



WOMEN *in* BUSINESS

ADVERTISING SUPPLEMENT TO THE NEWS-HERALD

SUNDAY, OCTOBER 27, 2019

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Beyond Your Smile

Katherine A. Thokey D.D.S.

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Your Oral Health and Maximizing Your Dental Insurance Benefits at Year's End

By Debra S. Lowe, D.M.D.

Do you have dental concerns? Tooth pain and/or sensitivity? Sore or bleeding gums? Are your teeth loose or mobile? Having trouble chewing? Do you think you have or have been told you have bad breath? These are signs that you may have a serious condition that won't go away by itself. Your mouth needs to be evaluated by a dentist.

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fairly priced and offer free consultations as well as legal seminars for large groups.

Pamela Kurt owns the firm and has since 2009. She graduated from Cleveland-Marshall, Cleveland State College of Law with a dual degree - her Master's in Public Administration and her Juris Doctorate in 2003. She is

SEE OUR AD ON BACK PAGE

a member of the Lakeland Hall of Fame and National Association of Professional Women. Pamela cares about families and children and how to help them through what can be the most difficult times in their lives. She believes in community and participates in many areas and non-profit events.

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Antiques & Uniques is proud to count at least 62 women among the dealers who sell merchandise at its Wickliffe store.

A&U owners Tom and Barb Berges rent spaces to the dealers who paint and decorate their spaces and bring in items to sell.

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Lake County Captains Support a Diverse Front Office

In the sports industry, where a majority of employees are men, the Lake County Captains have consistently hired a talented and diverse front office staff, including many women, who have helped welcome over four million fans to Classic Park. Two, long-time leaders within the Captains organization are General Manager, Jen Yorke and Finance Director, Nicole Owens. Jen started as a Box Office Intern in 2007 and has been promoted numerous times and now serves

one of two current female General Managers in the Midwest League. In 2006, Nicole began her career with the Captains as a part-time, seasonal employee and has progressed to her current role as the Captains' full-time Director of Finance. The Captains wouldn't be the successful community organization they are today without the contributions from leading women like Jen, Nicole and the many other women who've been part of the Captains staff along the way.

Destiny to Dentistry

Did you ever consider that perhaps you were destined to follow a certain career path? Such was the case for Dr. Katherine Thokey, DDS. The first job she ever loved going to was in Dental Assisting. She loved interacting with patients, offering gentle care and the rewarding feeling that she found in helping them with Dental issues. She found creativity there too, which led her to take her job to a career level.

Educating close to her beloved community was important since this is where she wanted to practice. Dr. Thokey received

her undergraduate degree from Cleveland State and her Dental credentials from Case Western Reserve University.

Celebrating her 25th year in Dentistry, Dr. Thokey is pleased to provide Dental services in Madison, Ohio. She has surrounded herself with a top-notch array of women professionals to offer services from preventive care and repair to cosmetic procedures, and clear aligners. Her office also offers easy payment programs like QDP. Just ask!

See our ad on page 4.



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As a woman herself, she understands the unique pressures women face, and how difficult it can be to take time out for yourself while juggling work and family life. She also understands how aging and having children can change the way you feel about your body. Her own experience with her post-natal self-image motivated her to have plastic surgery done, giving her the chance to realize the positive impact it can have on her patients' lives.

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Elizabeth Sill Broker/Owner

I started my career in Real Estate as an assistant to a top producer for Realty One back in 1998. I took my Real Estate classes in 1998 to get my sales license for the state of Ohio.

I worked for three years in Ohio before moving to Florida where I also received and still carry my Real Estate license. When I moved back to Ohio in 2002, I had the opportunity to interview, with two other candidates, to open my own Re/Max franchise. I was chosen and I have been operating here ever since. In 2009, I sat for the exam to receive my broker's license for the State of Ohio. I have been 51% woman owned since the beginning where I started off with two offices and had to downsize to just one location in Madison, OH. I have been the Owner and the Broker of this office now for over 16 years.

% Who Rent

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% Who Own their own Homes

66



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WHY I WORK WITH WOMEN

by Karen Suttman

As a Thrivent Financial professional, I feel passionately about helping all Christians find financial comfort and confidence—especially when it comes to planning for retirement. But as a woman, I feel called specifically to help other women achieve their financial goals.

When it comes to financial planning, women are one of the most underserved groups despite having unique challenges that require specialized attention to navigate successfully. One of the myths that perpetuates this status quo is the thought that women are more focused on nonfinancial household roles while men handle the books.¹ Not only is this thinking outdated and exclusionary, but it is also flat-out wrong. In actuality, women control most of the money spent in the US—even those who aren't the ones making it. The real problem is that the industry can often ignore the needs of female clients, fostering an environment that is unwelcoming and even intimidating to the women who do want to take control of their financial lives.

