



Planning Your Way to Success

As we get closer to the beginning of a new year, many of us will reflect on our New Years resolutions. We often set goals for our businesses that include such things as increasing sales, networking more, or moving into a new market.

While all of these goals are good, without a strategic plan, they rarely come true. A strategic plan is one of the most important tools for business success. It becomes a guide for making decisions, keeps you focused on your goals and priorities, avoids distractions that cost you time and money, and provides time lines for the critical pieces of your plan.

Following are some tips on where to start with your strategic plan. First, you will want to dedicate time to create a strategic plan. This is not something you can scribble on a restaurant napkin in the last five minutes of lunch and have it done. It will take some time to have a well thought out plan for the upcoming year.

Next, creating a strategic plan should include:

- Reflection: What worked this past year? What didn't work this past year? Where are you now in all areas of your business?
- Dreaming: Where would you ideally like to be? What goals are worth reaching?
- Reality Check: What are obstacles that could keep you from reaching your dreams? Are you dreams realistic?
- Creating: Creating options that would allow you to achieve your goals and dreams.
- Decision Making: Deciding on a plan of action that will best assist you in reaching your goals.
- Establishing Time Lines: Determine the time lines needed to implement your action plans.

By incorporating all of these facets into the strategic planning process, you will create a roadmap to reach your goals. Once completed you will know if you are on track to reach your goals, and what adjustments need to be made along the way. It becomes an invaluable tool in growing your business to the next level.

Another effective tool in creating your plan is working with a Professional Coach. They work with you individually to create the ideal plan for your goals. Working with an objective third party through this process can be invaluable in obtaining new options, seeing the big picture, and evaluating plans of action. They also reduce the amount of time needed to create a strategic plan.

Other resources are community organizations such as GROW, the Small Business Development Center, or the Business Information Center which can assist you. They have group classes where you can learn more about how to structure a strategic plan.

Don't leave your success in 2003 to chance or luck! Create a strategic plan that will ensure realizing your goals. Join many others who have found a strategic plan is an essential key to their success!

For more information or questions, contact Rhoda Kreuzer from Partners In Action, Coaching and Training at 616-457-3453 or email partners@altelco.net.

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AWE President's Corner

By Rhoda Kreuzer

As 2002 draws to a close and we look ahead to 2003, I think it is appropriate to reflect on the accomplishments of the past year. For AWE, your board has worked very hard to create new opportunities for women entrepreneurs and professionals. In the past, we received feedback that many of you could not make it at night, but would prefer a luncheon. We listened to your needs and created a second venue, currently called the Brown Bag Lunch, to open the doors to many more people.

We also set specific goals to increase Membership this year. We ended last year with about 45 members. We are ending this year with approximately 80 members—close to double that of last year!

We have created a corporate membership for those organizations who want to have all of their employees participate in AWE. As a result, we have several organizations that have chosen to join AWE and support women in business.

We have also strengthened the networking opportunities for our members. We have allowed additional time for networking at each meeting to promote each member's business. There is increased excitement at the meetings as people share leads with each other.

And finally, I am proud to announce another accomplishment this year. AWE for a number of years has sought ways to provide insurance benefits to our membership. We have been told by insurance agents that this would be very difficult for us and cost prohibitive. However, after working closely with the Chamber of Commerce, we have created an alliance which will provide our members with not only health insurance but many other benefits as well. The Chamber and AWE have agreed to promote mutual membership at a reduced cost. Therefore, anyone joining AWE can deduct \$105 (our individual membership rate) from their Chamber Membership Fees. This results in a cost savings for our members who join both, and they are able to access all the benefits of Chamber membership—including health insurance!

I personally want to thank the board for all their hard work. They have been very dedicated and have served AWE very well. However, the work on behalf of AWE is not done. As a board, we are continuing to strive for new goals and new ways of serving our membership. You will be hearing more about those new goals in the upcoming months. Invite your friends to join us in 2003 for the most successful year yet!

