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The Investigation of the Needs of Contemporary Woman and Development of the Business Plan for Time for You, Ltd.

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**THE INVESTIGATION OF THE NEEDS
OF CONTEMPORARY WOMAN
AND DEVELOPMENT OF THE BUSINESS PLAN
FOR
TIME FOR YOU, LTD.**

PAULA P. MACMANN, B.S.

**An Abstract Presented to the Faculty of the Graduate
School of Lindenwood College in Partial
Fulfillment of the Requirements for the
Degree of Master of Science**

1995

ABSTRACT

This project focuses on the changing roles — and subsequent needs — of today's women.

Society slowly adapts to change; consequently, the responses to women's needs result in some being met, some only being addressed while others are completely ignored.

Still, changes in society have afforded unique opportunities for today's woman. Associated with these opportunities comes challenges. Segments of society continue to hold gender based stereotypical beliefs limiting women to traditional roles. But a new version of women's potential has emerged in the last quarter century. These new attitudes open up a more expanded scope of roles. They also result in new demands being placed on women who are not satisfied with suppressing their full potential. The juggling of a variety of roles often results in additional stressors manifesting in many areas of a woman's life.

The purpose of this study is to research various aspects of the demands on today's woman, to investigate what changes are taking place to aid her in her changing roles, and to discover areas that are not being fully addressed and offer additional options through creation of a new business venture. Chapters one through three discuss the evolving society and associated trends, especially those effecting women, through a review of literature. Some of the key topics explored are new issues for women in politics, sports, managerial styles and family values. Chapters four and five focus on the new business venture, Time for You, Ltd., and address a

specific area of need for women – that of ways of relieving
everyday stress.

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AND DEVELOPMENT OF THE BUSINESS PLAN
FOR
TIME FOR YOU, LTD.**

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School of Lindenwood College in Partial
Fulfillment of the Requirements for the
Degree of Master of Science

1995

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Chapter I

INTRODUCTION

Today's woman has the advantage of pursuing many avenues to achieve her full potential. No longer are her life choices predefined by society. Her sisters of past years have helped pave the road to opportunity.

This journey, however, has not been an easy one. Struggles along the way have pitted woman against woman and some areas of society against others. Ideas were voiced and lively discussions ensued. Through the relentless efforts to raise awareness and to effect change, today's woman is rewarded with choices.

The choices do come with a price. Various segments of society readily embrace these new choices, while others look from a distance. For a woman who is anxious to experience this new freedom and who meets with opposition, new concerns – and areas of stress – will need to be addressed.

Historical Perspective on Women

Seventy five years ago, in 1920, life for a woman was far different than life for a woman today. Although seventy five years may seem like a tremendous amount of time to some, it is just one lifetime for others. For the vast amount of changes to occur during one lifetime truly makes these changes phenomenal. This introductory section will reflect on life in the early twentieth

century as it was for women and the strides and achievements attained throughout the following decades.

The early twentieth century

The typical female who worked in 1920 was single and in her early twenties. Society was able to accept her role in the workforce as one who worked to supplement the family income in hard times.

The jobs available to her were typical "woman's jobs" that required little education or skills, such as a factory worker, clerical worker or private household jobs. Women were not typically encouraged to attain an education beyond the basics of reading and writing. This lack of acceptance for females to attain comparable education with that of a male resulted in a scant 20% of females graduating from high school (Curtis, 78) .

Males tallied more than 80% of jobs in the workforce in 1920. The remaining jobs performed by women included one third in factories. 8.25 million women comprised the female labor force of that year (Freeman, 98). Working conditions for women ranged from poor to abhorrent with unhealthy conditions and long hours. Women had been lobbying for a permanent agency to act as a watchdog for female workers that would establish standards to better their working conditions.

These facts paint a picture of life for women in the 1920s. Her place was clearly in the home as its primary caretaker, child rearer and as a support for her husband. Her natural nurturing skills were emphasized and she was 'expected' to put others' needs ahead of theirs. Women were not encouraged to learn. Society just

did not accept the fact that a woman might want to work to achieve her fullest potential. Roadblocks were met at every turn for the woman who dared to achieve.

The Right to Vote

As early as 1903, the National Women's Trade Union League (WTUL) was established to investigate the working woman's conditions. Four years later 19 volumes of reports unveiling poor working conditions brought awareness to the plight of working women. Groups of women formed organizations to defend their rights. One such right was the right to vote.

The woman's suffrage movement was treated like a joke with demeaning comments hurled at any participant in this movement who demanded her rights as a human being. The first Seneca Woman's Rights Convention of 1848 rallied for women's suffrage; however, it would be 30 years before it was to gain a hearing before the US Senate. The convention's central positions were articulated in a document called the Anthony Amendment, named after Susan B. Anthony who drew it up. It read, in part:

The right of citizens of the United States to vote shall not be denied or abridged by the United States or any state on account of sex. (Stuber).

From 1848 until 1920, untold thousands of women spent most of their lives obtaining the right for women to vote in the United States. Their numbers exceeded 15 million by 1920. These dedicated women who wanted a better future for all women, raised millions of dollars and mounted in excess of 500 campaigns in

various states to change voting laws to include women.

The National Woman Suffrage Association (NWSA) is given credit for the nineteenth amendment. These aforementioned campaigns were mobilized throughout the NWSA through state chapters. They fought, argued and appealed to reason with the all male state legislatures. They went to the all male national conventions to get justice. The U. S. Congress and the White House (also all male) were appealed to to argue the right to vote.

While the NWSA went through existing channels there emerged in this era, another group of women under the banner of the National Woman's Party (NWP) whose militant approach to change was exhibited in civil disobedience, colorful demonstrations and other equally as disruptive means of awareness. The combination of efforts of these groups exerted the necessary pressures to awaken society.

This amendment was introduced into Congress for the next 42 years absolutely unchanged. Officially called Amendment 19, it was eventually ratified in August of 1920 (Freeman, 120).

Although women would continue to have uphill battles in the quest for equal rights, this right to vote was a monumental step in the right direction.

Birth of the Equal Rights Amendment

Following the ratification of Amendment 19, members of the NWSA were urged to disband this feminist organization to form the League of Women Voters who would encourage women to work within the parties and would support a broad range of social

reforms. The militant group, the NWP, became concerned with eradication of the legal discrimination of women.. The banner under which they fought for women's rights was the Equal Rights Amendment (ERA). In 1923, Alice Paul, the leader of the NWP introduced the ERA into Congress. It read:

Men and women shall have equal rights
throughout the United States and every
place subject to its jurisdiction.

The introduction of the ERA pitted women's groups against others. Opposing the ERA was the Women's Bureau, the League of Women Voters, the National Women's Trade Union League, The National Consumer's League and most other women's organizations. The conflict between those who favored the ERA and those who favored protective legislation reflected a fundamental difference of perspective over the meaning of equality.

The NWP favored absolute equality of opportunity. Laws based on the assumption that women were weaker than men portrayed them as 'semi-invalids' stricken with the disease of 'womanhood'. Feminists felt that women would never achieve economic freedom if they were not given equal opportunity in all areas. Reformers, on the other hand, accepted the fundamental differences between men and women. Since women were the bearers of children, their predestined role was in the family. The woman's role in the family was her greatest contribution to society.

Creation of the Women's Bureau

The Department of Labor was created by Congress in 1913. A token Women's Division was established. This division was not

effective at the policy making level; its duty was to publish information on various segments of women in the labor force. It took four years of lobbying before Congress established the Women's Bureau as an integral part of the Department of Labor. The function of this bureau was to direct its resources and commitment toward meeting the diverse needs of the rapidly growing female labor force. Under the leadership of Mary Anderson, the Bureau investigated and reported on working women, their environments, needs and conditions, setting standards that would eventually be incorporated into labor laws at the State and Federal level. Analysis and recommendations on national, state and industry trends affecting women at work began to emerge.

In 1923 the Federal Government Classification Act passed as an equal pay victory for the Women's Bureau. This Act dictated that Government salaries would be determined by the job, not by the sex of the employee.

Ms. Anderson witnessed the slippage in ground gained by women workers after the First World War and fought for and succeeded in winning more skills training, wider job opportunities and better pay and work conditions for women. Future leaders of the Bureau would continue in this quest.

This Women's Bureau took the lead in opposing the Equal Rights Amendment since it had battled, and won in certain areas, better working conditions for women. They saw the ERA as undoing much of the work for which they had fought.

The NWP, promoters of the ERA, lacked the prestige of a government agency to back their platform. Members of the NWP were quite open and publicly expressed their views at many women's organizations and at the Women's Bureau. Their confrontations became so strong that the Women's Bureau, in 1926, decided to study allegations of the NWP on protective legislation and concluded that these laws aided women rather than hindered them.

Labor Issues

Protective labor legislation was a generic label for a host of state laws applicable to only women which restricted the number of hours that they could work, the amount of weight they could lift, the number of breaks they could take and also prohibited some jobs women could hold. This legislation was intended to protect women from the oppressive working conditions found in some factories. In the early 1900s, this legislation was intended to apply to both sexes; however the Supreme Court declared these laws, if applied to both genders, a violation of the right to contract. Since women did not have rights equal to men, one court said, they could not enter into contract; the laws were able to be passed if applied to only women. (Baker, 91)

Subsequently, social reformers were now turning their attention to additional laws that applied to women. In 1908, Louis Brandeis' extensive brief prepared for the National Consumer's League, documented women's 'physical disabilities' as:

women's physical structure and a proper discharge of her maternal functions - having in view not merely her own health but the well-being of the race - justify legislation to protect her ... The limitations which this statute places upon her contractual powers ... are not imposed solely for her benefit, but also largely for the benefit of all... The reason rests in the inherent different functions in life which they perform. (Baker, 93)

Society relied on legal cases such as this to define and confirm the view that the paramount destiny of women was that of wives and mothers – and to use the legal system to adopt laws based on gender. A far reaching effect of the passage of some of the labor laws, was an inherent justification for different treatment of women in areas far removed from labor laws.

In a blow against working wives, the government stepped in in 1932 with the passage of Section 213 of the National Economy Act which prohibited husbands and wives from working in the federal civil service at the same time. As some wives chose to register under their maiden names, the Comptroller General's ruled that all married women must register under their husband's name. Over 1,600 married women lost their jobs (Ware, 123) .

In a mass poll in the early 1930s, over 80% of respondents opposed wives working if their husbands could support them (Ware, 124). Traditional arguments were that married women were undermining the family and household responsibilities and taking away jobs from men who needed them to support their families.

It would be five years until Section 213 was repealed - an uphill battle with thousands of women writing letters, lobbying,

documenting and publicizing personal stories. As these women fought for their cause, thousands of others who opposed married women working also lobbied and wrote thousands of letters in support of the 'traditional' role of a woman.

In 1938, the Federal Wage and Hour Law of 1938 (currently known as the Fair Labor Standards Act) established minimum wages, regulated workers' hours and limited child labor. Mary Anderson, of the Women's Bureau, was largely responsible for the inclusion of women in this law.

1940s and 1950s

During these decades, the groups of women who opposed the ERA slowly disappeared. Some of the organization turned their quests to other issues. Eventually the division of forces of supporting or opposing the ERA became one of class. Women in or associated with working industry opposed the ERA because they supported protective legislation. Proponents were those business and professional women who saw protective legislation as a barrier to effectively competing with men in their professions.

