

2021

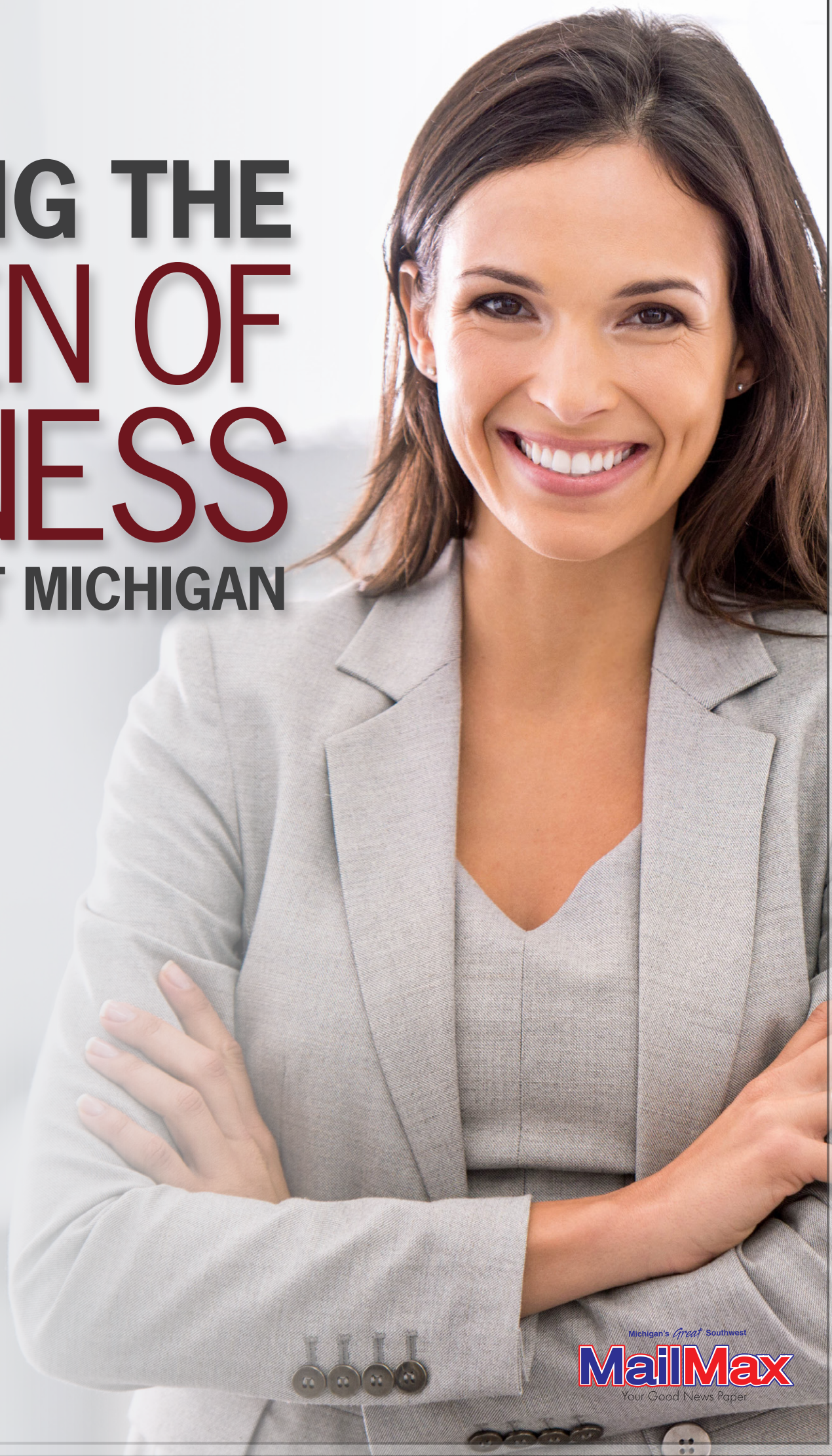
SALUTING THE WOMEN OF BUSINESS

IN SOUTHWEST MICHIGAN

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The Library of Congress, National Archives and Records Administration, National Endowment for the Humanities, National Gallery of Art, National Park Service, Smithsonian Institution and United States Holocaust Memorial Museum join in commemorating and encouraging the study, observance and celebration of the vital role of women in American history.