AWE would like to welcome the following new members:

- Sandy Vegter, Sandy's Towing
- Cheryl Walen, Ergonomics Plus, LLC
- Sharon Vermeulen, Still Waters Naturopathic Education
- Mary Bolt, Bolt Tax & Financial Services
- Kari Overweg, West Michigan Documents (Eric Doan, Pinnacle Construction Group)
- Ann Quist, National City Bank of Michigan
- Danielle Mullennix, Hungerford, Aldrin
- Carol Schachermeyer, Hungerford, Aldrin
- Kim Thomas, Warner Norcross & Judd
- James Garlock, Riverfront Financial Group

Who is Managing Your Time? It Had Better be You!

By Mary Dykstra



When Sara LaBelle asked me to write a SHORT article on time management, I thought it would be easy. We all know the Time Management 101 drill: set goals, prioritize, plan, use a scheduler, delegate, blah, blah, blah. But, how do you cover the big picture of time management and specific helpful tips & tricks in ½ page? You write ½ page newsletter increments over the next 150 years! I'll start you with nine abbreviated rules from 'Managing Your Mind' by Butler, Gillian & Hope. The tips, I'll have to save for another time because - It's all about prioritizing and scheduling!

1. Get started – Often as much time is wasted fretting about a project as it takes to do it!
2. Get into a routine – Routines, when used properly, free up time and energy. Scheduling activity types in a daily routine helps keep you and your associates on track.
3. Don't commit to too many things – It causes you to live the priorities of others.
4. Don't say 'Yes' to taking on unimportant activities even if its 6 months out when you feel that you will have more time. As I tell my clients, 'time is the only nonrenewable resource there is'.
5. Break big projects down into achievable steps - This allows you to get started and have more flexibility of fitting them into a complicated schedule.
6. Don't hold out for perfection - For most activities, it will stall you in your tracks and waste a lot of energy.
7. Decide to decide – As Barbara Hemphill says, 'Piles are postponed decisions'. Deal with an item immediately or schedule it in your planner. Don't keep shifting it around the desk.
8. Set start and stop times – it keeps you fresh and focused.
9. 'If you fail to plan, you plan to fail' – Schedule adequate time to plan tasks and goals wisely.

Finally, remember that at least 25 % of the things on your 'to do' list need to contain the important long range items that will get you out of the urgent response mode to important, proactive mode.

AWE THANKS TWO NEW VOLUNTEERS!

By Jayne Schwartz

The success of every organization is dependent on the generous actions of its members! AWE is proud to announce two additions to our Program Committee.

- Beth VanSlyke, President of **4-Point Staffing**
- Mary Dykstra, Professional Organizer and owner of **Within Reach Organizing Services**

Beth and Mary will be assisting AWE at our Membership Meetings and assisting with obtaining speakers. Make sure to greet them at our next meeting and tell them about your business!

AWE'S MISSION:

Encourage ownership of businesses for women;

Encourage support and provide a voice for women who own and operate businesses;

Foster economic stability of businesses owned and operated by women;

Improve the climate for entrepreneurship and small business locally through participation in policy-making processes; and

Provide educational programs that benefit AWE members.

PROMOTE YOUR BUSINESS: We are always looking for donations for door prizes at our meetings. It's a great way to promote your business! Contact any board member or bring your donations to the meeting!

AWE Now and Then

Our December meeting entitled "AWE Now and Then" was a great celebration! Alice Harralson, one of our co-founders was present to take us back to those early days of AWE. We are so thankful to Alice for her vision in creating an organization that has supported so many women over the years.

Carol Lupocki, State Director of the Small Business Development Center, also spoke about the 90's and how AWE gave encouragement and support to herself and many others. Numerous other past AWE leaders were also there to share in the celebration.

Rhoda Kreuzer, our current president, spoke about the vision for next year. She shared that next year's programs will be designed for both the beginning entrepreneur and the most established business owner. The noon luncheon, now called 'Women In Networking – or WIN' will be focused on the core business issues that any women in business faces. The evening meetings will be focused on the issues that emerge after someone has been in business for several years. This provides a rich educational experience for everyone.

