

Securing a loan  
What banks  
want to see

Continuing education  
A necessity for  
entrepreneurial success

Technological resources  
A key component to creating  
a competitive business

**MEDIA  
PLANET**

March 2012

# FEMALE ENTREPRENEURSHIP

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## CHALLENGES

Two out of three new jobs went to men in 2011,  
**driving more women** to start their own businesses.

# Economic recovery will help spur growth of women-owned businesses

In the past 25 years, women-owned businesses have grown at an explosive rate, and in 2011, women owned nearly half (46 percent) of all privately-held U.S. businesses, employing nearly 15.8 million people and generating nearly \$2.6 trillion in revenues. The growth in the rate of women of color who start businesses has increased at three to five times the rate of all businesses for several years and now tops two million firms. Women's business ownership is no longer an anomaly, it's the norm.

## What does this mean for you?

Quite simply, there's never been a better time to start and grow a business. If you take the leap of faith in that direction, you will be fueling economic recovery while increasing the collective power of women to foster change on many levels.

Women's business ownership is not without its challenges.

Foremost among them is the barriers to accessing capital. Women continue to rely on personal savings, lines of credit, reinvested business earnings and personal loans to expand. The U.S. Small Business Administration has developed products and programs to enhance access to capital but with the economic downturn, most banks are less willing to lend to small businesses. Alternative sources of funding are needed, and in fact, are crucial to the growth of women-owned businesses.

The other major challenge today is access to corporate and government contracts. The private sector is increasingly committed to business opportunities for women, and in the federal government there is now an implementable five percent federal procurement goal for women-owned businesses. In the past, failure to achieve this goal has cost women business

"Quite simply, there's never been a better time to start and grow a business."



**Hedy Ratner**  
Co-Founder and Co-President,  
Women's Business Development Center

owners close to \$5 billion in lost contracts a year.

For the past 26 years, the Women's Business Development Center has been at the forefront nationally and locally to help drive change. Through our advocacy efforts, as well as our entrepreneurial training, business and financial counseling services, direct loans and loan packaging, annual women's business conference, Spanish language programs and certification program for women business enterprises, we help thousands of women each year gain the support and tools they need to succeed.

As you move forward in the next phase of work, whether it's to start a business or sustain and expand an existing business, we are ready to help you through every phase with our team of trained and experienced experts.

**HEDY RATNER**

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## WE RECOMMEND



**Dee Daniels**  
The founder of  
Digital Diva 2.0  
shares about  
leveraging  
technology

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"As the internet continues to grow and especially with the development of mobile phone applications and mobile web-sites, the new question for business owners is how is your company leveraging the new aspects of mobile growth?"

# MEDIA PLANET

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# INSPIRATION

## What bankers want to see

TIP

1

UNDERSTAND  
BUSINESS  
LENDING

**Women start their businesses for a variety of reasons, but almost all need to borrow money for only one reason: to grow their businesses!**

Getting ready for a bank loan will be much easier if you avoid my top 10 list of errors made when preparing cash flow projections:

**1** Flatlining. Showing the same amount of expenses or revenues each and every month is NOT best practice. It's an immediate red flag!

**2** Seasonality. Always consider the seasonality of sales and when you need to buy



**Donna R. Rockin**  
Director, Jewish Vocational Service-Chicago, IL SBDC/Duman Entrepreneurship Center

inventory or raw materials to make inventory sold at a later date.

**3** Insurance. Remember to include all types of insurance your business and industry typically needs. General liability insurance is only one type of insurance. Find a trusted insurance agent to review your insurance needs.

**4** Merchant service fees/bank fees. Both need to be

considered and accounted for if you accept cash, credit or debit cards.

**5** Shipping/handling/delivery expenses. If your business has to pay these expenses don't overlook them in your cash flow projections.

**6** Sales tax. Always show collecting and remitting taxes to the Illinois Department of Revenue.

**7** Accounts receivable versus cash. Make sure your projections indicate an estimated amount of A/R that will NOT be collected. Accurately indicate when you predict A/R payments will be received.

