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President's Message

The weather has turned colder and fall has definitely arrived. The Christmas decorations are appearing in the stores and the holidays are just around the corner. It makes me want to hunker down and stay indoors. Good thing the Program Committee did such a wonderful job of getting excellent speakers, which makes it a treat to go into the City for an interesting ASWA meeting.

We had another great speaker at our October meeting; Neela Paykel, Associate Counsel at Blue Shield of California gave a very informative talk on Healthcare Changes and the Impact of HIPAA.

This month, long-term members Gail Ravitz and Joan Braun will lead a panel discussion on the non-profit sector. Both Gail and Joan have had very successful careers in the non-profit arena for organizations that do a lot of good in the world. How satisfying it must be to be a CFO for an organization that helps people! I hope you will come and hear what Joan and Gail have to say.

I leave on Tuesday, November 9 for the ASWA/AWSCPA Joint National Conference in Chicago. I will be representing our chapter at the Annual Meeting and voting on a Bylaws issue. I'll give you an update next month.

Happy Thanksgiving!

Best Regards,

Amy

ASWA San Francisco & Silicon Valley Joint Holiday Party

Wednesday, December 15th, 2004
at the offices of Robert Half International
- 2929 Campus Drive, Suite 101, San Mateo, CA 94403

Welcoming and Wine Reception: 6:00 — 7:00 p.m.

Dinner: 7:00

White Elephant Gift Exchange:** 7:30

Cost: \$25.00, Wine additional \$5

We ask everyone to share with those less fortunate.

Gifts for the following charities are requested: **InnVision**, a homeless shelter and **Support Network for Battered Women**, (ASWA members volunteer at both)

Just because it's not in San Francisco, please don't say no. There are lots of ways to get there including public transportation. The chapter will be organizing pick-up at a BART station and also coordinating carpools. Do say yes and share the holidays with friends!

Call Audrey Hutchinson at 415-547-6145 for more details.

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Members' Corner

Congratulations and best of luck to **Gail Ravitz**. She is now the Director of Finance at Baker Places, Inc., a community leader in providing social rehabilitation and housing options for people who are struggling with mental and psychological illness, chemical addictions and HIV/AIDS.

What You Missed...

At the October 20th meeting:

In our second of a series of three of Successful Women in Business, we heard from Neela Paykel, the Associate Counsel for Blue Shield of California. Neela spoke to the group about the Health Insurance Portability and Accountability Act of 1996 (HIPAA). This act reformed our healthcare system to allow members of group plans or individuals to continue health insurance coverage while changing jobs or during a brief period of unemployment. HIPAA also addressed the controversial issue of a pre-existing condition, limiting the definition to any advice or treatment received within the last six months. In addition, the exclusion period for coverage on this pre-existing condition is only twelve months. This period may be reduced under "creditable coverage," which is summarized as this: "If a person's insurance terminates and that person enrolls in a new plan within 63 days, the new plan must credit the time the person was enrolled in the previous plan toward any pre-existing condition exclusion." So let's say you were covered by insurance for seven months at a job, ended up leaving that job, and enrolled in a new plan within 63 days, your pre-existing condition exclusion period of 12 months is reduced by that seven months of previous coverage. Nice! And additional good news for families - pregnancy or the arrival of a newborn or adopted child is never categorized as a pre-existing condition. Legal docs can be quite tricky but Neela was a dynamic speaker, able to explain everything in plain English with great warmth and a sense of humor. No boring legal mumbo-jumbo here - thanks, Neela, for shedding some light on an act important to us all!

It was great to see some new faces at our October meeting. New student member **Gogi Overhoff** was recruited by Membership Director **Audrey Hutchinson** during her recent visit to Golden Gate University. Guest **Ruth Ann Holand** was introduced to us by member **Colette Duncan**, and member **Gail Ravitz** brought along her co-worker **Julie Burroughs**. Thanks for joining us and hope to see you three again soon.

