

2023

# SALUTING THE WOMEN OF BUSINESS

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# March is Women’s History Month

March has been declared **Woman’s History Month** by 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.

**MailMax** and **Cornerstone Alliance** have joined in *Saluting the Women of Business in Southwest Michigan*. We hope you’ll join in commemorating and encouraging the study, observance, and celebration of the

vital role of women in American history. Celebrate with us the success of the women represented in this tribute.

## 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 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 procla-

mations 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](http://www.womenshistorymonth.gov).



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## How mentoring benefits mentors

Mentors tend to be unsung heroes. If asked to explain their success, many who have reached the pinnacle of their professions would cite the influence of a valuable mentor among the many factors that helped them achieve their goals.

- Mentoring is often discussed in terms that note its value to those being mentored, but mentors also gain much from the experience of helping the people they advise. That's worth noting for successful individuals over 50 who are looking to make the most of their professional experience by giving back to others. Professionals thinking of becoming a mentor can consider the many ways the experience could be as beneficial for them as it is for the people they will help.

- Mentoring provides a sense of satisfaction. An analysis by the human resources department at Sun Microsystems found that mentees are promoted five times more often than colleagues who do not have mentors. Many mentors gain significant satisfaction from watching some-

one they helped advance through the professional ranks.

- Mentoring is effective. Professionals over 50 who are hesitant to become a mentor because they suspect it might not be effective can rest easy knowing that it has a profound and positive impact on mentees. According to a recent CNBC/SurveyMonkey Workplace Happiness Survey, nine in 10 workers who have a mentor reported being satisfied with their jobs. In fact, 57 percent of such individuals reported being "very satisfied." The percentage of individuals without a mentor who report being satisfied or very satisfied is significantly lower. The implication of that disparity is significant, suggesting that mentoring has a very real and positive effect on mentees. Professionals on the fence about mentoring due to doubts about its efficacy can rest easy knowing that it is highly beneficial to young workers.

- Mentoring helps a diverse group of professionals. Professionals hoping for more diversity and inclusion in the workforce should know that workers in groups that

have historically been adversely affected by a lack of diversity are more likely to have mentors. For example, data from the CNBC survey indicates that women are more likely than men to have a mentor, while members of various minority groups, including Hispanics and African Americans, are more likely to have mentors than whites. Prospective mentors who want to create a more inclusive workplace can utilize mentoring as a tool to help various minority groups further their careers.

- Mentoring can benefit your bottom line. Mentors typically pursue mentoring to give back. However, becoming a mentor can benefit your bottom line. The Sun Microsystems analysis found that 28 percent of managers who took on the role of mentor received a raise, while just 5 percent of those who did not mentor anyone received a bump in pay.

- Mentoring can help young professionals in myriad ways. But experienced professionals also benefit in some surprising ways from advising younger colleagues.



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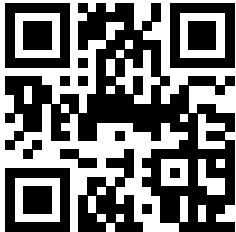
### The Women’s Business Center at Cornerstone Alliance

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  
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# WBC CELEBRATES

## Lashonda Holton Smith

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### Lashonda Holton-Smith, Unique Elegance

In honor of both Black History Month and Women's History Month, the Women's Business Center at Cornerstone Alliance is proud to feature one of many successful black female entrepreneurs in Southwest Michigan.

Lashonda Holton-Smith, the owner of Unique Elegance, a wedding and event planning company, has been making waves in the industry since she opened her business in 2018. With a passion for interior design cultivated from a young age, Lashonda aims to bring her client's visions to life. Her experience and commitment to unique experiences have made her a standout in the industry.

Lashonda is a shining example of the many black entrepreneurs thriving in the area, and the Women's Business Center is proud to celebrate her achievements.

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### The **BERRIEN ARTIST GUILD MEMBERS & BOARD OF DIRECTORS** are deeply grateful to **Judy** for her leadership and dedication over these past **25+ years**. Her many years of **Volunteerism & Passion for the Arts** truly show through the success of the **BOX FACTORY FOR THE ARTS**.