MailMax and **Cornerstone Alliance** have joined in *Saluting the Women of Business in Southwest Michigan*.

About Women’s History Month

Women’s History Month had its origins as a national celebration in 1981 when Congress passed Pub. L. 97-28

March is Women’s History Month

which authorized and requested the President to proclaim the week beginning March 7, 1982 as “Women’s History Week.” Throughout the next five years, Congress continued to pass joint resolutions designating a week in March as “Women’s History Week.” In 1987 after being petitioned by the National Women’s History Project, Congress passed Pub. L. 100-9 which designated the month of March 1987 as “Women’s History Month.” Between 1988 and 1994, Congress passed additional resolutions requesting and authorizing the President to proclaim March of each year as Women’s History Month. Since 1995, presidents have issued a series of annual

proclamations designating the month of March as “Women’s History Month.” These proclamations celebrate the contributions women have made to the United States and recognize the specific achievements women have made over the course of American history in a variety of fields.

You can learn more about Women’s History Month at www.womenshistorymonth.gov.

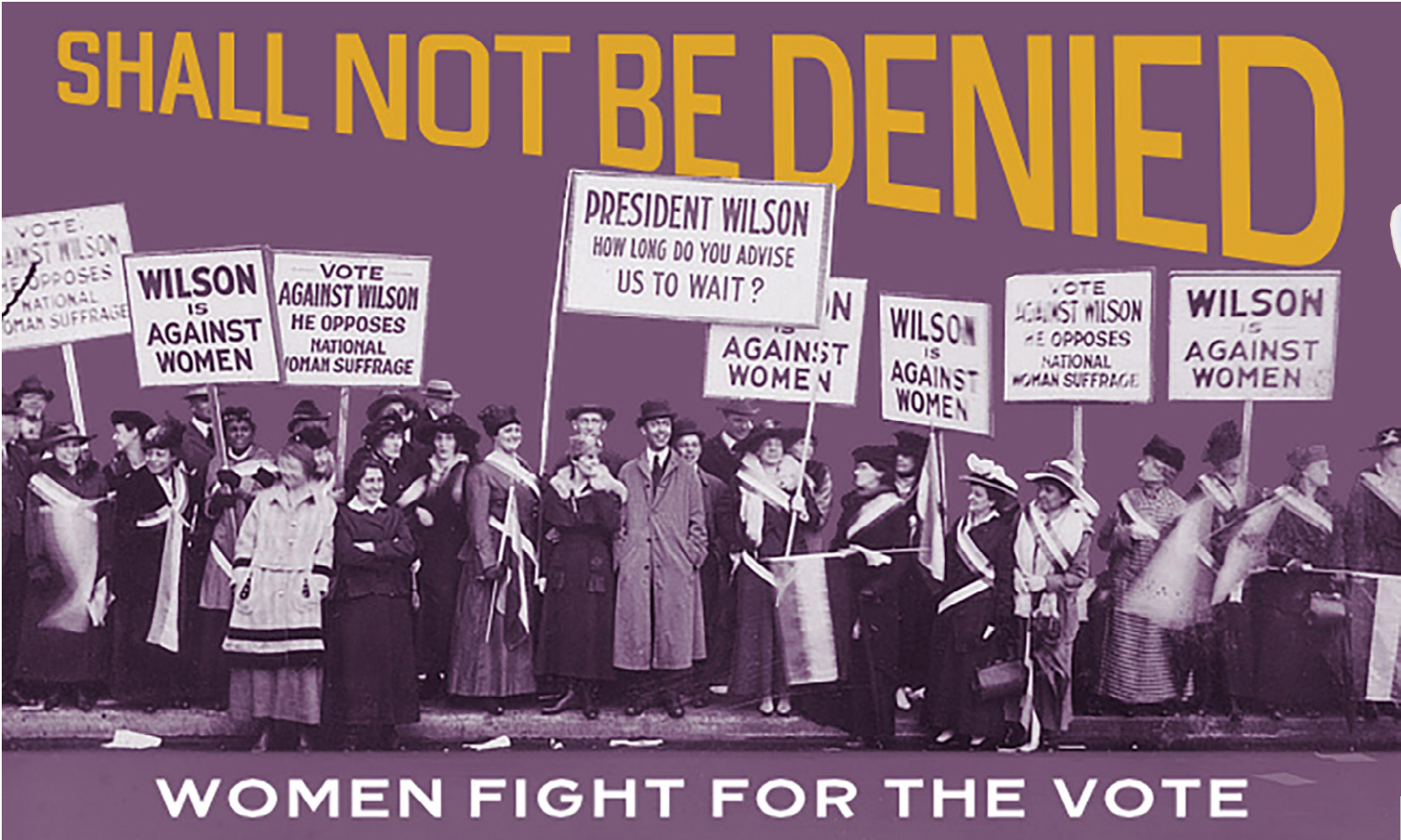


Image Credit: Library of Congress

Salutes All of Our Outstanding Local Women in Business

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EPWA meets the second Tuesday monthly for networking and professional development opportunities

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From Left to Right: Jennifer Fillwock, Mallory Schomaker, Nicole Trux and Lisa Van Pelt

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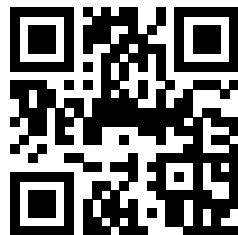
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The Women's Business Center at Cornerstone Alliance

Since 2004 the Women's Business Center (WBC) at Cornerstone Alliance has helped small businesses start and grow in Berrien, Cass, and Van Buren Counties. We open the doors of opportunity by providing targeted individuals who are interested in starting, expanding, or growing their business with access to critical resources such as business counseling, financial education, and financial products.

The Women's Business Center focuses on individuals who face barriers in accessing traditional financing or resources to engage in entrepreneurship and enhance their economic well-being, particularly women, people of color, veterans, and low-income individuals. As such, the WBC promotes and assists in advancing inclusive entrepreneurship and self-sufficiency opportunities. Developing and nurturing home-grown business is key to our community's economic future. The Women's Business Center professional staff is ready to help you turn your dreams of entrepreneurship into reality.

