



Business

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TWIN aims to link traveling businesswomen

By Mary Rodrigue
staff writer

As a regional sales manager responsible for an 11-state district, Susan Cameron often found herself in vibrant cities like Chicago — rich with nightlife, theater and good restaurants.

Yet most often she settled for an apple for dinner in her hotel room, unwilling to venture out alone after dark.

Once a man rapped on her window at 2:30 a.m. on the premise of wanting an interview. She politely declined and called hotel security.

"After that I never stayed in a place that had doors opening to the outside," she said.

Three years of constant business travel gave Cameron a grasp of the types of problems women on the road face. And the number of women is growing. Cameron cited figures from the Travel Data Institute in Washington D.C. Business travel is up by 35 percent since 1980, with women accounting for a full half of that increase.

"We're seeing women on the road like never before — pharmaceutical representatives, computer service, food industry jobs," said Cameron, whose job involved college recruitment.

"The main problem is you never get out and see a city. You tend not to get out alone. I wouldn't think twice about going alone to a movie in my hometown, but in a strange city, no."

Figuring there were probably many other women like her, Cameron created the Traveling Womens Information Network (TWIN), a professional service which links traveling businesswomen.

MEMBERS FEED the network their name, dates of travel, destination and hotel. Fellow travelers can retrieve the information by calling an 800 number or directly by computer. All major U.S. cities and soon Canada will be covered.

TWIN has a twofold purpose — provide buddies for traveling businesswomen and offer workshops and seminars on professional development.

"There are things you learn on the road: don't drive at night, allow an extra hour for an appointment in a strange city, have all the equipment you need with you and don't assume anyone can help you with anything," she said.

A woman going into a hotel bar alone creates the wrong impression, she added.

"You become a target. You're limited on social life."

Cameron, who has a doctorate in administration from the University of Michigan, is developing a hotel directory for women. Some places, such as the Farmington Hills Holiday Inn, have club rooms — lounges with a small bar and a few tables, newspapers and the like — where women can unwind without feeling like they're on display, she said.

Hotels are joining TWIN and offering discount rates to other TWIN members, Cameron said. In preparing the directory, Cameron is targeting six hotels per major city, covering locations from the airport to downtown, east to west. Probably not every state in the union will be represented. Cameron looked at population centers, corporate headquarters, and likewise emphasized the eastern seaboard, the north central U.S., the West, and Toronto.

IN METRO Detroit, she has contracted with a hotel at the airport, one in Plymouth, her hometown and TWIN headquarters, two downtown and two in Troy.

The idea behind the localization is that someone is not going to drive an hour through a major city to visit with a TWIN member in a distant hotel.

In addition to Cameron, TWIN has two part-time staffers. They are Ruth Ann Zeigler, a consultant and trainer for the Wayne County Intermediate School District and Schoolcraft College, who acts as a seminar leader. The other is marketing director Mary C. Castle of Plymouth, formerly with MCI and Arthur Anderson and Co.

Cameron was on the faculty as a professor at Ohio State University and Syracuse University, where she developed courses on Women in Organizations and did research on adult development.

"We're going to link up with the national network of women in sales so women around the country know about us," said Cameron, who officially launched TWIN last June, although the idea has been brewing about three years.

There are currently 112 members of TWIN. And that falls short of the number needed to make it operational.

"We have 200 (members) projected for the end of this year and 1,000 by the end of 1989," she said.

CAMERON HAD a mathematical figure out how many members it would take to make the system work.

"He came up with 200. With 200 members, there would be 80 percent probability of someone staying in the same place at the same time."

Cameron expects TWIN to be profitable by June 1989 if the present trend continues.

Cameron sees the seminars as an integral part of TWIN because of the different attitudes of female vs. male business travelers.

"Women must learn a little more professional distancing. It's good business to know a lot of people. You can use that person as a contact later on. And you become a resource as well."

"Women often think of that as using people. But they need to realize they need not become best friends with women they associate with in their professional lives."

"Women can be responsible for each other for benefits of information exchange and professional inclusion."

Upcoming seminars include "Strategies for More Effective Business Travel," "Career Assessment and Planning" and a mentor series with speakers who are well established in their careers.

A four-day summer conference on Cape Cod next year will offer life planning and career security workshops.

Membership information and seminar reservations can be made by writing TWIN, P.O. Box 174, Plymouth 48170 or by calling 451-6888.



TWIN founder Susan W. Cameron (left) and marketing director Mary Castle discuss plans for upcoming seminars on more effective business travel and career planning and assessment.

