



THE SPINNAKER



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BAHIA CHAPTER, NEWPORT BEACH, CALIFORNIA

JANUARY 2010

PRESIDENT'S MESSAGE

2010—It seems like only yesterday that we were all concerned about the change to the new century. Now, we are already 10 years into it. Time is so fleeting, and we all feel like we just don't have enough of it, but somehow we manage to get everything done that we schedule for. In planning for 2010, be sure to schedule in your time for IAAP. Make time for:

- Education
- Volunteering
- Networking
- Enjoying

Make time for education by attending our January Meeting. Our excellent motivational speaker, Jeffrey Washington, will help you deal with difficult people or situations. Each month we try to have speakers that offer CPS/CAP recertification points. Even if you are not certified, our speakers offer valuable opportunities for education and professional growth.

Make time for volunteering by stepping forward to help the chapter in its plans for the future. We are in need of board members and committee members. We need to build committees that can work on membership, ways and means and community service projects. This is a great opportunity to develop your leadership skills as well as helping the Chapter.

Make time for networking by scheduling every second Thursday of the month to attend our chapter meeting and getting your face and name out among the membership. Sign up for standing reservations so that you will make it a priority; always plan on coming.

Make time for enjoying each other by doing all three of the above. Each of those practices gives you the opportunity to interact with each other, learn from each other and enjoy each other's company.

Let's start this year with the **resolution that you will make time for IAAP.**

Happy New Year to everyone, and we look forward to seeing you at the January meeting.

P.S. All members are welcome to attend the January Board meeting at my home on Saturday, January 9, 2010 to find out how you can contribute to Bahia's success.

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: normabaltadano@bizla.rr.com

BAHIA'S BULLETIN BOARD



The next Bahia Board of Directors meeting is Saturday, January 9, 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 February issue is Monday, January 25. Please send your articles to JoAnn Thompson at joannt67@yahoo.com.

JANUARY CONTRIBUTORS

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



Technology—That Little Extra

Technology changes so fast nowadays that you can be hard pressed to keep up. However, when you do get a new cell phone, a portable computer, or some other electronic device, remember to recycle your old electronics...after carefully wiping out the personal information they may contain. Ask an IT person to check your old computer and assure you that any sensitive material is completely obliterated and inaccessible. It's best to be safe.

An excerpt from
Writing eTips
 December 2009 issue
 UpWrite Press Newsletters
<http://www.upwritepress.com/etips>

BAHIA CHAPTER MEETING

**THURSDAY, JANUARY 14, AT 6:30 P. M.
THE DOUBLETREE CLUB HOTEL**



Dealing with Difficult People Jeffrey L. Washington

Dealing with Difficult People is an interactive and fun-filled workshop. After hearing this presentation, you'll walk away motivated and inspired. You'll learn how to apply practical strategies that will empower you to make a positive change in your life and in the lives of others. You will learn how to get the best from people at their worst.

If you have someone bugging you at work or in your personal life, you'll gain empathy by understanding the most common reasons for difficult behavior. You will learn some positive actions and effective tools you can use the next time you encounter your "difficult" person.

Jeffrey Washington is a motivational speaker and trainer from L.A. He travels the country inspiring audiences at schools, businesses, service clubs, and community organizations. Come to the January meeting and hear him share relatable stories and examples of how to and how not to deal with your problem person.

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 January meeting on Thursday, January 14, 2010.

IRA ROLLOVERS: GATHER YOUR SCATTERED RETIREMENT ASSETS

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

How many retirement plans and accounts do you currently have? Are you sure? It's easy to lose track, especially if you have changed jobs or opened IRAs in tax seasons only to have forgotten about them later. Knowing the location and value of your retirement assets is an important part of retirement planning. To simplify your efforts, consider consolidating those assets with IRA rollovers.

Key Advantages

You may use the IRA rollover option to move funds from a qualified retirement plan or traditional IRA to another traditional IRA, or from one Roth IRA to another Roth IRA, with no current tax consequences.*

Consolidating your accounts makes it easier to keep track of retirement balances, contributions and investment performance. You'll receive fewer statements for easier record keeping and possibly pay less in annual account fees. With your assets pooled together, you may adjust your investment strategy more easily, and consolidation streamlines the process of making your required minimum distributions during retirement.

Put a Rollover in Motion

Track down your retirement assets, review your tax records and contact previous employers. For information about IRA rollovers contact us. We can help you put your IRA rollover wheels in motion and assist you with other retirement planning needs.

* Earnings on Roth IRA withdrawals may be subject to state and local income taxes; they may be subject to federal income taxes if taken before five years of participation. Qualified retirement plan and traditional IRA withdrawals generally are subject to ordinary income taxes. Withdrawals from a qualified retirement plan, traditional IRA or Roth IRA prior to age 59½ may be subject to a 10 percent federal tax penalty. Certain exceptions apply. Required minimum distributions from traditional IRAs generally must begin by April 1 of the year after you reach age 70½, and from qualified retirement plans by that date or by April 1 of the year after you retire, if later.