The WBC is funded in part through a Cooperative Agreement with the U.S. Small Business Administration to serve Berrien, Cass, and Van Buren Counties. Contact us today to learn how the Women's Business Center can help you turn your dreams into reality.



The Women's Business Center at Cornerstone Alliance
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*Diane Genovese,
Owner*

Upcoming Women's Business Center Events

March 9 - 9 am

Learn, Know, Grow:
Intro. to Small Business Services

March 18 - 6 pm

Third Thursday: Networking & Staying
Connected in COVID

March 23 - 3 pm

Learn, Know, Grow:
Intro. to Small Business Services

March 31 - 12 pm

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For more information and to register
visit CornerstoneWBC.com



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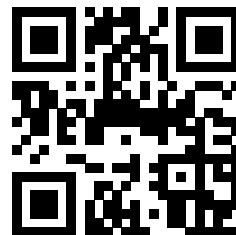
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February is **Black History Month**. The Women's Business Center at Cornerstone Alliance would like to highlight one of the most successful Black-owned businesses in Southwest Michigan. Launched in 2014, our client **Nikki's Place of Hair Care**, owned by **Nicole Wooden Jones**, is a full-service hair salon in Benton Harbor. Extending her opportunities as an entrepreneur, Nicole purchased the 8,000 square-foot building on Napier Avenue that houses her company and leases office and retail space to local small businesses. Nicole is one example of many successful Black business owners in our region thriving during the pandemic.

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Kaye Gerring-Krieger
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Want to open a small business but you don't know where to begin?

Are you already in business and want to take your business to the next level? Let the Women's Business Center at Cornerstone Alliance help you to make your vision a reality!

No matter what stage of business you are in, our free, personal and confidential, one-on-one business counseling can help you focus and plan for your future. Our goal is to give you the tools and resources you need to start and sustain your business!

From writing a business plan to marketing your enterprise on social media, we can assist you with all aspects of owning and operating a business!