Furthermore, women have a tendency to put the needs of others before themselves. This results in women (of all marital statuses) putting their financial goals on hold for the benefit of their families. Too often I've seen women give up their dreams to provide for grown children or quit their jobs entirely to care for aging parents. While love and devotion for one's family is at the heart of our Christian clients' faith and values, it is crucial to work with a financial planner to ensure you are prepared for these challenges if

and when they arise.

What choices can women make today to plan for a better tomorrow? Save as if you're single...even if you're not. Many married women consider their spouse to be their financial plan with no strategy for what to do when they are gone. Even single women and female breadwinners should be focused on putting more money aside for their future—utilizing company matching opportunities and considering their options for insurance and investment products outside of standard employer offerings. Don't overlook the importance of income and wealth protection in your strategy. Planning for a comfortable, confident and generous future means protecting your ability to earn an income and ensuring your savings aren't drained when you need them most.

At the end of the day, if there is one thing I can impart to the women reading, it's that you have the power to create a secure financial future. If you don't know where to start, that's okay! Let our team at Suttman Denholm and Associates help. Together, we can craft a strategy that provides the income you'll need for life with enough extra to create the "fun" you've been dreaming of.

¹Women and Money: Challenging the Myths <https://www.federalreserve.gov/newsevents/speech/duke20100501a.htm>

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Learn how to be more assertive in the workplace

Gender equality in the professional arena has come a long way in the 21st century. But while great strides have been made over the last two decades, women still face challenges unique to females as they look to establish themselves professionally and advance their careers.

According to the U.S. Census Bureau, women still earn roughly 80 percent of what men are paid in the same positions. Professional women often must walk the thin line between being too nice or too aggressive, a pressure not often faced by men. Assertiveness is an art for both genders, and women can take steps to be more assertive without giving the impression they're ruffling feathers.

• **Be confident in your speech.** It is easy to fall into "weaker language" habits when advocating for an idea. If unsure about the reaction to a proposal, you might say, "I think this is a good idea" or "I believe this will impart change." More assertive language

While great strides have been made over the last two decades, women still face challenges unique to females as they look to establish themselves professionally and advance their careers.

is to simply stand behind the point: "This is a good idea." Confidence can go a long way.

• **Allow people to disagree.** It is acceptable for others to disagree with you. This can lead to discussion and an opportunity to present evidence why something should be done in a certain way. It also enables you to point out the strong points in their argument. Listening to all ideas can sway people in your favor, even if they don't necessarily agree with all you believe in.

• **Be proactive and future-orient-**



ed. This is especially pertinent when asking for raises or promotions. Explain to a boss how you respect yourself and that your work merits the right compensation. Point out clearly defined future goals and successes you've had that warrant consideration for higher pay.

• **Don't fear conflict.** Conflict doesn't have to be confrontational, es-

pecially when respectable language is used and everyone is allowed to voice their opinions. Conflict can inspire great change. And remember, while you need to have solid relationships with coworkers, they do not have to be your best friends.

Assertiveness in the workplace can help female professionals achieve their goals and showcase their value.

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Women in Business

6 Keys to Success in Business and Life



(Family Features) It's not always easy staying organized. Life is busy, chaotic and fast-moving. Although it can be easy to get discouraged at times, there are ways to enhance organization and attitude through the peaks and pits life throws at you.

Carol Lavin Bernick, former executive chairman of beauty conglomerate Alberto Culver, published "Gather As You Go: Lessons Learned Along the Way," a book sharing insights she's learned through her many roles as a corporate leader, working mother, philanthropist and founder of the nonprofit organization Enchanted Backpack. Bernick offers these tips to be ready for the good times and difficult situations, highlighting the importance of loving what you are doing in both business and life.

1. Attitude is Key

A person who is passionately committed to the success of his or her business - who has an "I-can-do-it" attitude - is more likely to succeed. One person can make a difference, and it's up to you to demonstrate you are one of those people.

2. If You Never Fail, You Will Never Grow

If it's always comfortable and easy, you can't know the big win. When challenged and stretched, you may have a greater chance to learn. Reach out, get involved and take a risk. Oftentimes,

the best talent has multiple experiences to share and on which to reflect.

3. Credibility is Everything

Some of the most important career-saving words are "I don't know." Never fake it. If you're wrong, admit it and correct it. If you've made a mistake, fix it and learn from it. If it's going to take some time to find an answer, set a timetable and stick to it.

