

Chapter #1761 Established 1996

Lakeland Downtown Newsline
American Business Women's Association
Lakeland Downtown Chapter
Issue: February/March 2012



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March 31, 2012***

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The Mission of ABWA is to bring together businesswomen of diverse occupations and to provide opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking support and national recognition.

2011 - 2012 Slate of Officers

President: Gina Berry
Vice President: Kim Andreadis
Secretary: Karen Moore
Treasurer: Melinda Herrin

Committees

Programs: Jeanette Wallace
Newsletter: Jessica Gutowski
Fundraising: Jessica Minter
Membership: Kathleen Wakely
Professional Development: Jennifer Alexander
& Mary Stephenson
Sponsorships: Susan Musser
Publicity: Jessica Gutowski, Kylie Guess, Carol Leech
Constant Contact: Maria Martinez
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www.abwa.org and www.careers.abwa.org

2010 – 2011 Awards Winners:

Woman of the Year: Marnet Waters
Top Ten Business Woman: Jeanette Wallace
Protégé: Marion Foucher and Jessica Minter.

General Meetings are always the 2nd Wednesday
of each month, 11:30 AM – 1 PM
located at the Lakeland Center

Pictured on the Cover:

Jessica Minter riding the bull at 2011 ABWA
Rhinestone Round Up.



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www.LakelandABWA.org



**A Message from the President
By: Gina Berry**

It's almost hard to believe that half of my term as your President is over. We finished out 2011 with a BANG! The Holiday Market was our best ever. We had almost 200 folks participate in this event either as a Vendor or a Shopper...even had Santa and several cute Elves! Again, thanks to Edna Williams for coordinating this spectacular event. Plans are already underway for an even better Holiday Market later this year! We're looking at possibly having it in November for folks to get an early start on their Holiday shopping. How's that sound?

Our chapter continues to gain new members each month. Welcome New Members and thanks to the folks who invited you! Being a part of ABWA and the Lakeland Downtown Chapter is a good return on your time and money spent! We're an awesome group and there are many, many opportunities for you to grow personally and professionally through this organization. We ask that you embrace and take hold of the opportunities and we promise that you'll be glad you did!

The next two biggest events coming up are both in March. We have the Eastern Regional Conference in Cary, NC March 22-24. Our chapter will be sending several members to this conference. The Executive Director of ABWA, Renee Street, says "The curriculum for each regional conference event is designed to give you more KASH: K-Knowledge, A – Attitude, S-Skills, H-Habits. When you have more KASH, you'll be more effective in your role as an ABWA mentor, team leader, or a member of the executive board." Wow – who couldn't use more KASH in their life! March 31st is our annual fundraiser - the Rhinestone Roundup. We need all cowgirls to lend a hand to make this event successful, fun, and profitable! The major thing that we can do to make this event successful is for us as members to attend the event! It's a casual venue so we can bring our Dudes/Sweethearts to enjoy a wonderful evening together.

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We have a special deal for members on tickets! Buy one for \$40 and get one ½ price - 2 people for \$60...food, fun, drinks, fun, entertainment, fun, dancing, fun and a shopping experience...FUN! We need items for our Silent Auction. Please get with Jessica Minter, Fundraiser Chair, to see where you can help and to purchase your tickets.

Permit me to leave you a few thoughts from the book DO IT! Let's Get off our Butts by Peter McWilliams... But – that three-letter...It permeates our language...it allows us to lie to ourselves and to severely limit ourselves without even knowing it." "If only" and "try" are good friends to "but." We use these words when we ignore our own good advice and we use the hyphenated version of "yes-but" when we ignore the "unbearably good advice of others." Think about it! "When we argue for our limitations, we get to keep them." "In life, we have either reasons or results—excuses or experiences, stories or successes." Let's make 2012 a year for results, experiences and successes by getting rid of "buts, if only, and I'll try." Yoda said, "Do or do not. There is no try." May the Force be with you as you engage in your own journey to create the life you want!

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A Note from the Editor
By: Jessica Gutowski

Once again, I hear a need and I get the excited and want to help. Sure, my plate is full, but there is always room for dessert, right? Long story short, I'm taking on the newsletter single handily. I am really excited to work on it and follow the legacy led by Marnet and Marion. This is my first issue so bare with me until the April/May issue- please.

ABWA is all about women doing better professionally, personally, and physically. Creating a healthy balance I am told is key. One area we all could work on is fitness. It's hard to get those 30 minutes a day, but is critical especially for woman. Not only to feel great, but more importantly, to keep the ol' ticker healthy. I have asked Chris Kelly from Peak Fitness to write a fitness column to give us health tips in and out of the office.

(See Article pg. 14.)

