 trillion in business revenues.

17. Nearly three-quarters of these women owned firms operated as a service or retail trade in such businesses as apparel and accessory stores; automobile dealerships; gasoline service stations; miscellaneous retail stores; business services; health services; and personal services.

18. In 1995, 3.4 million women were self-employed workers in nonagricultural industries. A large number of these self-employed women worked in the following industries: wholesale and retail trade; professional services; personal services; and social services.

19. Of all labor force participants age 25 years and over in 1995, women were more likely than men to have completed high school. **Ninety-one percent** of female labor force participants held the minimum of a high school diploma, compared with 88 percent for men. A slightly lower percentage of female labor force participants than men were college graduates--27 percent compared with 29 percent.

Table 7 Percent Distribution of the Labor Force by Educational Attainment, Sex, and Age, 1995

Category Women Men 25 years and over 100.0 100.0 Less than a high school diploma 9.2 12.2 High school graduate, no college 34.2 32.3 Some college or associate degree 30.0 26.1 College graduates 26.6 29.4

Source: U.S. Department of Labor, Bureau of Labor Statistics, Unpublished Data, Annual Averages, 1995.

20. Employment and earnings rates rise with educational attainment for both females and males, but earnings are lower for females than for males with the same education.

Table 8
Median Income of Persons, by Educational Attainment and Sex, Year-Round, Full-Time Workers, 1994

Level of Education	Women	Men
9th to 12th grade (no diploma)	$15,133	$22,048
High school graduate	20,373	28,037
Some college, no degree	23,514	32,279
Associate degree	25,940	35,794
Bachelor's degree or more	35,378	49,228

Source: U.S. Department of Commerce, Bureau of the Census, *Income, Poverty, and Valuation of Noncash Benefits: 1994.*

---DISCLAIMER---

DOL Home Page | Women's Bureau Home Page | Top of Document

Accessibility Information

20 LEADING OCCUPATIONS OF EMPLOYED WOMEN
1997 Annual Averages

Occupations	Employed (nos. in thousands)	Percent Women (Both Sexes)	Women's Median Usual Weekly Earnings[1]	Ratio of Woman's Earnings To Men's Earnings
Total, 16 years and over (all employed women)	59,873	100%	$431	74.4%
Secretaries	2,989	98.5	409	N.A.
Cashiers	2,356	78.3	248	92.2
Managers and administrators, n.e.c.[2]	2,237	30.2	----	-----
Registered nurses	1,930	93.5	705	90.6
Sales supervisors and proprietors	1,780	38.4	438	70.8
Nursing aides, orderlies, and attendants	1,676	89.4	296	86.8
Bookkeepers, accounting and auditing clerks	1,602	92.3	418	93.7
Elementary school teachers	1,571	83.9	655	91.1
Waiters and Waitresses	1,070	77.8	268	81.7
Sales workers, other commodities[3]	1,014	69.2	280	73.5
Receptionists	970	96.5	346	N.A.
Accountants and auditors	921	56.7	590	74.6
Machine operators, assorted materials	913	31.5	332	73
Cooks	888	41.8	245	81.7
Textile, apparel and furnishing machine operators	781	72.1	265	84.4
Janitors and cleaners	756	34	275	83.3
Investigators and adjusters, excluding insurance	735	74.8	411	80.9
Administrative support occupations, n.e.c.[2]	702	76.8	----	-----
Secondary school teachers	685	58.4	689	90.2
Hairdressers and cosmetologists	676	90.4	306	N.A.

[1] Wage and salary for full-time workers.
[2] Not elsewhere classified.
[3] Includes foods, drugs, health, and other commodities.
N.A.: Median not available where base is less than 50,000 male workers.

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Women's Bureau
February 1998

Women's Earnings as Percent of Men's, 1979 - 1996.

Women's Earnings as Percent of Men's, 1979 - 1997

Year	Hourly	Weekly	Annual
1979	64.1	62.5	59.7
1980	64.8	64.4	60.2
1981	65.1	64.6	59.2
1982	67.3	65.4	61.7
1983	69.4	66.7	63.6
1984	69.8	67.8	63.7
1985	70.0	68.2	64.6
1986	70.2	69.2	64.3
1987	72.1	70.0	65.2
1988	73.8	70.2	66.0
1989	75.4	70.1	68.7
1990	77.9	71.9	71.6
1991	78.6	74.2	69.9
1992	80.3	75.8	70.8
1993	80.4	77.1	71.5
1994	80.6	76.4	72.0
1995	80.8	75.5	71.4
1996	81.2	75.0	73.8
1997	80.8	74.4	

world bank, London & religious groups

Meehan forum
- 6 female members

15 minutes
- Q&A
Increasing Importance Women play in workplace
Setting 21st Century Agenda for Women
- challenges women face as primary care-givers
Members will talk about their specific issues

Tie whole thing Together
- what she is working

1000 people
Will Keyser
225-3411

Social Security & Pay Equity
Health Care
Womens Health + Pensions
Thurman - Education + Child Care
Pelosi -