"Judy represents the Berrien Artist Guild and the Box Factory to the community in the best possible way. Where would we be without our Judy; kind, caring and always discreet!"  
*Elaine Harju, Past Treasurer & current studio artist*



*Judy Sokolowski*  
Berrien Artist Guild President

"It's hard to remember the Box Factory without Judy's leadership. She has been a steady trailblazer throughout our tough times and successfully brought us through them. I can't imagine life at the Box Factory without her!"  
*Bob Williams, Past President & current studio artist*

"Judy has been our cornerstone! The Box Factory would not be here if it wasn't for Judy's dedication.  
Thank you, Judy!"  
*Jan Sonneman, Past President*



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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. Visit [CornerstoneWBC.com](http://CornerstoneWBC.com) to register.

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# Women's Business Center of the Year

The Women's Business Center (WBC) at Cornerstone Alliance was recognized as the 2022 WBC of the Year in the state of Michigan by the U.S. Small Business Administration (SBA). The award was presented on May 3, 2022, at the 18th annual Michigan Celebrates Small Business Gala.

The WBC has helped launch 235 businesses in Berrien, Cass, and Van Buren counties since 2004, including 59 businesses in the City of Benton Harbor. New programs and initiatives have been continually developed to better serve the local small business community.

The WBC played an integral role in assisting local businesses through the recovery process following the COVID-19 pandemic. In 2021, the WBC helped launch 19 new small businesses, supported 192 jobs, and helped clients secure capital investments of \$5.5 million in Berrien, Cass, and Van Buren counties. Additionally, the WBC counseled and trained 1062 unique clients, and launched a re-brand initiative to improve its service.

"We're grateful for this recognition, but without the commitment, drive, and tenacity of Southwest Michigan entrepreneurs, this award would not be possible," said Rob Cleveland, President and CEO of Cornerstone Alliance. "This award signifies the devotion of the WBC team to create meaningful programming, to provide expert counseling, and to meet clients where they are in their own entrepreneurial journeys. For more than a century, Southwest Michigan entrepreneurs have created products with global demand. From appliances to wine, fitness to fashion, and everything in between, our community is a place where small businesses start, grow and thrive."

The success of the WBC is a direct reflection of the success in the small business community, and would not be possible without support of Cornerstone Alliance, the WBC Advisory Council, and the SBA. Through support of aforementioned organizations and investors, entrepreneurs have opportunities to receive business counseling and training at little to no cost.



*"Aris went above and beyond to ensure my family was taken care of and allowed my transition to my new house be as smooth as possible. Any hiccup in our plan was met with a well thought out game plan to minimize any wasted time. Can't thank her enough for the effort."* Ernest K. 2023 Client

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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.

100 Women Strong bridges a variety of needs:

- New Eye Glasses
- Automobile Repairs
- 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.

Nothing we say demonstrates the difference this emergency financial need can make for a woman and her family quite as well as their own words:

*In April 2021, things became challenging for “K”. She reported that her friend initially tested positive for COVID and because she was a close contact, it was recommended that she quarantine as well. During that quarantine period, “K” developed symptoms - lingering bad cough, fever, and congestion. Due to her symptoms she could not return to her place of employment because it would endanger the people she worked for and with.*

*Her symptoms continued on well past the quarantine recommended period of 14 days and “K” had to repeatedly visit the hospital and walk in clinics. This period of time ended up lasting approximately six weeks and during this time, “K’s” bills continued to accumulate. She was still responsible for rent, utilities and food for her family (she was not receiving food assistance at that time).*

*“K” decided to contact 100 Women Strong and was a recipient of \$500 which covered the majority of her rent. She was relieved that for that month she was behind on rent, she was supported by 100 Women Strong in covering a major household expense. This allowed her to make payment arrangements for her utilities and be able to safely remain housed with her three children. “K” says “100 Women Strong was a real blessing”*

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](http://www.100womenstrongberrien.com), or “Like” our Facebook page: [www.facebook.com/100womenstrong](https://www.facebook.com/100womenstrong).



