



NAWBO
Greater Philadelphia

NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS



**MEMBERSHIP MONTH
is extended through
APRIL!**

*Anyone joining the Greater
Philadelphia NAWBO chapter during
April
receives a
\$50 discount!
This is the time to join!
[Click here.](#)*

**BIZ OPS
CONFERENCE!
Friday,
April 17, 2009
8 a.m. to noon**

Identifying and pursuing "2nd Tier"
contract opportunities (i.e.,
subcontracting with a company that is
bidding on project).

Mark your calendar now!

**Support our
Corporate Sponsors:**

April 2, 2009

Welcome to NAWBO Philly News , a newsletter written exclusively for members of the Philadelphia chapter of the National Association of Women Business Owners. Here you'll find the latest information about chapter activities with links to the website for more details.

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**BizOps (Business Opportunity Program)
Uncover the 2nd Tier--Discovering Indirect Business Channels.**



Are you a woman/minority/veteran owned business? Are you familiar with the term “second tier”? Do you want to know more?

Please join us for this half day program. We will define second tier supplier diversity. We will explore second tier supplier diversity from different perspectives to uncover maximizing business opportunities for woman/minority/veteran owned businesses. Panelists include:

- Curtis Burwell, PA Dept. of General Services – Bureau of Minority & Women Business Opportunities
- Gayle Nuppau, Procurement Liaison, PA Dept. of General Services – Bureau of Minority & Women Business Opportunities
- Terry Budge, U.S. Small Business Administration (SBA)
- Paul McLaverty, Procurement Manager, PJM Interconnection LLC

Date: April 17, 2009

Time: 8:00am – 12:00pm. Breakfast will be served. Location: PECO Energy (Energy Hall), 2401 Market St., Phila., PA

Cost: \$45.00/members; \$55.00/guests

Past programs have been near sell-outs, so sign up today.

[Click here](#) to learn more and to register.

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Upcoming NAWBO Event:

**Top 10 Things You Need to Know about Real Estate in 2009
April 21, 2009 – Webinar**

Speaker: Linda Walters, Owner, Sage Realty, LLC

This webinar discusses what women business owners can do RIGHT NOW to cut costs and position themselves for the upturn in the market. It will also include tips on lease strategies, business and personal credit protection techniques, home value enhancement and much, much more.

Time: 12:00 – 1:00 p.m.

Location: Online

Cost: \$10 for members/\$20 for guests

Stay tuned for registration details.

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**You, You, You – All About the Leader in You
May 7, 2009 – Leadership Panel**

Time, location, cost and registration to be determined

Moderator: Deborah Moses, President, Veris Associates, Inc.

Panelists:

Ellen Fisher, Publisher, Women’s Yellow Pages Greater Philadelphia

Katherine Handin, Principal, Global Coaching Alliance, LLC

Lorraine Flick, Principal, Impact Training Partners

Do you consider yourself a leader? Whether you like it or not, as a business owner, you are a leader. This panel will look at leadership from three perspectives: 1) How do you serve as a leader for your clients? 2) How do you provide leadership in your community? 3) How can you improve your leadership skills? The panelists will share their insights and discuss how leadership plays an essential part in both your professional and personal lives.

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CONN-ETIQUETTE (and Happy Hour)

Speaker: Barbara Ann Sharon, President/CEO of Performance Initiatives

This is a don't miss event! Our Corporate Sponsor, Massimo Magliari of Ameriprise Financial will be hosting happy hour at the trendy Spamps Restaurant in Conshy. In addition to refreshments, the event will include fun networking activities to help you tap into your connections and leverage your opportunities. Barbara Ann Sharon, President and CEO of Performance Initiatives, will help us learn how to maximize the **Six-Degrees of Connection** including **Etiquette of Referrals** with her CONN-ETIQUETTE program.

May 19, 2009

Time: 4:30 – 7:00 p.m.

Location: Spamps Restaurant, 16 East 1st Avenue, Conshohocken PA

Cost: To Be Determined

Stay tuned for registration details.

Sponsor: Massimo Magliari, ChFC, CFP, CIMA, an Ameriprise Platinum Financial Services Practice

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Greater Philadelphia NAWBO Annual Meeting

Guest Speaker: Jen Groover, Founder, Butler Bag Company

Success of a Serial Entrepreneur. Don't miss this one! Jen Groover, tagged by Success Magazine as a "One Woman Brand" and "Creativity and Innovation Guru", a leading "Serial Entrepreneur" by Entrepreneur Magazine and having drawn comparisons to Walt Disney and Benjamin Franklin, will share her success story as the founder of Butler Bag Company. As a regularly featured business and lifestyle expert on programs such as Fox News' "Strategy Room", ABC's "Money Matters" and The CBS "Morning Show", as well as in magazines like O, The Oprah Magazine, Redbook, US Weekly, People Success and Entrepreneur – this is sure to be an inspirational story you don't want to miss.