The first step in the process is to attend our Learn, Know, Grow: Introduction to Small Business Services. This free class provides you with an introduction overview to The WBC and our services. The mandatory course for new clients is held twice a month. Contact Kristen at kpatzer@stonealliance.org to register.

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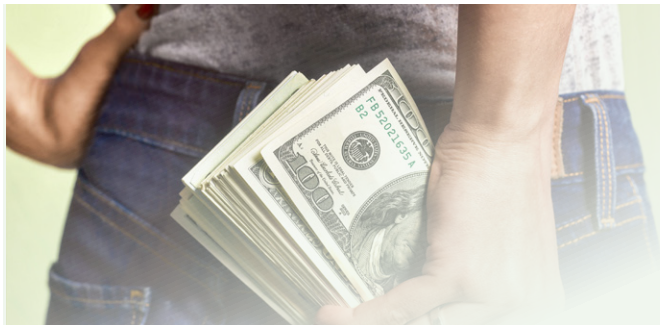
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One of the biggest challenges that entrepreneurs face when starting or growing their business is finding the money to do it! Business owners may rely on several sources for capital, such as personal savings, friends and family, financing through banks or credit unions, online campaigns, or angel investors or venture capital investors. In some situations, there is another option.... a microloan through Cornerstone Alliance's Small Business Services.

SBA Microloan

As a Microloan Intermediary, Cornerstone Small Business Services can provide small business loans to both women and men whose business is located in Berrien, Cass or Van Buren Counties. Through SBA Microloans, between \$500 and \$50,000 are available to for-profit businesses in need of small-scale financing for items such as working capital, inventory, machinery, or equipment.

Eligibility:

- Business location must be in either Berrien, Cass, or Van Buren County
- A Minimum credit score of 525
- Income that exceeds your personal expenses
- No outstanding tax liens or delinquencies on child support or federal debt
- Collateral that will cover the debt
- Business Plan with projections or two years of business financials.

If you feel that you need support in any of these areas before you apply, we invite you to consider our business counseling service and business education programming.

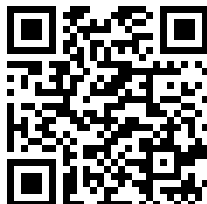
If you have additional questions about the microloan program, contact us at gtovar@ctstonealliance.org or call (269) 925-6100.

The SBA Microloan Program is a project of the Renaissance Development Fund at Cornerstone Alliance and is funded in part through a cooperative agreement with the U.S. Small Business Administration (SBA). All SBA programs are extended to the public on a non-discriminatory basis. Reasonable accommodations for persons with disabilities will be made requested at least two weeks in advance. Contact Cornerstone Alliance, 80 West Main Street, Benton Harbor, MI 49022.

Cornerstone Alliance is an equal opportunity employer and provider.

The Microloan Program and Women's Business Center are funded in part through a cooperative agreement with the U.S. Small Business Administration. All SBA programs are extended to the public on a non-discriminatory basis.

In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability. Reasonable accommodations for persons with disabilities will be made requested at least two weeks in advance. (Not all prohibited bases apply to all programs). Cornerstone Alliance and the Renaissance Development Fund are equal opportunity providers, and employers.



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Women helping Women - One woman at a time.

100 Women Strong is a nonprofit organization, founded in 1998, that provides modest, one-time financial assistance to women in Berrien County who are ineligible for other community or state resources but find themselves in need of emergency help. Thanks to 100 Women Strong, these women do not have to quit a job, drop out of school, or let their health or their children's health deteriorate because no assistance was available. Individual Berrien County women who have an emergency financial need and meet the fund's qualifications may receive one-time financial assistance for an amount up to \$500 from 100 Women Strong. Over the past two decades, 100 Women Strong has helped hundreds of women in meeting tens of thousands of dollars' worth of emergency needs.

Throughout Berrien County, there are women who are working hard to improve their lives and the lives of their families. 100 Women Strong works by helping these women get past unexpected financial obstacles that threaten their efforts to remain or become self-sufficient.

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- Emergency Dental Care
- College Tuition
- Utility Bills (water, gas, and electric)
- Rent and Mortgage Payments
- And much more

100 Women Strong also offers a scholarship in partnership with Lake Michigan College open to all women attending classes. We firmly believe that self-sufficiency cannot be reached and maintained without our community women being given every opportunity to grow and thrive in their educational, professional, and personal lives.