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Dual-income families became the new normal in recent decades. According to data from the U.S. Bureau of Labor Statistics, 63 percent of married-couple families had both parents employed in 2018. The same trend emerged in Canada, where the Labour Force Survey from Statistics Canada found that the number of Canadian families with two employed parents nearly doubled between 1976 and 2015.

Couples in dual income households have difficult decisions to make when starting families. Women who want to take time away from their careers to raise children no doubt recognize the long-term effects that such a decision may have on their careers. Researchers behind the "Goldman Sachs Global Investment Research" report released in October 2018 found that women who leave the workforce at age 31 and do not reenter it for five years can expect to earn 20 percent less over their lifetimes than male counterparts who never left the workforce. That's a significant loss in earning potential, but one that millions of women accept each year.

Reentering the workforce after a long period of not working is a challenge, but it's one that women can overcome with the help of a handful of strategies.

- Get a head start. Fair or not and intentionally or not, prospective employers may attach a stigma to applicants who have not worked in several years. There's no guaranteed way to clear that hurdle, but volunteering or interning in your field and/or taking a course at a local college before you begin your job search can serve as something of a head start. This can be a great way to dust off old skills and learn about any changes within the industry that took place during your hiatus.

- Deemphasize chronology on your résumé. The online job bank Monster.com recommends using your résumé to highlight your skills and accomplishments instead of your dates of employment. This shifts the focus away from your time out of the field and toward your experience and previous successes.

- Get in touch with your network. Many professionals advance their careers with the help of a strong network of fellow professionals. So it makes sense to contact this network when you're reentering the workforce. Former colleagues can be great sources regarding job openings and changes in the industry that might have taken place while you were out of the loop. Reach out to them and let them know you're ready to reenter the workforce.

- Consider part-time work. If a full-time offer is not materializing, consider part-time work. Part-time work will bring some money into the household, let you ease back into working and give you a chance to add some recent experience to your résumé. And part-time jobs may ultimately lead to offers for full-time work.

Reentering the workforce after time away is a challenge, but it's one women can overcome with perseverance and some savvy strategies.



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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 brings 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.

WSL's 2021-2022 theme, "Reconnect and Re-Engage", was an idea that due to the difficulty of the last couple of years, membership needed to reconnect with each other and re-engage with the community. To achieve this, WSL shifted much of their focus to completing more service projects for local partners such as The Readiness Center, Curious Kids Museum, United Way, Blanket Brigade and Caring Circle. Whether cutting art projects, painting walls, raking yards or making blankets, Women's Service League members came together to have fun and serve others.

They are also committed to fundraising efforts for this year's selected charity, The Cora Lamping Center, which provides shelter and services for victims of domestic violence and sexual assault. Several activities and give-backs are being planned which will not only bring needed funds for the CLC but also awareness of the incredible work they do in our area.

Women's Service League is a sisterhood of support that decade after decade, continues to be impactful in the communities of Southwest Michigan through service and fundraising. For information about joining please email [wslpink@gmail.com](mailto:wslpink@gmail.com).



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## Influential women breaking boundaries in the world today

Women's History Month is an opportunity to shed light on the accomplishments and contributions of women around the world. These five women are notable for breaking boundaries.

- **Xiomara Castro:** Castro was sworn in as Honduras' president in January 2022. She became the first woman to hold the position, and campaigned on expanding women's rights in that country.
- **Mary Barra:** As the CEO of General Motors since 2014, Barra is the first woman to lead one of the three big automakers. She has invested millions into the development of self-driving cars, electric vehicles and a ride-share service called Maven.
- **Giorgia Meloni:** Meloni took office in October 2022 as Italy's prime minister, becoming the first woman in history to hold the position.
- **Tsai Ing-wen:** Tsai took office as president of the Republic of China (Taiwan) in 2016, becoming the first woman leader (and the first unmarried president) of the country.
- **Catherine MacGregor:** This French businesswoman became the CEO of the French energy company Engie in 2021. She is the only woman CEO in France's CAC-40 stock index.



