



THE SPINNAKER



VOLUME 16, ISSUE 8

BAHIA CHAPTER, NEWPORT BEACH, CALIFORNIA

FEBRUARY 2010

PRESIDENT'S MESSAGE

*The year is off to a good start—we had an excellent January speaker, one of our best, with 17 members and guests in attendance. February will bring another excellent speaker and topic, “Recession Proofing Your Career.” Check out the flier and Beverly’s article, and plan on attending. Prior to our dinner meeting, there will also be a Southern California Leadership Forum on Saturday, February 6—more on this elsewhere in *the Spinnaker*.*

Remember, our March meeting will be held with Orange Empire on their meeting night, which is the **3rd Thursday** (March 18). Mark your calendars to attend.

Then, along comes April and aside from it being the tax deadline month and Administrative Professionals Day[®] month, it will also be the month we will be holding our 1st Saturday afternoon Bingo Event. It is being held at the home of Norma Baltodano CPS/CAP, in Westminster on April 24 from 1 to 4 p.m. Mark your calendars now and spread the word to your family and friends.

Also, be sure to review the Member of Excellence article from Sydney. You still have plenty of time to see what you are missing so that you can get the necessary points to attain this and get on board for the South to beat the North.

I want to extend a thank you to Evelyn Zupka CAP for stepping forward and handling our employment chair position. Before we know it, the new fiscal year will be upon us, and we need everyone’s support to get a full Board and a full slate of meetings so that our Chapter can attain the Chapter of Excellence in 2010-2011. One of the items to help attain this is having our calendar scheduled for all of the meetings to be held for the fiscal year by September 1. I know with everyone’s help this can be accomplished. Beverly is doing an excellent job of getting top-notch speakers that earn us recertification points. However, in order to accomplish scheduling a whole year’s slate of programs by September 1, we need your help. Start looking now into your contacts and let Beverly know if you have someone you would like to recommend or contact for her.

Here are a couple of quotes to ponder for Valentine’s Day.

*“The bad things in life open your eyes to the good things you weren’t paying attention to before.”
“If you love someone, do not put their name in a heart because hearts can be broken;
instead put their name in a circle, because circles go on forever.”*

Hope to see many of you on February 11, if not before.



Joan Snyder CPS/CAP

ITEMS OF INTEREST TO BAHIA MEMBERS

BAHIA CHAPTER BOARD

President

Joan Snyder CPS/CAP
T: 949.399.0600, ext 5007
email: joans@diehlevans.com

Vice President

Beverly Lipscomb CPS/CAP
T: 714.671.4636
email: blipscomb@mercuryinsurance.com

Secretary

Position Open

Treasurer

Norma Baltodano CPS/CAP
T: 714.843.6525
email: normabaltodano@bizla.rr.com

BAHIA'S BULLETIN BOARD



The next Bahia Board of Directors meeting is Saturday, March 6, 2010 at 9 a.m. at the home of Joan Snyder CPS/CAP: 14522 Greenwood Lane, Tustin 92780. Phone: 714.838.3745. All Bahia members are welcome to attend. Contact Joan for directions or MapQuest it.



Spinnaker articles are always welcome. The deadline for submission of articles for the March issue is Monday, March 1. Please send your articles to JoAnn Thompson at joannt67@yahoo.com.



If you are in the job market for a new position or know of a job opening, please contact Evelyn Zupka CAP by email (evelyn.zupka@ch2m.com).

JANUARY CONTRIBUTORS

Sydney Alexander CPS/CAP
Beverly Lipscomb CPS/CAP
Joan Snyder CPS/CAP
Frank Wu, Citi Smith Barney

Word Pair of the Month: *amount, number*

These two words are often mixed up, and although they both refer to quantity, they have very different meanings.

The word *amount* refers to a quantity of something being measured in bulk or mass, which cannot be broken down into individual units. Examples might include things like water, energy, or revenue, as in this sentence: The *amount* of energy generated by the sun is unfathomable.