Rhoda also shared that we are continuing to work on our technology capabilities. We are researching ways to enhance our web site. AWE would like to create links between our web site and those of our members. As many of you have already noticed, we are sending out meeting notices and newsletters by e-mail. This is much more efficient and a timely way to communicate with our membership.

AWE would like to congratulate the following members that won awards for excelling in the following areas:

Alliance of the Year Award: Jayne Schwartz of Great Gifts and Snacks received this award for significant contributions to AWE. This award is given to the person who has been instrumental in growth for AWE and it's members.

Women of the Year Award: Rhoda Kreuzer of Partners In Action received this award for contributions to women both in AWE and the community. This award is given to the person who demonstrates a **commitment to others.**

Entrepreneur of the Year Award: Jan Hall of Advertising in Motion received this award for exemplifying great characteristics as an Entrepreneur. This award is given to the person who demonstrates a uniqueness or creativity in their business.

Congratulations to all three women! And our many thanks to all our members who make this organization so great!

2002 & 2003 Board News

As President, I especially want to thank two members of the board who will not continue to serve next year. Suzanne Knight served as Vice President this past year and has given so much of her energy and vision to AWE. Whether in her business (1-2-1 Personal Computer Training), in AWE, or in her personal life, she continues to promote women's causes.

I also want to thank June Bazuin-DeHaan who has served as Member At Large this past year. June has been so willing to give encouragement, support and great insights to the board and AWE for many years. While she has sold her business and is "retired", she continues to work for the good of women in business. She provides great insights and counsel to anyone who wants a listening ear.

Both of these women have served on the board for numerous years and their insights will be missed on the board. However, we are grateful that they will continue to be very much a part of AWE in other ways.

Thank you for the opportunity to once again serve AWE!

**Rhoda Kreuzer
President**



The Technology Angle by Julie Lough – Micro Visions, Inc.

An Update on How AWE is Using Technology

All too typically, after you submit an address or other change to an organization, that organization may subsequently send some correspondence bearing the new information, while continuing to send mail bearing the old. Maybe you have received duplicate mailings, or none at all.

Does your organization have information on clients, employees, etc. that reside and must be maintained in different places? In AWE's situation there were several problems that required resolution. First, each board member was maintaining her own list in Excel, Word or other programs – whatever she was comfortable using. This caused inconsistency in how the information was stored and created extra work for all involved. Second, sharing the information usually meant creating another copy. Who had the most updated copy? Who needed to be updated? Did each person remember to revise her list? We were not always faithful in notifying each other that there were changes to the data.

The AWE board consists of volunteers whose schedules are filled, participating in or running businesses. There is no "AWE" office with a central computer system. However, it is important to minimize redundant work, provide consistency, and distribute timely information to our members. Is there a way to apply technology to eliminate these situations?

We analyzed the information required by each committee and determined that a database application was appropriate. As part of its Office Professional suite, Microsoft offers Access, a powerful database program that allows the development of customized applications for novice and experienced programmers. Additionally, information from Access can easily be ported to Word or Excel. Once the application was designed and developed, it brought consistency and consolidation - one common format and a place to house all of the information.

The next challenge was to find a way to provide everyone with access to Access. Because each member has a personal computer with Internet connectivity, it made sense to use the Internet as the communications channel. However, the Internet would not be conducive to running an Access application remotely, in several different locations. Microsoft Terminal Services, an extension of Microsoft Server 2000, allows Windows-based applications to be accessed remotely with good performance and reliability. Essentially, the server processes the information and just sends the keystrokes and screen changes across the Internet to the remote PC. Server 2000 provides the login security and allows multiple users to access the data simultaneously. It's as easy as opening an Internet browser window, connecting to the appropriate web site, logging in, and running the applications just as if they were installed on their own computers.

Stay tuned to learn more about how AWE uses technology to minimize work, to bring individuals together as a cohesive team, and to share information. Questions? Call Julie at 616-776-0400.

SIMPLE RETIREMENT PLANS

By Shannan Denison

What are SIMPLE Retirement Plans?