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## How women can keep their careers going forward

Women have played essential roles in the global workforce for quite some time. Despite their contributions, women continue to face professional obstacles that many of their male colleagues never experience.

The differences between the professional challenges faced by women and those faced by men have been evident during the COVID-19 pandemic. A 2020 study published in the journal *World Development* examined general inequality during the pandemic, focusing particularly on certain factors, including job loss. The pandemic had a devastating impact on economies across the globe, and women bore a seemingly disproportionate percentage of that impact. The study found that, during the pandemic, women were 24 percent more likely to permanently lose their jobs than men. Women also expected their labor income to fall by 50 percent more than men during the pandemic.

Strategies to keep careers on track can be especially useful in the face of these obstacles and the many more female professionals will face even after the pandemic has ended. The following are some ways women can keep their careers going forward.

- Continue education. The Graduate Management Admission Test, often referred to as the GMAT, is used to assess candidates for admission into graduate level management programs, such as MBA programs. A recent analysis of GMAT test takers found that 47 percent were women, which marked an all-time high. The value of education is undeniable, and women can continue their educations via the pursuit of advanced degrees as they look to keep their careers going forward.

- Emphasize networking. The Association for Talent Development reports that 57 percent of job openings are filled through networking contacts. Networking is more accessible than ever thanks to social media sites like LinkedIn, and women can utilize such resources to build connections with mentors and colleagues that can share everything from career advice to access to new job openings.

- Define career expectations. Defining career expectations early on can be beneficial in various ways. Such expectations can guide career choices and provide a road map that women can utilize to stay the professional course. This can help women make decisions about their careers when they come to forks in the road. For example, if a path to promotion seems blocked, women can examine their established career expectations to help them decide if it's time to seek new employment. Defining career expectations also can help women effectively communicate with mentors about their goals, and mentors can then use that information when offering guidance. Expectations need not be concrete, and it's likely they will change over time. But they can serve as an important foundation for anyone from young female professionals to experienced executives looking to make changes or determine the next step in their careers.

Women face professional hurdles many of their male colleagues never experience. Various strategies can help women clear such hurdles and keep their careers going in the right direction



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## Fast-growing and high-paying careers for women

After a tumultuous year with many ups and downs, there may finally be a light at the end of the tunnel. Growing confidence that the worst of the pandemic may be behind us has led many people to take inventory of their careers.

Women looking to change jobs soon may be exploring their options as they look for fulfilling, lucrative careers. The following are some profitable, in-demand career options, courtesy of the U.S. Bureau of Labor Statistics and Forbes.com.

- Chief executive officer: CEOs are instrumental in both public- and private-sector industries. They are the top of the managerial food chain, and as such, command competitive salaries. A female CEO can expect to earn a median income of \$90,000-\$95,000.

- Civil engineer: The BLS predicts civil engineer jobs will grow by 11 percent by 2026. Civil engineers will be responsible for revamping aging infrastructure, including roads, dams and bridges. An average salary is \$67,000 per year.

- Nurse practitioner: Health care jobs are booming and in demand. Working independently or in collaboration with physicians, nurse practitioners provide primary care or specialize in various concentrations. Nurse practitioners earn a median annual income of \$98,000.

- Pharmacist: In addition to harboring a passion for providing quality health care to their communities, pharmacists often have a love for the chemistry involved in medications. Pharmacists must be licensed and possess a Doctor of Pharmacy degree. Pharmacists work in retail settings, but also in hospitals and clinics. The average annual salary for pharmacists is \$98,000.

- Computer and system information manager: A growing focus on inclusivity within STEM fields means now is a great time for women to pursue careers in these lines of work. Computer and information system managers plan, coordinate and direct the work of computer professionals while researching the latest trends in technology. Opportunities within this profession are expected to grow by 12 percent by 2026. Individuals in this field earn a median salary of \$90,000.