Michelle R is the recipient of the 100 Women Strong Scholarship for the 2020-2021 school year at Lake Michigan College and recently wrote us a very heartfelt Thank You:

"Dear 100 Women Strong Organization:

I would like to take this opportunity to express my gratitude as a recipient of the 100 Women Strong Scholarship. Your generous financial support will help fund my higher education at Lake Michigan College.

I am a Graphic Design major who plans on pursuing employment in an art related field. I will complete my Associate degree at LMC in the spring of 2022. I plan on attending Western Michigan University to pursue my Bachelor of Fine Arts degree with an emphasis on Graphic Design.

Thanks to your generous support I will be closer to achieving my academic goals. This award is important because it gives me self-confidence to continue my education.

As a woman in Berrien County, your scholarship will help me on a path to a better job, a career, and a better life."

For further information on how you may qualify for assistance, or wish to become a donor or join us on our Board, please call our Hotline (maintained through our strong partnership with another Community organization: Mosaic CCDA) at 269-332-1890, visit our website: www.100womenstrongberrien.com, or "Like" our Facebook page: www.facebook.com/100womenstrong.



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EPWA EXECUTIVE PROFESSIONAL WOMEN'S ASSOCIATION

Women Supporting Women

Who we are

Executive & Professional Women's Association (EPWA) was founded in 1982 by a group of enterprising business executive women in Southwest Michigan. It was a groundbreaking event at a time when women were hitting the glass ceiling and feeling the widespread frustrations in the workplace.

The general consensus at the first meeting was that Southwestern Michigan needed a networking organization where working women could meet, network, exchange ideas and develop themselves, both personally and professionally. From that time forward, EPWA has been a local, non-profit organization that runs totally by the commitment, input, and energy of the members. Membership is open to women who own their own businesses, women who have managerial or professional responsibilities, and women who have retired from like positions.

Why choose us

Throughout the long history there has been a constant theme – "Women Supporting Women". EPWA is a varied, knowledgeable resource that is strengthened by active members who openly give help and counsel to other members in addition to friendship.

The group's goals have stood the test of time and can be measured in the success of each member and the steady number of women who remain members throughout their careers:

- Encourage the development and support of member's careers by networking and participation.
- Encourage an exciting and inclusive atmosphere that values, supports and provides resources to the diversified experiences of our members.
- Outreach to the community to increase membership.

EPWA Meetings

EPWA meets on the second Tuesday of September through May. Meetings start with open networking followed by a short business meeting that includes individual introductions and announcements. The guest speakers provide timely and informative business or community related topics that are open for members to ask questions and relate personal experiences.

If you are interested in learning more about our organization, please email us at epwami@yahoo.com.

Please note that currently our meetings may be affected by COVID restrictions.



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Women's Service League

Women's Service League is a not-for-profit organization of talented local women committed to promoting volunteerism and improving the community through positive action and leadership. They strive to bring awareness, funding and growth to other charities, organizations and community events that address and highlight the underserved of Southwest Michigan.

Since 1931 the dedicated members of Women's Service League have given generously and volunteered their time and talents to establishing many well-known events in Southwestern Michigan. From the former Naschair spring event to the annual Charity Ball and Operation Coats, each effort by WSL helps bring other civic and charitable organizations one step closer to attaining their goals. Over the years, numerous groups have benefited from the support of Women's Service League. Additionally, WSL promotes volunteerism and service in the next generation of leaders through their annual Athena Scholarship: awarded to an area high school senior with outstanding community service.

Knowing that even small acts of kindness can be impactful, WSL quickly mobilized in the Spring of 2020 to support area front-line workers and first responders by establishing a community fund that was used to purchase and deliver meals. Messages were chalked on the sidewalk of the local medical center to encourage the workers inside. Donations were also collected for Meals on Wheels of Southwest Michigan to help support the tremendous volume of requests they received. During the fall, WSL donated coats to the Salvation Army and hosted a donation drive to help our local Veterans. They partnered with the Key Club at St. Joseph High School to make cards of encouragement and thanks to those who served our country. A hugely successful sock drive was also undertaken in December to address the very real need for socks at local shelters. In February, WSL showed love and support for teachers and staff at the Logan Autism Learning Center, Lighthouse Education Center and Riverside School by putting together baskets of goodies and small gifts. March is being dedicated to a gift card collection drive to benefit The Cora Lamping Center at The Avenues.

