Love Notes

They met at the airport, but it took time for romance to take flight

Candid Candace

Celebrities pitch in at Wrigley Field to help underserved youngsters

Dynamic duo



Carol Dougal and Hedy Ratner

Founders of Women's Business Development Center have left a rich legacy on local, and national, landscape

BY HEIDI STEVENS | Tribune Newspapers

When Rep. Jan Schakowsky was elected to Congress in 1998, she called on

"I immediately turned to Hedy Ratner and the Women's Business Development Center for help and advice," Schakowsky says. "They became invaluable to me."

Schakowsky and Ratner met in the '80s when both were fighting for approval of the Equal Rights Amendment in Illinois (which remains unratified).

In 1986, Ratner and fellow activist Carol Dougal founded the Chicagobased center (wbdc.org), an organization that provides services and programs to encourage women's business ownership across the country. They started as a staff of two, at a time when fewer than 10 percent of businesses in the United States were owned by women.

"When we began, there was absolutely no credibility given to women's business ownership," Ratner says. "People saw women in business as a hobby, something you did in your spare time."

Unless you were Mary Kay Ash, the cosmetics magnate and one of the few women business owners with any name recognition at the

"She was a guest at our annual conference 20 years ago," Ratner

Ratner and Dougal have formally bid their organization farewell, having stepped aside as co-directors of WBDC this month. They've handed the reins to Emilia DiMenco, 59, the group's chief operating officer since 2010.

Ratner will remain on the center's board of directors and will continue to advocate and consult on minority women-owned business issues for WBDC. Dougal is retiring, but she will also remain on the board.

The pioneering duo leaves the world of women's entrepreneurship in far different shape than they

Today, women own 8.6 million

businesses in the U.S., which generate more than \$1.3 trillion in revenue and employ close to 7.8 million people, according to a 2013 "State of Women-Owned Businesses" report commissioned by American Express.

And those who know Ratner, 72, and Dougal, 74, are quick to credit them for much of that progress.

"Carol and Hedy have changed the national landscape," says Schakowsky, a Democrat who represents Illinois' 9th District. "They have advised business groups and public officials at all levels about ways to help women. They know that small business is the engine of our economy, and with their help, women are increasingly leading the way."

"There wasn't even a landscape that included women," says WBDC board member Laurel Bellows, who just completed her term as president of the American Bar Association. "There was no picture that included women in business in any way when Hedy and Carol began."

"The WBDC has provided tens of thousands of women - maybe more with practical skills and advice for decades," says Alison Chung, founder of TeamWerks, a Chicago-based

computer forensics firm. "I am one of those women who has been one of the beneficiaries of their services. Hedy and Carol are simply selfless in the way they devote themselves to all of us, giving endlessly without ever expecting anything back, except, perhaps, our happiness and success."

The center, at 8 S. Michigan Ave., has a staff of 24 full-time employees and consultants and a board of directors that includes such power players as financial analyst Terry Savage, as well as executives from Microsoft, ComEd and United Airlines, among others.

Bellows, principal of The Bellows Law Group in Chicago, offers a laundry list of values she picked up from Ratner and Dougal.

"Persistence, impatience, perseverance and the value of making noise and building relationships," she says. "And persistence."

Chung says the duo founded more

than an organization.

"Hedy and Carol wove a women's community," she says. "They knew the rhythms leading up to transitions for business owners — the clarity, confusion, ups and downs. They drew us close together, so we would help one another. They saw us grow up, sometimes move away and embark on our personal and professional transitions.

"They were masters of our transitions, and now they meet their own."

We spent a morning with Dougal and Ratner on their last full day as co-directors. Following is an edited transcript of our conversation.

Q: What made you want to help women run their own businesses?

Ratner: I use the paradigm of my parents coming from Eastern Europe as immigrants and, like a lot of immigrants today, not being able to get really good jobs. So they started a



Carol Dougal, left, and Hedy Ratner founded the Women's Business Development Center in Chicago in 1986 to encourage women's entrepreneurship across the country.

small business. At that time, my parents opened a little grocery store. That whole system of how do you survive, how do you support a family, how do you get to the next level, it was all through small business. So it was like a light going on, telling me: That's what we need to do for women. They've been educated, they're experienced, they've been working. Why not encourage them to use their education and experience to establish small businesses? The whole issue of women business ownership was not

something that was identified as an economic development tool or something that had economic impact in (the minds of people) who were setting public policy, so it was very hard at first to get corporate support and government support.