**8** Deposits and progressive fees. These are critical to

many businesses; accurately reflect when they are received.

**9** Equipment buying versus leasing. Cash strapped businesses should seriously consider if leasing equipment is a better investment for cash flow purposes. You might pay a little more long-term, but you can free up your cash flow considerably.

**10** Employee salaries, taxes, and owner's draw. Even if these expenses are small in the beginning, include them to let the banker know you are well-versed in federal and state financial regulations.

**DONNA R. ROCKIN**

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### NEWS BRIEF

## How women in Chicago are finding an alternative to bank financing

Providing female entrepreneurs with equal opportunity to build strong businesses and create jobs is critical to the growth of our local—and national—economy.

In the last two years ACCION Chicago has helped 200 women in the Chicagoland area either start or expand their small business. "Women-owned businesses account for about 40 percent of our loans," says Jill Aldridge, Vice President of Lending and Marketing, "and more than 60 percent of them are minority. Some of our programs are designed specifically for women, and we recently increased our loan amounts so that an entrepreneur can launch her dream with a start-up loan up to \$20,000 and existing businesses can receive up to \$50,000."

ACCION is the largest micro-lender in the area, providing alternative financing, credit, and other business services to entrepreneurs who do not have access to traditional sources of financing. Marcie Berner, owner of Centrix Global Technologies, attests, "ACCION [staff] were the only ones who believed in me."

"We were happy to help Marcie," said Aldridge. "We know that helping female entrepreneurs strengthens the local economy, families, and communities." To refer a client or to apply for a loan, visit [www.accionchicago.org](http://www.accionchicago.org) or call 312-275-3000.

**JILL ALDRIDGE,**  
VICE PRESIDENT,  
LENDING AND MARKETING

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ACCION Chicago is a non-profit small business lender dedicated to providing loans and business education for Chicagoland entrepreneurs who otherwise would not qualify for traditional bank financing. ACCION Chicago offers loans of up to \$50,000 which may be used to purchase new equipment, expand working capital or cover an unexpected repair.

[www.accionchicago.org](http://www.accionchicago.org)

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**JVS Chicago hosts the Illinois Small Business Development Center at the Duman Entrepreneurship Center**

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## INSPIRATION

## ✦ TIPS

**Stephanie Jennings** is a Sales Director for MINDBODY

### Is your business online in all the right places?

Tips on how to create an effective online presence for your business.

■ **Website.** Maximize your website's sales potential by including calls to action everywhere: links to your newsletter, social media channels, introductory offers, and online booking.

■ **Facebook.** Make your Facebook page an extension of your brand with a custom welcome page. Offer exclusive incentives to encourage new visitors to "like" you.

■ **Online review sites.** Ask your clients to post reviews on sites like Yelp and CitySearch. Re-post testimonials to your website and other social sites.

■ **Online booking.** From each of these sites, direct consumers to an online booking page—on your website or Facebook page—where they can do business with you at any time of day.

## Boosting small business sales with IT

■ **Question:** How does technology boost productivity?

■ **Answer:** It can help boost your sales force and increase profitability.

Having spent my career as a technology professional, small business owners often ask me about investing their hard-earned dollars in IT. While I'm now the SVP of sales for CDW—a major supplier of technology solutions to business, government, educational and healthcare institutions—I can still appreciate these questions, as I was once an entrepreneur, too.

Previously, I was the CEO and majority owner of Corporate PC Source (CPCS), a technology reseller and solutions company. From its roots as a small business, my partners and I grew CPCS into a \$100 million cor-

poration, making it one of the largest privately owned companies in Chicago. We were eventually acquired by a larger company and, as its president and COO, I was able to leverage my entrepreneurial experience to develop it into a much larger organization.

