

business CALENDAR OF EVENTS

Coffee and Issues Forum

The Coffee and Issues Forums are held by the Oregon Association of Minority Entrepreneurs to maintain communications between ethnic minority-owned businesses in Oregon and the general business community. The forums are attended by approximately 90-140 businesses every last Friday of the month at the OAME Center, located at 4134 N. Vancouver Ave. Call 503-249-7744.

Minority Enterprise Development Week

Oregon will take the time to honor the state's minority businesses during Minority Enterprise Development Week on Tuesday, Oct. 2 in the Tiger Woods Center, which is located on the Nike Campus in Beaverton. This year, the U.S. Small Business Administration will honor Miguel Garcia's business, MG Construction, Inc., as the 2001 Minority Small Business Firm of the Year for Oregon, Washington, Idaho and Alaska. For more info., go online to www.sba.gov.

Women's Roundtable Meeting

The Women's Network for entrepreneurial Training will be having a roundtable dinner meeting on Tuesday, Oct. 16 at the Days Inn City Center Hotel, located at 1414 S.W. Sixth. Victoria Johnson, an acclaimed professional speaker and business consultant will be speaking on personal power. To make reservations, call 503-229-3819.

Astra Awards Dinner

The Astra society recognizes the accomplishments of professional women of Oregon. They will be recognizing several outstanding women at their 6th annual Astra Gala Awards dinner at the Portland Marriott on Wednesday, Oct. 24. The keynote speaker will be Beverly K. Sallee, an international entrepreneur and entertainer. To make reservations, call Diane McClelland at 503-265-1362.

Governor's Marketplace

The Governor's Marketplace 2001 for Minority and Women Owned Businesses will provide a variety of workshops and opportunities to meet one-on-one with contracting and purchasing staff from several agencies. The networking event will be at the Oregon State Fairgrounds, Cascade Hall in Salem on Nov. 1. For more info., call Lydia Muñiz at 503-373-1224 X 25 or log onto www.govmp.com.

Speaking with Impact

In this highly interactive two-day workshop, you will improve your speaking skills and learn the value of stories to illustrate your point of view. Find out how to develop content with stories for clear presentations; use pausing to eliminate the deadly "umms" and "ahs"; establish and maintain effective eye communication to create rapport and connection and other skills. The event will be at the 5th Ave. Suites Hotel on Nov. 6 and 7, from 8:30 a.m. - 5 p.m. on both days. To register, call Harrington & Associates at 503-236-5336 or visit them at the website on www.harringtonassociates.com.

Oregon Family Business Awards

On Nov. 15, Family Business Day 2001 and the Oregon Family Business Awards will combine an afternoon educational session and keynote presentation from world-renowned family business expert, John Ward, with an evening awards celebration at the Oregon Zoo. The celebration reception runs from 5 p.m. - 6 p.m.; dinner and the awards ceremony follow. Call 800-859-7609 or go online to www.familybusinessonline.org.

Leadership and Communication Program for Women

Did you know that your presence tells a story, your story? When you become clear about what matters most to you, you are more powerful. Spend a day with Denise Harrington who has worked with CEOs, top professional athletes, business owners and more. Learn many communication and leadership techniques. The next class will be given on Thursday, Nov. 29 at the 5th Ave. Suites Hotel. To register, call 503-236-5336.



Dean's Barber and Beauty Salon is a family-run operation that has been around for 45 years, involving four generations. Carrying on the business are Shalonda Brown (far right), Kimberly Brown (top left) and Gloria Timms. In America, more than 30% of all family owned businesses survive into the second generation. 12% will still be viable into the third generation, with 3% of all family businesses operating at fourth generation level and beyond.

PHOTO BY MARK WASHINGTON/THE PORTLAND OBSERVER

Good Communication is The Key

Minority businesses seeking lucrative contracts with large corporations can be challenging. Oftentimes, real contracts for minority entrepreneurs are few in number. Addressing this issue at the Minority Enterprise Development luncheon will be Denise Harrington of Harrington & Associates. The event honors all the minority businesses of Oregon and will be held at the Tiger Woods Center of the Nike Campus in Beaverton on Tuesday, Oct. 2.

Harrington is a professional communications consultant specializing in non-verbal communication and composing presentations and speeches, plus, coaching professionals and athletes to succeed with the media. Her company was started in 1991 from a single speech entitled "The Power of Presenting with Impact" that was given during a luncheon at the Mac Club in Portland. Harrington's business association with Nike was a springboard to many high profile and influential clients, from CEO's of large corporations to famous sports figures.

Currently, Denise remains based in southeast Portland and travels nationally and internationally inspiring businesses to speak their truth.

To learn about her upcoming speaking engagement and communication workshops, call 503-236-5336 or go online to www.harringtonassociates.com.

Before you begin any home improvements,
start by improving how you pay for them.



Why not add a Bank of America Equity Maximizer® Line of Credit to your list of "Things To Do Around The House"? It lets you use the equity in your home to pay for whatever you need, like home improvements, education expenses, even a new car.

You can also use it to pay off other debt. Or simply, have it available for expenses that may come up unexpectedly. And now, you can take advantage of:

- No points, no closing costs, no fees to apply
- No first year annual fee
- A special Fixed Rate Loan Option

As you pay down the balance, that money becomes available to use again, with no additional application. You can save money too, because the interest is usually tax deductible. Consult your tax advisor about the deductibility of interest.

For more information about our Equity Maximizer Line of Credit, stop by Bank of America today, visit us at www.bankofamerica.com or call us at 1.800.900.9000.

Bank of America

Bank of America, N.A. • Member FDIC
©2000 Bank of America Corporation

On February 1, 2000, the APR on the Equity Maximizer variable line of credit was 9.844%; the APR may vary monthly and is based on an Index plus a margin of 4.0%. On February 1, 2000, the normal APR on a Fixed Rate Loan Option "Option" was 9.25% with automatic payment from a Bank of America checking or savings account. If automatic payment is not established, the rate for this Option would be 9.75% in Oregon and 9.5% in Washington and Idaho. If automatic payment is selected and later canceled, the rate on the Option will increase by 1/2% in Oregon and 1/4% in Washington and Idaho. An Index plus a margin determine the interest rate. The maximum APR is 18% in Oregon, and 24% in Washington and Idaho. The annual fee (not charged the first year) is \$65. The loan fee (waived for the promotional Option) is \$50 per Option taken. Adequate property insurance is required.