The word *number*, on the other hand, refers to something that can be broken down and counted in separate units, such as drops, degrees, or dollars, as in this sentence: The child carefully counted the *number* of dewdrops on the flower petal.

An excerpt from *Writing eTips*

January 2010 issue

UpWrite Press Newsletters

<http://www.upwritepress.com/etips>

BAHIA CHAPTER MEETING

**THURSDAY, FEBRUARY 11, AT 6:30 P. M.
THE DOUBLETREE CLUB HOTEL**



**How to Recession-Proof Your Career
Cyndi Karapogosian**

Cyndi Karapogosian, Senior Regional Vice President for Robert Half International, has been in the staffing industry for over 13 years. She will present “How to Recession-Proof Your Career.” She will provide strategies to help achieve a satisfying career, despite the current business climate. While companies may no longer guarantee job security, we can improve our marketability. We will cover such topics as avoiding burnout on the job, “survivor’s guilt,” and becoming an indispensable asset to your employer. We’ll also learn some of the warning signs that our job may be in jeopardy.

Cyndi will discuss coping with a job loss and moving on—keeping our resumes up to date and upgrading our skills. We’ll highlight some things we should always be doing to position ourselves for success—whether we’re happily employed or searching for a new job. Cyndi will share some success stories that prove it’s possible to thrive and outshine the competition in the face of adversity.

Please make sure you have your reservation for this enlightening presentation and an opportunity for some great networking with other chapter members.

The Bahia Chapter meeting cost is \$25 with reservations and \$28 without reservations.

Contact Vee Molinari CPS/CAP at veemolinari@yahoo.com, 949.973.7636, or the Bahia hotline at 714.647.1640 to make a meeting reservation.

To be placed on Bahia’s Standing Reservation status, please fill out Bahia’s Monthly Meeting Standing Reservation request, which may be found at Bahia’s website: www.iaap-bahia.org. Submission information will be found on the form.

If you have any questions, please feel free to contact Vee. We look forward to seeing you all at the February meeting on Thursday, February 11, 2010.

NEARING RETIREMENT? GIVE YOURSELF A FINANCIAL CHECK-UP

By Morgan Stanley Smith Barney LLC
Courtesy of Frank Wu, Vice President—Wealth Management

As you approach retirement, you will quite likely be assessing your financial situation to determine if you have saved and invested enough to afford a comfortable future. Generally, financial professionals advise that to maintain your current lifestyle you will need approximately 70 to 80 percent of your current annual income each year in retirement, although your own situation may differ based on your personal goals and finances.

Taking an in-depth look at your finances and an inventory of your retirement funds approximately five to seven years before retiring will give you time to make adjustments to help you meet your goals when retirement time comes around.

Will I Have Enough Retirement Income?

Generally, retirees turn to these sources of income: Social Security benefits; earnings (including part-time jobs); personal savings and investments, including IRA accounts or additional employee savings plans; and company retirement plans.

According to the Social Security Administration, Social Security may account for only about 40 percent of your income in retirement¹. Personal investments and savings, company retirement plans and other sources will have to make up the remaining portion of your income—about 60 percent.

After calculating your projected retirement income, you also need to examine your current expenses and determine which items will increase or decrease, which will be eliminated, and which will be added after you retire. By reviewing this information early on, you can develop a sense of whether you'll have the necessary income to cover your expenses once you retire.

Compare your expense calculations with your projected sources of income and determine whether you will have a surplus or a deficit. At the same time, determine at what point in retirement you will need to begin drawing on your retirement plan assets. If, after comparing your expenses with income, you have a surplus, you are on the right track to enjoying a comfortable retirement. However, if you note a deficiency, you can make decisions now to help ensure that you will have a relatively comfortable retirement later on.

Should I Adjust My Asset Allocation Strategy?