THE WHITE HOUSE

WASHINGTON

Office of the First Lady
Ph: (202) 456-6266
Fax: (202) 456-6244

To: Lissa

Phone No.: ____________________

Fax No.: ____________________

From: Michael

No. of pages (including cover): ______

Comments: ____________________

U.S. Small Business Administration

SBA

Fax Transmission Cover Sheet

Date: 4/30/98 Time: ________

Number of Pages (including this page) ________

TO: Brenda Costello

Organization: ________

Telephone: ________

FAX: 456-2239

FROM: Harriet Fredman

Office: U. S. Small Business Administration
Office of Women's Business Ownership
409 Third Street, S. W., 4th Floor
Washington, D. C. 20416

Telephone: (202) 205-6673 FAX: (202) 205-7287

E-Mail: owbo@sba.gov
Website: http://www.sba.gov/womeninbusiness

MESSAGE: Information on MA for the First Lady's trip.
Please let us know if you need more information

Note: Be aware fax [illegible] will [illegible]. Copy [illegible] prior to filing as a record!

Did you know the SBA ...

Has a portfolio guaranteeing over $29 billion in loans to 200,000 small businesses that otherwise would not have had such access to capital?

Guaranteed over 52,700 loans totaling $10 billion to America's small businesses in fiscal year 1996?

Last year extended management and technical assistance to nearly 850,000 small businesses through its 950 Small Business Development Centers and 13,000 Service Corps of Retired Executives volunteers?

Provided more than 38,000 loans totaling $987 million to disaster victims for residential, personal property, as well as business losses in fiscal year 1996?

Has 7,000 private sector lenders as partners providing their capital to small business?

Has increased its venture capital program with more private capital in the past two years than in the previous 15 years combined?

Provides loan guarantees and technical assistance to small business exporters through U.S. Export Assistance Centers in 15 cities?

Can be contacted through the SBA Home Page on the Internet (http://www.sba.gov)?

Can respond to written small business questions through the U.S. Business Advisor on the Internet (http://www.business.gov)?

Did you know that America's 22 million small businesses ...

Employ more than 50 percent of the private workforce,

Generate more than half of the nation's Gross Domestic Product, and

Are the principal source of new jobs?

U.S. Small Business Administration

STATISTICS ON WOMEN-OWNED BUSINESS AND THE SBA

WOMEN BUSINESS OWNERS HELP AMERICA PROSPER

- Based on current calculations using the latest data from the Census Bureau, the National Foundation of Women Business Owners (NFWBO) estimates that there are **8 million women-owned firms today, employing 18.5 million** people, or 1 in 5 Americans. They contribute about **$2.3 trillion in sales and revenues** to the U.S. economy.

- Women-owned businesses are more likely to remain in business than the average U.S. firm. Nearly 3/4 of women-owned firms in business in 1991 were still in business 3 years later, compared to 2/3 of all U.S. firms.

- Fully 52 percent of women-owned businesses are in services; 19 percent are in retail trade and 10 percent are in finance, insurance or real estate. The greatest growth in the number of women-owned firms (between 1987-1992) has been seen in construction (171 percent growth); wholesale trade (157 percent growth); transportation and communications (140 percent growth); agriculture (130 percent growth) and manufacturing (112 percent growth).

- The growth in the numbers of women-owned firms in these non-traditional sectors skyrockets for minority women. A recent NFWBO study shows that between 1987 and 1996, minority women-owned firms grew by 319 percent in construction, 276 percent in wholesale trade and 253 percent in transportation/communications/public utilities.

- During this nine-year period, the number of minority women-owned firms increased by 153 percent, employment grew by 276 percent and revenues rose by 318 percent.

- The number of firms owned by Hispanic women more than tripled (206 percent), the number of Asian/Native American/Alaska Native women-owned firms more than doubled (138 percent) and the number of firms owned by African-American women more than doubled (135 percent).

- The top 10 states with fastest growth in women-owned firms as measured by growth in the number, employment and sales include: California, Florida, Georgia, Illinois, Michigan, New Jersey, New York, Ohio, Pennsylvania, and Texas.

HOW THE SBA HELPS WOMEN SUCCEED IN BUSINESS

- SBA's Women's Business Center Program is a unique public-private partnership providing community-directed business and technical training targeted to women. There are more than 60 **women's business centers** in 36 states, the District of Columbia and Puerto Rico. They provide long-term training, counseling, networking and mentoring, to potential and existing entrepreneurs. President Clinton's proposed budget for SBA in fiscal year 1999 doubles funding for women's business centers, to fulfill Administrator Alvarez' goal of opening a center in every state.