During my career, I've come to realize the important role technology plays in the success of a small business. Technology is, of course, needed to run the business, but it also makes a key difference in three major areas:

### Talent retention

Small businesses are only as strong as their talent. With the "consumerization" of IT, employees not only expect to have current technology to do their jobs, but also to provide for lifestyle advantages like remote access and work flexibility.



**Christina Corley**  
Senior Vice President, CDW

"It takes the right people, strategy, focus and, of course, technology."

### Competitiveness

A company's website, video conferencing capabilities, social media strategy, and the quality of its technology reflect its image and position in today's market.

### Revenue generation

Small businesses must leverage their data. By analyzing customers' buying patterns and preferences, companies can better serve their customers and create new sales opportunities.

From its founding in 1984 to sales of \$9.6 billion in 2011, CDW is proof that you can grow an entrepreneurial business into a large profitable corporation. It takes the right people, strategy, focus and, of course, technology.

**CHRISTINA CORLEY**  
editorial@mediaplanet.com

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# INSIGHT

## Effectively leveraging the internet



There was a time when word of mouth meant friends and clients sharing information on your business services with each other through means of traditional verbal communication. Business owners were better able to control brand awareness and also operate from a well-structured business plan navigating success.

The simplicity of a mouse, keyboard and hard drive has forever changed the basic business plan, and a company's ability to control brand awareness and financials. The upside is that never before has a small business owner had more availability to create a powerful presence within their business field which if implemented properly could lead to great



**Dee Daniels**  
Founder of Digital Diva 2.0 women's startup news website, and monthly business series events in Chicago

financial gains and company growth.

With all of the beauty the internet provides as an opportunity, the flip side is that without careful monitoring of one's brand, services and products. The possibility is always present for the everyday person to grant you a review which could spread virally. Depending on the encounter this person had with your company, this review can boost your sales and highlight your company in a positive way, or cause plummeted sales and a negative effect on your business image.

Every company should be in con-

trol of his or her online presence and should create a business plan defining how that image will be created and managed online. Your business website is your first presence followed by your integration of social media profiles, Twitter, Facebook and LinkedIn.

As the internet continues to grow and especially with the development of mobile phone applications and mobile websites, the new question for business owners is how is your company leveraging the new aspects of mobile growth? The capabilities of your digital and mobile presence must incorporate effective ways to reach your consumer base or audience.

There are millions of people online, also using mobile cell phones

and engaging in downloading mobile applications, many of these applications are from companies offering convenience features to customers, restaurants create company applications allowing for guest to make reservations, and even offer tip calculators. Hair salons also provide mobile applications and integrate text messaging to confirm client appointments, as well allow for service bookings.

Today's small business owner must be socially savvy and open to integrating technology related services and platforms into a traditional media marketing plan for a successful business model in the era of technology.

**DEE DANIELS**

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**DON'T  
MISS!**

**Alexandra C. Eisenberg**, Executive Managing Director at eWomenNetwork

### Networking for women

As more women become entrepreneurs in this economy, they are also finding ways to persevere and win big, and it is all about networking, resources and supporting one another in the pursuit of great things. Women supporting women is the overriding theme and the force that comes from it is powerful and girly all at the same time. In women entrepreneurship, it takes teamwork to make the dream work, and together women are accomplishing things like never before.

**ALEXANDRA C. EISENBERG**

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## The key to a strong business is a strong network.



The power to do more

**Sue Chen**,  
founder and CEO of Nova Medical Products  
and member of the Dell Women's Entrepreneur Network

### The Dell Women's Entrepreneur Network

The women of Dell Women's Entrepreneur Network know the importance of networking, in both the technological and the social sense of the word. They understand that for your business to grow, you need reliable contacts, but you also need a trusted technology partner and advisor.

Dell addresses both of these needs by enabling female entrepreneurs to innovate while connecting them with like-minded women who can help them expand their business. It is this winning combination of technology and intrapersonal support that makes Dell Women's Entrepreneur Network members some of the most successful businesswomen in the world today.