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

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Top 10 Productivity Tips

Week #12: Using the Concept of 'Prime Real Estate' at Your Desk/Workstation

by Meggin McIntosh, Ph.D. | The Ph.D. of Productivity™

Developers, realtors, leasing agents, and the like are quite familiar with the concept of prime real estate. Developers don't build "Dollar Stores" or "Big Lots" stores on land for which they paid a premium. They put high end housing, retail, or commercial property there. By considering this concept, reorganize your workspace to be more productive.

1. **Imagine yourself sitting in the middle of a target** when you are in your workspace.
2. **The "A" area** (or prime real estate) is the concentric circle that is the closest to you and includes the top of your desk, the top drawers in your desk, and any other spaces that you can reach easily without much movement.
3. **Put items in your "A"/prime real estate area that you use every day**...and put nothing else in that space. Do you really use your three-hole punch every day? If not, it and other office supplies should be moved. And do you use 10,000 pens? Donate the extras to the office conference room. Do you really use a phone book every day?
4. **The "B" area** (or expensive real estate) is the next concentric circle on your workspace target. This might include lower desk drawers, a credenza, or shelf that you can reach without getting up out of your chair.
5. **Put items in your "B"/expensive real estate area that you use frequently**, but not necessarily everyday...and put nothing else in that space.
6. **The "C" area** (or moderately-priced real estate) is the next concentric circle on your workspace target. This might include your file cabinets, book shelves, or other storage furniture in your office space. Important reference materials should be in this space, including perhaps a list of company personnel, a dictionary, etc.
7. **Put items in your "C"/moderately-priced real estate area that you need to have access to but that you don't use on a frequent basis**. This is the place for your snack drawer!
8. **The "D" area** (or low-cost/bargain real estate) is the last and outer concentric circle on your workspace target. This might include storage outside your immediate workspace, off-site storage, or the like. Confirm the security of these materials (locking file cabinets, a safe) if they contain private information.
9. **Put items in your "D"/bargain real estate area that you must keep for legal or accountability reasons**, but that you don't access except in unusual circumstances.
10. **Consider your workspace areas to be fluid**, i.e., something that you are working on during one part of the month may move into your "B" area, but then during the rest of the month, may move back out to the "C" area.

Think through the ideas listed above and see what a difference it makes. Watch your productivity soar as you effectively and efficiently get your work done in your newly-organized workspace.

Start spending your days, weeks, and months more productively. Sign up at <http://www.toptenproductivitytips.com/signup.php> to start receiving the Top Ten Productivity Tips right away! At least one (and possibly ALL) of the Top Ten Productivity Tips each week will increase your productivity and you will notice the difference.

Do you have questions or topics that you would like me to address in future Top Ten Productivity Tips? Then just send an email to meggin@TopTenProductivityTips.com and I will endeavor to get an answer to you and others in a timely fashion. Your questions are likely to be on others' minds, too, so help everyone by sending me your questions and suggestions.

**“TIMELY” WORDS FROM
BARBARA MURPHY CPS/CAP, CALIFORNIA DIVISION PRESIDENT**

As we are in the busiest time of the year—holiday season—year end at work, read the quote below and then ponder the questions—NOW is the time to sit still for a moment and reflect on **time** and what are we doing with our 24 hours a day!

“Don't say you don't have enough time. You have exactly the same number of hours per day that were given to Helen Keller, Pasteur, Michelangelo, Mother Teresa, Leonardo da Vinci, Thomas Jefferson, and Albert Einstein.”

—H. Jackson Brown, author

Questions to Ponder:

How much time do I have?

Am I spending it on the things I really want in my life?

Action Steps:

Recognize that how you use your time is your choice.

Be more conscious in your time choices today.

Make it a Remarkable Day!

Kevin Eikenberry

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Kevin Eikenberry is a speaker, trainer, author, and consultant and President of The Kevin Eikenberry Group, a learning consulting company committed to helping organizations, teams, and individuals transform their potential into desired results. For information about The Kevin Eikenberry Group or its products and services, visit the website at <http://KevinEikenberry.com>.





Southern California Leadership Forum

SAVE THE DATE

Saturday, February 6, 2010
9am to 11am

Place to be determined –
probably Irvine area

USING THE RIGHT WORD...

Compare With / Compare To

Things of the same class are *compared with* each other; things of different classes are *compared to* each other.

Compare your responses **with** mine.

Ben **compared** his computer **to** a sloth.

Note: *Compared to* can also mean “in relation to.”

Roberta is Internet savvy **compared to** me.

(From *Write for Business*, page 227, and *Proofreader's Guide* PDF, page 39)

EVENTS CALENDAR

CHAPTER MEETINGS:

- JANUARY 14: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
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

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, WI
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