- SBA provides financial support for women in business. In fiscal year 1997, the SBA backed **10,787 loans** worth **$1.67 billion** to women entrepreneurs under the **7(a) and 504 loan programs.**

- Since FY1992, SBA-guaranteed loans to women have tripled in number and increased in dollar value by **164 percent**. Since 1993, the SBA has backed more than **48,000 loans** amounting to almost **$7 billion** in loans to women-owned businesses.
- In 1998, the SBA's Office of Women's Business Ownership (OWBO) launched the **Online Women's Business Center**, a free, interactive website which offers women who want to start or grow businesses information on best business principles and practices, management techniques, networking, industry news, market research and more. Information is currently available in English, French, German, Italian, Portuguese and Spanish; by the end of the summer, it will be available in Chinese, Japanese and Russian. Check it out at **www.onlinewbc.org.**

- The **Office of Women's Business Ownership** has its own home page on the World Wide Web, reaching women regardless of their location with most commonly asked questions, program summaries, and hotlinks to more than 40 related websites. Visit OWBO at **www.sba.gov/womeninbusiness**.

- The Office of Women's Business Ownership, in conjunction with counselors from the Service Corps of Retired Executives (SCORE), the SBA's 69 district offices, and women's business centers, organize mentoring opportunities for current and aspiring women business owners through **the Women's Network for Entrepreneurial Training (WNET)**. Both peer-group and one-on-one mentoring is available.

- Management and technical assistance is available to women business owners through the SBA's **950 small business development centers, 41 business information centers, and nearly 400 SCORE chapters** nationwide.

- SBA developed loan programs that are especially helpful to women entrepreneurs, such as **the Women's Prequalification Loan Program**, which ensures that women will succeed when they approach the bank; and **LowDoc**, a simplified process for those seeking smaller loans.

- The SBA launched the Women's Prequalification Loan Program as a pilot in 1994. Loans totaling nearly **$80 million** have been made under the program.

- Women business owners received **30 percent** of SBA LowDoc loans in 1997.

- Women business owners have received **45 percent** of all SBA loans under the **MicroLoan Program** since its inception in 1992. The MicroLoan Program provides loans of up to $25,000, in addition to management and technical assistance to help ensure success. The average microloan is about **$10,000 and creates three new jobs.**

- As a way of identifying recommendations and strategies for closing remaining capital gaps for women business owners, the **Office of Women's Business Ownership, the Federal Reserve System and the National Women's Business Council hosted a series of expert policy workshops in 1997 on access to credit and capital for women business owners.** Workshops at 10 Federal Reserve banks across the nation provided a forum for participants to identify and reach consensus on topics such as start-up capital for microenterprise development, mid-level bank financing to grow and expand businesses, and sources of equity capital. The findings from the series are available online at **www.womenconnect.com/nwbc.**

- To increase women's access to capital for high-technology research, the **Office of Women's Business Ownership** and the **Office of Technology** jointly sponsored training seminars to expand the base of women receiving SBIR awards under the government's **Small Business Innovation Research** grant program. For more information on accessing SBIR awards, visit **www. sba.gov/SBIR.**

- Almost 1,100 of the 6,100 small businesses in the **SBA's 8(a) Minority Enterprise Development Program** are owned by women. They received more than $900 million in federal contracts under the program in FY 1996.

- The SBA has assumed a major leadership role in the President's **Welfare-to-Work initiative** by working to create viable small enterprises and self-employment opportunities for former welfare recipients, and by helping small businesses meet their work-force needs with job-ready former welfare recipients.

WOMEN-OWNED FIRMS ARE GOING GLOBAL*

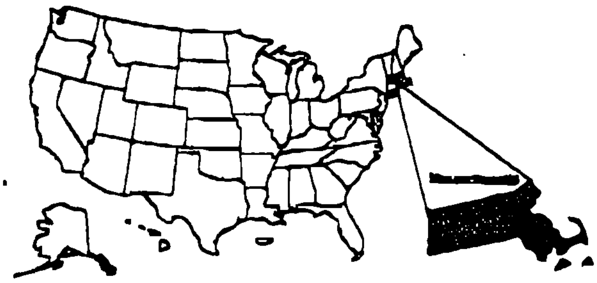
- Women-owned businesses participate in international trade at about the same rate as all small businesses. In 1992, 13 percent of all women-owned firms were involved in international trade.

- According to an NFWBO study, women-owned firms participating in the global marketplace experience a higher growth rate than women-owned firms that are primarily domestic.

- 52 percent of women-owned firms in international trade expanded domestically compared to 23 percent of those not exporting or importing.

*Source: *National Foundation of Women Business Owners*, (301) 495-4975

###



NFWBO
The National Foundation for Women Business Owners

Women-Owned Businesses in Massachusetts: 1996
A Fact Sheet

In this fact sheet, the National Foundation for Women Business Owners (NFWBO) presents the most up-to-date information on women-owned businesses in Massachusetts. Analyzing recently released figures from the U.S. Bureau of the Census, along with previous Census data from 1987, the NFWBO projects the following statistical portrait of women-owned businesses in Massachusetts in 1996:

- As of 1996, there are 192,000 women-owned businesses in Massachusetts, employing over 366,000 people and generating over $49 billion in sales.