The inclusion of support for the ERA in the 1940 Republican Platform gave it the credibility it was seeking. In 1942 the full Judiciary Committees of both houses in Congress voted favorably for the ERA (Congressional Digest, 106)

As Alice Paul traveled the world investigating women's rights, she was able to mount a massive public campaign in favor of the ERA. Such personalities as Pearl Buck, Georgia O'Keefe and Katherine Hepburn went on record as supporters of the ERA.

In 1941 opponents expressed concern with the wording of the ERA. This concern promoted the Supreme Court freedom to allow each state to word the ERA according to their requirements. Alice Paul rewrote the ERA to read:

Equality of rights under the law shall not be denied or abridged by the United States, or by any State, on account of sex. Congress and the several states shall have power, within their respective jurisdiction, to enforce this article by appropriate legislation. (Ware, 157)

In the midst of the ERA battles, began the onset of World War II, where more women were asked to work in whatever capacity they were able. They were encouraged to enter the labor force. At this time, we see the beginning of more support for women in the work force as awareness and development of child care centers that would provide adequate care for the children of working mothers emerged.

Child care and household employment became concerns for those women who remained in the workforce. In 1952 more than half of the 18.5 million women workers were married. In one fourth of the families where the husband is employed, the wife is also in the labor force. Four million women were heads of households (Household Employment in the US, 1952). Society's notion was beginning that any woman who chose to join the labor force would need to juggle 'her' family responsibilities.

The 1950s was a decade of subtle changes. While women were in the labor force for economic need, it was suggested that

women might also enjoy some psychological and intellectual rewards from their employment – just like men. Men and women could work together to create a dynamic diversity that could positively contribute to the economy.

Changes were documented at the Women's Bureau concerning women's occupations with publicized employment opportunities and training opportunities in fields such as insurance, professional accounting, mathematics and statistics, legal work, physical and biological sciences and technologies. There was an increasing number of women graduates in higher education who were beginning their careers in the above fields. Other studies reported on child care and maternity benefits and provisions for 'older' women workers.

The 1960s and 1970s

Enter the decades of the 1960s and 1970s where the stage was set for the most profound changes in American social and labor issues since the Great Depression.

The momentum began with the lobbying for and eventual passage of the Equal Pay Act in 1963 – a tribute to those past who had fought on the premise of payment for a job, not payment determined by gender. This move was proposed as an alternative to the ERA. The opponents of the ERA formed the National Committee to Defeat the Un-Equal Rights Amendment (NCDURA). This Equal Pay Act was the first major 'victory' for the NCDURA. Their goal was to pass 'specific bills' for 'specific ills'.

The Civil Rights Act of 1964, which prohibited sex

discrimination in employment, was another of the steps in continuing to provide the bases for equal rights and equal opportunity for women of all races and ages. In the early 1970s, Congress passed the Equal Rights Amendment and sent it to the states for ratification. Many states added laws whose primary thrust was to prohibit sex discrimination and to encourage equal opportunity for women.

The issue of protection versus discrimination once again was scrutinized in light of this new legislation. Much of the hard-won legislation of previous decades had to be reassessed as women's efforts to gain entry to a much broader range of jobs and occupations on equal footing with men came into focus.

Until 1971, the judicial approach to women was that their rights, responsibilities, opportunities and obligations, were essentially determined by their position in the family. Women were still viewed first as wives and mothers and their individual rights were subservient to this class position. From this perspective, all laws that classified by sex were constitutional — their purpose to protect a dependent group.

During the Kennedy Administration, Esther Peterson was appointed as the director of the Women's Bureau. One of her goals was complete derailment of the ERA (U. S. Department of Labor, Women's Bureau). A national commission on women was created in 1961 which required each state to investigate women's issues in its laws. With each state becoming more public about women's status, the ERA once again came to the forefront. The proponent

organization, built from the NWP, becomes the National Organization for Women (NOW) founded in 1967.

Various organizations began to endorse the ERA – the United Auto Workers in 1970 followed by the AFL-CIO in 1973. The first government agency to endorse the ERA was the Citizen's Advisory Council on the Status of Women in 1970 and The President's Task Force on Women's Rights and Responsibilities the following year.

The House voted on the ERA first in August of 1970, and it passed. The Senate passed the ERA in March of 1972. At this point the ERA was ratified but did not receive the two thirds majority of states. For the next ten years, states lobbied for passage but in the end, three states were all that remained to achieve acceptance of the ERA.

Even without the passage of the ERA, the rights of women were addressed. In the 1980s, the two earner family became the norm. There was also a rapid increase in the number of families maintained by single adults, mainly women, and mothers with preschool children entered the labor force in rapid numbers. New issues emerged around the limited amount of time available for family care needs. Additionally, women were making great strides in increasing their levels of education and in expanding their presence in virtually all occupations.

That brings us to the 1990s. Some segments of society view a women's presence in 'a man's world' as needing to achieve the status of men - as if man's status is the norm. Women now have

the opportunity — and face the challenge — of being accepted as a woman in her own right. They have pushed themselves beyond the evolutionary limits that once defined them and have willingly looked square in the face traditional roles once the exclusive domain of the male sex. The next chapter will investigate specific areas and related challenges women are facing in today's society. The business plan for Time for You, Ltd. will address a specific area of concern.

Chapter II

REVIEW OF LITERATURE

To develop a clear perspective of opportunities and challenges for today's women, this chapter will investigate major trends for women – and trends for society at large – and issues faced by women in society.

Topic headings are taken from Megatrends for Women, The Popcorn Report, Women and The Work/Family Dilemma and Prisoner's of Men's Dreams.

The Critical Mass

Patricia Aburdene and John Naisbitt introduce the idea of a 'critical mass' in their book Megatrends for Women. They compare the women's movement with the concept of critical mass in physics (a critical mass being a process that becomes self-sustaining once a threshold point has been reached). When Rosa Parks would not give up her seat to a white person on a bus in Alabama forty years ago the conditions were right for the civil rights movement to gain momentum. Rosa Park's act was the match that ignited and gave power to the civil rights movement.

Much the same, the woman's movement has reached a critical mass – there are enough women (and men) informed and concerned about a host of issues. The challenge is to energize the critical mass into positive action. Society has the potential to change when this occurs (Gould, 89).

Women in the Work Force

As Banner discusses in her book, Women in Modern America, women were upholding their view that they were not necessarily bound to homemaking and child-rearing (241). The consensus of the 1950s that only motherhood offered real fulfillment was being questioned by an increasingly strong women's movement. Even though setbacks were encountered, as in the veto of the family assistance bill by President Nixon in 1973, women continued their quest into the work force (248).

In 1970, women's share of the U. S. work force of full time workers was 38%; 1980 saw a slight increase to 42%. It is projected that women will capture 47% of the work force by the year 2005 (US Department of Labor, Women Workers).

By 2005, total employment will increase by 25 million workers to 147 million. The vast majority of these jobs will be nonfarm wage and salary jobs in service producing industries (US Department of Labor, Women Workers).

The service producing sector continues as the fastest growing segment for those unemployed. The six divisions that comprise this sector are: transportation and communications, whole trade, retail trade, finance and real estate, services and government. Services will account for one half of all newly created jobs (US Department of Labor, Women Workers).

Family size has steadily decreased since the 1950s (Banner, 203). Whereas a typical family size was 3.5 people, today it is 2.6 and falling. The result is less children that need full time care, and

subsequently fewer mothers devoting time to childcare. Today's woman has a choice of a career as primary caregiver for the family, a career outside the home or an energetic combination of the two. Opportunities and challenges abound. A look at the various trends in opportunities for women follows.

Challenges

Suzanne Gordon, in her book Prisoners of Men's Dreams, studies the profiles of over 100 women and investigates the battle each has fought in her quest for fulfillment.

The feminist movement has not delivered all it had promised. Women who succeeded most likely were those who learned how to 'act like a man' in the workforce. The only definition of success was a man's definition, where climbing the corporate ladder was a primary concern while family life was supported by a nurturing wife (11).

Some women became enemies of the women's movement by their attitudes diminishing the nurturing role of women. They defined fulfillment for women's in men's terms.

This masculine mystique is founded on the assumption that women can find happiness, self-esteem, and self fulfillment by emulating and ultimately internalizing the ideology of marketplace society; in other words, by becoming the female equivalent of economic, acquisitive man (27).

With the information-technology revolution, the ability to expedite almost every facet of business is creating winners and losers. The cellular phone, fax machine, and portable computers

have aided the quest to assure constant customer contact. The price for improved customer relations is paid by smaller, and sometimes non-existent, barriers between work and home. The demand for time on the job becomes more of a challenge for a women playing by a man's rules without her own support system at home (57).

The women who strives for the top, must rethink her nurturing past, says Gordon. If she is in a position of authority where she must fire someone, she must learn to sacrifice the caring for the competitive agenda (79). At the expense of an underachieving worker, she is able to add to the bottom line to create a more profitable company which fuels economic growth where all benefit. It does not have to be a complete divorce of a nurturing agenda but perhaps a redirected one.

Balancing Work and Family

Deborah J. Swiss, in her study of 902 female Harvard graduates reports in her book, Women and the Work/Family Dilemma, case after case of women who have experienced the challenge of trying to achieve a balance of work and family.

She defines the "Diana Penalty" as the "dual conflict between career and family. The complex Roman goddess, Diana, was born into contradictions, yet assumed her multiple roles with conviction and independence (18). Women of today are not willing to accept failure based on gender, rather simply refuse to abide by the male rules of the game.

Obstacles faced by women in the workplace are unfair

penalties based on gender. These include obstacles to taking maternity leave; serious problems with work reentry after taking maternity leave; hostile, career-derailing behavior by colleagues and bosses in response to the decision to be a mother; and a constant uphill struggle for acceptance and equality in the still male-dominated professions (19).

With the feminist movement pushing for 'equality', women have been forced to follow the men's rules. With more to juggle, women typically felt disappointed with several aspects of the movement. They did not want to have careers just like men's; they wanted employers to show concern for family needs for men as well as themselves; they wanted more support at home and a way to deal with the guilt at leaving their children while they went to work.

Professional women have paid a high price for pregnancy. The 'maternal wall' as defined by Swiss emerges as a "loss of jobs, unforeseen changes in professional responsibilities, roadblocks to arranging maternity leaves, barriers to job reentry, deteriorating work relationships and resentment from other professionals (26). Even at times, other women (some who prefer to remain childless) are the professionals harboring resentment.

The spirit of the law has little clout in the workplace. The work culture, not the courts, determines how people are treated on a daily basis. The professional work ethic derived from a social structure created by men whose wives did not work outside the home. If a woman deviates from this norm, many times she finds

herself forced out of the professional mainstream.

It is not easy for women who lose the control over advancement in their career. Just as they were beginning to feel a sense of comfort about combining career and family, irrational decisions out of their control force them out. Their self-esteem and emotional well-being are threatened. Swiss describes numerous cases of women who, having taken earned vacation or 'comp' time to care for a sick child, encountered anti-women sentiments upon their return to work. Swiss suggests that if it had been a man taking a leave of absence, recovering from a heart attack or a similar circumstance, nothing would have been thought of the matter. The gender biased remain obstacles for women in the workforce (Swiss, 44).

This double standard is also evident in other areas of the workplace. Women with the same credentials as their male counterparts are still judged by different standards at work. A woman is 'power-hungry'; a man with similar qualities is a leader. A woman is 'aggressive'; a man behaving similarly is just doing his job (Swiss, 53).