Having a good understanding of investing becomes more important as you approach retirement. Examine all the investments available through your retirement plan and determine into which category—stocks, bonds or cash equivalents—each of them falls. Next, assess your level of risk. As people prepare to retire, they generally want less risk in their investments than in the past. Since your income from employment will have stopped or decreased considerably and your assets may be invested over a shorter period, it may be more difficult to recover from loss. Therefore you may want a lower-risk investment strategy than before. Whether you intend to use your money over a relatively short period or spread it out through your retirement is another important factor.

Important Points to Consider

There is no set asset allocation strategy that works for everyone. Before determining which strategy best fits your personal situation, keep in mind that different people have different financial resources and expectations regarding how long they will be in retirement. Therefore, individuals have different risk tolerances and investment horizons.

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And remember, no matter what asset allocation strategy you choose, there is always some level of risk and no guarantee that you will not experience a loss.

Also, keep in mind that you need to look at your holdings as a whole. Consider your personal accounts, retirement accounts and any additional sources of retirement income that you may have. By planning the entire picture you will be better able to develop a portfolio that reflects your immediate and long-term goals. Your financial advisor can help you determine if your strategies are on the right track toward a secure retirement and help you find ways to maintain your position or work toward your goals.

¹Source: "Income of the Elderly Population Age 65 and Over 2006," *EBRI Notes*, Vol. 28. No. 12, December 2007.

Frank Wu is a Financial Advisor located in Laguna Niguel, CA, and may be reached at 949.365.5336.

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PATHWAYS TO EXCELLENCE CALIFORNIA DIVISION CHALLENGE

There's a challenge going on—North vs. South—in California Division. The prize, you ask? Bragging rights (cheap, but mighty!) for which half of the state has the most “Members of Excellence” and “Chapters of Excellence” in 2010. Are you up for the challenge??

To begin the Member of Excellence process, go to www.iaap-hq.org and log onto Members Place. Once logged in, go to the Member Resources tab, click on “Pathways to Excellence,” then “Member of Excellence.” You'll find the criteria, forms, and FAQ to guide you along the way. The filing deadline is June 30, so you still have plenty of time to achieve Member of Excellence status. However, if you've already accumulated enough points, you can submit for Member of Excellence at any time.

A minimum of 8 (of 11) criteria must be completed. Everything is tracked on a validation spreadsheet and website form, which is used to submit the final data at year-end. Keep the agreement, and all other related documentation, on file for one full fiscal year after submitting the Member of Excellence application. Be sure to read the Member of Excellence FAQ for clarification and answers to your questions.

1. Signing the Member of Excellence Commitment form gets a point.
2. Paying membership dues on or before your anniversary date gets another point.
3. Integrating IAAP membership and involvement in your annual performance review earns yet another point.
4. If you hold a qualifying certification, degree, or Microsoft certification, you have another point. This carries from year to year, so you have a leg-up going forward.
5. If you are a current CPS or CAP holder you've earned another point. You are current if you have recertified every 5 years since attaining either designation or your CPS designation was achieved prior to 1988 and you have not attained the CAP designation.
6. Attending a minimum of 8 chapter, division, or international sponsored programs or events (in any combination) earns another point.

You've now accomplished 6 of the 8 minimum criteria for Member of Excellence status—all without being a very active IAAP member.

7. Writing an article for the Spinnaker or participating in the IAAP web community forum discussions—another point.
8. Serving as a Chapter officer, committee chair, or committee member earns a point.

You've now become a Bahia and IAAP Member of Excellence!

So, get involved—even just a little bit—and see what happens!

Brian Tracy said, “Personal development is your springboard to personal excellence. Ongoing, continuous, non-stop personal development literally assures you that there is no limit to what you can accomplish.” Begin your pathway to excellence today!

Sydney Alexander CAP

SOUTHERN CALIFORNIA LEADERSHIP FORUM

Anyone currently in a chapter leadership role or anyone interested in one day taking a chapter leadership role or anyone with general interest is invited to:

WHAT: Southern California Leadership Forum

WHEN: Saturday, February 6, 2010—9 to 11a.m.

WHERE: Marmalade Cafe in Tustin District, 2667 Park Avenue, Tustin

The California Board will be providing an update on the June AEF/CDM plans.

