

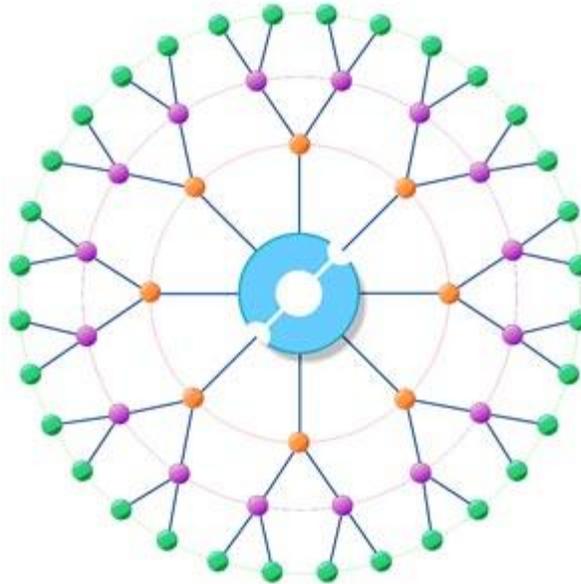


FOR
PROFESSIONAL &
EXECUTIVE
WOMEN

UPBEAT

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Net-work:

noun

An association of individuals having a common interest, formed to provide mutual assistance, and helpful information.

In lieu of having a speaker, we are going to "network" at our monthly Network luncheon. Let's learn what each other's all about, what our interests are, what we have to offer in the way of resources for each other, and how we can mutually contribute to each other's success.

Our facilitator will be **Eva Cooper**. Eva currently is the Assistant Director of the Cunningham Center for Leadership Development. They assist organizations in getting the big things right: vision, strategy, leadership, and measurement.

Past experience includes: Management/Supervisory Development Instructor at Columbus Technical College, Start-up Business owner of a tennis shop, an Independent Consultant, and Training and Development/Quality Assurance Manager with a multinational company.

Eva has been married for 31 years to David Cooper and has two grown sons and two daughters-in-law.

Please join us this month for lunch, fun and discovery!

It may be one of the most beneficial luncheons of 2010!



President's Message

Jean Richardson

broke. You were much more willing to be frugal with the rest of your income.

Your change of attitude will make all the difference. "Having an allowance lowers your anxiety and boosts your self-esteem," says *Kathleen Gurney, PhD*, founder of the Financial Psychology Corporation, where she counsels clients and specializes in the psychology of money management. "It makes you feel like you're on top of things and in control."

Hello Ladies,

As Fall sets in, we start to think about the upcoming months ahead. (THE HOLIDAYS)

Who's coming for Thanksgiving dinner? What about the after Thanksgiving Day sales? Have I made my list for Christmas gifts? Who do I need to take off my list this year? Who do I need to add? I could go on and on with all the questions and I am sure you could, too. So, you may ask, how do I fix it?

We could put ourselves on an allowance and take the stress out of spending.

Has there ever been a time when you felt broke and you chased away the horrible feeling by leaning on your array of credit cards? As long as you could spend money, did it feel like you had money? And the more you used your credit cards to prove to yourself that you weren't really broke, the more debt you created until finally you couldn't fake it any longer? How long will it take you to get out of the financial mess you have gotten yourself



and your family into? You can do it, and in the process, you can learn a very important lesson: every woman needs some money she can call her own.

At some point during your long journey back to financial health, you and your husband, or just you if you're single, should agree to put yourself on an allowance. It could change everything for you, as long as you have your money for splurges and it isn't money you are sneaking out of your account in hopes that he won't find out. You didn't feel

Kathleen couldn't be more on the spot. When I get my allowance, I create a simple spending plan to figure out how I am going to use my money. "It's kind of like a diet; we look to see how many calories, grams of fat and carbohydrates before we eat certain foods. We have to watch our intake." What I am really doing is creating a budget. Suddenly, the whole idea of budget for all of my expenses wasn't scary anymore.

Planning out my little allowance makes my spending intentional, not impulsive. I am sure that most of us have been there before. The more I stick to monitoring it and setting little goals, the better I feel.