While hearing conflicting voices from within and from those around, increasingly today's women are no longer choosing the traditional male pattern of roles devoted almost exclusively to career, but instead are trying to achieve a more balanced approach to career and family.

Swiss proposes a three step plan to facilitate the balance of work and family. First, there must be a complete overhaul of the

rules of the workplace. The second phase must involve changing the attitudes and perceptions that have long protected the traditions of the professions. And third must be to focus on changes outside the office, in the form of increased support from spouses, families and legislation (218).

Ruth Kundsln echoes many of the sentiments of Swiss in her work Women and Success: The Anatomy of Achievement. Kundsln approaches the challenges faced by women by looking at women who have achieved high levels in various professions (architect, crystallographer, mathematician, electrical engineer and a host of others). At one point she summarizes:

We must, in other words, make sure that one of the characteristics of the just society toward which we are all working is differentiation: the possibility for people with different needs and abilities to find and pursue the life style that maximizes their contributions to society and the satisfaction of their lives – whether they are women or men. (101)

Yet another author, Felice Schwartz has based a book on interviews with highly successful and talented women graduates of Wharton School of Business entitled Breaking with Tradition. Many of the same stories by women continue to echo the sentiments expressed previously. Women were faced with hiring biases, even though their credentials were excellent. Stories are told of women removing their wedding ring before an interview to help unbiass the interviewer (16). Even though the age of someone staying with a company to retirement has all but disappeared, the

mindset of many recruiters is that prospective employees must have company loyalty at the forefront of their credentials. When they see a window that would contradict that mindset (like a wedding ring which translates to 'family first, company later') they have ammunition for passing over the applicant for someone 'more worthy'.

The "mommy track" is as described by Schwartz, the path employers force on a woman who chooses to be a mother. Many of the bosses act as if they know what is best for the employee and cut back hours to eliminate high stress jobs, thereby throwing major obstacles for career advancement for these women (38).

The obstacles presented for professional women eventually cost society a great deal. Schwartz summarizes the cost of burying a woman's talent in a statement addressed directly to corporations:

One, you're losing more money than you know because of women's positioning in your company. Two, you can't solve this problem without incremental changes. The final point is perhaps the most important. If you are to make the radical change in your view of women that I suggest is critical, you can virtually eliminate the costs of employing women – and you can ensure a huge return for your business. (152)

This redefinition of success and the evolution society must make in the process is a common theme among the authors mentioned. Women do not want a man's world. They want a world where work and family each have a place.

Current articles have appeared in newspapers and magazines with topics on the women's movement. Carmen

Scheidel, in her 1995 newspaper article, depicts the women's movement as simply words that have lost their meaning for many. The women who are feminists — who believe strongly in equal opportunity for education, employment and child care — do not want the 'label'. They prefer to hold their positions in a positive light and not be labeled at all. What is needed is a movement that will unite men and women and allow equal freedom for each to reach his or her potential.

Opportunities

More so than at any other time in history, doors of opportunity are being opened for women. Women of past years have 'paved the way' for women today. Many are promising areas. A woman with a career plan has many opportunities with the promise of financial rewards. Several areas are discussed.

Women-owned businesses, as reported by the Small Business Administration (SBA), with a 'membership' of 5 million, is one of the fastest growing segments of the U. S. economy. This becomes a viable option for the woman whose goal of power and fulfillment cannot be achieved through the Chief Executive Officer (CEO) road of established corporations where the glass ceiling for her is low. She refuses to waste her time dealing with the painfully slow process of bureaucracy and politics in many corporations. Concentration on forward thinking, new approaches for a successful business eliminates wasted efforts.

A woman entrepreneur will surround herself with a network of associates able to aid her in many areas. She will not let the fact

that she needs help get in her way of finding that help; a sad fact that has plagued the male dominated ranks. Cautious and strategic risk takers, women become more resourceful as challenges become more difficult.

Lending institutions, realizing the success rate of women owned businesses are more open to lending to women entrepreneurs. Government assistance is also available in some areas of starting a business.

Although nursing remains a viable option for the women worker, other segments of the health industry will provide opportunities for women in areas of home health aides, personal and home-care aides, physical therapists, medical assistants, radiologic technicians, medical secretaries and pharmacists. Statistics suggest shortages in these fields in the next 15 years (US Department of Labor, Women Workers). Technology, the aging population and health care investment translate into health employment as a growing field.

For the woman who desires success in a field that can be measured on a predetermined scale, finance is an area where much opportunity exists for women. A high profile market analyst, Elaine Garzarelli who predicted the Wall Street crash in October 1987, earns a reported \$1.5 million yearly income. Although some men may not agree with tactics and strategies for investments, they are unable to argue with the bottom line. More than half of all CPA's are women and the numbers are increasing. For women who want to 'go it alone' this field would be an excellent choice.

Computer science and engineering are promising industries in the high technology and science sector. In these well paying occupations, a woman may not hold a top position, but will earn a respectable income. Programmers, systems analysts, consultants for all areas of computing will be in demand. It will be of paramount importance to grow within this industry. Ten years ago the time for technology to double the internal speed of computers was measured in years; today the time is measured in months. What was once thought of as impossible, is a common occurrence. The future holds many opportunities for those willing to take the challenge.

Law and medicine are not new areas for women, although they continue to be promising careers.

Unlike the stereotypical domineering male physician, women are able to bring to the profession critical listening, and the ability to encourage patients to participate in their own recovery process in a sincere, relaxed manner.

Women physicians are raising the consciousness concerning women's health related issues. Menopause, breast cancer and other concerns are no longer being put on the back burner. As this awareness level increases, a demand for adult women's health issues will spawn specialities.

Law specialties in the areas of bankruptcy and environment promise to offer women more opportunity in these growing fields. Salaries can soar upwards to a million dollars a year. These fields are projected to grow even 'in tough times' (Aburdene, 78).

Women's Leadership Style

As noted in the section on women physicians, women inherently have a leadership style different from men. This style can be celebrated in its own right; a blend of each style of leadership will aid society in productivity, acceptance and profitability.

As corporations continue to restructure, many are re-examining the organizational structure. The typical pyramid – the command and control philosophy – is being slowly transformed into a networking model of leadership. Whereas men had to learn to discard old habits and to be taught intricacies of this style, women found the style to be innate. During the 1980s (when the United States shifted from an industrial society to an information society), women running successful businesses were asking themselves what would motivate them. The answer was not the command and control method of managing but rather a supportive manager and staff and opportunities for problem solving discussions (Gordon,25).

This network style of leadership incorporated an element of objectivity. Support and discussions were paramount but not to the exclusion of the bottom line. Supportive managers continued to sit in a chair of authority. Some tasks, reminiscent of the command and control era, remained where a manager's duty dictated obvious control. Certain cases of firing employees, expressing anger or imposing strict discipline were a method of empowering someone. "Nice" wasn't always the order of the day.

The woman manager will serve as a role model, providing an atmosphere for growth *and* openness. Flexibility will encourage positive change. Rewards will be based on performance. In this way the company community will serve a common goal. Productivity and profits will increase as each employee emerges as a positive, contributing team member.

It would be naive to believe that all corporations should abandon a situation that is working to adopt the networking style of leadership. Unfortunately this style is "working" in fewer and fewer cases. This is a time of transition – of understanding and learning. The new style demands more time to communicate with employees; suggestions gathered from the masses must be evaluated constantly, for the old method of asking for ideas and repeatedly discarding them, will only discredit the manager and promote negative morale. This style's failure will foster the gradual conversion to the networking style of leadership from the command and control method.

Balance

Felice N. Schwartz, president of Catalyst, which advises on women's issues, wrote an article in *Harvard Business Review* suggesting that there were two types of female managers – those who put career first and those who put family first. Her views on the latter group, dubbed the 'Mommy Track', created a stir that hasn't died. Feminists were stunned at her suggestion that a female employee should be treated different than a male employee – or even that a 'family concerned' female should be treated

differently than her sister. Others decried her notion that women needed to fit in to the current corporate structure rather than the structure adapting to the emerging female workers.

At the heart of Schwartz's dichotomy, was the idea was flexibility. No longer were employees (male as well as female) willing to work 20 hour days and on weekends. Quality of life became an issue in the forefront. Benefits, including leaves of absences, part-time professional work, job sharing, flextime, reduced time and sabbaticals were being considered for employees. Men, as well as women, were understanding the balance of family and work as each became a equitable partner.

Although each company may not offer this list of benefits, individual employees can begin to plan for the work lifestyle that fits. Many women are able to work out agreements that create a win-win situation for the company as well as the employee. Donna Goya, senior vice president of Levi Strauss, created a three day work week and cut her responsibilities from five to three divisions. Karen Appognani, a programmer at Johnson & Johnson's, took six weeks maternity leave and was able to develop a schedule where she worked at home two days a week and went into the office three days (Aburdene, 102). These women can serve as role models for changing society.

During the depression, the Kellogg Company mandated a six hour workday for production workers. This loss of two hours per day resulted in a 10% *increase* in production in one department. With employee morale at a high, and the networking approach to

leadership (even before its time) this increase in production emphasized what truly motivated the employees. Pride in their work, an understanding of the big picture and the bottom line and the knowledge that management was interested in each employees' point of view was evident as major motivation factors. This lead W. R. Kellogg to the realization that he could afford the same pay for six hours as he had paid for eight.

This concept is not new. Any entrepreneur, a task oriented individual, knows that work is not done merely by the ticking of the clock, but by the completion of a job. If lingering coffee breaks, long lunches and unproductive meetings were eliminated, employees would be more productive with the bonus of enjoying more leisure time. This would truly create a win-win situation.

Domestic Disturbances

Women have held relationships at the core of their lives. Nurturing relationships had been a job descriptions by gender. Husbands had a duty in the nuclear family to provide a living. They were too often exhausted and removed from their wives' domestic worlds to communicate, which left the wife to look for fulfillment around her children.

The promise of the feminist movement, a promise of self-esteem and fulfillment, lured women to the workforce. But as a result, many relationships have been compromised by the marketplace; something men have known and that women were discovering.

The demands of work and personal life have forced many

women to retreat from caring both in the workplace and at home. The ability to find and maintain relationships has been compromised by the time devoted to a career. Some who have put relationships and family on the back burner have found that now that they desire these, they are nowhere to be found (Gordon, 291).

For women who do have a family, organization is the only course for sanity. Priorities have to be set in order to achieve a balance for each member of the family. With minimal 'free' time in a day, a full time working woman has little time to waste. Many have sacrificed personal friendships to be able to spend more time with family.

Women, particularly middle and upper-middle class, used to have time, and men had stress. Women had time to support and sustain one another emotionally as well as to do the work that kept communities together. Now no one has time. And women have taken on much of the stress.

Somewhere, there must be a balance. Women can care for men, and men can care for women - especially in the workplace. Each can gain freedom from work to gain freedom with each other. Men and women both, can be empathetic parents to children to teach them to be more empathetic when they are adults (Gordon, 234).

Work Responsibilities and Family Needs

Men have traditionally focused on a career as their primary achievement and have relied on the support of a family and wife.

Women were the primary source of child care, elderly care, home entertaining, meal preparation and a host of other duties. Men measured their success in terms of their achievements.