The "Bottom Line" on the Bay Area Chapter

• Chapter Meetings:

The San Francisco/Bay Area chapter of ASWA generally meets on the third Wednesday of each month at various locations around downtown San Francisco. Guests are always welcome. Please RSVP two days before the meeting to the chapter voicemail at (415) 974-9491. You can also call the chapter voicemail for information on upcoming meetings.

• New Members!:

What a deal for new members!!! Attend a dinner meeting, complete your member application at the meeting and your dinner is on us!

• Announcements and Articles:

Do you have a new job or promotion? How about the latest, greatest accounting strategy? To place an announcement or article in the newsletter, please contact Cherub Halperin at (925) 846-6070 or e-mail: webmaster@aswa-sf.org. **Submission deadline is the Friday after each month's dinner/membership meeting.**

Next ASWA Meeting

Wednesday, November 17, 2004

American Society of Women Accountants SF Bay Area Chapter presents

Non-Profit Organization Panel

How to Build Your Career and Get to the Top, from those who are there

Joan Braun, PolicyLink and Gail Ravitz, Baker Places, Inc.

Last in a series of three of Successful Women in Business

In our final installment of the Successful Women in Business series, we explore the non-profit sector. Our panel of speakers will chat about their non-profit experience, their path to their current positions and the future of the non-profit industry.

Joan Braun is currently the Director of Finance and Operations for PolicyLink. Joan has a long history of social work and financial experience, working as CFO for the Foundation of National Progress and founding the innovative Doyle Street CoHousing Community.

Gail Ravitz is the Director of Finance for Baker Places, Inc., and brings with her thirty years of experience in both the public and private sectors. Some of Gail's past positions included working with Partners for Democratic Change, the Million Mom March, Glide Foundation/Glide Memorial Church and Hemming Morse.

It's been a while since you've come to a meeting, hasn't it? Why not come by to see the improvements your chapter board has been working on, and let us know what you think. Meet up with some old friends, greet some new faces and enter our raffle for some free stuff!

Registration and Networking: 5:30 p.m.

Dinner: 6:00 p.m.

Program: 6:45 p.m.

Location:

The Orchard Hotel

665 Bush Street, San Francisco

(between Stockton and Powell)

Public parking available at Sutter Stockton Garage

444 Stockton Street

(between Bush and Sutter)



Cost including dinner: Members \$32, Guests \$37 and Students \$20

Reservations are requested by noon on Friday, November 12 with final reservations and cancellations accepted until 5:00 PM on Monday, November 15. Please use the Evite to reserve your meal or if you prefer, use the chapter voicemail hotline at 415-974-9491.

****PLEASE NOTE:** If you fail to cancel your reservation by 5:00 PM on Monday, November 15, you will be billed for a no-show meal.**

Interview Questions to Ask

Often the greatest interview anxiety focuses on anticipating all the correct answers to interview questions. Equally important, however, are the questions YOU ask the interviewer. If job interviews are getting you no closer to an offer, maybe you are not asking the right questions.

There were three types of questions that help jobseekers gain interview advantage.

- » Questions to uncover the interviewer's top hiring motives.
- » Questions that illustrate the candidate's interest and intelligence.
- » Questions to uncover the interviewers unspoken concerns.

1. Questions to uncover the interviewer's top hiring motives

You'll answer the interviewer's questions better once you know his/her particular hiring concerns. Here are examples of questions that will help you "get inside the head" of the interviewer:

- » What do you see as the toughest challenge of this position?
- » What qualities do you see as most important for this position?
- » Why have others failed in this position?

Once you've asked any or all of the above questions, listen very closely. The first thing the interviewer says reveals his/her truest feelings. Use this information as insight for answering his/her questions to you. After all, what is an interview but a sales presentation? Any salesperson will tell you that you cannot sell until you know the buyer's wants.