Through virtual Zoom meetings and contactless donation collection sites, Women's Service League remains committed to helping the community and each other. This sisterhood of support remains strong in its 90th year of service to Southwestern Michigan. For information about joining please email wslpink@gmail.com.



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More women becoming primary financial providers

Women are increasingly becoming the primary breadwinners in their homes.

In 2018, Prudential surveyed more than 3,000 Americans between the ages of 25 and 70 for its "Financial Wellness Census." The survey indicated that 54 percent of women are the primary breadwinners in their family, while 30 percent are married breadwinners who are producing more than half of their household income. This marks an increase from 2015, when the Center for American Progress found 42 percent of women were sole or primary breadwinners — bringing in at least half of their families' earnings. This represents a long-running trend that indicates women's earnings and economic contributions to their families are of growing importance.



Studies show how much more likely it is for today's mothers and working females to provide essential financial support to their families compared to earlier generations. It can be empowering to be a sole or primary earner. However, this role also may place extra pressure on women who also want to be ideal mothers. While gender roles have become much more egalitarian, the traditional household dynamic, in which women take on more responsibilities around the house, remains predominant in many families. That can contribute to stress for women who work.

A 2015 University of Chicago study found that opposite-sex couples in which women were the top earners reported greater relationship strife and were more likely not to endure as couples. The study also found that some women who earned more did a greater amount of housework in order to make their husbands feel better about the situation.

There are several ways to address and cope with feelings that arise from an increase in female breadwinners.

- Stay open-minded. Couples need not fall into dated ways of thinking regarding gender roles. If they adjust their roles accordingly and continue to adapt, things can work out just fine.
- Divide tasks evenly. Evenly divvy up tasks around the house so that neither partner feels as if they are doing more than the other.
- Share financial goals. Even if one person is bringing in more money, the overall household should be the main priority. That means that all adults have an equal say in financial goals, regardless of who earns the most money.

Many women are now the primary breadwinners in their households. That has, in many cases, led to shifting gender roles and couples and families may have to adjust accordingly.

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Home office must-haves

Remote work has been around for many years, though it certainly picked up steam in 2020. In an effort to prevent the spread of the novel coronavirus COVID-19, in March 2020 government officials implemented stay-at-home measures that mandated many working professionals to begin working from home. That transition occurred seemingly overnight, forcing men and women to find somewhere in their homes to work.

As the dust settled and working professionals grew accustomed to working from home, many recognized the need to have an office in their homes. Various factors can make home offices more conducive to getting work done, and the following are some home office must-haves that can help people be more productive while working from home.

Lighting

Lighting is important in a home office. It's easy to overlook natural light, especially for workers who previously worked in offices that did not have windows. But natural light can help save on energy costs and boost mood. In fact, natural light is a valued commodity for people used to working in office

settings. A 2018 survey of more than 1,600 workers conducted by the human resources advisory firm Future Workplace found that access to natural light and views of the outdoors were the most sought after attribute of a workplace environment. In addition, 47 percent of workers surveyed admitted they felt tired or very tired from the absence of natural light or a window at their office. When designing their home offices, homeowners should keep this in mind and choose areas of their homes that get ample natural light during a typical workday. Additional lighting also will be necessary. Recessed lighting can give an office a sleek look,



and lights that can dim can allow workers to adjust their lighting based on how much they need at any given point in the workday.

Quiet

Professionals forced to work at home when social distancing measures were implemented may not have had much quiet, especially for those with young children whose schools were closed. But when designing a home office, homeowners have the chance to make their offices more conducive to concentration. Sound-proofing walls may not be necessary, but look for areas of the home that don't get much foot traffic. Kitchens are very popular rooms in many homes, so try to locate your home office away from the kitchen. A spare bedroom upstairs may make for the most ideal home office setting if the home does not have a traditional den. Spare bedrooms come with doors, which can instantly create a sense of quiet when closed. A converted garage also can make for a useful home office, but make sure the room already has cooling and heating and, ideally, windows.