Join our growing LinkedIn® community and learn more at [dell.com/women](http://dell.com/women).



## INSPIRATION

# Suze Orman talks business

## What are some of the major mistakes people make when starting a business?

They hope for the best and they plan for the best versus hoping for the best but planning for the worst. You have to be realistic as to what it takes to start a business, keep a business going in good and bad times and you have to also be realistic as to when is it time to close down a business that is not working.

## What obstacles do women face?

Their biggest obstacle is their heart. A women's nature is to nurture. So when she opens up a business she will nurture her employees, nurture her customers, nurture her clients and make sure they get everything they need without thinking if her actions are financially nurturing her own pocket book. Usually this form

of nurturing takes place with a woman being afraid to ask for money upfront if it is a contract sale or if after the goods have been delivered and there is an outstanding invoice to go after the money she is owed. The other mistake women tend to make is they will borrow money from their 401k plans or withdraw money from their retirement plans to open up a business without knowing the tax or financial implications of doing so. If the business fails, not only do they lose a potential source of income but they have also lost their retirement savings. They do not understand that retirement accounts such as a 401K are protected against bankruptcy. So never take money from a retirement account to open up a business. If you are going to open up a business, the best way to do it is with borrowed money from a bank or from credit cards.



"If you have what it takes to raise a family, you have what it takes to raise a financial family as well."

Suze Orman

## What are the keys to longevity in your business?

Making sure you run a really tight ship and you always have enough money in case something goes wrong, whether it's within your own business or it's within the economy. Sometimes people think if they expand they will make more money—sometimes the less you have the more money you can make.

## How would you describe the current economic environment?

The economic environment right now is still a very fragile one to start a new business unless you really know what you're doing and unless it's a business that totally gears towards the needs of the people not the wants. It's the service industries--businesses having to do with taking care of the elderly or taking care of

babies as parents are working more. Being a manicurist or being a haircutter that goes to somebody's own home.

## What advice would you give to female entrepreneurs?

Make sure that you really know everything about the business you are about to open. If you have what it takes to raise a family, you have what it takes to raise a financial family as well. You have what it takes to be your own entrepreneur and make it bigger than you have ever dreamed. You just have to lay the foundation, do your homework, have a game plan, have more than enough working capital, be realistic with your projections and work like you have never worked before. Love what you are doing.

PETRA CANAN

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# INSPIRATION

## Always learning on the go



**When I think about continuing education for female entrepreneurs—three main things come to mind.**

### Can you teach entrepreneurship?

Lots of conversations have taken place over the last few years about whether you can teach entrepreneurship, with the underlying assumption that we all agree on the definition of both entrepreneurship and success. Those who ask such a question are usually only talking about making money, while many entrepreneurs are talking about creating a range of products or value for themselves and their communi-

ties. Frankly, most entrepreneurs don't care that much about this question, as they are too busy being entrepreneurial!

### Is there any unique evidence about the need for continuing education for women?

The Center for Women's Business Research recently co-sponsored the latest GEM (Global Entrepreneurship Monitor) Women's Report, finding that "women entrepreneurs in wealthier economies tend to be older, well-educated, and just as likely to create innovative products as their male peers, yet they have half the

growth expectations of men." Continuing education could therefore be seen as providing a path to evening the playing field even further.

### What would be the continuing education?

Here is where continuing education comes into play, both formally and informally. What we hear (and see in practice) from women entrepreneurs is that they recognize the need to learn along the journey. There are plenty of fairly universal tactical things to learn, such as the basic traditional business disciplines and how you put them together. Then, there are those uniquely entrepreneurial aspects, such as how to

recognize or create opportunities, acquire and organize resources, and lead the business to create value. Therefore, continuing education is really about keeping up with the world, with technology, social media, and global markets being obvious examples.

In closing, continuing education brings the opportunity to connect with and learn from others in similar situations, which is the golden ticket.