Women of today sometimes inaccurately measure their success in the work force against this role, even if they do not have the family support. It is important for each woman to look at the whole picture of what she wants in her life and to have achievements in each of those areas.

In transition, the family responsibilities need to be decreased (as we have seen in the shrinking family size) and redistributed for women to enjoy achievement in the work force with the benefit of a supportive family.

Major employers are realizing that the human resource policies of yesteryear are inadequate. In order to attract and retain a highly motivated and qualified work force, these policies must adapt to the workers. One major concern is in balancing an employee's work and personal life. It is in the company's best interest to offer a combination of benefits that can assist employees to best meet their personal needs and obligations.

As the traditional role of women in the home changes, employers become more visible as participants in supporting the responsibilities of the employee. The arena where the most changes have occurred is child care.

Parents need options, not ideology. It is time to quit pointing fingers and accept the way society is changing. The influx of women into the work force has indeed disrupted the family unit.

With little support from companies, parents are faced with a major decision of who will take care of the children. Not only is this an issue for the 'traditional' two parent family, but also for single parent families and step-families.

Contemporary men are realizing first hand the shared family responsibilities. Unlike their fathers, they are faced with career and family decisions similar to today's woman. More men can sympathize with the decisions that women are making in regard to family and work issues.

As the revitalization of the family emerges, employers are taking note. However, without company support, millions of parents have acted independently to create workable child care arrangements. Some couples arrange part time work, start a home based business or telecommute.

The United States government's answer to the child care issue offers a wide range of benefits to federal employees ranging from Government sponsored summer programs to onsite child care centers (US Department of Labor, Women's Bureau).

Earnings Gap

Women are more highly skilled and hold higher positions than at any time in history; however, on average, a full time working woman earns 74 cents for every dollar a man brings home; up from 65 cents a decade ago. Even though the gap is shrinking, frustration lies in the fact that a typical's woman's pay at the same level of management is lower than her male colleague — even though she has the exact same qualifications, same level of

education, works as many hours, relocates just as often, provides the main financial support for her family, takes no time off for personal reasons and wins the same number of promotions. This conclusion was the result of a 1989 survey of 20 Fortune 500 companies spanning eight industries (Brown 14).

Though the journey may be slow, the place for women in the work force is being upgraded. Demographics will play an important part in this journey. Birth rates were low in the early and mid 1970s. Children of this era are now entering the work force. Not enough males will be able to fill the typical male positions. Companies that are forward thinking and who want to stay competitive will need to hire, train and reward women.

Another demographic factor which will help women is the increasing prevalence of the dual career family. Men in their twenties and thirties know first hand the challenges of handling conflicts between family and work. Unlike their fathers, they have a new perspective. As these men ascend to positions of power, there are sure to be pressures to increase flexibility for all employees to balance family and work responsibilities.

The Revival of the Family

We have discussed the issue of child care concerns for working mothers. We will expand that discussion with further options and take a closer look at families of today.

The 1990s have brought a new appreciation for family life. Studies have shown that even though there are greater numbers of women in the work force, "the children of working women fare as

well as or better than those of homemakers (Aburdene, 218)". The children were stable, adaptable and secure. Working mothers can shed a layer of guilt. Many understand the quality versus quantity issue.

Families of today are much more varied than those of 40 years ago. Family sizes are smaller. Whereas in 1970 40% of households were composed of married couples, today that number is 26%. The majority of non married couple families are single mother families, caused mainly by high divorce rates. Sixteen million children are being raised by a single parent.

Step families and blended families increased in 1990 to 7.3 million children up from 6 million in 1980 (Aburdene, 219). Some single women are choosing parenthood by choice and more women over 40 are choosing to have their first child.

In order to preserve family values, people are realizing that it is more *time* – not money – that they want. In a survey by Robert Half International, "78 % of adults said they would prefer to work flexible hours, even if it meant slower career advancement, so they could spend more time with their families" (Aburdene, 222). This survey is corroborated by other studies. Slowly, more corporations are making visible options for employees in the area of balancing responsibilities of family and work.

One option mothers are choosing is to have much less discretionary spending in return for family rewards. Supreme Justice Sandra Day O'Connor took five years off from paid employment to raise her sons but remained active in the

community. Other women are choosing part time work. Men are beginning to choose a company option for leave for care of a newborn child. Although not massive, the numbers are increasing.

Nannies are no longer an option for only the wealthy. More middle class families are finding this service a viable option. Some families and college students are finding that exchanging room and board for babysitting duties provides a convenient and economical advantage for all concerned.

Many entrepreneurs are operating home based businesses in order to juggle family responsibilities and work. In addition, more workers are telecommuting and bringing work home from the office. The number of home workers in 1992 was 42.7 million (Aburdene, 240).

The number of corporations addressing the needs of child care and the role it plays in making a productive employee is increasing. In 1978 there were 110 employers offering child care assistance. That number skyrocketed to over 7,000 in 1990 (Aburdede, 241). Companies are benefitting from this in several ways. Loyalty and dedication are being built. Employees are less likely to search for alternative jobs when they are satisfied their employer is accepting each person's varied responsibilities.

Companies such as IBM, Du Pont, Stride Rite and other smaller companies, offer strategic child care options. An accounting firm offers on site child care for employees who must work weekends during the busy tax season. Other companies encourage employees to have lunch with their child at on site

facilities. As employees are less stressed, they perform better.

Society Trends

We have investigated major areas of opportunity and challenge for women and have looked at the way society is changing. To present a more clear picture of women in today's society, a discussion of trends in American culture is in order. This discussion, along with the previous facts about working women, will lead to a statement of purpose for the business plan for Time for You, Ltd.

Faith Popcorn's book, The Popcorn Report, reveals trends for companies, the world and life. It is her vision of various aspects of the future. Through the minds of over 2,000 experts on such diverse areas as medicine, microwave ovens and family planning, her company Brain Reserve has tracked trends, conducted interviews and, with the problem-solving skills of experts, has charted a path for the next 15 years. The trends are a congruence of psycho-socio-demographic-economic factors.

The trends, ten in all, give insight into what society wants, thinks and needs. Trends usually begin small then gather momentum. Trends last an average of ten years. If a company is able to identify an early trend and adapt to it, there will be a better chance of attracting customers. The trends are meant to expand vision — to obtain a more clear picture of the consumer — and to understand a product and how to adapt it to a trend.

Cocooning

Defined as "the impulse to go *inside* when it just gets too tough and scary *outside*", cocooning is about "insulation and avoidance, peace and protection, coziness and control" (27).

In the late 1980s and early 1990s, sales of VCRs were booming as were sales of microwave popcorn (people prefer to watch their movies in the comfort of their cocoon). For the first time since 1960, the birth rate was up to 4.2 million births. Restaurant sales were down while take out food jumped to 15% of food expenditures.

People were redecorating their homes, buying more comfortable clothes, purchasing through mail order catalogs and buying more pets. No longer was it in vogue to show up at work on Monday and talk about the exciting places visited over the weekend. People were more content to stay home and enjoy their surroundings.

This trend of people rediscovering domestic pleasures is heightened by the rising crime rate, spread of AIDS and war. Cocooning has evolved into not just a place but a state of mind.

Connie Koenenn, in her article *Organized Coccoons*, discusses the innovations in the food industry. People are in increasing number getting organized. Gourmet cooking and bread-baking are pastime stress relievers of those always on the go. The International Housewares Show held in Chicago in early 1995 featured over 2000 exhibits with sampling of the current offerings to entice consumers.

The boon in telecommuting and home offices has inspired a wide variety of ready-to-assemble desks and storage units. "People are trying to do more with the space they have" states Koenenn. Many are getting extra mileage out of their first home. Closet organizers are yet another creation virtually unheard of 20 years ago.

More women are purchasing self defense tools – guns, pepper spray and the like, creating an 'armored cocoon'. Ever aware of the increase in crime, more people are becoming neighborhood vigilantes, forming neighborhood watch groups and organizing support groups for crime victims. It is not safe to come out of the cocoon. Marketers will need to find a way to penetrate the cocoon to get to the consumers.

The trend to spend more time in the home extends to modes of transportation. Cars are being manufactured with ever increasing creature comforts. Mobile phones are commonplace and many serve the need as a portable office. Fax machines are options for luxury cars. The Lexus even boasts of a phone that automatically decreases the radio volume for incoming calls.

Mini vans promote family togetherness; many are equipped with a VCR and television. Day trips are more comfortable. The journey itself offers a level of enjoyment. More options are available to families who choose to travel by automobile.

Other travel industries could cash in on this trend of the mobile cocoon. Airline and train industries may wish to redesign their environments to accommodate the passenger comfortable with the cocoon.

Fantasy Adventure

We have learned that a great stress reducer is to retreat into our cocoon. The other side of that is that we want *out* — emotionally speaking. What *out* means is a controlled environment where risk-taking is minimal. It's scary enough in the real world; the fantasy escapes are to relieve stress, therefore a controlled environment is mandatory.

Even though it's the law, people choose to wear seatbelts to be safe in their cocoon. As mountain bikers choose adventuresome routes, they will also wear helmets. They all want to be guaranteed a safe return.

Hotels have decorated various theme rooms. These escapes are enjoyed as an adventure, again in the controlled environment. Amusements parks are a big business. They represent an escape for the day from the weary, stress-filled days of running to and from the office, meeting deadlines and interacting with people. The rides are more daring and the interactive video and holographic games offer a brief but intense escape, with a promised safe return to reality.

Scuba diving is a profitable business in the United States where people spend millions of dollars on scuba gear. Their escape takes them to the underwater peacefulness of a host of places. White water rafting, complete with a guide, offers a quick escape without the hassles.

Americans are choosing more exotic foods. Ethnic food sales are up, as are sales of a variety of spices. Choices of fruit in the

supermarket has almost doubled over the last decade. The journey into the culinary offers the escape, if only for a matter of hours, to those who choose.

Marketers should look deep inside the consumer to discover what escape is sought. Perhaps a plot of garden could be transformed into an English rose garden or a Japanese garden. Consumers may be happy gliding down a ski slope or going on a safari through virtual reality. This emerging "technological escape" has the appeal of much less risk as the senses enjoy the adventure.

Small Indulgences

The momentary pleasures of life can be thought of as small indulgences. Partaking is not a new concept, people have often delighted in extravagance. Unlike consumers of yesteryear who knew they deserved an indulgence but often chose not to purchase favoring the cultural value of self-denial or disciplining, today's consumer demands a small indulgence to make it through the day. The indulgences become a high priority. An "I deserve it" mentality permeates society.

Not to be confused with greed, these small indulgences, with small risks, serve to add balance to emotional needs. Small indulgences for the body and soul go a long way towards stress reduction.

Instead of the two week cruise, people are choosing long weekend getaways; a massage instead of going to a spa; one Godiva chocolate instead of a Snickers; cappuccino instead of

coffee. Premium ice creams are a booming industry. Exotic gourmet coffees are readily available.

Each one defines his small indulgence. A small indulgence may be a big indulgence to someone else. The definition is appropriate to one's lifestyle. The consumer has power over the choices and feels fulfillment at selecting a personal favorite indulgence.

To cash in on this trend it may be wise for quality manufacturers to scale down products. Neiman Marcus could offer small, affordable accessories. Mercedes Benz could offer a motorbike. Rolls-Royce could introduce a pen.