Electrical outlets

Recently built homes tend to be equipped with enough outlets to accommodate our increasingly connected lifestyles. But older homes may need some electrical updates before they can capably accommodate home offices. When updating your electrical, replace existing outlets and fixtures with energy-efficient LED fixtures, which save money and benefit the environment. Before updating the electrical, decide on how you want the office to be laid out so you can have outlets installed where your computer, devices and other items, like a printer and television, will be. This makes it easy to hide cords and give the office a clean, professional look.

Home office capabilities became a big priority in 2020. Designing such spaces can be fun and easy.



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From Past to Present
WOMEN HAVE DRIVEN OUR SUCCESS

The Berrien Artist Guild was established in 1962 by a group of women sitting around a kitchen table planning a local arts organization. The grit of those women over five decades ago is still evident in today's Berrien Artist Guild women.

We salute the women who serve on the Guild's Board of Directors, and the Office Coordinator who all keep the organization running smoothly while maintaining their own positions at area businesses. Many also volunteer for other organizations. *(Judy Sokolowski, a grateful President of the Board of Directors)*



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How women can make their way in male-dominated fields

Women have made great strides in various industries over the first two decades of the 21st century. Highly publicized pursuits of gender equality, such as the ongoing gender discrimination lawsuit by the United States Women's National Team against the U.S. Soccer Federation, have done much to further the cause for women in a great number of industries. But the fight for equality is far from over, as evidenced by the array of fields that remain predominantly male.

In 2017, the United States Bureau of Labor Statistics tracked the percentages of women in a variety of professions, ultimately finding that many professions are male-dominated. For example, the BLS found that only 20 percent of software developers were female, while roughly 63 percent of financial analysts are male. Each of those fields can be lucrative, suggesting women can benefit greatly from making inroads into these professions and others in which they are underrepresented.

Women may face an uphill battle as they look to establish themselves and subsequently thrive in male-dominated fields. That challenge can be overcome by employing various strategies.

- **Build your network.** Networking is essential for modern professionals. According to a global survey of nearly 16,000 LinkedIn members across 17 countries, 79 percent of professionals agree that networking is valuable for career progression. Networking also can make it easier for women to thrive in male-dominated fields, as they can seek advice from professional colleagues, male and female, about hurdles they can expect. In addition, professional networks can serve as support networks as well. That can be invaluable as women face the challenge of establishing themselves in male-dominated fields.
- **Work with professional women's organizations.** Many professional organizations now cater exclusively to women within certain professions. Working with these groups places women in direct contact with peers with varying levels of experience. That means women will have access to people who have faced and overcome challenges at various phases of their careers.
- **Work with your employer.** Wage gaps have narrowed in many professions, but that's not the only way industries

have become more accommodating to women. Many businesses now recognize the need to change not just their pay structures, but also their working environments to make them more accommodating to women. Women who encounter problems at work, such as routine resistance to their ideas and input, should discuss such frustrations with their employers.

Women working in male-dominated fields face many challenges. But such challenges can be overcome in various ways.





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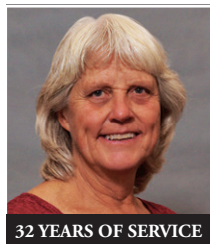


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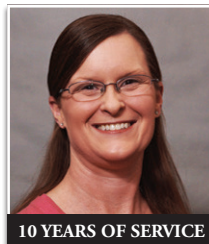


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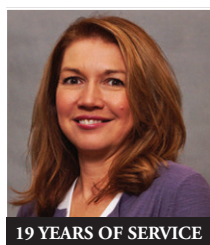
32 YEARS OF SERVICE

Dr. DeAnn Kutzner graduated with honors from Loma Linda University School of Medicine in 1984 and completed a residency in Obstetrics and Gynecology at the University of Virginia in 1988. She spent one year on the faculty at the University of Virginia School of Medicine's Department of Obstetrics and Gynecology prior to co-founding this practice in 1989. Dr. Kutzner is a Fellow of the American College of Obstetrics and Gynecology, a member of the American Medical Association and the Alpha Omega Alpha Honor Society. Dr. Kutzner and her husband have three children and a grandbaby on the way.