Holiday aftermath: a mountain of credit card debt

If you've been charging through the holiday season like a child in a candy shop, it's time to put down the credit cards and check your finances.

The average American owes approximately \$1,600 in unpaid revolving debt. That amount can be too much of a financial burden. According to the Michigan Association of CPAs, most people cannot afford to owe more than 30 percent of their monthly take-home pay. But for someone with an annual gross income of \$20,000 or less, even owing 15 percent can be a hardship. If you are single, \$20,000 in annual gross income diminishes to about \$14,500 after taxes, Social Security and other payroll deductions.

To determine how much debt you can carry, calculate how much money you have available each month. Start by dividing a piece of paper into two columns. In one column, list any form of monthly income you receive. In the next column, write down all of your fixed expenses, including rent or mortgage payments, utility bills, car or tuition loan payments and insurance premiums. The difference between your net monthly income and your fixed expenses is

the amount of money you have available for paying credit card bills and other monthly expenses such as basic food and transportation costs.

Now you have an idea of how much you can afford to send to each of your creditors on a monthly basis. If you cannot afford to spend more than the minimum, or to pay all your creditors on time, you are probably over your head in debt. And you may be headed for even more credit trouble if you can answer yes to some of the following questions.

- Do you borrow money or take cash advances on credit cards to meet current bills?
- Does the thought of adding up all your bills make you panic?
- Do you ignore your credit limits?
- Do you collect cash from friends in restaurants and then use your credit card to pay for a dinner out?
- Do you go on credit spending sprees even though you know you might not be able to make the

monthly payments?

- Do you have to use credit cards to pay for small, everyday expenses?
- Do you occasionally receive overdue or delinquency notices?
- Do you have to postdate checks so that your payments won't bounce?
- Do you have trouble imagining life without credit cards?
- Is your savings account slowly disappearing?

The more "yes" answers you have, the more you need to stop and review your spending habits and debt load. If you are already having trouble paying your bills each month, you probably need to take some lessons in debt management.

HERE'S SOME suggestions to help free yourself from the credit crunch.

Hide your credit cards from yourself. Forget they exist. If your mail brings you a tempting application for a pre-approved credit card with a limit of \$5,000, tear it up. Don't

assume that the lender knows your financial situation better than you do. If you are already drowning in credit, another card will only drag you deeper into debt. The same generally holds true for home-equity or personal loans used to consolidate debt. The chances are simply too great that such loans will fill you into believing that you have paid your debts and can now resume charging.

Draw up an austerity budget to see if you can free more cash to pay your obligations. Try to pay off more than the minimum owed on each of our credit cards. Remember, the only way to reduce your balance is by paying off any new charges in full, plus the interest and at least a

portion of the previous month's balance.

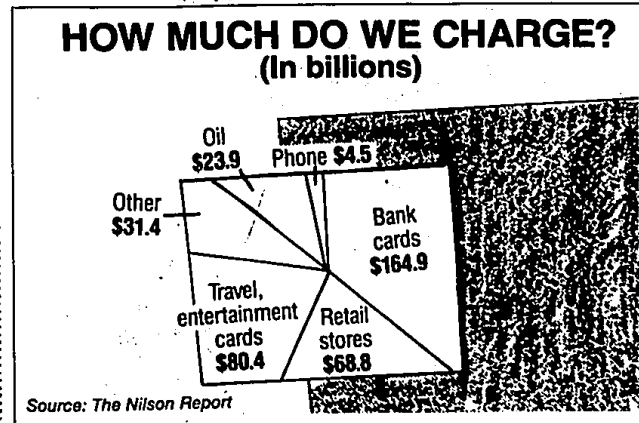
If you simply cannot find the money to meet your bills, you will probably need help from a credit counselor. There are 356 non-profit consumer-credit counseling services that belong to the National Foundation of Consumer Credit and can help you work out a payment plan with your creditors. The non-profit counselors charge only a nominal fee, or in some cases, no fees. For a director, write to the NFCC at 8701 George Ave., Suite 507, Silver Spring, Md. 20910.

The credit counselor will help you come up with a budget and negotiate repayment terms with your creditors. Because they often work closely with creditors, they can usually

work out a better repayment plan than you could. When the plan is accepted, you write one check to the counselor each month who then parcels it out to the creditors.

As a last resort, you may want to contact your creditors directly to see if you can work out an agreement such as paying only interest for a few months. While this may seem an intimidating task, remember that your creditors want their money and may be willing to wait — if you convince them you want to pay.

But before things get that bad, take a close look at your credit levels. If debt load is approaching 30 percent of your take-home pay, it may be time to tack back on your credit expenses.



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