2. Questions that illustrate your interest and intelligence

Survey says finding time to take a vacation is the challenge

Today's companies aren't grinch when it comes to giving their staff days off, a new survey suggests. Fifty-nine percent of employees polled said they are very satisfied with the amount of vacation time their employers provide; another 25 percent are somewhat satisfied. Only 15 percent expressed discontent.

"For many professionals, the challenge lies not in receiving days off but in finding time to take them," said Diane Domeyer, executive director of OfficeTeam, of Menlo Park, which paid for the survey. "People often feel guilty about spending more than just a few days out of the office for fear of inconveniencing colleagues or returning to unmanageable workloads, especially if their firms

Did you know that an intelligent question impresses an interviewer better than a snap answer?

The best types of questions to showcase your intelligence and interest come out of your research of the company and industry. You may want to ask questions concerning:

- » Strategy for reaching a specific niche market
- » The company's long-range goals
- » Territorial expansion plans

Granted, some information may be deemed confidential. If you begin your inquiry with, "Can you tell me..." you give the interviewer an out if he/she cannot speak on the subject. Either way, you get the opportunity to impress the interviewer with your intelligent curiosity.

Remember, pre-interview research is the key to forming insightful questions. Never try to "wing your way" through an interview without finding out facts ahead of time. Some good sources for research include:

- » Online searches using search engines such as Google or Yahoo
- » Public library reference materials
- » Company website
- » Press releases

If you've been out-performed in interviews lately, try this strategy and see if you don't get called back for second interviews more often.

3. Question to uncover the interviewer's unspoken concerns.

As you sense your interview winding down, don't forget to find out what issues or concerns the interviewer has concerning

you as a good candidate fit. Don't make the assumption that the interviewer will volunteer his/her concern. Nine times out of ten they won't. If you don't ask, the interviewer won't tell you his negative perceptions of you. The most straightforward way to find out is just to ask:

"What concerns do you have that prevent you from asking me back for the second interview?" OR "What concerns ... that prevent you from offering me the position?"

Once you've asked this question, be still and listen closely to how the interviewer responds. Pay attention to body language as well. If the interviewer says, "I have no concerns," while averting his eyes, or touching his face, it's a sure sign the interviewer DOES have concerns but is reluctant to state them. If so, a little gentle prying is in order as long as you don't make the interviewer too uncomfortable.

Once the interviewer has stated his concerns, use the opportunity to answer with one of your previously thought out success stories that illustrate your ability to meet or exceed his expectations.

If you've done your pre-interview homework, and a little role-play practice, using these three types of questions in your next interview will help you reach your career objective faster. Here's hoping you get a chance real soon to try out all three of these interview questions.

Deborah Walker, CCMC
Resume Writer ~ Career Coach
To see resume format samples and read more job-search tips visit www.AlphaAdvantage.com
Email: Deb@AlphaAdvantage.com

are operating with lean staffing levels."

Although employees may hesitate to take too much time off, foregoing breaks can lead to burnout, Domeyer said. "Instead of letting vacation days go unused, workers should schedule time off well in advance so their employers will have time to prepare for their absence."

The poll was developed by OfficeTeam and was conducted by an independent research firm and includes responses from 573 men and women, all 18 years of age or older, and employed.

The Computer Corner

by Joe Shipley

Joe Shipley, Co-Owner of SMART IDEAS! is a computer consultant, sets up networks, builds custom computers, trains users on software usage, and resells software and hardware in Mesa, AZ. You can reach Joe at (480) 831-8332 or by Email at joeship@cox.net.

Templates and Forms in Word

Everything in Word is based upon a template. A template is a fixed layout containing the settings for a document. When you open Word, you are really opening the template (named Normal.dot) that contains the default settings for your standard documents. By using templates, you are, in effect, opening a read-only document from which you'll make changes to meet your needs, and save the resulting template with changes as a Word document.

Why is this of any importance you ask? Let's say every time you open Word you want the font size to be 12 point instead of 10 point. And you might want your default font to be Century Schoolbook instead of Times New Roman. By simply making the changes to the blank document and saving it as a Word Template, and naming it Normal.dot, each time you open Word you'll have your page set up as you like it. No more time spent making the same changes to your standard document each time you open it.