In the arena of children, a generation of parents are drawn to indulge their children. A plethora of small quality items are available for children from a line of cosmetics and jewelry to a special shampoo for dirty teddy bears (Popcorn, 41).

Adherence to quality is essential. Savvy consumers look for value. The success of the discount stores offering name brand items is evidence of this trend.

Egonomics

On a recent tour of a college campus, a guide highlighted the vast club area of the student union building. If perchance there was an interest for a student that did not have an associated club, all the student had to do was to register the club with college officials and obtain a campus mailbox. The club was then considered an official club of the college.

Egonomics is all about an individual wanting to feel 'special'.

As marketers find methods to individualize, customize and differentiate products, consumers are having the need fulfilled (Popcorn, 43).

The image industry has success marketing to women who wish to enhance their own special features, not content with the 'cookie cutter' version of fashion and looks. Successful image consultants work with clients to develop their image profile complete with color analysis, body typing, hair styling and clothing personality.

Nail technicians create exotic designs, some featuring faux jewels, on client's fingernails. The client takes pride in the uniqueness of her design. Typically clients will develop a bond with their nail technician, hair designer and image consultant. This crucial bond of trust allows each client the freedom to divulge information about what is important to her. Hence, it is possible to truly create the image sought.

Other areas abound where egonomics plays a part. Look at the abundance of magazines on the market, each marketed to a niche of society. Magazines for gardeners, body builders, senior citizens, pre-teens, new mothers, and the list continues. Reading a magazine is a private venture. This 'escape' provides a measure of support and confirmation in one's beliefs.

A furniture store sells customized sofas and chairs. A customer chooses the style of chair or sofa, fabric, matching accessories and within one month the furniture is delivered. The "Create a Card" machine in many department and card stores

allow a customer to choose a basic design of a card and to customize the greetings with the card printed and ready in minutes.

Perhaps in the future, jeans manufacturers will allow a customer to choose a style of jean, material, button and rivet styles, pocket options and with computer imaging for their body, be able to produce a customized pair of jeans in hours. The possibilities for manufacturers are endless.

Cashing Out

In a survey previously reported, the vast majority of workers, especially those earning in excess of \$30,000 annually, reported they would choose a day without pay for the chance to 'kick back'. Time truly is becoming as valued, if not more valued, as money. Cashing out is the search for freedom from a 9 to 5 job.

As more are working from their homes, even if just part time, the trend continues. Approximately 25% of the American work force, some 26 million people, work at home at least part of the time. Employers are providing flexibility for workers in allowing flex time, part time, job sharing and other options to allow more freedom.

The romance of the country is wooing city dwellers. The brave are cashing out and relocating to the country with hopes of working a farm, starting a bed and breakfast or starting another business. Those not able to take such a leap opt for staying at a country bed and breakfast, participating in wilderness camping or planning long weekends to take advantage of country offerings.

It's not just the country quiet that is appealing. The setting portrays comfort, familiarity; a place where you are a person, not a number. A haven of rest, a safe atmosphere for children, the boundless opportunity to appreciate nature all combine to enhance the quality of life.

The success of the folksy radio personality from Alaska, Tom Bodett, popular for the Motel 6 commercials, lies in the cashing out trend. Even if we cannot escape to the country, we can live a few minutes vicariously through such personalities to sit back, put our feet up, close our eyes and 'experience' the down-home chumminess. Personalities such as Bodett, Willard Scott and Charles Osgood provide us with a kinship to the simple values in life.

Down-Aging

Accounting for a third of the American population, the baby boomer generation is well into their forties; and proud of it. The definition for 'old' is changing. Forty is not too 'old' to get married or to have a baby or to run in a marathon. Older is becoming better.

Health issues continue to remain a top concern for the aging population; life expectancy has increased. People want to feel good and to look good. Products designed to fight the signs of aging are having a surge of popularity. More women – and men – are coloring their hair, sales of Retin-A have tripled to \$60 million and facial plastic surgery has risen 17% in two years (Popcorn, 57). Many boast their age as a medal of honor. The person age 60 in

years past is the person 50 today; age 50 in the past is 40 today; 40 is 30 today.

Many adults enjoy moments of childhood. Amusement parks are a popular escape for adults. New interactive computer centers where adults can, with the aid of virtual reality, ski, dive and do almost anything risk-free, abound. Oldies music is an avenue for adults to experience their lost childhood. Target radio stations play only the oldies, singing groups from the 1960s and 1970s have summer concert tours and baby boomers seek occasional places to dance to the oldies.

Some adults enjoy playing board games with their children that they enjoyed as children. Monopoly, Life, Scrabble, checkers bring back nostalgia. Sales of Halloween costumes to adults are up as it is considered 'fun' to attend adult costume parties.

Marketers will succeed if products can make people laugh, feel like a kid, and feel good.

Staying Alive

Consumers are taking responsibility for their own health. As each new study touting something that is good for us is revealed, on its heels is another study outlining the pitfalls. Each consumer has the responsibility of weighing the pros and cons of each situation and making an educated decision regarding how that will fit into his life.

Fat-free, cholesterol-free and low sodium foods have flooded the supermarket. Organically grown food is becoming mainstream. The massive food label overhaul in recent years helps consumers

make educated choices. Recipes now feature per serving statistics for calories, fat grams and additional nutritional information. Restaurants offer customers various methods of food preparation. The educated consumer is taken seriously.

At-home medical kits allow the consumer to take more control of his physical destiny. Everything from pregnancy test kits to teeth whiteners are available. Taking back this responsibility allows us to question the experts and not be limited to one school of thought. People are realizing that we must each be responsible for our own health.

The Vigilante Consumer

Consumers are attacking the false claims, hype and trickery promoted by companies. They are duplicating product comparisons. This savvy group will not sit back and believe without question the benefits of products or services.

Several crusaders have made a difference. Ralph Nadar, has increased awareness of products from food to cars to insurance. David Horowitz, a consumer advocate, puts many products through the same test as seen in advertisements. Companies whose products hold up to the tests are congratulated; others are exposed.

Quality is demanded. But the consumer vigilante is also concerned about ethics. Toy manufacturers are a constant target and many have had nationwide recalls of toys and infant items. Most toys are now marked with an age appropriate designation.

When disaster occurs and the company is not at fault, the

consumer will look at the way the company handles the situation. In the Tylenol disaster, where criminal tampering of pre packaged products caused poisoning and death, the straightforward, proactive response from the chairman assured consumers that the matter would be resolved with consumer safety as the number one concern. Cooperation with the FBI and spending top dollar to redesign tamper-proof packaging earned the company respect and loyalty that was reflected at the cash register.

Companies who try to hide evidence of shoddy workmanship will pay the price in profits. Audi ignored complaints from customers reporting involuntary acceleration. When the problem was eventually brought to light and the public discovered the lax attitude by Audi, sales and reputation suffered.

Body Shop founder, Anita Roddick, built her successful company on a do-good principle. Always give something back. No cruelty to animals. "Trade - not aid" for native projects in remote areas. Other companies will do well to follow in her footsteps.

99 Lives

This trends depicts the number of choices, and the amount of things that need to be done, in a lifetime. Responsibilities of work and family have every minute of every day virtually accounted for. More people today have multiple jobs, increasing the demands on their time and their expertise.

Portable offices – with phones and pagers – allow us to be reached wherever we are. It does allow us the freedom to be mobile; however, the price is the stress of no escape from the

responsibility.

The blended, step and single parent families add another level of complexity to the equation. The endless combination of relationships and responsibilities have us trying to lead 99 lives.

Enter the marketer who discovers methods for relieving us of one or more of these lives, giving us time back. Pre packaged foods, take out dinners and home delivery have helped us with meals. Automatic payroll deposit and conveniently located automatic teller machines (ATMs) make most banking chores quick and convenient. Pilot ATMs offer stamps. Some offer transit tickets and even mall gift certificates.

Most fast food establishments offer drive through convenience. Business is booming for the drive through oil change industry. Some dry cleaners offer pick up and delivery service at company locations.

Cluster marketing is a concept to bundle services or products to save time for the consumer. Food courts at malls use this concept. McDonalds Corporation is test marketing Mac Extras to sell milk and bread along with the Big Mac. Successful supermarkets not only offer food but cards, appliances, cosmetics and toiletries to help the consumer save time. Many seafood departments of supermarkets will custom cook your seafood while you shop.

As we are trying to edit and cut back on the complexity of our lives, marketers are searching for ways to eliminate our wasted time. We do not want to be so exhausted that we cannot enjoy our achievements.

Save Our Society

Enough of taking from the earth – It is time to give back.

Starting with the children, the future generation, ecological issues are discussed at school. The rain forests, animal habitats, ecosystems and pollution are just a sample of topics brought to light in the education system. To fulfill its promise, the younger generation must continue it.

More companies are being ecologically responsible in packaging their products and eliminating harmful components. As previously discussed, the high ethics of some companies, like the Body Shop, has captured the attention of society and has resulted in steady profits. Consumers are demanding social responsibility.

Nearly half of all Americans have changed habits to incorporate some method of social awareness. Some have ceased using aerosol cans, a large number maintain a recycling program and others brought products made from recycled products.

Companies such as Apple and IBM donate equipment to schools to aid in education. Other employers offer various forms of educational assistance to needy employees or their family members. Law firms and physicians offer destitute people free services. Volunteerism is on the rise. In many ways, if we help each other, the entire society benefits.

Summary

The study of women's issues, their trends and the trends for society will become the basis for the establishment of the new venture Time for You, Ltd. The information will be evaluated, primary research conducted to reach a reasonable mission statement and subsequent product offerings to start a profitable business.

Chapter III

SELECTIVE REVIEW AND EVALUATION OF RESEARCH

Megatrends for Women by Aburdene and The Popcorn Report by Faith Popcorn will be used as the basis for Chapter Three.

Studying trends for society and for women in particular, will serve as a solid starting point for the development of a company whose purpose will be to offer to women an avenue to relieve stress.

Aburdene

As discussed in the previous chapters, women in today's society are prone to experience stress in far greater areas than in years past. Successful women will embrace the new and exciting opportunities and simultaneously search for methods to relieve the stress associated with these opportunities.

Aburdene, in her personal interviews with hundreds of women, discovered women did not want to adapt to "a man's world" but rather wanted to create a new world where men and women had the opportunity to reach his or her own potential. Flexibility and acknowledgement of the importance of family are paramount to the development of this new paradigm.

In striving to reach her potential, a woman will discover new challenges — and just as men have found ways to accept these challenges — women will also need a new set of tools. One of the most important tools will be knowing when and how to relax.

In the 'man's world', society accepts a group of men escaping

from the daily stress of the work place to a stress relieving place. This could be manifested in a hunting expedition, fishing trip, golf outing and the like. It is not uncommon for these trips to be many days in length.

Women, as a whole, have not enjoyed this option. Too often society has chosen as her responsibility the family commitments. For women without the family responsibility, the pool of women able financially and time-wise to depart on a woman-centered stress relieving trip was small.

As the trends for women continue along the sharing of responsibilities for family, women will gain more freedom. This freedom will allow them to embrace the new opportunities and the flexibility to juggle them with other responsibilities. Women will have discretionary income and discretionary time. How she spends each will be determined by how well what she purchases will meet her needs. Most likely, the purchases will need to meet more than one need.

Aburdene pursues the issue of women and their power with the question of just what have women done with the power they now possess — and what are they striving to attain.