#### PATRICIA G. GREENE

Paul T. Babson Chair in Entrepreneurial Studies, Babson College, National Academic Director, Goldman Sachs 10,000 Small Businesses  
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### Entrepreneurial education: A requisite for success

Women business owners are our nation's secret weapon for sustained economic growth. By 2020, female-owned businesses will create about 5 million new jobs globally. Helping women founders start and grow successful companies is a national imperative.

So, how can a business succeed? Business experience or technical knowledge is not enough. Women founders must arm themselves with support and guidance only available through entrepreneurial education to help them launch and grow successful companies.

**ALANA MULLER,**  
PRESIDENT KAUFFMAN FASTTRAC  
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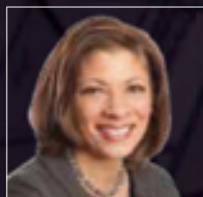
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## INSIGHT

## CAREER MANAGEMENT

## Start a business during a recession? Why not!

**Ginny Clarke**

Founder, President and CEO of Talent Optimization Partners and the author of *Career Mapping: Charting Your Course in the New World of Work*

✧ Despite being in a serious recession, I never waived in my belief that I had something to offer others who struggle to find work or effectively manage their careers. So when I wanted to be a living example of fearlessness by leaving the executive search firm where I had worked for twelve years at a time when most people sought job security, I believe you should never be a victim to economic or other conditions, but be resourceful, introspective and confident to always be able to find or create meaningful work.

My first order of business was to get my manuscript for the book completed and published to establish myself as an expert. In the meantime, I did some consulting for income. I have financed some of the business from my personal savings, and have decided to seek angel investors and bank financing to grow. Having an MBA and forming an Advisory Board have been of great help.

The greatest challenge I faced was shifting my corporate mindset of business development to consumer marketing to build an audience for my book and career management services. I also had to learn self-promotion which was not encouraged at my old firm. I participated in a coaching program for authors and experts to learn how to market and promote myself and my services to the consumer market. I leveraged my corporate contacts to continue to develop business for that side of my business, and have developed new products for that market based on the Career Mapping framework in my book.

As a sole proprietor, I am careful to not spread myself too thin. I've leveraged some of my professional contacts, many of whom are local which means I can service them efficiently. One of the things I learned as a recruiter was that I should only seek business where I think I can be successful in serving my clients: My services are not for everyone. This approach and philosophy is consistent with what I suggest to career changers and job seekers when targeting potential companies to work for.

When starting out, I couldn't afford a full staff, so I began working with contractors to assist with marketing, design, public relations, accounting and even strategy. This has allowed me to refine the business plan and the roles and tasks required as the business grows. I did hire a full-time executive assistant who can leverage my time and efficiency exponentially.

This year, I plan to take on several new corporate contracts for talent and career management services, and diversity recruiting solutions, as well as aggressively acquire new individual customers for virtual career coaching services through book sales, speaking, social media, and TV and radio appearances. Long term, I want to be known as a leading talent and career management services firm for organizations and individuals with global reach. I am enthusiastic and optimistic about what I can offer the world.



## DON'T MISS!

## A brave new world

The internet has changed the way the world does business. In a survey conducted by Harris Interactive, 81 percent of small businesses with an online presence reached new customers and experienced an increase of profitability over this last holiday season. With roughly a 25 percent growth in e-commerce year over year it's easy to see why more and more entrepreneurs are abandoning the brick and mortar business model for an online store front.

For only a few dollars a month and with zero technical know-how an entrepreneur can have a website including an online store up, running and processing transactions in a matter of a few hours. In addition to the ease, quickness and affordability the internet lends to bringing your idea's to market, the fact that customers are only a single click away from your business, grants an opportunity to reach far more customers than you ever could with a brick and mortar. Unlike the traditional local shop, you have the ability to cross city, state and even international borders. Those who have a brick and mortar businesses, just think of how many more customers you could get if you could just reach customers in neighboring towns? How would that change the face of the way you do business?

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