4. Complaining Gets You Nowhere

People, especially in business, simply do not want to hear complaints. If you are frustrated, it is probably best to keep quiet and figure out how you can fix whatever it is, and if you can't change it, try changing how you think about it and alter your mindset.

5. Give Back

Communities are not perfect. They are the responsibility of business, government and citizens. If you don't commit to making a difference, you're instead leaving the burden to others.

6. Nice Gals Don't Finish Last; They Win

Aggressive and passionate shouldn't equate with unpleasant. The higher you rise, the more pleasant and understanding you typically need to be. Never underestimate the importance of being thankful and the value of recognition. Ego has no place in business. If you have one, try to lose it.

Find more tips and inspiration at gatherasyougo.com.

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Factors to consider before pursuing an advanced degree

Advanced degrees have long been associated with better career prospects and higher earnings. Women seem to be especially aware of that, as the Council of Graduate Schools/GRE Survey of Graduate Enrollment and Degrees noted that, in the fall of 2017, the majority of first-time graduate students at all levels were women. Among master's degree candidates that fall, 59 percent were female while 53.5 percent of doctoral candidates were women.

The decision to pursue an advanced degree requires careful consideration. Such a pursuit requires a considerable investment of time and money, and while those are two important factors to consider before making a decision (more on that below), they're not the only things women must think of as they try to make the best decision.

TIMING

Timing and time are two different things. While many people considering graduate degrees think about how much time they'll need to complete their degrees, timing also merits consideration. Newly minted graduates may want to take a break after expending so much effort to earn their undergraduate degrees. Taking time between degrees can provide the opportunity to recharge, and it also can give young graduates a chance to get some professional experience. That experience can inform their future grad school decision, perhaps reassuring them they're on the right career path or compelling them to pursue other avenues. But enrolling right after completing your undergraduate studies can be beneficial as well. That's especially so for recent grads who hope to start a family soon after graduation. The longer you delay enrolling in a graduate program, the longer you may delay starting a family, which can have a lasting impact.

CAREER PROSPECTS

While it's easy to assume an advanced degree will greatly enhance your career prospects and increase your earning potential, it's not necessar-



ily that simple. When considering the pursuit of an advanced degree, try to determine if you'll be in the workforce long enough to benefit from the increased earnings. Women who are mid- to late-career might not benefit considerably or at all from the extra earnings if they're paying for their advanced degrees themselves, as the cost of tuition and other fees might be higher than the extra earnings. In addition, some advanced degrees won't necessarily lead to considerably higher salaries than you're likely to earn with a bachelor's degree. That will depend on your profession.

TIME

The time required to pursue an advanced degree merits strong consideration. Many students pursuing a master's degree full-time can earn their degrees in two years, while those who attend part-time will need more time to complete their degree programs. Doctoral programs take considerably longer.

Cost

The cost of an advanced degree varies widely depending on the program. Some programs may cost \$20,000 or less, while others will cost more than \$100,000. Many doctoral candidates receive financial aid from their schools or lenders, but the cost of a Ph.D. is still considerable, especially when considering the potential lost earnings during the years while the degree is being pursued.

Women receive the majority of advanced degrees earned at colleges and universities across the country. Choosing whether or not to pursue such a degree requires careful consideration of a host of factors.



17 Women-Owned Business Stats You Need to Know

- The US has 12.3 million women-owned businesses.
- US women-owned businesses generate \$1.8 trillion a year.
- 40% of US businesses are women-owned.
- Women started 1,821 net new businesses every day last year.
- 64% of new women-owned businesses were started by women of color last year.
- Latina women-owned businesses grew more than 87%.
- There are 114% more women entrepreneurs than there were 20 years ago.
- 62% of women entrepreneurs cite their business as their primary source of income.
- Private tech companies led by women achieve 35% higher ROI.
- Women-founded companies in First Round Capital's portfolio outperformed companies founded by men by 63%.
- Just 25% of women business owners seek business financing.
- Women-owned businesses added half a million jobs between 1997 and 2007.
- Women receive just 7% of venture funds for their startups.
- Women have a 69.5% success rate of crowdfunding for their businesses while men have a 61.4% success rate.
- 57.4% of the SBA Microloan program's loan went to women-owned or women-led businesses.
- Female entrepreneurs ask for roughly \$35,000 less in business financing than men.
- Overall, men receive an average loan size of \$43,916 while women receive an average loan size of \$38,942 – almost \$5,000 less.

Women in business are a driving force in the nation's flourishing economy. As the 17 statistics we highlight in this article will demonstrate, the US economy is increasingly reliant on the work and devotion of female entrepreneurs. Women are starting and running businesses at a stunning rate—and they're doing so with demonstrable skill and expertise.



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