In the political arena, women have achieved a great deal. Women have supported women's movements in the wake of the Clarence Thomas hearings and the awareness of sexual harassment. Aburdene feels that it is only the beginning of a landslide leading to a woman president (Intro-xx).

U. S. women dominated the 1992 Winter Olympics bringing

home 9 of the 11 medals; and all 5 of the gold medals.

Five million women own businesses that generate more jobs than the big corporations on the Fortune 500 list. Women's health issues are in the forefront and are beginning to be afforded the attention they deserve. Husbands and wives are discovering ways to work together to share in careers and family.

Aburdene has statistics supporting her trends for women in each of the above areas. Her research and subsequent projections are consistent with other authors on this topic. Her projected trends empower women to achieve to their fullest potential.

Popcorn

Popcorn discusses how to look into the future and to offer a product that will meet society's needs for a certain slice of time. By focusing on the trends for women and blending them with trends of society will serve as the mission of Time for You, Ltd..

Popcorn began BrainReserve in 1974 tapping the resources of less than twenty professionals to predict trends in society. As BrainReserve grew, and predictions came true, she gained a prominent position as one able to 'look into the future'. Today her talent pool numbers over 2,000. Her philosophy is simple. Society is complex and predictions into the future must be based on the opinions of many. If each member of a talent pool holds only one or two pieces of the puzzle, the picture, when assembled, will create an accurate representation of society and its future trends.

It was through this method that the ten trends discussed in Chapter Two were developed in 1992. It is projected that these

trends are valid for approximately fifteen years.

Popcorn reports big successes where ideas are supported by at least four of the trends (105). One trend may be the driving force while the other three play a more supportive role. In a very dramatic example, Popcorn takes the example of shopping at a supermarket – commonly thought of as an unavoidable chore. Her Virtual Reality Supermarket - a super high tech, shop at home delivery system is "on trend" for each of the ten trends (110).

You don goggles and gloves from the safe confines of your home to virtual reality shop (cocooning). Imagine yourself at various fun shopping areas - roadside fruit stands and the like (fantasy adventure). This short shopping trip to anywhere in the world is most indulgent (small indulgences). The programmed engine will guide you through your custom built health shopping requirements (egonomics). You can shop in a Farmer's Market even though you can't totally remove yourself to the country (cashing out). The medium of 'game' makes for fun for the adult (down-aging). Nutritional information is available at your fingertips as well as information for meal planning (staying alive). Interactive programming makes it possible for you to speak to the manufacturers about their products and how they work for the health needs of your family (vigilante consumer). The total time you spend shopping is dramatically cut as you cover more space in less time (99 lives). Products can now be sold 'clean' as the lush displays and fancy packaging are no longer needed (S.O.S.).

Although the thought of this Virtual Reality Supermarket

may seem far fetched, it proves that with enough creativity combined with the technology of today, most things are possible. This process of analysis of an idea is called Discontinuity Trend Analysis.

BrainReserve defines TrendBending as "The process of shaping your product or strategy around emerging trends." The secret, says Popcorn, is discovering what the trends have in common with the intrinsic qualities of your product or service and then bending them around your product or service (118).

Another tactic is that of Extremism — that process of going beyond a problem to look back at the solution instead of stopping at the first solution encountered. Her example of a hamburger fast-food chain noticing the trend of people eating less red meat. A first solution might be to include chicken as a choice. This may work for awhile, but the trend of people being more health conscious might have people concerned with salmonella in the chicken. Looking at the extreme, you might project that people will become vegetarians and offer only grilled vegetable dishes. (This is a business idea that Popcorn feels will make someone rich in this decade). (122) Working your way back, you might want to offer a few vegetable dishes and gradually phase out the red meat offerings.

Popcorn discusses methods of capitalizing on the trends with a host of observations and applications.

Especially for the service industry, giving beyond what the customer expects is a sure way of invading the cocoon. This

personalized service will develop a loyalty with the consumer. Consumers will look for a controlled escape — a getaway where all of the details are worked out for them. They will look for shorter vacations and take them more often than in the past. These vacations will be positioned to meet the various needs of the consumer.

Small indulgences translate to self-indulgence on a mini-scale. They offer instant gratification in this scaled-down generation. Consumption of gourmet candy is on the rise (206), handmade jewelry from expert craftsman as well as aromatherapy are examples of small indulgences. They can be a reward for oneself and an area for small pampering perks.

Egonomics is evident in the vast number of different mail order catalogs available. These vertical markets are tapped with the message that the reader is unique and catered to. At area clothing stores, marketers color code swimwear to make it easier for the consumer to purchase a suit fit for her figure. Even tattooing is becoming in vogue. Parlors number over 4,000 from just 30 in recent years (209).

The Cashing-Out trend can be seen in the work place. Some companies are instituting shorter work weeks, more casual business attire, flex time and the like. This is in hopes of creating a less pressure-filled environment thereby increasing productivity while allowing the employee flexibility and methods for attaining some of his or her goals of cashing-out.

Down-Aging is evident in the increasing number of men

coloring their hair (over 3 million). Several large cosmetic companies have chosen models in their 30s and 40s for current advertisements. Nostalgia is current. Movies from decades past appear in numerous video rental stores. Tie-dye, macrame and other 'relics' from the past are making their way into the homes of those who 'think young'.

Healthy is a magic word for marketers today. The avalanche of fat free foods appearing on the shelves of supermarkets is being snatched by consumers. It is easier for these consumers to take control of providing healthy nutritional options and to feel better about these decisions. Worldwide medical studies are made available to the public. When a recent study of the eating habits of the French population were released, Americans were astounded. The typical diet including butter, rich sauces and the like and including a glass or two of red wine appears to be an equation to reduce the risk of heart attacks. Americans responded by purchasing an unbelievable 44% more red wine. Even marketers are pursuing the 'healthy home' angle offering consumers products allowing them to take control of their home environment.

The Vigilante Consumer trend has America waking up. The Japanese House Speaker labeled American workers as "lazy, demanding and illiterate" (215). Americans responded as the car became the instant symbol of patriotism. Banners flew in car showrooms , employers offered incentives to employees purchasing American-made cars.

Corporations react to ratings. Northwest Airlines, conscious

of its "Fair" rating by consumers, is spending a great deal of time and money to improve its image. Signs appear at service counters emphasizing the 'on-time' airline statistics. Apple Computer offers a toll free assistance hotline. Denny's displays signs welcoming everyone to their restaurants (in wake of the past awareness of possible discriminations)

Consumers are wanting to get more done in less time. Mail order phone numbers are available 24 hours a day. ATMs, too, are available at any hour and supermarkets allow shoppers to cruise their aisles in the middle of the night. Popular best sellers include self-help books, fiction and business related products. Internet availability, giving access to the world from the privacy of one's home is yet another avenue catering to the varying 'free' moments of one's life.

Popcorn feels that the Save Our Society trend will take the longest to realize. We still carry our groceries home in plastic bags, use disposable diapers by the thousands, and respond positively to fancy, useless packaging of products. Although the push for recycling has increased, there is still more to be done to save the earth.

The vast amount of research gathered by these authors, substantiated by many others, provides a solid foundation on which to develop a new company. It will be these trends that will shape the mission of Time for You, Ltd. to create a company with a formula for success.

Chapter IV

RESULTS

The following is a business plan for a company named Time for You, Ltd. whose mission is to provide "de-stressing" opportunities for women.

As discussed, women are coping with many forms of stress. Time for You will offer a variety of opportunities for women to choose that will allow 'escapes'. With more discretionary and a clearer definition of how time will be spent, each woman can choose a getaway to meet her needs.

Time for You getaways will incorporate at least four of the ten trends discussed by Popcorn. It is anticipated that by "Trendbending", or shaping a product around emerging trends, Time for You will be able to offer a useful service to woman that will be evident in profits.

The controlled escape will attempt to simulate the cocoon. Time for You will create a nurturing environment where all details have been arranged. Each lodging room will be prepared with a special touch to make the guest feel at home in addition to feeling special. This may come in the form of gourmet chocolates, flowers, body lotion and the like. The trend of small indulgences is evident here.

Services offered will be of a personal nature – a one on one service for the individual: massage, manicure, pedicure and the like. Each woman will have an individually created welcome card

waiting in her room. These features will address the trend of ergonomics.

This whole package could be viewed as a Fantasy Adventure. Locations for these getaways will range from luxurious to value to unique bed and breakfast locations. Each woman is able to choose the atmosphere for her needs. Special amenities will be available at each location such as a paperback library with an assortment of books for guests to read and take home if they prefer and a welcome basket with an assortment of pampering items appropriate to the theme of the weekend.

Service will be paramount. Each individual performing a service will be certified and experienced and will keep as her primary focus the comfort of the guest. No tipping will be allowed and compensation to the service providers will be prompt. Individual full body massages will take place in private locations to ensure privacy and to allow for the individual massage therapists to create an atmosphere of comfort.

Comment cards will be given to each guest as a quality control measure and each guest who offers suggestions and supplies her name will be contacted regarding improvements made regarding her comments.

The business plan will address many concerns and will be reviewed annually.

Time for You, Ltd.

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Time for You, Ltd.



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Time for You Limited

1.0 EXECUTIVE SUMMARY

Time for You, Ltd., a corporation established in 1994, is a company which specializes in organizing quality get-away time. The home office is in St. Louis, MO. Its services are organizing get-away times for persons who desire the getaways without spending time preparing the details. Its services are currently marketed to women in the St. Louis area. The company has also identified a secondary niche as couples wanting to get away together.

- This three year business plan is part of our regular business planning process. We revise this plan annually.
- Our keys to success and critical factors for the next year are, in order of importance:
 - Customer development
 - An aggressive marketing strategy
 - Financial controls and cash flow planning.

Time for You is a newly formed company that was incorporated in July 1994. Paula MacMann is currently employed part time in industry. This venture has been formed to allow her the opportunity to start her own small business on a part time basis, and be able to devote full

time efforts to this venture within two years. Sales projections will grow to \$30,000 within three years.

1.1 OBJECTIVES

1. To achieve a customer base of 200 by the end of 1995.
2. To become a home based viable concern.
3. To grow to net profits of \$5,000 by the end of 1996.
4. To grow to net profit of \$15,000 by the end of 1997.
5. To work at this concern full time in 1997.

1.2 MISSION

Time for You, Ltd. was formed to organize getaway time for clients desiring a pampering, nurturing atmosphere, complete with a flexible selection of services, without spending the time planning details of the getaway.

2.0 COMPANY SUMMARY

Time for You, Ltd. creates atmospheres and arranges amenities conducive to relaxation for customers who do not wish to spend time planning details of a getaways. An assortment of themes will be the basis for the getaways. Our staff provides gracious and luxurious settings for these getaways. Needs addressed include pampering for the body and the mind. Currently, these offerings are to women.

2.1 COMPANY OWNERSHIP

Paula MacMann is the president of Educational Computing Resources, Ltd., a computer consulting company founded in 1982. In 1994, it was decided to expand services provided to include 'education' in a broader sense of the term. This 'education' would enrich both body and mind. After careful consideration, it was decided to change the name of the company to Time for You, Ltd. with Educational Computing Resources, Ltd. retained as a dba. This name change occurred in July 1994 in St. Louis County, Missouri. President Paula P. MacMann and Vice President William P. MacMann are officers of the corporation.