You can certainly have more than one template. If you have several companies all operating from the same address, you could make a template for the letterhead of each company. Then all you'd have to do is open the template for the company in question, type your document, and save it as a Word document (.doc) file and you'd be in business.

If you send a lot of faxes, you might want to set up a template for faxes, so each time you're ready to send a fax you don't have to copy the one you did before or create a new one. If you send faxes to the same people time and time again, you might

make a fax template for each regular customer so you could avoid having to fill in their personal information for each fax to them.

Taking this concept a step further, suppose you have a certain form you want submitted to you the same way every time. You want each submission to look the same and have the same information in the appropriate box. The easy way to do this is to create a Form in Word.

To create the form set up the page typing in everything but the specific information to be filled in the form. You can even put tables in forms so people can fill in appropriate boxes, or cells. Once you have the form ready to be used, go to the View menu, and then click on Toolbars and Forms.

The Forms Toolbar lets you place fields to be filled out exactly where you want them. You can place fields in your form that are text only, numeric only, dates only, or a combination thereof. You can even have the fields calculate values. You can format the field entries so they stand out from the body of the form. One feature of the fields that I like is the ability to have a drop down menu appear that limits the responses to the field to one of the choices in the menu. If your form involved an order for a product, and your company only shipped the product by USPS, FedEx, or UPS, by placing these choices in a drop down menu, the person filling out the form would see only the three choices available when then went to fill in that field.

When your form is finished, you can protect it. Protecting a form means only those fields where data is to be entered can be filled out. No one can change any other

part of the form, except to fill in a field. You might then email your protected form to your customers and have them fill them out, sending the completed form back to you exactly the way you want it.

When someone fills out a form, once the first field is filled out the cursor goes immediately to the next field. This makes filling out the form quite easy, and reduces the time spent by the form filler-outer. You end up with each form being consistent while maintaining a certain control over where information is located and the choices available for filling in each field. The Form Toolbar even lets you place check marks on the form. These can be very easily filled in by hitting the space bar to insert an "X" in the appropriate box. To continue with the example of an order form used above, you might use a check box next to the accepted methods of payment, letting your customer know that he or she could only pay by check, or a selection of credit cards.

One of the features of filling out forms is that the fields can be designated to be shown in gray only, making it easy to spot the fields to be filled in. The gray won't print if you send the form to the printer.

Another neat feature is the ability to add help text to a field. On the order form mentioned above, you might want to add some help text that explains the date desired field can not be less than two weeks from the date ordered. Or that your item can only be purchased in whole sizes.

By using templates and forms, you can shift the burden of filling out tedious paperwork to others, while assuring you receive the information you want in the exact way you want it.

ASWA Membership Campaign

The ASWA National Membership Committee is excited to announce a brand new membership campaign designed to both support you in your recruitment efforts and to incent you with a variety of special recognition awards, gifts and a chance to win the grand prize - a spectacular trip for two to Cancun, Mexico and \$200 spending cash - every time you recruit a new member, your name will be entered into a special drawing for the free trip!

ASWA "Recruiting Counts" Club... The ASWA National Membership Committee recognizes that every time you recruit a new member, you're not only supporting your chapter but you're also strengthening

ASWA's entire national organization. As a result, we have created the new ASWA "Recruiting Counts" Club to reward you for your support. The club consists of various "gemstone" levels that you will achieve as you recruit more members. After recruiting just 2 new members, you'll become an official "Recruiting Counts" club member and you'll receive the official "Recruiting Counts" lapel pin. Recruit even more members and you'll receive more valuable thank you gifts such as an ASWA portfolio, attaché, anniversary clock, plaque and cash gift cheques.