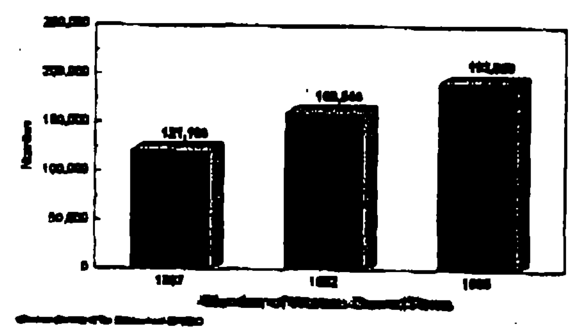
- Between 1987 and 1992, Census figures indicate that the number of Massachusetts women-owned firms increased by 33%, employment increased by 34%, and sales grew by 45%.

- During the entire 1987-1996 period, NFWBO estimates that the number of women-owned firms in Massachusetts has increased by 59%, that employment has grown by 61%, and sales have risen 80%.

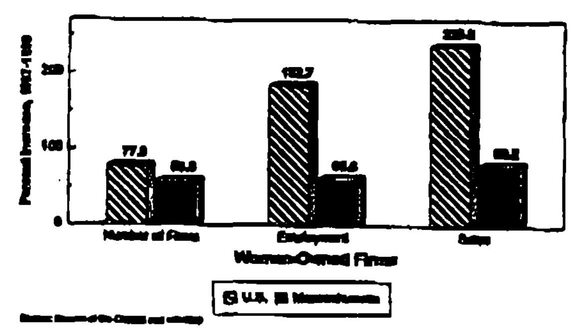
- In 1996, women-owned firms account for 35% of all firms in Massachusetts, provide employment for 20% of Massachusetts' workers, and generate 11% of the state's business sales.

- Massachusetts ranks 12th out of the 50 states in the number of women-owned firms as of 1996, 17th in employment, and 14th in sales.

Women-Owned Firms Now Number 192,000 in Massachusetts



Women-Owned Firms in Massachusetts Growing Less Rapidly than National Average



Women-Owned Firms in Massachusetts: 1987-1996			
	Number of Firms	Employment	Sales ($000)
1996[1]	192,000	368,300	49,182,500
1992[2]	160,544	304,851	39,453,614
1992[3]	147,572	144,206	16,103,516
1987[4]	121,166	228,027	27,292,535
% Change, 1987-1996	58.50	60.64	80.20

SOURCE: U.S. Bureau of the Census and the National Foundation for Women Business Owners
[1]NFWBO estimate including C corporations using 1987-1992 Census growth rates.
[2]NFWBO estimates including C corporations using national ratios.
[3]Bureau of the Census.
[4]Estimate of 1987 totals including C corporations using 1992 ratios.

For further information about this fact sheet or other available publications about women-owned businesses, please contact the National Foundation for Women Business Owners at: 1100 Wayne Avenue, Suite 830, Silver Spring, MD 20910-5603; phone: 301-495-4975; fax: 301-495-4979; e-mail: 73564.3214@compuserve.com.

SBA News

U.S. Small Business Administration

97-19
FOR IMMEDIATE RELEASE
April 18, 1997

Karen Dempsey
(617) 565-5572

JENELLE GRAZIANO NAMED THE 1997 MASSACHUSETTS WOMEN IN BUSINESS ADVOCATE OF THE YEAR

BOSTON, MA -- Jenelle Graziano , founder of Graziano's Beauty Center, Inc., Lawrence, Massachusetts has been named the 1997 Women in Business Advocate of the Year for the Commonwealth of Massachusetts according to an announcement made today by Patrick K. McGowan, New England Regional Administrator for the U.S. Small Business Administration.

Mrs. Graziano was selected by the Massachusetts Small Business Advisory Council from nominations received from various banks, Chambers of Commerce. trade associations and individuals who have fulfilled a commitment to the advancement of women's business ownership. Graziano was nominated for this prestigious award by Awilda Irizarry, Business Counselor for the Small Business Development Center, Salem State College.. Ms. Irizarry said " Mrs. Graziano is an excellent role model and inspiration for Hispanic and women owned small businesses."

Mrs. Graziano is the owner of Graziano's Beauty Center, Inc. in Lawrence, Ma. Her business was established in 1987 after she discovered the needs of Hispanic and Afro-American clients for an effective hair straightening product. For nine years, Graziano Beauty Center, Inc. has grown from a small beauty salon to a full service organization capable of offering the high quality products of their beauty retail supply store located at the center for their clients' convenience.

In addition to being the owner of a very demanding business Mrs. Graziano has fulfilled a commitment to support minority and women business owners in the City of Lawrence and is a source of inspiration to Hispanic and women small business owners. She is actively involved with the Lawrence Minority Council to support and help small business owners. She was invited by her lender, Lawrence Savings Bank to use her pre-qualification package as a case study at a

-more-

business course at Merrimack College. She organized a workshop for Hispanic hair salons in the greater Lawrence last year and is a mentor in the SBA Hispanic Mentorship Program. She was also supportive and willing to share her business and SBA experience with women entrepreneurs at the Northeastern economic summit hosted by Senator Edward M. Kennedy in July, 1996. Mr.s Graziano is very well-known in the Hispanic community in Lawrence. Mr. Graziano is married to Mr. Rene Graziano and has two children and resides in Lawrence Ma. She also teaches bible classes at the Baptist in Cambridge and is a member of the Larwrence/Methuen Community Coalition.