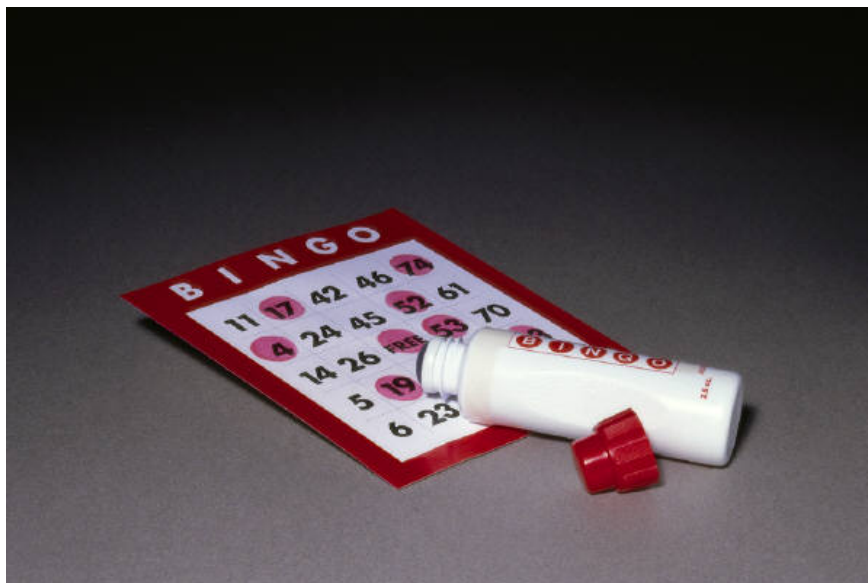
If you would like to attend, please let me know, and I will include you in our reservations.

Joan Snyder CPS/CAP
Chapter President

BAHIA BINGO EVENT

On Saturday, April 24 from 1 to 4 p.m., Bahia will be hosting an afternoon of Bingo! It will cost \$25 to play 10 games of Bingo with proceeds going to Bahia. There will be prizes for the winners, and we will provide light refreshments. The event will take place in Westminster. Please save the date and join us for a fun filled afternoon of Bingo that will also benefit Bahia.

Toni Consiglio CPS



EVENTS CALENDAR

CHAPTER MEETINGS:

- FEBRUARY 11: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
MARCH 18: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
APRIL 8: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
MAY 13: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
JUNE 10: Dark (no meeting)
JULY 8: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
AUGUST 12: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
SEPTEMBER 9: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
OCTOBER 14: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
NOVEMBER 11: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
DECEMBER 9: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM

EDUCATIONAL FORUM AND ANNUAL MEETING (EFAMs):

- JULY 18–21, 2010 Hynes Convention Center, Boston MA
JULY 24–27, 2011 Montreal Palais de Congres Convention Centre, Montreal, Quebec
JULY 22–25, 2012 Gaylord Texan Resort, Grapevine, TX
JULY 28–31, 2013 Anaheim Convention Center, Anaheim, CA
JULY 27–30, 2014 Milwaukee Convention Center, Milwaukee, WS
JULY 26–29, 2015 Louisville Convention Center, Louisville, KY

Look for hotel registration information at the IAAP web site.

CERTIFICATION EXAMINATION DATES:

- MAY 7-8, 2010: Goldenwest College, Huntington Beach
NOVEMBER 5-6, 2010: Goldenwest College, Huntington Beach

PROFESSIONAL EDUCATION CONFERENCE:

- MARCH 8-10, 2010: Grand Sierra Resort and Casino, Reno, NV

ANNUAL EDUCATION FORUM & 58TH CALIFORNIA DIVISION MEETING:

- JUNE 11-13, 2010: Hosted by Las Positas Chapter at the Hilton Pleasanton at the Club, Pleasanton, CA

CERTIFICATION CONFERENCE:

- OCTOBER 17–20, 2010: Hilton Seelbach Hotel, Louisville, KY