Effective January 1, 1997, a new type of employer-sponsored retirement plan became available--the Savings Incentive Match Plan for Employees (SIMPLE). SIMPLE plans can be established by employers with 100 or fewer employees who received at least \$5,000 each in compensation from the employer in the preceding year, provided the employer does not maintain another qualified retirement plan, 403(b) annuity plan, 501(c)(18) trust, SEP, or governmental plan. An employer who contributes to a collectively bargained plan for some employees may set up a SIMPLE 401(k) plan or SIMPLE IRA for other employees; however, those employees who participate in the collectively bargained plan still count towards the 100-employee limit.

If an employer goes over the 100-employee limit as its business expands, the employer may continue to maintain the SIMPLE plan for another two years. SIMPLE plans may be set up by self-employed persons as well as corporations. Self-employed persons receiving earned income from an employer count as "employees" for determining the 100-employee limit. SIMPLE plans are intended to replace salary reduction SEPs (SARSEPs), which may no longer be established after December 31, 1996. SIMPLE plans are not subject to the anti-discrimination or top-heavy rules usually applicable to tax qualified retirement plans.

SIMPLE retirement plans can be established in two ways: as a SIMPLE IRA for each employee, or as a SIMPLE 401(k) plan.

SIMPLE IRAs

In a SIMPLE IRA plan, contributions allowed are: employee elective salary deferrals, and required employer matching contributions, or employer "nonelective" contributions.

Employee Elective Salary Deferrals

Employees' elective salary deferrals must be expressed as a percentage, or dollar amount, of compensation. Employees may defer up to 100% of their compensation after FICA withholding, subject to the SIMPLE dollar deferral limit. The annual elective deferral limit for SIMPLE IRAs, and additional "catch-up" contributions permitted for participants age 50 and over, phase-in in accordance with the following table:

Year	Deferral	Limit Under Age 50	Deferral Limit Age 50 and Over
2002	\$7,000	\$7,500	
2003	\$8,000	\$9,000	
2004	\$9,000	\$10,500	
2005	\$10,000	\$12,000	
2006	\$10,000*	\$12,500	

*After 2005, the basic elective deferral limit (\$10,000) for SIMPLE IRAs will be indexed to inflation in \$500 increments, rounded down to the next lowest multiple of \$500. The age-50+ catch-up amount (\$2,500) will be indexed after 2006.

Technically, a plan may not permit additional catch-up contributions (elective deferrals) by persons age 50 and over for a particular year that are greater than the lesser of— **the maximum incremental dollar amount allowable (i.e., \$500 for 2002), or the excess of the individual's compensation for the year over other elective deferrals made for the year, ignoring the additional catch-up amount.**

Continued on page 7

An employee may participate in a SIMPLE IRA plan even if he or she also participates in another employer's qualified retirement plan in the same year. However, his or her aggregate salary deferrals for the year are subject to the Sec. 402(g) limitation on elective deferrals.

Employer Contributions

The employer must either--

match employee contributions dollar-for-dollar up to 3% of actual employee compensation for the year, or match a percentage as low as 1% in no more than two out of the five years ending with the year of the contribution), or make a nonelective contribution for each eligible employee of 2% of annual compensation (up to a maximum compensation of \$200,000 for 2002, as indexed), regardless of whether the employee contributes.

The employer must notify the employees of the type and percentage of employer contribution within a reasonable period before the annual 60-day election period for the year.

Matching contributions to SIMPLE IRAs made on behalf of self-employed individuals are not treated as elective deferrals. Thus, they are not subject to the annual dollar limit on elective deferrals into SIMPLE IRAs, nor (for employees who participate in plans of non-affiliated employers) the Sec. 402(g) limitation on elective deferrals.

Participation

Employees who received at least \$5,000 in compensation from the employer during any two preceding years, and who are reasonably expected to receive at least \$5,000 in compensation during the current year, are eligible to participate. The employer may elect to exclude employees who are nonresident aliens and those covered under a collectively bargained arrangement. An employer may adopt less restrictive rules than these minimum standards set by the tax code, thereby allowing more employees to participate.