If you're ready to put yourself on a similar plan, here's some firsthand advice.

Step 1 - TALK IT OVER

If you're married, bring up the subject with your spouse. Your husband will totally endorse your allowance in most cases. (*He gets one, too.*) Determine what you're going to spend it on. It should be just for you, so no groceries or household essentials like toothpaste or laundry detergent. Even clothing essentials should fall into the household budget and not come from your allowance. Your little stash is for your extras - a handbag that's wildly expensive, dinner out with your friends and so on.



Step 2 - DECIDE ON AN AMOUNT

The best way to determine what amount you need is to go through your monthly expenses and tally up how much you're spending. Deduct that amount from the amount of money coming in. What's left over is discretionary money for savings and emergencies. Your allowance should come out of that money and be a reasonable and realistic amount that works for you.

If you don't have any left over, it's time to focus on where all your money is going. Some financial experts believe that if your household is not tracking its spending carefully, you're losing around 10 percent through "leakage"-money that just disappears through inefficient management, the old "I took \$100 out of the cash machine and only have \$10 left, where did it go?" Once you know where the leaks are coming from, fix them and use that found money for your allowance. If money is really tight, consider taking some from a current variable expense like food. Then step up to the challenge by eating out less, using more coupons and sticking to sales to reduce your food costs.



Make sure your allowance amount is truly reasonable, says Dr Gurney. "Too many people go an 'austerity' allowance-they go from frivolity to austerity which means being too stern. But that only sets you up to fail because you're not going to stick with it. The amount you settle on has to be somewhere in-between," she says.

Step 3 - SET A SCHEDULE

You may want your allowance in one lump sum at the beginning of every month, which is what I do. Or would you prefer smaller amounts weekly or bi-weekly? "Know yourself," says Dr Gurney. "Getting an allowance at the beginning of the month is great for women who can budget themselves, but if you're more likely to spend it all in one day and feel poor for the rest of the month, pay yourself weekly."

No matter what you decide, when you know how much and how often, add it to your bills file. If you pay bills online, add yourself to the list of payees. There. Your allowance is now part of your budget.



Step 4 - CHOOSE CASH OR DEBIT

Cash is my choice now-no hassles, no worries. Once I get it, I put it in an envelope that I keep in a secret place. If cash isn't for you, set up a savings account with access via a debit card. The benefit of doing it this way is that you'll have a monthly statement showing where your money goes.

Make the most of it.

Once you've got the basics down, use your money to your best advantage by doing the following:

Keep track - know where your money is going.

Have a system - keep a record on what the money is used for.

Negotiate a raise - if you get a raise at work add a little to your allowance.

Budget - save up for those weekends away with your family.

Don't cheat - this whole idea only works if you commit to being 100% honest.

I hope you enjoy this month's issue and put it into action.

Thanks,

Jean



BIRTHDAYS

Kim Rozycki	1
Durona Curington	6
Karen Cole	7
Wanda Johnson	10
Ruth Brown	11
Laura Grantham	19
Debi Johnson	20
Nancy Williams	27



Judy Talley	1
Sunny Rinker	6
Becky Meeks	15

2010 LUNCH DATES

Reservations are Required

Lunch meetings are held on the fourth Friday of each month at Green Island Country Club (except December). Lunch is served at 11:45 AM. Come early and enjoy networking beginning at 11:30 AM.

Prospective members are encouraged to attend two lunch meetings prior to applying for membership. See a Board Member or the Registration table at a luncheon to obtain an application and find out more about the qualifications for membership.

You can RSVP and register guests on our website: www.NetworkForProfessionalWomen.com

If you cannot locate your password, contact Kathy Reeves at:
Kathy.reeves@springharborccrc.org

**Mark your calendars
 now for the
 2010 Network Lunch Dates**

October 22
November 19

Do you have news?

This newsletter is for all members of Network. It is for sharing news of job promotions, job openings, calendar events, seminars, special awards, etc.