Paula MacMann has had nine years experience as Program Manager in industry and has researched the needs of contemporary women. The basic needs of the niche market focus on time as an asset equal to the value of money in a majority of women's minds. The combination of MacMann's expertise in handling details and the knowledge of the needs of women created the basis for Time for You, Ltd.

2.2 COMPANY PRODUCTS

Time for You will offer a selection of getaway options for a combination of markets:

- Themes will be key in marketing of the getaways – themes such as spa, fitness, the arts, golf intensive, education (investment, car buying, etc.), shopping excursions and more
- Getaway weekends for women in a luxurious setting or a gracious setting
- Twenty four hour getaways for women - from a Friday to a Saturday or a Saturday to a Sunday
- Weekend getaways for couples
- Full day (no overnight) getaways for women
- Getaways customized for corporations and businesses
- Getaways will initially be held in the St. Louis area with possible expansion to other areas in Missouri and surrounding states

The common component of each getaway will be the ability to create an atmosphere conducive to relaxation. In order to achieve this, a flexible selection of events and amenities must be offered, keeping a schedule to a minimum.

Personal attention will be of utmost importance during these getaways. Customers will be pleasantly surprised at the attention to detail Time for You staff will provide.

2.3 COMPANY LOCATIONS AND FACILITIES

Time for You has carefully chosen locations for each getaway. Each location was chosen on how its facilities

could best enhance the focus of the getaway. Some locations are gracious while others are luxurious. Some are quaint while others offer an aura of romance.

3.0 PRODUCTS SUMMARY

Time for You offers a wide selection of getaway options for customers wanting a relaxing, pampering (for body and mind) atmosphere without the hassle of planning the details. Each getaway is all inclusive; a feature that further allows a vacation for the minds. Fitness options will be offered for each getaway as well as provisions for restricted diets. All taxes, gratuities, meals, lodging, parking - as well as attendance at fascinating speaker presentations are included in each package.

3.1 PRODUCT DESCRIPTIONS

Getaway weekends for women are designed especially for the woman who wants to invest in herself. This investment in her mind and body will allow her to better function in each of her roles. Amenities for this weekend may include physical pampering such as full body massages, pedicures, manicures, facials. To address the enrichment of the mind, attendance at various dynamic presentations throughout the weekend will be an option. Topics for these presentations will address the needs of the contemporary

woman. Initial discussions for topics include gender communications, fashion, beauty issues, work etiquette, etc. Various settings for these getaways are available to address financial concerns.

Luxury Weekends for Women are offered at upscale locations. The plush surroundings and wide assortment of lavish features enhance the atmosphere for the discriminating woman. All catering is provided by the hotel.

Value Weekends for Women offer essentially the same services as the luxury location without the plush surroundings. These locations are chosen with priorities given to a comfortable surrounding and the ability to provide alternative catering options.

Twenty-Four hour getaways for women are an option for the woman who has time constraints and desires to de-stress for a day. Provisions are available for a woman to attend a weekend from Friday to Saturday or from Saturday to Sunday with a limited choice of amenities for Saturday.

Image getaways for women will center on a fun atmosphere while an image consultant will address basic image concerns in a small group setting and be available for personal makeovers. Bed and breakfast locations for these

getaways will be chosen for the appropriateness of group settings and the ability to create a 'fun' atmosphere.

Getaway weekends for couples are designed especially for the couple who wants an organized getaway. Themes for these weekends will center around fitness or romance. For the fitness weekend, a personal trainer will meet with each couple to talk about realistic fitness goals and how they can be achieved given the couple's time constraints. Looking at fitness as a concern, the couple will understand the goals of the other and be better equipped to support him or her. The romance weekends will feature a luxurious limousine ride to visit area wineries. Gourmet chocolates will be presented to each couple as they enter the limousine. There will be ample opportunity to visit, enjoy the wine and the scenery before embarking on the next winery visit. The bed and breakfast locations used for these couple getaways allow for private time as well as nurturing surroundings.

3.2 COMPETITIVE PRODUCT (SERVICE) COMPARISON

In the St. Louis area, competition falls into a variety of categories. There are no firms offering what Time for You has to offer.

Travel agencies are able to provide arrangements for an assortment of getaways - most not offered to solely women. Rarely are packages for women offered as all inclusive.

There are day spas in the St. Louis area that offer one day pampering options. Again, these are not all inclusive (taxes and gratuities must be added) and the pampering of the mind is not addressed.

Various hotels in the area offer getaway packages for a night or weekend. However, these include lodging and possible a meal and a small welcome gift upon arrival. Activities are left to individuals to arrange.

3.3 PRODUCT LITERATURE

Time for You, Ltd.

*Weekend get-aways
for women*

enjoyment, enrichment, and discovery



3.4 PRODUCT (SERVICE) SOURCING

Time for You has a lengthy list of interviewed service providers. This list includes certified massage therapists, nail technicians, speakers on a plethora of subjects. In addition to these service providers, a staff is available during the weekends to meet the needs of the clients by providing prompt, courteous attention to each need.

3.5 PRODUCT TECHNOLOGY

Time for You will stay current in meeting the ever demanding needs of the contemporary woman. MacMann's visible positions in the Professional Woman's Alliance (PWA), the National Association of Female Executives (NAFE) and the National Organization of Women Business Owners (NAWBO) will allow much visibility plus the opportunity to maintain a working relationship with women in a variety of businesses.

3.6 FUTURE PRODUCTS

The corporate market will be pursued with the ability to customize a getaway.

Future offerings will include one day get aways – possibly full days on Saturdays - to introduce Time for You to potential weekend clients and to meet the needs of the woman who desires the full day of pampering without the overnight commitment.

It is also anticipated that a full day getaway could have a focus of fitness or image, as those topics are of general interest to women, small group presentations are workable and individual consultations could be added to address the individual needs.

4.0 MARKET ANALYSIS SUMMARY

Time for You has investigated this niche in response to major trends.

People are taking more vacations but whereas these vacations ranged in length to a week or more, the trend currently is to take more vacations for a fewer number of days; five days is now an average length of vacation. With Time for You getaways three days in length - without travel - this feature meets the needs of the customer requiring a short term getaway.

Several trends from Faith Popcorn's book *The Popcorn Report* have been considered. The trend of cocooning - staying at home - is acknowledged with the local getaways marketed to local customers. The comforts of home combine with the inclusion of the excellence of service to make local getaways a viable choice.

The Fantasy Adventure trend - "Send me out into another life. But get me back for supper." (Popcorn 34) is addressed in the feature of Time for You's stellar attention to details.

The anticipation of the customer needs and non-advertised special touches allow Time for You to exceed the customer's expectations. As these expectations are exceeded, the customer experiences somewhat of a Fantasy Adventure. More people are rewarding themselves with Small Indulgences feeling very positive that they 'deserve' them. The getaway weekends offer a plethora of these indulgences - from the vast amount of details considered to the lavish welcome basket brimming with amenities to enhance the weekend, each customer enters an atmosphere feeling as if she were the central concern of the staff.

4.1 INDUSTRY ANALYSIS

I interviewed Ms. Donna Oliver, owner of Dynamic Travel in Clayton, Missouri and Ms. Melba O'Connell, owner of Cave Springs Travel in St. Charles, Missouri to gain insight into travel trends of women in the St. Louis area.

Oliver said she has a small group of women, perhaps 25, that are steady customers and are always looking for get-away options. They have disposable income and desire an array of choices for their get-aways. She felt that a local get-away would attract women who could not afford the time to travel but wanted the benefits of a mini vacation.

O'Connell agreed with the comments of Oliver and added that travel agencies, as a rule, do not reap enough profit from booking local arrangements. She recommended that I

advertise in various papers that reach my target market.

A possible competitor would be the day spas that offer women a variety of spa treatments – from massages, manicure, facials and the like. Although I would incorporate some of these services in a get-away, I would offer options to address a “total body” need.

4.2 INDUSTRY KEYS TO SUCCESS

The key to success for Time for You is exceeding the expectation of the customer. Stellar service will be the hallmark of Time for You. Not only will Time for You deliver what has been advertised, it will exceed what is expected. Each independent service provider will have been scrutinized and research by the staff. These providers will be trained in areas of how we expect the customer to be treated and to understand their role in making the weekend a success for each customer.

5.1 MARKETING STRATEGY

Initially, the market base will exist in the St. Louis area; a collection of twelve counties surrounding St. Louis. The focus will be on women ages 35 - 55 with incomes of over \$40,000. .

5.1.1 TARGET MARKETS AND MARKET SEGMENTS

We are focusing on women residing in the St. Louis

metropolitan area between the ages of 35 and 55 with incomes of over \$40,000. Research of census data with this criteria yields a potential customer base of over 110,000.

5.1.2 MARKETING ACTION PLAN

The above marketing plan will be implemented with the following actions:

- Obtain a listing in the St. Louis yellow pages.
- Regular attendance at Professional Woman's Alliance meetings
- Place print advertisements in a variety of newspapers:
 - St. Louis Post Dispatch
 - St. Louis Business Journal
 - Webster - Kirkwood Times
 - South County Times
 - Jewish Light
 - Ladue News
 - Lake Saint Louis Sentinel
 - Progressive Woman
 - U. S. Women
 - Riverfront Times
- Consider alternate media advertising on radio and TV as budget allows
- Promote company at the Working Woman's Survival Show held in St. Louis March 1995
- Consider local tradeshow with a focus on women

- Contact business owners whose clients match my criteria and request display of Time for You brochures
- Contact area businesses and inquire about the existence of women's groups within the organization and send materials to these groups
- Send news releases to area newspapers, magazines, TV and radio.
- Consider advertisements in Chicago and Kansas City.

5.1.3 PRICING STRATEGY

Time for You will calculate fixed costs per person for each variety of getaway and increase these costs by approximately 25%. For the luxury weekends offered at \$395, a \$100 gross profit is allowed. On the value weekends of \$250, a \$75 gross profit is allowed. These margins allow Time for You to offer a variety of offerings and expect value weekends to attract a wider audience than the luxury weekends. One night getaways can be priced from \$75 to \$100 which is an all-inclusive price. Couple weekends start at \$169.

5.2 PHILOSOPHY OF PRACTICE

Time for You realizes that its customers is its most valuable asset and will excel in service and satisfying the customer's needs. The company feels so strongly about this that policies will be an integral facet of every operation:

1. **Quality Professional Services.** The company will operate

as professionals by performing nothing less than quality service to every customer, ensuring total satisfaction.

2. **Attention to customers.** The company will strive to ensure each customer is totally satisfied with every facet of Time for You. Phones will be answered within two rings by an energetic and courteous staff. At times when an answering service supplements the staff, all calls will be returned within 24 hours. The answering service will be required to follow a script for the most commonly asked questions and to offer preliminary information. Each customer will receive a follow-up request for evaluation for services performed with the option of additional potential customer references.

5.3 STRATEGIC ALLIANCES

Combining efforts of Time for You with local businesses, especially new entrepreneurs, is currently being considered.

6.0 MANAGEMENT TEAM

Paula MacMann

President and founder

MacMann has worked for eight years as a Program Manager and Marketing Director for a publishing company. She has proven her expertise at planning with careful attention to details. Her computer background and familiarity with business functions give her the necessary skills for

managing a small company.

Master in Communication from Lindenwood College, St. Charles, MO 1995.

BS in Computer Science at the University of Missouri Rolla, 1974.