"I know President Clinton joins me in congratulating Jenelle Graziano on being named Woman in Business Advocate of the Year Award. The President understands the importance of small businesses to our national economy because small businesses create the majority of new jobs in this country. Last year SBA made over 4,033 loans to New England small businesses for $871 million, of which 1,406 loans were from Massachusetts for $220 million. Advocates such as Genelle Graziano have played an integral part in the success of businesses in Massachusetts," said McGowan.

Elaine Guiney., SBA Regional Advocate, said "Jenelle Graziano is an excellent advocacy voice as well as a rold model for Massachusetts women." Mrs. Graziano will be honored as the 1997 Women in Business Advocate of the Year at the Massachusetts Salute to Small Business dinner to be held at the Sheraton Tara Hotel in Framingham on June 5, 1997. This year's gala salute dinner will also honor the Massachusetts Small Business Persons of the Year, Andrew Wilson and Manuel Rogers, Jr. of Boston Duck Tours, Boston, Massachusetts. Other small business advocates from throughout the Commonwealth will also be honored. The event is open to the public and those interested in attending should Karen Dempsey at the SBA at 617/565-5572.

###

SBA News U.S. Small Business Administration

97-17
FOR IMMEDIATE RELEASE
April 18, 1997

Karen Dempsey
(617) 565-5572

HUONG "VICKIE" NGUYEN NAMED THE 1997 MASSACHUSETTS YOUNG ENTREPRENEUR OF THE YEAR

BOSTON, MA – Huong "Vickie" Nguyen of Fashion Cleaners, Auburn, Massachusetts, has been named the 1997 Young Entrepreneur of the Year for the Commonwealth of Massachusetts and as the New England Region's Young Entrepreneur of the year according to an announcement made today by Patrick K. McGowan, New England Regional Administrator for the U.S. Small Business Administration.

Nguyen was selected by the Massachusetts Small Business Advisory Council from nominations received from various banks, Chambers of Commerce, trade associations and individuals. The award is presented annually to individuals who serve as majority owner and operator of a small business and who will not yet have reached the age of 30 by May 31, 1997, and who exemplify entrepreneurial spirit. Vickie Nguyen was nominated for this prestigious award by Robert J. Morton, Commercial Services Manager, Bay State Savings Bank, Worcester, MA.

Fashion Cleaners is a full service Dry Cleaners and is one of three establishments operated by Ms. Nguyen. The other two facilities serve as satellites and are located in Marlborough and Worcester, MA. Vickie's success stems from her understanding and implementation of the satellite concept which allows her to expand her market and increase sales while lowering operating costs as a percentage of sales. Currently, Vickie is considering a fourth location as she continues to expand this growing business and fulfill the "American Dream".

-more-

April Success Story for Boston District Office, Region 1, 01BOSMA7041.

ASTER INTERNATIONAL SUCCEEDS IN EXPORT MARKET

Aster International is a minority and woman-owned small business in Cambridge, Massachusetts that uses a direct mail strategy to export American made giftware and decorative items to South Korea and the Japanese market. The company has been in business since 1995, and currently has six employees. Leah Zveglich, President of Aster, had her first experience with the federal government when she became familiar with the U.S. Small Business Administration early in 1996, and subsequently received an SBA 7(a) loan under the Women's Prequalification Program through Wainwright Bank. Using this loan to start her business, Leah sought additional financing under the Export Working Capital Program to meet cash flow needs.

A mailing Ms. Zveglich received from the U.S. Export Assistance Center at the World Trade Center in Boston, outlining the "seamless" delivery of both international marketing and financial services prompted her to ask for a trade specialist to visit her company. The success of the 7(a) loan program convinced her that the USEAC services would be equally critical to her success in the international market place. At the first meeting between Aster and the USEAC, Mr. Keith Yatsuhashi, the assigned Trade Specialist outlined the services available to her through the U.S. Department of Commerce, as well

-MORE-

as export financing available through the SBA. Aster need to relieve the pressure on its cash flow, and to finance its planned international sales. Mr. Yatsuhashi referred Ms. Zveglich to John Joyce, the SBA USEAC representative, who discussed SBA's services, particularly the Export Working Capital Guarantee Program and advised her to apply for a Preliminary Commitment for an EWCP Guarantee. Leah subsequently received a $150,000 SBA Export Working Capital Loan (EWCP) guaranteed line of credit from State Street Bank and Trust Company of Boston in September, 1996.

While Ms. Zveglich was working with the SBA for its financing, she was simultaneously planning a trip to Asia with the help of the Department of Commerce. Mr. Yatsuhashi arranged for Ms. Zveglich to meet with the Foreign Commercial Service giftware specialists in various embassies during her trip to that region in the spring of 1996. When she returned, Ms. Zveglich expressed her happiness with the Embassy meetings, noting that the Foreign Commercial Service Specialists provided both strong leads and quality counseling. However, the trip resulted in an increasing number of orders, further emphasizing her need for the EWCP financing. At this time, she ordered significant amounts of market research from Mr. Yatsuhashi as she required further background on each country's direct marketing practices to better understand how to fill the orders that were now coming in. She also requested a Foreign Trades Index listing for Asia.