Dougal: And women weren't thinking that way, either, in terms of how to get a job.

Q: How did the two of you meet?

Ratner: We were both involved in the women's movement.

Dougal: We did not begin as friends. We began as colleagues with mutual respect. We've become friends, but it wasn't about friendship. It was an affiliation of passion for women.

Q: When did equality for women become your passion?

Dougal: You don't notice gender disparity early on. But, of course, you do. As a little girl, boys got things that girls didn't. I won a speech contest in Iowa long before there was a declared women's movement, and the title of

the speech was "Untie the bindings of women's minds." I was a very pretentious young girl.

Ratner: I got very involved in the Civil Rights movement and the anti-war moment very early on, as did Carol. For me, there was all of a sudden an awareness that women did not have an equal role, even within those organized movements.

Dougal: They were told to go make coffee in the same way they were told to go make coffee at a corporate level.

Ratner: With our involvement

in the women's movement, starting WBDC made absolute sense. It was a kind of continuity and a new direction for the movement, which hadn't been addressed. We saw a need and we responded to it and we organized around it.

Q: How has the center's role changed since you began?

Dougal: I believe early on women wanted a little dinky business that would give them extra money.

Ratner: I don't ever say that. Dougal: I've started to say that again because now I'm leaving, so I can say whatever I want. But women dream big now. Women want big businesses now. They want to control their own lives.

Ratner: There's a lot of work left to be done. There are low-income, economically disadvantaged women (who) are looking to support their families, feed and house their families. We do all our programs in Spanish as well as English. We look at the whole range, from low-income families and individuals all the way to established businesses looking to grow and dream big. And we're still a part of helping them all become more successful.

Q: What are each of your strengths?

Dougal: I'm pragmatic and practical, and I expect people to do what they say they're going to do, and if they don't, I am straightforward in recognizing that

Ratner: Tenacity, persistence, passion to the point of obsession. An ability to work with very wide ranges of diverse people. One of my great strengths is the respect I have in the community. I get along very well with a diverse group of people, from the highest levels all the way to the people we serve. Our vendors and suppliers are women-owned (businesses), when we can, and minority-owned (businesses), when we can. You've got to work at it, but you find the best people that way.

Dougal: If they're owned by women and minorities, they may be better. This is where Hedy and I argue.

Ratner: They are better.

Dougal: That's where we argue.

Ratner: They are better.
Dougal: Women are entitled to be as bad as men and still make a living. In my opinion. ...
These aren't fights. There is bickering, but they're not fights. We have had some very interesting discussions where we do not agree and yet we continue to work together well.

Q: What are your retirement plans?



ANTONIO PEREZ/TRIBUNE NEWSPAPERS PHOTO

Although Ratner and Dougal are stepping down as directors of the center they founded, both will remain active with the organization.

"The WBDC has provided tens of thousands of women — maybe more with practical skills and advice for decades."

 $- {\it Alison Chung, founder of TeamWerks}$

Dougal: I'm going to sit on the couch and read everything I want to read and watch all the movies I want to watch, and I may or may not write a book. And I'm going to volunteer at a day care center because I love babies. They don't talk back and they feel really good.

Q: Did you have babies of your own?

Dougal: I have three, but they're not babies any more.

Q: How old are they?

Dougal: I don't know. Once they get past a certain age, you can't track your own age, let alone theirs. They're in their 40s. I have three sons.

Ratner: WBDC has been my baby. We nurtured it accordingly, and it gave a lot back. ... We created a movement for women's empowerment. We set the precedent and we're still the role model, and that's part of our legacy. It's consciousness-raising — excuse me for using that old expression.

Dougal: That's not true. **Ratner:** It is true! Right now it is true, and that's what I'll be doing.

Dougal: But don't use that language.

Ratner: Oh, well, no. But it was good in the '60s.

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