- Leslie Broome Yoffie, attorney at law, Cundiff, Turken and Londoff, 320 North Fifth Street, St. Charles, MO 63301
- John Deal, accountant, Botz, Deal and Co, 2 Westbury Lane, St. Charles, MO 63303

7.0 FINANCIAL PLAN SUMMARY

Time for You does not want to assume any debt at this point. Past profits of Educational Computing Resources, Ltd. and loans from officers will be used.

The company currently has computer equipment and furniture located in an office in the president's home. The computer equipment has capabilities for graphics art as well as record keeping.

The Pro Forma Income Statements generated for three years indicates a customer base of 112 and a loss the first year, a minimal profit the second of \$5,000 with a customer base of

158 and a third year profit of \$15,000 with a customer base of 238.

Chapter V

DISCUSSION

This business plan offers a workable agenda to offer women a choice of relaxation get-aways. The most challenging area will be to gain the trust of the target market and to stimulate the desire in women to spend time on themselves. Time for You will need to be a visible company.

Possible places to build a customer base and develop a word of mouth reputation are women's groups. By speaking to women, I have discovered that smaller groups, of perhaps 4 to 6, have organized annual get togethers. These women are looking for new options – especially options where details are arranged.

The figures used target a customer base of 112 the first year, 158 the second year and 238 the third year. This scenario supports one getaway weekend per month. As business progresses and customer preferences are discovered, more weekends will be offered.

Summary

Both evaluators provided extremely useful ideas and suggestions to further redefine and develop the project. Their past experience in industry provided them a tremendous ability to analyze and critique the plan. Neither evaluator appeared to hold back any criticisms or thoughts in light of a personal interview.

Both evaluators provided very positive general comments

that the plan was well researched and viable.

Evaluators

Donna Cattoor, entrepreneur owner of Image Shapers, evaluated this plan and provided useful ideas. She shared with me a survey taken in late 1994. 300 copies were distributed with 80 returned. The survey focused on how women viewed spending time and money on their image and self-esteem issues. The highlights of this survey, shown in Appendix A, indicate that most of the women were between the ages of 26 and 45, earned between \$21,00 and \$59,000, were married and considered their image important or very important.

With a solid interest at least in image for women ages 26-34 who earn between \$21,000 and \$30,000, Cattoor suggested I investigate get-away options for this market.

Her discussion outlined the following:

1. Eliminate group sessions. It is probable that this market spends 'too much' time in meetings in the work environment.
2. Offer more intimate locations for get-aways. Suggestions were to investigate a variety of Bed and Breakfast locations within an hour of St. Louis. This would offer the atmosphere of a get-away, yet be close enough that a Friday to Saturday getaway would be a viable option.
3. Offer more personalized service to each individual. This could be in the form of a make over, hair consultation,

massage or other spa services.

4. Offer a variety of locations to appeal to unique groups.
For instance, some groups enjoy shopping for antiques, some enjoy the arts, some enjoy a country surrounding. Cattoor's experience with my target market confirmed what this plan has laid out — that more and more women are looking for ways to pamper themselves and too often, time for this planning is just not available. She feels that these weekends will be well received.

Donna Oliver, owner of Dynamic Travel in Clayton, also reviewed this plan. With her expertise in the travel industry and continual contact with the woman traveler, she was able to offer suggestions and to encourage me to continue my quest.

Oliver felt that my largest obstacle would be in marketing this service. Local travel agencies most commonly are not willing to promote local businesses due to a relatively low profit margin. If I were to search for women seeking to find a getaway, it would need to be through means other than travel agencies.

Oliver offered to promote Time for You through Dynamic Travel and supplied me with several names of women in key positions in various women's organizations. Remaining active in the women's organizations to which I belong, and being visible, were suggestions offered by Oliver.

Another resource offered to me was based on Oliver's experience and included local zip codes appropriate to reach my target market. This was beneficial to isolate areas of concentration for advertising as well as possibilities for direct mail.

It would be important for Time for You to find ways to get the name in front of people. Oliver suggested participating in area charity events in silent auctions, radio promotions (possible a free night getaway) and other avenues that would get the name "Time for You" familiar with a greater percentage of my target market.

Conclusion

The evaluators provided strong insight into the plan offering solid suggestions for improvement. The majority of their suggestions were incorporated into the plan. The plan has been developed thoroughly and would facilitate the implementation of the plan into a viable concern.

APPENDIX A

**Women's Personal Image Services Survey Results —
80 respondents**

<u>Age</u>	<u>Number of respondents</u>
18-25	9
26-35	28
36-45	28
46-54	8
55+	3

<u>Income</u>	<u>Number of respondents</u>
\$12,000-\$20,000	14
\$21,000-\$30,000	26
\$31,000-\$59,000	25
\$60,000+	10

<u>Marital Status</u>	<u>Number of respondents</u>
Married	46
Single	19
Divorced	12
Widowed	2

<u>Children</u>	<u>Number of respondents</u>
0	39
1	10
2	22
3+	8

<u>Personal Image</u>	<u>Number of respondents</u>
Very Important	51
Important	22
Somewhat	6
Little	0

APPENDIX A continued**IMAGE SERVICES**

Which of the following image services listed below do you currently use or would use regularly if made available to you at an affordable cost?

YES

- 60 1. Work with a certified skin care and cosmetic consultant when purchasing skin care and cosmetic products?
- 43 2. Work with a certified personal trainer and/or nutritionist to achieve and maintain your ideal weight and body?
- 29 3. Work with a professional personal shopper to assist with proper clothing selection for your career and casual wardrobe, special events attire and accessories?
- 56 4. Would you like to receive seasonal fashion and make-up updates on a regular basis from a certified professional image consultant?
- 42 5. Would you schedule periodic private make-up instruction sessions with an image consultant to maintain current with cosmic color harmony and application techniques?
- 54 6. Have you been professional color analyzed to determine your best colors to wear?
- 39 7. Receive professional consulting services to enhance your level of self-confidence and self-motivation?

CORPORATE SEMINARS

Would you and other women at your place of employment and/or women's organization be interested in attending:

YES

- 56 1. A Personal Image Enhancement Seminar focusing primarily on ways to look and feel your best?
- 47 2. A self-motivational seminar to build greater levels on self-confidence and security in your professional and personal lives?
- 16 3. Contract services with research consultant to implement successful charity fund raising campaigns?

Time for You, Ltd.													
Pro forma Income Statement													
1995													
Income	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Luxury Weekends	\$1,185	\$1,580	\$1,580	\$1,580	\$1,580	\$1,580	\$1,580	\$1,580	\$1,975	\$2,370	\$2,765	\$1,580	\$20,935
Value Weekends	\$750	\$1,000	\$1,500	\$1,500	\$1,500	\$1,000	\$1,000	\$1,000	\$1,250	\$1,500	\$1,750	\$1,000	\$14,750
													\$0
Total Income	\$1,935	\$2,580	\$3,080	\$3,080	\$3,080	\$2,580	\$2,580	\$2,580	\$3,225	\$3,870	\$4,515	\$2,580	\$35,685
													\$0
Expenses													\$0
Office supplies	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$540
Phone	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$420
Postage	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$4,800
Advertising	\$700	\$700	\$700	\$700	\$500	\$500	\$400	\$400	\$300	\$300	\$300	\$100	\$5,600
Services	\$1,258	\$1,677	\$2,002	\$2,002	\$2,002	\$1,677	\$1,677	\$1,677	\$2,096	\$2,516	\$2,935	\$1,677	\$23,195
Misc	\$600	\$200	\$200	\$200	\$200	\$200	\$200	\$100	\$100	\$100	\$100	\$100	\$2,300
Total Expenses	\$3,038	\$3,057	\$3,382	\$3,382	\$3,182	\$2,857	\$2,757	\$2,657	\$2,976	\$3,396	\$3,815	\$2,357	\$36,855
Net Income	(\$1,103)	(\$477)	(\$302)	(\$302)	(\$102)	(\$277)	(\$177)	(\$77)	\$249	\$475	\$700	\$223	(\$1,170)

Time for You, Ltd.													
Pro forma Income Statement													
1996													
Income	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Luxury Weekends	\$2,370	\$3,160	\$3,160	\$2,370	\$2,370	\$2,370	\$1,975	\$1,975	\$2,370	\$2,765	\$3,160	\$3,160	\$31,205
Value Weekends	\$1,500	\$2,000	\$2,000	\$1,500	\$1,500	\$1,500	\$1,250	\$1,250	\$1,500	\$1,750	\$2,000	\$2,000	\$19,750
													\$0
Total Income	\$3,870	\$5,160	\$5,160	\$3,870	\$3,870	\$3,870	\$3,225	\$3,225	\$3,870	\$4,515	\$5,160	\$5,160	\$50,955
													\$0
Expenses													\$0
Office supplies	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$540
Phone	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$420
Postage	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$4,800
Advertising	\$500	\$500	\$500	\$400	\$400	\$400	\$300	\$300	\$300	\$400	\$400	\$100	\$4,500
Services	\$2,516	\$3,354	\$3,354	\$2,516	\$2,516	\$2,516	\$2,096	\$2,096	\$2,516	\$2,935	\$3,354	\$3,354	\$33,121
Misc	\$400	\$200	\$200	\$200	\$200	\$200	\$200	\$100	\$100	\$100	\$100	\$100	\$2,100
Total Expenses	\$3,896	\$4,534	\$4,534	\$3,596	\$3,596	\$3,596	\$3,076	\$2,976	\$3,396	\$3,915	\$4,334	\$4,034	\$45,481
Net Income	(\$26)	\$626	\$626	\$275	\$275	\$275	\$149	\$249	\$475	\$600	\$826	\$1,126	\$5,474

Time for You, Ltd.													
Pro forma Income Statement													
1997													
Income	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Luxury Weekends	\$3,950	\$4,740	\$4,740	\$4,740	\$3,160	\$3,160	\$3,160	\$2,765	\$3,160	\$4,740	\$4,740	\$3,950	\$47,005
Value Weekends	\$2,500	\$3,000	\$3,000	\$3,000	\$2,000	\$2,000	\$2,000	\$1,750	\$2,000	\$3,000	\$3,000	\$2,500	\$29,750
													\$0
Total Income	\$6,450	\$7,740	\$7,740	\$7,740	\$5,160	\$5,160	\$5,160	\$4,515	\$5,160	\$7,740	\$7,740	\$6,450	\$76,755
													\$0
Expenses													\$0
Office supplies	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$660
Phone	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$480
Postage	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$4,800
Advertising	\$500	\$500	\$500	\$400	\$400	\$400	\$300	\$300	\$300	\$400	\$400	\$100	\$4,500
Services	\$4,193	\$5,031	\$5,031	\$5,031	\$3,354	\$3,354	\$3,354	\$2,935	\$3,354	\$5,031	\$5,031	\$4,193	\$49,891
Misc	\$400	\$200	\$200	\$200	\$200	\$200	\$200	\$100	\$100	\$100	\$100	\$100	\$2,100
Total Expenses	\$5,588	\$6,226	\$6,226	\$6,126	\$4,449	\$4,449	\$4,349	\$3,830	\$4,249	\$6,026	\$6,026	\$4,888	\$62,431
Net Income	\$863	\$1,514	\$1,514	\$1,614	\$711	\$711	\$811	\$685	\$911	\$1,714	\$1,714	\$1,563	\$14,324

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