The SBA's ability to secure an EWCP loan for Aster was crucial for the company's

-MORE-

ability to fill its new orders. The company's export sales in FY 1996 were approximately $500,000, and Aster's International's export sales represent about 99 percent of its total sales. Ms. Zveglich new receives $25,000 worth of orders per week. For 1997, Aster hopes to expand its catalog distribution in Asia by using the Agency Distributor Service, and ultimately see more growth by the end of the year. The two instrumental players from the USEAC, SBA's John Joyce, and Keith Yatsuhashi, Trade Specialist from the Department of Commerce, recently made a joint visit to Aster International to follow up on the financing and marketing services the USEAC provided. Ms. Zveglich commented that before she had the backing of the Department of Commerce and the Small Business Administration, "no one would take her seriously". She credits the joint efforts of both federal agencies with the success she realized in 1996. "I could not have succeeded without the assistance I received. I would like to encourage others to export even on a small scale. There is enough market for small amounts of business too. You do not have to be exporting large shipments," she added.

###

01bosma7021, Checker's Products Servicing

ACCESS TO CAPITAL FUELS CONTINUED GROWTH FOR WOMAN-OWNED BUSINESS

Kathleen Reale, founder of Checker's Product Servicing, has enjoyed many kinds of success in the 9 years her business has been in operation. These have included public recognition for rapid growth , achieving $1 million in annual sales, and gaining many of the world's leading food and beverage companies as loyal customers. But one of her fondest memories of success came when the banks that had originally snubbed her requests for capital tried to win her business after tremendous growth and excellent performance with her SBA-guaranteed loan.

Checker's provides a range of marketing and merchandising services for retailers, distributors and producers of food, beverage and other consumer products. The company's capabilities include: quality control; shelf monitoring and merchandising to assure proper product presentation in the supermarket; on-site marketing services and demonstrations; and research functions. Her clients include Nabisco Foods, General Mills, Coca-Cola and Columbo, as well as many leading regional and national retailers such as Wal-Mart.

-MORE-

After founding the company in 1987 with $20 in the checking account, Reale had grown the business to about $240,000 in sales by 1991. She also established a quality track record that allowed her to win a major contract with one of the region's largest supermarket chains. But to fulfill the contract, Reale knew she'd need capital for people and infrastructure. So, she started talking to banks. Seven male bankers turned down her requests immediately, with one advising her to "get some money from your father." Then Reale's accountant put her in touch with Milford National Bank, where she found a receptive audience. The loan officer at Milford National considered Checker's an excellent candidate, and within 30 days the SBA-backed loan had been approved.

"In the next year, I was able to double my business," says Reale. "The capital provided by the SBA-backed loan was critical to this success. And that's when all the banks that had turned me down originally came calling at my door." Reale used the financial support of the SBA 7(a) Loan Guaranty through the Milford National. Under 7(a), the SBA guarantees loans to small businesses that cannot obtain financing on reasonable terms through other channels. This program generally is used to meet the varied short and long-term needs of small business. Lenders, not the SBA, approve and service the loans and request SBA guaranties. The guaranties reduce risks to the lenders, expanding their ability to make small business loans.

Business continued to boom, and in 1993 Checker's purchased its own building in

-MORE-

Hopkinton, MA. "We needed the space for additional people and inventory," says Reale. "And having our own facility added credibility when pitching national accounts such as General Mills."

Reale paid off the SBA backed loan and then, excellent credit in hand, established another loan directly with Milford National to support ongoing business operations. "The SBA loan did just what I needed it to do," according to Reale. "It gave me a chance to prove my credit worth, gave me the capital for short-term cash flow and operational needs as my business grew, and let me establish a good relationship with a bank."

Reale, a graduate of Bentley College, has found the challenge of building a business as a young woman to be challenging and exciting. "There are a lot of people who don't take you too seriously at first," she comments. "But there is also a strong support network that can help you hang in there and succeed."

While building her business, Reale has also found time to give back to that network and to the community. She's been involved in Big Brother/Big Sister organizations for a decade, and serves as a mentor for the Women's Network for Entrepreneurial Success (WNET). As a mentor, she's worked with three women entrepreneurs , sharing her experiences and expertise to help them get their businesses off the ground.

Today, Checker's is surpassing $1 million in annual sales, with nine employees and a

-MORE-

host of major customers. But Reale isn't satisfied yet. "We're establishing a new division to focus on all-natural foods and homeopathic products," she explains. "This is an area that's growing quickly, and we expect to be a major partner for the companies producing and marketing these products."

To build this new part of her business, Reale is looking at another SBA loan. "The SBA has been a big part of my ability to grow my business," she states. " I don't see any reason to change a winning combination!"