ASWA Net 10 and 90% Retention Awards... ASWA will continue to recognize our special chapters that either net 10

additional members or retain 90% of their membership as of June 30, 2005. Winners of the "Net 10" and "90% Retention" awards will receive special recognition membership patches. Chapters that have never won either of these will also be awarded a chapter banner.

ASWA Membership Campaign Time-frame... This campaign officially kicks off on October 1, 2004 however, we'll retroactively apply all members that you have recruited during July 1 - September 30, 2004 to your recruitment totals for the "Recruiting Counts" club levels, grand prize drawing and the Net 10 & 90% Retention awards. The campaign ends on June 30, 2005.

UPCOMING CHAPTER MEETINGS:

- *How to Build Your Career and Get to the Top — from Those Who are There* November 17, 2004
- *Joint Holiday Meeting with the Silicon Valley Chapter* December 15, 2004
- *Tax Update* January 19, 2005
- *Skills Employers are Targeting* February 16, 2005
- *Corporate Fraud / Earnings Management* March 16, 2005
- *How Well are your Investments Doing?* April 20, 2005
- *Table Etiquette—Do's & Don'ts during an Interview Luncheon/Dinner* May 18, 2005
- *Past Presidents Night, Officer Installation and Scholarship/Grants Awards* June 15, 2005

ASWA SILICON VALLEY CONTACT INFORMATION:

- President of SV chapter: Rebecca Tucker, rebecca.tucker@hds.com
- Silicon Valley voicemail: RSVP for upcoming SV meetings: (408) 235-0828
- Silicon Valley website: www.aswasiliconvalley.org

ASWA SILICON VALLEY CHAPTER MEETINGS:

- Chapter Meeting 4th Tuesday of each month Biltmore Hotel, Santa Clara

Conference Planner**Mark your calendars now!****ASWA's 64th Annual Conference****CONFERENCE HIGHLIGHTS:** ASWA/AWSCPA Joint Inspired Solutions**DATE:** November 10-12, 2004**LOCATION:** Hotel Inter-Continental, Chicago, IL**REGISTRATION:** Contact ASWA Headquarters, 800-326-2163 or www.aswa.org**2nd Annual ASWA/AWSCPA Joint National Conference (JNC)****DATE:** September 28-October 1, 2005**LOCATION:** Loews Hotel, Philadelphia, PA**San Francisco Chamber of Commerce—Women in Business Roundtable**For additional info, go to http://www.sfchamber.com/programs_women_in_business.htm**American Woman's Society of CPAs**For additional info, go to <http://www.awscpa.org/sanfrancisco>**National Association for Women Business Owners**

San Francisco chapter meets at the City Club of San Francisco, every 2nd Thursday of each month

For additional info, go to <http://www.nawbo-sf.org>**Queen's Bench**For additional info, go to <http://www.queensbench.org>

Note: Monthly meeting scheduled for November 17th (see p.3)

Address Correction Requested

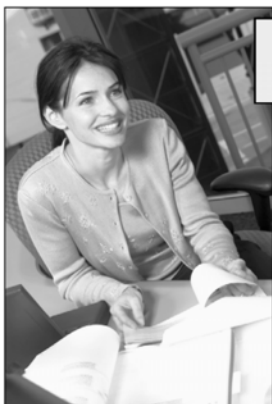


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Need we say more?

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Contact Accountemps and Robert Half Finance & Accounting today – the cost-effective source for temporary and full-time accounting assistance.

Ask about FREE CPE credits

State Tax Issues?

If your company does business in more than one state, you likely have “nexus,” or taxable presence, in those jurisdictions.

- Have you correctly registered to do business and file income tax returns?
- Are you properly collecting and remitting sales/use taxes?
- Have you been notified of an impending audit?
- Are you overwhelmed by rules in different states? Or even just CA?

With over 40 years of state tax experience, the professionals at Labhart Miles can help resolve these and other state tax related issues and reduce your tax burden.

Call Monika Miles at 408-266-2259 or visit us at www.labhartmiles.com.

ASWA Member for over 10 Years

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