To get your news in Network Upbeat, send your articles to Pat Whipple e-mail:
patricia_whipple@ml.com, or call
 (706) 494-5336



MEMBER NEWS

MOST GUESTS FOR THIRD QUARTER 2010

*This honor goes to **Sommer Bundy** for bringing
the most guests to network for the third quarter.*

Great going, Sommer!!

Lanita Menefee just completed
new agency owner education with
Allstate and will be opening up
her own agency on November 1st
at:

**3123 Cross Country Hill
Shopping Center**

Let's bring her some business!

You're AWESOME, Lanitra!



Our very own Michelle Justice and the Justice Family Bluegrass Band, won 2nd place in the Bluegrass Band competition Saturday, October 2nd in Athens, Alabama. The event was called the East Tennessee Valley Fidler's convention. There were over 20,000 people in attendance!! They were filmed on their local television station and the gentlemen filming said "It was the best song he had ever heard at this event."

They should be very proud of their accomplishment! They will be playing on Saturday, October 16th from 1:00— 2:00 p.m. at Midland United Methodist Church in Midland.

IMPORTANT VOTE THIS MONTH NETWORK OFFICERS

The nominating committee presented the following candidates for 2011 Board Positions at the September luncheon:

Kathy Reeves—Vice President

Cathy Phillips—Secretary

Mary Bode—Treasurer

Jean Richardson will be Past President

Sommer Bundy will become President

MORE member news

2010 Network Scholarship

**This year's Network scholarship
was awarded to**

Lanitra Menfee

**for her continued education. We
congratulate you on your hard
work and dedication!**

DRESS CODE FOR GREEN ISLAND

Just a quick reminder that we should be mindful of the Green Island dress code when we meet for our luncheons. Please dress "business casual".

No Jeans, shorts or tennis shoes



WEAR SOMETHING PINK TO OUR OCTOBER MEETING IN HONOR OF BREAST CANCER AWARENESS MONTH. Just a pin, a scarf, anything you want. Show your support!

***Are you interested in
becoming more involved in
Network?***

Would you like to serve on a committee or serve in any capacity? If so, contact Durona Courington at duroa@bellsouth.net or call her at 334-297-6694.

**Make a Difference While
Eating Lunch**

You are invited to have lunch with our TAP students on the 2nd Thursday of every month. Contact Wanda Johnson at 706-569-7992 or w.johnson@columbushospice.com for more information.



MORE NETWORK NEWS

Board of Directors

President

Jean Richardson..... (706) 644-2806

CB&T

Immediate Past President

Durona Courtington (706) 320-2704

St. Francis Hospital

Vice President

Sommer Bundy..... (706) 649-2631

CB&T

Secretary

Cathy Phillips..... (706) 687-1240

Buffalo Rock

Treasurer

Kathy Reeves (706) 576-6007

Spring Harbor

Membership

Jann McMahan..... (706) 561-9800

TriSource Solutions, LLC

Public Relations

Lanitra Menefee 706) 561-3556

Menefee Agency

Special Events

Joy Hamilton (706) 596-3062

Communicorp

Awards

Mary Bode..... (706) 225-3534

Juvenile Drug Court

Partners In Education

Wanda Johnson (706) 569-7992

Columbus Hospice

Colette Greer..... (706) 577-8908

Columbus Hospice

WWW

Nancy Williams..... (706) 571-1482

Columbus Regional

Kathy Reeves (706)-576-6007

Spring Harbor

Newsletter Editor

Pat Whipple..... (706) 494-5336

Member Relations

Susan Henderson..... (706) 569-3063

CSU

Nancy Graham (706) 323-4620

Organizer Unlimited

Community Relations

Tiny Washington..... (706) 225-4013

Columbus Consolidated Government

Directory

Karen Smith (706) 660-6103

Columbus Regional

2010 BOARD MEETING DATES:

October 12

November 9



MEMBER SPOTLIGHT

October Babbs Douglas—Feeding the Valley Food Drive

We look forward to learning more about our members.

Remember to bring a small prize for our drawing!

The test for whether or not you can hold a job should not be the arrangement of your chromosomes

-Bella Abzug