A little about me. I am from Michigan, moved to Lakeland for Florida Southern College in 2005. I live for this town. So many great people and organizations to be involved in. Jamie Hendrix introduced me to ABWA and when she had to move away, told me what a great opportunity it would be to take over her spot. I've never looked back. ABWA has been a great way for me to meet some great people. I look forward to finishing out the 2011-2012 year. And when you see Marnet and Marion, be sure to say thank you for all their hard work on the newsletter. (It is really hard work.)



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Marnet Waters: mwatersmelon@gmail.com

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One thing I would like to see is more members writing a column in the newsletter. Are you an expert on a certain topic, or enjoy voicing your opinion? All I ask for is continuity, consistency, and meeting deadlines. If you are interested please email me. (It cannot be an advertisement for your business.)

Email: jessica.gutowski@gmail.com

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**Dollars & \$ense –
By Kim Andreadis VP**

Forty-four percent of women expect to retire before age 65.

Are you one of them? If so it may be time to re-view your retirement savings plan. Are you doing all that you can today to make sure you can fulfill all your retirement dreams? First step is to make sure you have your bases covered:

Do you have a 401(k) plan? Contribute, contribute, and contribute. If your plan offers a match be sure to invest at least up to that amount, otherwise you are throwing away FREE money. Review your investments annually to make sure their risk profile matches up with your timeframe and goals.

Have you considered a Roth IRA? The Roth IRA is a nondeductible IRA designed to provide you with more money during retirement. If your adjusted gross income is less than \$110,000 single or \$173,000 joint you can contribute \$5,000 annually. If you have a lot of investments that are tax deductible upon withdrawal you may want to bal-

ance those with a Roth IRA. Roth IRA’s allow you to earn tax-deferred investment earnings while invested, contributions allowed after age 70 ½ if still working and no mandatory withdrawals during your lifetime.

The Roth IRA’s must be held for at least 5 years. Once the five-year holding requirement has been met you can withdrawal your money tax free and penalty free for these reasons: Age 59 ½ or older, \$10,000 for first time home purchase, disability or death. For more information on Roth IRA’s consult your financial professional.

How can you save more money?

Consider taking your lunch to work instead of eating out. Annual savings around \$1,265

Drop the cigarette habit (if you have one). Annual savings around \$300- \$1,000

Your retirement dreams can come true, but you must plan for them today.



Chapter member in concert!

Country/Gospel Concert to Benefit the Compassion House, a ministry of First Baptist Church at the Mall, featuring local entertainers including our very own chapter member, Jennifer Bush.

Friday, Feb. 17, 7 – 9 p.m. at First Baptist Church at the Mall. Admission is free, and a love offering will be taken to support Compassion House, which provides food and clothing to the needy in our area. Come for an evening of fun and inspiration that will benefit a deserving ministry.

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Purchase your Rhinestone Roundup tickets and sponsorships via credit card. Save the Date: March 31, 2012



Professional Development –

By: Mary Stephenson

Dr. Mary Nelle James, Maria Martinez and Kelly Andrews, hosted the first professional networking social of 2012.

Hello, ABWA members! I hope everyone had an awesome holiday and is looking forward to the New Year. If you're new to our organization or have been members for a while take a few minutes and checkout the Women's Instructional Network (WIN) at www.abwa.org/WIN. WIN is a great resource to help you build a resume, resolve conflict, and team building just to name a few. WIN has a number of educational tools that can help you meet those goals. The best part it's FREE. If you haven't signed onto WIN, check it out and see what you're missing, you will be amazed.

Dr. Mary Nelle James, Maria Martinez and Kelly Andrews, hosted the first professional networking social of 2012. If you didn't attend you missed an awesome time of networking and learning how to revitalize your body, mind and spirit. Thank you to Dr. James, Maria and Kelly. If you would like to showcase your business why not host an after-hours professional networking social. You can email me at mary.stephenson@citizens-bank.com or call me at 863-686-1430.

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Did you see Janet Vargas from Promise Pet Care in the Lakeland Chamber Forum?

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**Jessica Gutowski, Kylie Guess,
Melinda Herrin & Mary Stephenson
Enjoying a night out at the North
Lakeland Rotary Mad Hatter Event.**

Out in the Community

ABWA members are not the type of people who just get involved in one organization. You will find that many of our members overlap and are giving back in many areas of our community. January 21, 2012 was the North Lakeland Rotary Mad Hatter event. Pictured above is, Jessica Gutowski, Kylie Guess from Republic, Melinda Herrin and Mary Stephenson for Citizen Bank and Trust. Both businesses had a corporate table to show their support. Speaking of corporate tables, reserve yours now for our annual fundraiser Rhinestone Roundup. Call Jessica Minter at 863-616-2168.