- Management analysts: Management analysts are brought in to find ways to make an organization more profitable or improve its efficiency. Travel and consultation may be likely, so those should be considerations. Management analysts earn an average annual income of around \$75,000.

- Software developer: Keeping up with the technological times means having up-to-date equipment and software. Software developers help to write code or design applications for company use. This is a quickly growing field in which professionals earn average annual salaries of \$85,000.

High-paying, stable jobs are out there for women who are in the market for a career change or trying to decide which fields to pursue.



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## How women can rebound from a layoff

Every career has its ups and downs. Successful professionals often credit certain moments in their careers as catalysts that ultimately drove their success. Though such catalysts may be positive developments, like a well-earned promotion or timely advice from a trusted mentor, many a professional also has been motivated by events that were not initially welcomed, including layoffs.

Many businesses were forced to lay off employees in the economic fallout of the COVID-19 pandemic. A recent study published in the journal World Development found that, during the pandemic, women were 24 percent more likely to permanently lose their jobs than men.

As the world gradually emerges from the pandemic, many women may still be trying to reenter the workforce after being laid off. The following strategies can help that transition back to work go smoothly.

- **Reconsider your career path.** People who look at layoffs as the catalysts for their success often do so because being laid off allowed them to step back and reconsider the path their careers were on prior to losing their jobs. Such reflection may or may not compel a career change, but women can take time to reconsider if their previous field was some-

thing they want to get back into or if they want to pursue a different path. Perhaps it's time to turn a passion into a profession? Or maybe the uncertainty of the pandemic has underscored the need for a career that's more stable? Regardless of what they ultimately decide, women can spend time reconsidering their career path as they prepare to reenter the workforce.

- **Contact your former employer.** Though certain workers, such as union members, may have a legal right to be recalled after being laid off, many professionals have no such right. However, that does not mean employers won't want to bring them back as the economy begins to recover. In fact, many companies may prefer to do just that. The Adecco Group's Compensation and Workforce Trends survey in October 2020 found that 68 percent of organizations

that furloughed or laid off employees during the pandemic intended to back-fill roles that were eliminated. The cost of training new hires and getting them up to speed on projects is considerable, and employers never truly know if new hires will mesh with coworkers. Those concerns do not typically apply when rehiring former employees. Women who liked their jobs and the direction their careers were going in prior to being laid off can check in with their previous employers about potential opportunities before they begin to look elsewhere.

- **Stay connected.** Maintaining connections with colleagues and even former clients is a great way to avoid the feelings of isolation that can sometimes arise after a layoff. Staying connected also may be a great way to learn about new opportunities before they become known to the general public.

Women were disproportionately affected by pandemic-related layoffs. Rebounding from such layoffs can be easier when women employ various strategies as they look to reenter the workforce.



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### How to navigate a salary negotiation

Women are vital components of the global workforce. Despite the contributions of women, Pew Research Center's analysis of median hourly wages of both full- and part-time workers indicates that women earn less than their male counterparts — even when they're doing the same work and have the same educational backgrounds. The gender gap has remained relatively stable in the United States over the last 15 years, with women earning 84 percent of what men earned in 2020. Estimates indicate it would take a woman an extra 42 days of work to earn as much as a male colleague. Salary negotiations can be intimidating for any employee. But for women already at an earnings deficit, such negotiations can be even more difficult. Here are some tips to make salary negotiations go more smoothly.

**Speak up**  
It would seem that any promotion would automatically come with a pay raise, but this is not always the case. When the time comes to consider taking a promotion, it is important to have a salary number in mind. Saying nothing may not earn you a raise, or your boss may not give you what you believe you deserve.

**Do your research**  
Some jobs come with a standard pay rate across the board. These include government and civil service jobs, union jobs, or hourly positions. However, you can determine if a job is negotiable by researching data on sites such as Payscale and Glassdoor to figure out what positions are worth. Arming yourself with information makes you ready to present data supporting your salary demands.