President's Report and Awards. As part of our Annual Meeting, our fearless leader, Nancy Davis, will give a President's report of what our chapter has accomplished this year by giving out annual recognition awards to honor active participants that have been instrumental to the success of the chapter this year. She will then transfer the reigns over to Paige Miller as the 2009-2010 Chapter President.

June 11, 2009

Time: 8:30 – 10:30 a.m.

Location: CBIZ, 401 Plymouth Road, Suite 200, Plymouth Meeting, PA

Cost: \$25 for members/\$35 for guests

Stay tuned for registrtrtion details.

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Win a Trip to NAWBO National Women's Business Conference

You can join the fun and learning in Chicago, June 25-27, at NAWBO National's annual conference! How? Bring in a new Corporate Partner at the \$5,000 level or higher and you'll be flying off to the national conference for free! Who would make a likely Corporate Partner? Think about the merchants you frequent, or merchants in your area who sell to women. Consider your previous employers or your husband's employer. If you know of a potential Partner, but would like some pointers on how to approach them, contact [Ashley Baptiste](#), Conference Connect.

All members interested in attending the National Conference, click here to learn more about the conference speakers and activities and to register. Early registration is recommended.

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Information from our Corporate Sponsors

From Devereux

Sixers Vs Bucks, "Hoops for Hope" Fundraiser, Tonight

Join Devereux for *Hoops for Hope* on Thursday, April 2, 2009 and watch the Sixers take on the Milwaukee Bucks. You will receive special reduced rates on tickets. Additional discounts are available for groups of 30 or more so get that church group, sports team, neighborhood association or group of friends together for a night of exciting NBA basketball.

Remember, a portion of each ticket sold will benefit Devereux's programs in southeast Pennsylvania and New Jersey or the specific Devereux Center of your choice within those locations. Opportunities are available to sponsor game-night participation of the children and adults of Devereux!

[Click here](#) to purchase tickets!

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From Margolis& Company P.C.

The Independent Contractor vs. Employee Dilemma

By Cathy Green, Senior Tax Professional

The IRS has been working hard defining worker classification. What's at stake for your company? Depending on its size, if you misclassify an employee as an independent contractor, you'll likely face substantial financial consequences. Fortunately, there are steps you can take to protect yourself.

What are the rules? In the traditional employer-employee relationship, the employer is responsible for withholding federal and state income taxes, paying unemployment taxes (FUTA), paying its share of FICA and Medicare taxes, and withholding the employee's share.

Independent contractors are responsible for their own taxes. In addition to making estimated tax payments for their federal and state income tax liabilities, they're subject to self-employment tax, which covers both the employer and employee shares of FICA. They're entitled to a deduction, however, for the "employer's" half.

Why does it matter? Some think that the IRS doesn't care how a worker is classified so long as the agency receives all the taxes it's owed. But, in fact, the IRS has a strong preference for employee status. That's because it's easier and cheaper to collect taxes from a single employer than from multiple independent contractors.

Even if workers you treat as independent contractors pay their taxes, the IRS still may hit you with penalties equal to 20% of your tax liability if it finds they should have been classified as employees. And if they don't pay their taxes, the IRS can go after your company for back taxes, penalties and interest. If the IRS reclassifies independent contractors as employees, your company will be liable for all payroll and income taxes that should have been withheld.

Additional penalties may apply if the IRS finds that you intentionally disregarded your tax obligations. And, of course, your state may impose penalties of its own. Finally, "responsible persons" — including certain officers, partners and managers — could be personally liable for uncollected taxes.

How can you protect yourself?

The simplest way to avoid these consequences is to treat workers as employees unless they obviously qualify as independent contractors. Historically, the IRS examined 20 factors to determine whether a worker is an employee or independent contractor. Recently, however, the agency consolidated those factors into 11 considerations that indicate the degree of control exercised by the employer and the degree of independence. (See "A question of control: How the IRS classifies workers" at right.) Make sure you evaluate your relationship with each worker in light of the IRS test, resolving any doubts in favor of employee status.