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Lakeland Downtown Chapter Standing Rules

1. The Chapter Standing Rules will be approved by the membership at the August or September meeting. They will be distributed to the membership and to all new members through the newsletter, on the website and on WIN. Any addition or changes to the Standing Rules may be done at any time during the year with approval by the membership.
2. The budget for the coming year will be approved by the membership and adhered to by all officers and committees. The executive board may approve bills up to the budget amount without approval of the membership. Items over budget by \$100 or more shall be brought before the membership to be voted on for approval prior to payment. Any additional requests for funds must be approved by the board before approval by membership. The treasurer shall retain a copy of all contracts for services approved by the board. (ex. Meals, printing services, facility rental)
3. The chapter will pay for the conference registration of a minimum of six members as designated by the executive board, in any amount not to exceed what is allocated in the budget. Other expenses may be paid by decision of the board based on funds available. All members attending a conference with chapter funds will sign an agreement to :participate in chapter fundraisers at the level required of board members (\$100), continue their membership and leadership position with the chapter for one year and agree to repay the chapter in the event they discontinue their membership before the end of the year. If a delegate is unable to attend a conference they must repay the chapter any funds that are not reimbursed by national headquarters.

ABWA's Proud Code of Conduct

1. All members will serve as goodwill ambassadors for the American Business Women's Association.
2. Members will not allow their personal beliefs and convictions to interfere with the representation of ABWA's mission.
3. Members will always treat their member colleagues, guests, vendors and sponsors with honesty, respect, fairness, integrity, responsibility, kindness and in good faith.
4. Members will maintain compliance with ABWA National, Chapter and Express Network Bylaws.
5. Members will not use their personal power to advance their personal interest.
6. Members will strive for excellence in their professions by maintaining and enhancing their own business knowledge and skills, and by encouraging the professional development of other members.



Standing Rules Cont.

4. The treasurer report and summary of board minutes will be available at the general meetings.
5. The Professional Development Committee, with the approval of the board, will recommend the year's donation to SBMEF and/or ABWA Foundation.
6. Scholarship recipient recommendations shall be presented to the executive board with amounts proposed for approval. Those considered for scholarships will sign an agreement to: participate in chapter fundraisers at the level required of board members (\$100) and to continue their membership with the chapter for one year.
7. Members making meal reservations and not attending will be billed for the cost of the meal. Reservations for our monthly meeting, 2nd Wednesday of the month, must be made by Noon the Friday before the meeting to qualify for early member price. Members who provide late RSVPs or who attend without Reservations will be charged an additional \$5.
8. A processing fee of \$35 will be charged for each returned check.
9. Each spring, the president will appoint an awards committee headed by the vice president. All national award criteria will be followed. All national awards will be given including: Top Ten Business Woman Nominee, Chapter Woman of the Year and Protégé and any other awards as established by ABWA National.
10. Each new member will be given a membership packet within 60 days. Packets will contain: welcome letter, chapter by-laws, standing rules, list of officers and committee chairs and other pertinent information deemed necessary by the board or membership committee.
11. The anniversary of the Chapter will be observed at the July meeting.
12. Each outgoing officer or committee chair will turn over to her successor all files and records





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they have maintained throughout the year, on or before the transition meeting.

13. Local Dues are \$35 per member and are due August 1 of each year. Local dues paid by New Members joining in May, June or July are good until July 31st of the following year. Members who have not paid their local chapter dues by September 15 will not be included in the local roster. Note: one cannot be a local member without being current on their ABWA National Membership.

14. The Proud Code of Conduct will be printed in each issue of the chapter newsletter.



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Is your Office Killing your Abs?
By: Chris Kelly

Come January of each passing year, your personal trainer is probably not the most popular subject at parties. In fact, I have been thrown out of many a social gathering for suggesting that wearing heels causes back pain, Starbucks doesn't work as a pre-workout shake and bagels may not be the best choice for a flat mid-section.

But rather than preaching about the perfect diet or workout to shred body fat, I want to use this column as food for thought on some issues you may not have considered. One question I get from otherwise in shape individuals is why the dreaded pooch seems to hang on the mid-section like grim death despite fat coming off the rest of the body?

Assuming you are good to go with your diet and workout, the two things which all flat stomach seekers share in common is a propensity to work the abs via crunches and sit ups and a desk job. The irony here is that this combination is likely the perfect storm which is preventing you from getting the body you always wanted.

Without going in to the geeky science behind this whole affair, the short explanation is that sitting all day causes the muscles of the front of the hips (hip flexors) to become tight while also pulling the pelvis forward. In a standing position, this also creates an excessive arching of the lower back and the appearance of a pooch due to the forward tilting of the pelvis.