Vesting

All contributions to a SIMPLE IRA vest fully and immediately to the employee, including those made by the employer.

Taxation of SIMPLE IRA Contributions

Employee salary deferrals and employer contributions are excludable from employee gross income and deductible to the employer in the year made.

Employee deferrals are not considered wages for purposes of income tax withholding, but they are counted as wages for FICA, FUTA, and Medicare tax purposes. Employer matching contributions are not counted as wages for income tax withholding, FICA, FUTA, and Medicare tax purposes.

Distributions from SIMPLE IRAs

Contributions to SIMPLE IRAs and the earnings thereon are not taxed until withdrawn. The usual 10% penalty tax applies to early withdrawals (generally before age 59-1/2, with the usual exceptions for IRAs). However, if the withdrawal occurs within the first two years of plan participation, the penalty tax is 25% if the participant is under age 59½. Otherwise, SIMPLE IRA distributions are taxed the same as IRA withdrawals.

Rollovers

Distributions from SIMPLE IRAs during the first two years of plan participation are not eligible for tax-free rollover unless rolled to another SIMPLE IRA. After the two-year period expires, tax-deferred rollovers may be made to traditional IRAs or qualified retirement plans, as well as to other SIMPLE IRAs.

SIMPLE 401(k) Plans

An employer (other than a governmental employer) that does not employ more than 100 employees who received at least \$5,000 of compensation from the employer in the preceding year, nor maintain another qualified retirement plan in which the same employees (who received at least \$5,000 of compensation from the employer in the preceding year) are covered, may adopt a SIMPLE plan as part of a 401(k) cash-or-deferred arrangement.

With a few exceptions discussed following, the rules for SIMPLE 401(k) plans follow those for regular 401(k) plans (e.g., eligibility rules, coverage rules, and the Section 415 contribution limits).

SIMPLE 401(k) plans do not have to meet the usual 401(k) nondiscrimination tests with respect to elective deferrals (the average deferral percentage test) or employer matches (the actual contribution percentage test), provided no employee's elective salary deferrals exceed the lesser of (a) the maximum deferral limit or (b) 100% of compensation less FICA withholding; the employer either makes contributions that match the employee's elective salary deferrals for the year, up to 3% of the employee's compensation (up to \$200,000 for 2002), or makes a nonelective contribution of 2% of compensation (up to \$200,000 for 2002) for each eligible employee who earned at least \$5,000 in compensation for the year, and notifies employees of the election within a reasonable period before the 60-day election period; no other contributions are made under the arrangement; and all contributions to the SIMPLE 401(k) plan are 100% vested.

The annual elective deferral limit for SIMPLE 401(k) plans, and additional "catch-up" contributions permitted for participants age 50 and over, phase-in in accordance with the following table:

Year	Deferral Limit Under Age 50	Deferral Limit Age 50 and Over
2002	\$7,000	\$7,500
2003	\$8,000	\$9,000
2004	\$9,000	\$10,500
2005	\$10,000	\$12,000
2006	\$10,000*	\$12,500

*After 2005, the basic elective deferral limit (\$10,000) for SIMPLE 401(k) plans will be indexed to inflation in \$500 increments, rounded down to the next lowest multiple of \$500. The age-50+ catch-up amount (\$2,500) will be indexed after 2006.

Technically, a plan may not permit additional catch-up contributions (elective deferrals) by persons age 50 and over for a particular year that are greater than the lesser of—the **maximum incremental dollar amount allowable (i.e., \$500 for 2002), or the excess of the individual's compensation for the year over other elective deferrals made for the year, ignoring the additional catch-up amount.**

In a SIMPLE 401(k) plan, the employer cannot use the option to reduce the contribution to less than 3% in up to two out of five years as is possible with a SIMPLE IRA plan. If these requirements for SIMPLE 401(k) plans are met, the plan will avoid having to meet the top-heavy rules as well as the regular 401(k) and (m) nondiscrimination rules. The employer's deduction for SIMPLE 401(k) plan contributions is the greater of (1) 15% of the compensation paid to plan participants for the year, and (2) the amount the employer is required to contribute to the plan for the year.