If you determine that a worker is an independent contractor, you can gain additional protection by complying with the "Section 530 safe harbor." This isn't a safe harbor in the usual sense of the term, because it doesn't prevent the IRS from reclassifying workers *going forward*. But it does relieve you of liability for back taxes, interest and penalties if you have a reasonable basis for your classification.

To qualify for the safe harbor, you must first show that 1) you didn't treat the worker, or any other workers in substantially similar positions, as employees during any prior period, and 2) you consistently filed all required tax returns for all prior periods.

Next, you must show that you had a reasonable basis for treating the worker as an independent contractor, such as:

- Court opinions, IRS rulings or other precedents,
- A prior employment tax audit,
- A longstanding, recognized practice of a significant segment of the worker's industry, or

- Advice from a qualified accountant or attorney.

Qualifying for the safe harbor may not be a simple task. There may be conflicting court rulings, for example, or differences of opinion on whether an industry practice is “recognized” or a position is “substantially similar.”

To Whom can you turn?

Given the financial consequences of misclassifying workers, this is one area where you shouldn't go it alone. Get advice from your tax advisor to help ensure you classify workers correctly and insulate yourself from liability in case a classification is challenged.

For more information on how to make a decision for our company between independent contracts or true employees, contact Cathy Green, senior tax professional at the Certified Public Accounting and Business Consulting firm of Margolis & Company P.C. located in Bala Cynwyd, PA. Cathy can be reached at (610) 784-127 or via e-mail at cgreen@marg.com.

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From Aetna

Do you Know if you are Fit? by Howard LeWine, M.D. Brigham and Women's Hospital

We all know that keeping physically active and exercising regularly are good for your health. Thirty minutes of moderate-intensity exercise most days of the week:

- Lowers blood pressure
- Decreases the risk of heart disease
- Helps prevent type 2 diabetes
- Reduces the risk of certain types of cancer
- Adds to bone strength
- Assists in weight control

Regular exercise also improves your chances of living longer with more stamina. But how do you know if you are getting enough exercise? This is where fitness comes in.

Defining Fitness

We often use the term fit to describe someone who looks healthy and trim with muscular definition. But the more technical definition refers to cardiovascular fitness. The level of cardiovascular fitness is determined by how efficiently the heart, lungs, blood vessels and red blood cells supply muscles with oxygen during sustained exercise, along with the ability of the muscles to use that oxygen. It is also known as cardiorespiratory fitness or aerobic fitness.

Defining fitness more precisely means taking some measurements of bodily functions. In special fitness laboratories, technicians can get the most accurate assessments by measuring maximum oxygen consumption (VO2 max for short) during strenuous exercise. This requires [\(click here to continue\)](#)

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Member News

Roz Pilla Sponsors NAWBO Scholarship

Roz Pilla, Founder and President of Pilla Creative, has funded a student membership in NAWBO as a part of the Fred Acker Award given annually at to a Moore College of Art student. Presentation is made prior to the Moore's annual Exhibition and Senior Show, which runs from March 27 to April

Nicole Cashman Receives Award

Nicole A. Cashman President and CEO of Cashman & Associates recently received the *Special Achievement Award in Business* from the National Italian-American Political Action Committee (NIA-PAC).

Betty Long's Guardian Nurses Receives WBENC Certification

Guardian Nurses Healthcare Advocates, a healthcare advocacy and care management services provider founder and operated by Betty Long, RN, MHA, has received national certification as a Women's Business Enterprise by the Women's Business Enterprise Council (WBENC) of PA-DE-NJ.

Kimberly Ruch-Alegant Appointed to Bar Association Committee

Kimberly Ruch-Alegant, Esq. has been appointed co-chair of the Philadelphia Bar Association's Women in Profession Committee, which addresses issues related to women practicing law in Philadelphia. Kimberly also serves on the board of directors of the Coalition of Labor Union Women, as a managing director of eWomen Network, Buxmont Chapter and as a volunteers for the Support Center for Child Advocates in Philadelphia.

Jane McLaughlin's LifeCycle Software Named to Top 25

Lifecycle Software has been named one of the Top 25 Systems Integrators by Philadelphia Business Journal for the third year in a row. Lifecycle is owned by Jane McLaughlin

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Looking for Inexpensive Advertising?

Consider advertising on the NAWBO Website. Ads must be 200x15 pixels in size. The cost is \$50/month, payable in advance, for a minimum of six months (or longer if you wish). [Email](#) Jane Barr Pino or call her at (215) 628-3875.

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Share Your News!

If you have news that you want to impart to our membership, please send it to [April Hall](#), Ah Media.

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Greater Philadelphia National Association of Women Business Owners
www.goNAWBOPhilly.org