###

CASSIE FARMER, PRESIDENT
ROBERTA ADAMS, VP/TREASURER
NEW WORLD SECURITY ASSOCIATES, INC.
530 Warren Street
Dorchester, Massachusetts 02121
(617)427-0707

New World Security Associates, Inc. (NWSAI) is a Boston-based corporation which was founded in May 1990 by Cassie Farmer, President and Roberta Adams, VP/Treasurer. There were several inhibiting factors for Cassie and Roberta, including the fact that "security companies are, traditionally, men owned/operated," but the greatest obstacle was raising the money to pay for the purchase of equipment and insurance to form what would become New World Security, Inc. The two ladies invested most of their personal savings, and in the words of Cassie, "we pooled our funds and went for broke," to finance their security business. They started with 15 employees including officers, one patrol vehicle, and a few accounts from their previous employer. NWSAI provides clients with security services for the protection of life and property, offering armed and unarmed guards at construction sites, roving/mobile patrol officers for health care centers, nursing associations, non-profit organizations, schools, corporations, apartment complexes, housing agencies, and private individuals requiring security services. It also provides alarm response services.

In 1994, New World purchased a facility at 530 Warren Street in Dorchester to provide the fast-growing company a permanent location. NWSAI has grown from about 15 employees in 1990 to over 240 employees as of September 1997, largely from the Roxbury, Dorchester, South Boston, Mattapan, and Jamaica Plain areas. The Dorchester-based company is not only the largest employer within the Dorchester/Roxbury/Mattapan area, but is also the largest women/minority-owned security company in Massachusetts. This is a company that has contributed, and continues to contribute significantly towards job creation and urban economic revitalization. To give something back to the community, the two executives have provided free security services to community-based organizations, including the Roxbury YMCA and the Roxbury Boys and Girls Club. Both are very community-oriented individuals, serving on various boards and associations, such as Project Concern, a Roxbury Youth Program, The Charlotte

House, a multi-service half-way house for women, the Boston Private Industry Council, and Zoo New England.

The company provides job training at its in-house academy which is manned by qualified instructors. The academy trains special officers for New World's internal staffing as well as personnel for organizations utilizing in-house security. The academy has also trained personnel for other security firms. The firm focuses on incubating job ethics and responsibility. The presence of NWSAI in the neighborhood continues to provide community residents with an increased sense of security. New World is aware of the competition in the security industry in the Boston area. They always endeavor to listen to clients and employees. They respond to all inquiries, complaints, and suggestions and provide timely and efficient services. Their biggest asset is that their officers appear very professional, knowledgeable, and responsible. According to one of their major clients, the Massachusetts Housing Finance Agency was drawn to New World Security not only because the company is minority-owned and operated, but mainly because the management "came to us with a very creative security plan; it offers an armed security force - a service unavailable from other security companies." In what was considered a radical move, New World established a 24-hour hot-line to "increase accessibility, reduce response time and enable officers to make arrests that wouldn't have been possible otherwise." The 24-hour hot-line has become a contractual requirement for all security vendors participating in the MHFA security program. These feats have projected New World Associates, Inc. as one of the most efficiently operated security companies in Massachusetts.

New World Security Associates, Inc. has also demonstrated successful financial performance. Total assets of the company have grown from $78,413 for year ending May 1991 to almost $1.2 million for year ending May 1997. During the same period, revenues increased from less than $350,000 to over $5 million. There has been consistency in the company's growth trend and Cassie and Roberta are very optimistic about New World's sustainability of growth. In 1995, New World Security opened a satellite office in New Bedford, to serve the city and other southern Massachusetts areas. The success of the New Bedford office has encouraged expansion to the Lowell, MA area to the north and to the Springfield, MA area to the west. Because of their commitment to provide superior security services, as well as their desire to give back something of themselves to the community, Cassie and Roberta are truly a classic American small business success story.

#

GLOBE STAFF PHOTO / TOM LANDERS

Christine Barber (left) and Shawn Gardner show off a sampling of the gift [illegible] available from the Lobster Company of Boston Inc.

Small business: *The Lobster Company of Boston Inc.*

A crustacean [illegible]alling card

1367

For firms seeking to butter up their clients, [illegible]e entrepreneurs have an offer

By Kathy McCabe
GLOBE CORRESPONDENT

LYNN – OMAHA IS THE KING OF MAIL-order steaks. Texas rules barbecued ribs. California bottled up the wine market years ago. What New England specialty could entrepreneurs Christine Barber and Shawn Gardner add to the smorgasbord?

The two 23-year-olds, both former radio advertising saleswomen, chose the ultimate New England delicacy. Now, they hope their one-year-old start-up, the Lobster Company of Boston Inc., can crack the growing market for corporate gift-giving in the nation's $1.63 billion mail-order food industry.

[illegible]ere in a waterfront warehouse, the tiny company se[illegible]ckages of live lobsters, some with all the fixings for a [illegible]s and mitts, linens and lemons. Barber and Gardner ha[illegible]itched their product exclusively to corporations for clien[illegible]nd employee incentive programs. Their growing client li[illegible]udes such big names as Fuji, Polaroid, and AT&T.