**Don't be afraid to ask**  
Even if an offer seems acceptable, it is alright to ask for more money, according to The Balance: Careers. A company may actually increase the base pay or offer other perks such as larger bonuses, stock options or full 401(k) matching.

**Avoid "Imposter syndrome"**  
Thoughts, beliefs and feelings can hold you back, especially when it comes to salary negotiations. Most professionals at some point in time experience what's often referred to as "Imposter syndrome." This is a name given by a team of psychologists in 1978 that referred to people who had difficulty acknowledging their achievements, although their peers respected them. Doubting capabilities, worrying about someone calling your skills "fake" or discounting your achievements are symptoms of imposter syndrome. Comparing yourself to others — especially those who are more advanced — may lead to uneasiness as well. Focus more positively on what you do at work and be proud of what you have achieved. This will help you sit more confidently in front of employers negotiating for your benefit. Workers need to advocate for themselves and ask for salaries they believe are commensurate with their skill levels and positions. It can be daunting to negotiate for a better salary, but there are many ways to simplify such negotiations.



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## How to make more money as a freelancer

Workers who take in-depth looks at their lifestyles may find that traditional nine-to-five jobs may not be as lucrative or preferable as they believe. Individuals who harbor a desire to improve both productivity and profitability may consider freelancing.

### What is freelancing?

According to the job hunting experts at Indeed, freelancing is an arrangement in which a self-employed person works on different projects for multiple clients. As a freelancer, you can determine how involved you will be while working, including how many projects or clients you take on at one time.

### Making freelancing more profitable

Businesses are seeking talented freelancers to solve problems across every industry, skill set and job. That has increased demand for freelancers. The online financial guide Collecting Cents says freelancers are contributing \$715 billion in earnings to the economy, so it's possible to do well with a freelance career. And thanks to the global pandemic, companies are more open to having partial or entirely remote teams on board, making freelancers even more attractive.

Freelancers are responsible for finding their own clients and making earnings goals, and the following are several ways to earn more.

- Pick a lucrative niche. Find a niche that offers the best chances for competitive rates. A graphic designer, for example, may highlight a specific design style. A freelance writer may zero in on health and medical writing.
- Conduct an efficiency test. Figure out how much time is spent on each client and how you can streamline your efforts and/or avoid clients that eat into your time and profits. Identifying weaknesses helps you become more efficient and profitable. Also, planning your day and how it will be split up among tasks can help.
- Treat your business like a business. As an independent contractor, it easily can begin to feel as though work is a hobby. But that won't bring in income or get your career moving in the right direction. Schedule regular work hours, don't sell your skills short and know when to say yes or no to a project or client. Don't take on more work if you can't handle it or your results may suffer.
- If you can't raise rates directly, upsell services. New work and increased revenue can come by a simple upsell.

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- Create and maintain an online presence. Social media is key to building your business and maintaining a stable of clients. Plan social media content updating into your weekly calendar.

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## Factors to consider when vetting post-pandemic career opportunities

The COVID-19 pandemic left no aspect of life as the world knew it before 2020 untouched. In the wake of the pandemic, students were forced to learn in new ways, individuals were forced to find new ways to maintain relationships with family and friends and employers and employees were forced to confront an emerging notion of the workplace.

Since the World Health Organization first declared a global pandemic in March 2020, much has been made of “The Great Resignation,” a term adopted in reference to the tens of millions of individuals who quit their jobs during the pandemic. Further study is needed to determine just how many people quit their jobs since the pandemic began, but there’s no denying that attitudes toward work have shifted since early 2020. That shift has made many people more willing to change careers. Women pondering a career move can consider these factors as they vet new opportunities.

### Hybrid working

A September 2021 Gallup report on workplace trends found that 91 percent of workers in the United States working at least some remote hours each week are hoping the opportunity to do that persists after the pandemic. Perhaps surprisingly, more than half of the workers surveyed indicated they would ideally like to split their time between working at home and in the office. Women vetting new career opportunities can ask if hybrid working is a possibility. Hybrid working is beneficial for various reasons, not the least of which is affording professionals a chance to get out of the house while still ensuring they can spend more time with family, which is an especially enticing benefit for working parents.