The Heart and soul of any organization is its members. AWE is proud to announce that it surpassed its goal of having 75 members this year. As AWE continues to grow, it is important to welcome our new members, maintain contacts with current members, and bring guests to AWE meetings. AWE has much to offer and we encourage each member to help in recruiting the right professionals to add to this successful organization.

AWE FIRST QUARTER 2003

Schedule of Events

Membership Meetings at the Watermark: 5:45 pm Registration & Networking

January 20th, 2003 *AWE Annual Membership Drive.* AWE will co-host this special event with *American Society of Women Accountants* to present national speaker, Kim Calero, who will be speaking on principles of communication. Cost is \$25 for members and guests.

February 17th, 2003 Learn what financial planning means to your business. This will be a panel discussion on aspects of ***business valuation, benefits, retirement and succession planning***. This will be a valuable information session that you won't want to miss. Cost is \$20 for members and \$25 for guests.

March 17th, 2003 Tess Marshall will be joining us to discuss **Goals and Strategies**, why having them is *essential* to your success as an entrepreneur. We'll discuss the importance of having a vision and how to implement and track goals. Cost is \$20 for members and \$25 for guests.

Pre-registration is required with credit card information, but you can elect to pay cash or check at the door. Indicate special diet requirement when reserving. Call 975-0134 no later than the Tuesday prior to the meeting.

AWE Presents WIN Lunches: *Women In Networking*

Located at KENTWOOD CORPORATE COMPLEX BUILDING (GREY BLDG), 4595 BROADMOOR SE (SOUTH OF 44TH STREET). Cost is **free** to members and \$5 for guests. Bring your own lunch and beverage or pre-order a box lunch for \$7. Registration & *WIN* Networking starts as 11:45 am; meeting from 12:10 pm – 1:00 pm.

January 27th 2003 AWE president, Rhoda Kreuzer from *Partners In Action*, will be speaking on **Time Management**. Start off the new year by getting a grip on your busy schedule. Learn how to prioritize the *big rocks* and balance business and family.

February 24th 2003 Suzanne Knight, from 1-2-1 *Personal Computers*, will teach how to **Organize your life Using Microsoft Outlook**. Unless you own a Mac, you've got this program on **your** computer. Learn how to use what you already have to make your life easier.

March 24th 2003 Mary Dykstra from *Within Reach Organizing* will talk about the essentials of **Organizing your Business**. Be prepared to walk away with a lot of useful information. Mary knows what she's talking about!

Pre-registration is required with credit card information, but you can elect to pay cash or check at the door. Call 975-0134 no later than the Friday prior to the meeting.

Member Profile

By Sandi Vegter

Sandi Vegter owns three auto-related businesses. Sandi's Towing was begun in May of 1998. Sandi's Towing will tow anything just about anywhere. She started Sandi's Auto Sales in June of 1999, wholesaling and retailing autos. She is about to open up her brand new location for the auto sales at 1026 S. Division. Her third business, JBS Towing, does private property impounds for apartment complexes and the like.

Sandi grew up around the auto business. Her father owned a salvage yard and sold used autos. She has worked in auto-related, non-traditional businesses for women her entire career. She decided to go into the car business for herself when as a single woman she went to get her car fixed and felt that the car repair shop took advantage of the fact that she was ignorant about cars and overcharged her for the work. She enrolled in Grand Rapids Junior College (now GRCC) and went through their auto-repair program. She opened up her business with the goal of giving her customers good service at a fair price. She is also a graduate of GROW Minding Your Own Business Class #3.

Sandi is a determined go-getter who won't take no for an answer. She is always looking for new opportunities. She is very excited about being a brand new AWE member. She is looking forward to getting support from the other members of AWE, along with gaining personal interaction skills and networking skills and opportunities.

Sandi is married to Jaimie Martinez, her helpmate in the business (they met when he started working for her!) and in her spare time she likes outdoor activities, such as camping, biking and walking.

Welcome to AWE Sandy!

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