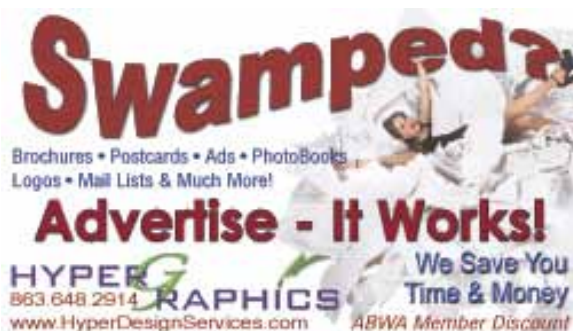
Because this means our pelvis is out of proper alignment, exercises which involve flexing the torso such as sit ups most often work the lower back and hips while bypassing their intended target (aka the abs). This also means the first step in upgrading your stomach getting the body back in proper alignment.



Membership Report
By: Kathleen Wakely

We have five new new members that have joined our Lakeland Downtown Chapter since December. Dee Dee Jones is the owner of King's Court Gowns, she offers custom handmade gowns for all occasions and Dee Dee also works for the Lakeland Raiders as the Game Day Director. Angela Porricelli is an Insurance Agent with Allstate, Julie Pierce's office. Please look for these ladies and offer a warm welcome at our next function.

We have a new Local Roster that is in the works. It is alphabetized by Service Industry and by last names of members. This will be a great way for all of us to see all our members and who they represent. If your industry is not listed, please email me at Kathleen@kathleenwakely.com and I will be sure to update the information. I appreciate everyone's patience as this is a work in progress!



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Constant Contact Cont.

As we further enhance the experience through communication, we'd like to invite you to read and click on any of the items you see listed on your weekly announcements. Hopefully, we have included EVERYTHING you need to mark your calendar that week, be informed about other member news and even get some pearls of wisdom from our President, Gina Berry.

Finally, your feedback is valuable! If you have any comments, questions or suggestions...send them in! Also, if you have any relevant information you want to share with the rest of our membership, please contact me at inneractivecoaching@gmail.com.

Is your Office Killing your Abs?

Cont. from page

Luckily, this can be done in around five minutes through a potent combination of strategic stretching strengthening exercises demonstrated in our first video.

<http://www.youtube.com/watch?v=dQOMoTuUCDo>

Chris Kelly is a personal trainer and owner of Peak Fitness. For more videos and helpful tips on tightening up your lower abs, "like" our facebook page and receive immediate access to our "Lower Abs Revealed" e-book.



**Constant Contact
By: Maria Martinez**

All is peachy in the world of Constant Contact! We hope that you continue to find the new format useful and practical. Our message goes out weekly to a all of our members and guests who have requested to be in our mailing list. All in all, about 205! As a friendly reminder, if you are not receiving your weekly announcements or need to update your email information, please contact Maria Martinez.

Our goal is to use this vehicle to continue to promote the Association and its members and we are delighted to have the opportunity to come to you every week!





**Fundraising Committee
Report By Jessica Minter**

Yes, that's right save the date for our 3rd Annual Rhinestone Roundup! The good news is that the location has moved to the Lake Mirror Auditorium where we will have air condition. This event can take place rain or shine. Tickets are \$40 a person with a special deal for members. Buy 1 for \$40 and get the 2nd one ½ off. Two tickets will cost you only \$60 for an evening of good food, great entertainment, and fun bidding on wonderful items in our Silent Auction. Our Fundraisers have always been a blast. The discount price would be Buy 1 for \$40 and get the 2nd one ½ off so 2 tickets would cost you \$60. It has always been a blast and it is a good way to get to know our fellow ABWA sisters a little better. Sponsor tables are also available.

In order to make this even successful volunteers are needed. If you are interested in volunteering from the small to large tasks please email Jessica Minter at Jminter@midflorida.com.

As always, we are looking for items for our Chinese Auction for the monthly meetings, if you would like to donate an item please let Jessica Minter know at least two weeks prior to the monthly meeting too. If the item to be used in that monthly meeting and if an item is brought to the meeting without prior knowledge it will be saved for the next meeting thanks.

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Two Men and a Truck, Jonathan Crain

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MidFlorida, Misty Peacock
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Party People, Joette Giardina
TD Bank, Monica Young
Your Rental Connection, Jeanie Croes

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Cheatwood Chiropractic, Mary Nelle James
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Easy Guacamole

- 2 avocados
- 1 small onion, finely chopped
- 1 clove garlic, minced
- 1 ripe tomato, chopped
- 1 lime, juiced
- salt and pepper to taste

Directions: Peel and mash avocados in a medium serving bowl. Stir in onion, garlic, tomato, lime juice, salt and pepper. Season with remaining lime juice and salt and pepper to taste. Chill for half an hour to blend flavors.

Makes 16 Servings

Amount Per Serving Calories: 45 | Total Fat: 3.7g | Cholesterol: 0mg

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