### Salary

It goes without saying that salary bears significant consideration when vetting a new employment opportunity. In the past, professionals might have jumped at the chance to earn higher salaries, even if it meant leaving their current employer behind. However, many professionals experienced a priority shift during the pandemic, recognizing the value of spending less time working and more time away from the office. Some spent that extra time with family and friends, while others used it to explore new passions. When vetting a new career opportunity with a higher salary, women can do their best to determine what that higher salary will require. If it will require more time working and less time with family, friends and hobbies, then women must ask themselves if the extra money is worth the decrease in personal time.

### Stability

Stability is another issue that might not have garnered as much consideration before the pandemic as it figures to in a post-pandemic world. Many professionals lost their jobs, took pay cuts or were furloughed during the pandemic. Such individuals might have worked in industries like travel or events that are vulnerable when shutdowns are issued. Women who have been through the professional wringer during the pandemic should consider the stability of a given employer before accepting a job offer. Some may find the rewards of working in a field they’re passionate about are worth the risk, while others may prefer a line of work that offers more stability and security. The pandemic has changed many aspects of professional life, including how new career opportunities should be vetted.



## How women professionals can make more time for family

Women wear many hats every day. That’s especially true for women juggling families and careers. Chauffeur, negotiator, advocate, moderator, mom, wife, and employee are just some of the titles that apply to modern women.

Data from the U.S. Department of Labor and the U.S. Census Bureau indicate women represent nearly half of the United States workforce, but women still devote more time than men to housework and child care. While few are advocating for traditional gender roles of the past to be reinstated, a 2012 Pew Research survey found that very few adults (16 percent) indicated having a mother who works full-time is the “ideal situation” for the family. Nearly 42 percent said a mother who works part-time is ideal. Even among full-time working mothers, only about 20 percent said that having a full-time working mother is ideal for young children.

“Ideal” is not always practical, and since the Pew survey, the workforce has changed in many ways, particularly by the number of employers who have adopted family-friendly policies or pivoted to remote working during the COVID-19 pandemic. That means working moms have even greater leverage to find a balance that works for their unique situations. These tips can help women free up more time for what’s most meaningful to them.

- **Employ time-saving strategies.** Embrace ways to save time during the day. Order groceries online during a lunch break and pick them up curbside after work. Pool resources with a neighbor to cover school transportation if busing is not provided. Schedule conference calls during commutes so they don’t eat into the rest of the day.

- **Define your priorities.** Think about what cannot be compromised or negotiated. Maybe that is being home at a particular time each day so the family enjoys dinner together. Get clear ideas of what you value most so you can build plans around those priorities.

- **Take vacation time.** Make it a point to use all vacation time, coordinating days off to coincide with family members’ days off. Family vacations offer the best shots at uninterrupted, enjoyable time together. They should be ranked highly and scheduled early to ensure travel is possible.

- **Use technology to stay connected.** There are times when the family may not be able to gather in person. This became evident at the start of the pandemic, when social distancing and isolation became a cautionary tactic to prevent disease proliferation. If the kids are missing you or you are missing the kids at any time during the day, a video chat can be just what everyone needs to feel better.

- **Outsource housework and chores with smart ideas.** If the budget is there, hire a housekeeper to come in weekly to tame messes around the house. A “mom’s helper” can be hired to come in and tend to certain needs. Family calendar apps can serve as personal assistants to keep track of family appointments. Clothing subscription boxes save time and provide a way to have carefully curated outfits shipped right to your home. A robot vacuum can tame dog fur on the rug while you are working in a home office. These ideas can free up additional time to spend with the family.

Working mothers can employ strategies to ensure ample time can be devoted to the ones they love.



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80 W. Main Street, Benton Harbor, MI 49022  
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