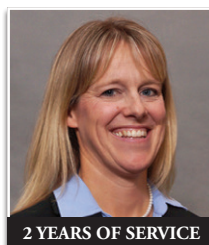
10 YEARS OF SERVICE

Dr. Heidi Grabemeyer-Layman graduated from Michigan State University College of Human Medicine in 2007. She completed her residency in Obstetrics and Gynecology through the Grand Rapids Medical Education and Research Center in 2011. Dr. Grabemeyer-Layman is a Fellow of the American College of Obstetrics and Gynecology and a member of the American Medical Association. Dr. Grabemeyer-Layman and her husband have three children.



19 YEARS OF SERVICE

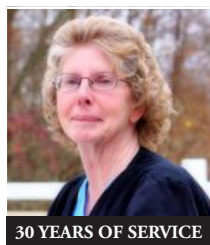
Dr. Rachael Proctor graduated with honors from Loma Linda University School of Medicine in 1998. She completed a residency in Obstetrics and Gynecology at Spectrum Health Blodgett and St. Mary's Mercy Medical Center in Grand Rapids and joined our practice in 2002. She is board certified in Obstetrics and Gynecology and a Fellow of the American College of Obstetrics and Gynecology. She is a member of the American Medical Association and Alpha Omega Alpha Honor Society. Dr. Proctor and her husband have five children.



2 YEARS OF SERVICE

Dr. Michele Ashton graduated from University of Michigan Medical School in 2001 and completed her residency in Obstetrics and Gynecology at the University of Missouri-Kansas City in 2005. She joined South Shore Women's Health Care in January of 2019. Dr. Ashton is a Fellow of the American College of Obstetrics and Gynecology as well as a member of the American Association of Prolife Obstetricians and Gynecologists. Dr. Ashton and her husband, Tim, have three children: Oliver, Elliott and Annabelle.

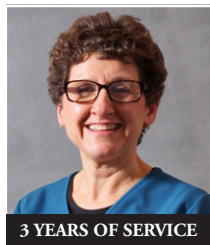
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30 YEARS OF SERVICE

Shirley Vargo, RDMS is a registered diagnostic medical sonographer who has been with South Shore Women's Health Care since 1990. She began her career at Lakeland, learning ultrasound on the job, later attending Grand Rapids Junior College to become certified. She passed her ultrasound boards in OB-GYN in 1988. She performs diagnostic OB and GYN ultrasounds for SSWHC. Shirley especially enjoys sharing the joy of parents as they see their babies in the womb. She has three children, a stepson and eleven grandchildren.

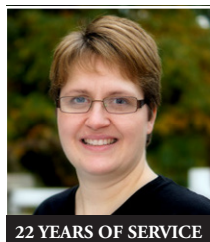
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3 YEARS OF SERVICE

Gina L. Kruck, RT (R)(M) graduated from Lake Michigan College with an Associate in Applied Science in May 1987. She became registered in Radiography, October 15, 1987 and in Mammography, October 17, 1991. Gina has performed mammograms at Berrien General Hospital, Lee Memorial Hospital and Memorial's Breast Care Center, before joining South Shore Women's Health Care. She has three grown children, and four grandchildren.

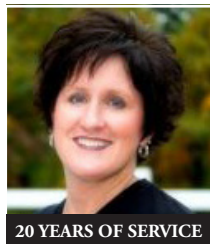
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20 YEARS OF SERVICE

Leigh Ann Hauch, MA, LMT began her career at South Shore Women's Health Care in 1992 as a Medical Assistant. She trained through La Roche Posay and became our skin care clinician in 2001. Leigh has also been trained to provide several of our physician supervised ancillary services including laser services for spider veins, brown spots/age spots, and skin tags, as well as Light Sheer Laser Hair Removal and 3D ultrasound. Leigh Ann is also a licensed massage therapist. She studied at Blue Heron Academy in Grand Rapids, graduating with honors. Leigh Ann and her husband live in Coloma and have two daughters and one grandson.

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