[illegible]y, the privately held company started dabbling in retai[illegible]ugh an in-store promotion at Roche Bros. Inc., a 18-store [illegible]market chain based in Wellesley. Soon, the pair hope[illegible]he national retail scene by selling their gift packages [illegible]h high-end specialty catalogs.

[illegible]t to build a brand name for lobster. When people come[illegible]we want them to think of the Lobster Company of Boston[illegible]d Barber.

SMALL BUSINESS, Page D1

GLOBE STAFF PHOTO / TOM LANDERS

Christine Barber (left) and Shawn Gardner show off a sampling of the gift [illegible] available from the Lobster Company of Boston Inc.

Pair take a crack at mail-order lobster

■ SMALL BUSINESS
Continued from Page D1

But that's likely to be a long haul. Since lobster is the supreme symbol of New England cuisine, the mail-order business teems with competitors from Cape Cod to Maine, many of them long-established enterprises.

For 75 years, James Hook Lobster Co. in Boston has wrapped live lobsters in newspapers and seaweed, shipping them by air to customers around the world. The family business ships an average of 5 million pounds of lobster each year, raising in annual sales of between $12 million and $15 million, said Ed Hook, a part owner.

"We don't do anything fancy, but once a customer gets hooked on lobster, they never want anything else. We get a lot of repeat business," Hook said.

More polished competitors, such as Boston legend Legal Seafoods Inc., Clambake Celebrations in Orleans and Foster's Downeast Clambake Inc. in York, Maine, to name a few, also have taken lobster out of the rough, with elegant gift packages ranging from dinners to an entire old-fashioned clambake-in-a-box.

Legals, backed by huge brand recognition from its 13 restaurants, operates a 24-hour, seven-day-a-week mail-order business that averages $2 million in annual sales, an official said.

"We've seen a lot of companies come and go. Our feeling is the more people there are trying to sell this, the more interest there will be in the product," said Lisa Landry, director of Legal's 15-year-old mail-order division.

Focus on SMALL BUSINESS

A Cape Cod lobster entrepreneur thinks the intense competition forces everyone to be sharp marketers. "What you're selling is not just down and dirty lobsters in a pot," said Jo-Van Tucker, chief executive of Clambake Celebrations, a 14-year-old mail-order firm that averages $1 million in annual sales. "You're selling an entire dinner that will bring pleasure to people. It has to be marketed in a sophisticated way."

At the Lobster Company of Boston, Barber and Gardner agree that marketing is the biggest hurdle. In fact, they spend most of their work week on the road, driving around New England and as far south as New Jersey, calling on companies. They have done little advertising so far, although they invested heavily in a color brochure that serves as their main marketing tool.

Their company, which buys lobsters from the Boston Wholesale Lobster Corp. in Lynn, sells four gift packages. They range in price from the $79 "Corporate Package," which contains two 2-pound lobsters, lemons and cooking instructions, to the $149 "Chairman of the Board," a 5-pound lobster that comes with a 19-quart lobster pot, designer apron, mitts, shears, and napkins.

> 'In sales, it's essential to keep clients satisfied. A fine gift is a way of showing appreciation for their business.'
>
> CHRISTINE BARBER

So far, however, sales have fallen far short of projections. Barber and Gardner expected annual sales to hit $750,000 by the end of last year. They now say it will likely be the second quarter of 1998 before they reach their goal. They declined to disclose current sales figures, but said the business has yet to turn a profit.

The partners attribute their slow start more to the seasonal nature of gift giving, which peaks from September to January, and less to competition from other mail-order businesses.

Said Gardner: "It's taken longer hours and more money than we ever thought to get going, but by pure chutzpah and muscle, we've out there getting ourselves noticed."

Hustling for a buck is nothing new to either Barber or Gardner. They became friends when working as advertising sales representatives for Boston radio station=

Two years ago, they quit their jobs to pursue a shared dream of owning their own business. They invested $50,000 of their personal savings and received a $100,000 loan backed by the US Small Business Administration's Women's Pilot Loan Program.

The capital was used to secure an agreement with Boston Wholesale, which packs and ships the gift packages for a percentage of sales. Barber and Gardner lease offices in the upstairs of the dealer's sprawling lobster warehouse.

The two women's personal experience selling advertising and servicing clients convinced them there was a market for fine corporate gifts.

"In sales, it's essential to keep clients satisfied. A fine gift is a way of showing appreciation for their business," Barber said.

Corporate gifts appear to be a growing niche in the nation's $20 billion incentive industry. As companies race to [illegible] productivity and customer [illegible] reward programs are essential for both customers and employees, said Vincent Alonzo, executive editor of Incentive magazine.

"A company's ability to encourage employees to reach certain benchmarks or goals is directly related to the sales incentive. On the business side, competition is so great, once you have a relationship with a client, you really do have to maintain that," Alonzo said. "If a guy is out in California and all of a sudden he sees a lobster on his desk, that's bound to leave an impression."