



THE SPINNAKER



VOLUME 16, ISSUE 1

BAHIA CHAPTER, NEWPORT BEACH, CALIFORNIA

JULY 2009

PRESIDENT'S MESSAGE

As I was preparing to take off on a road trip to Canada for 4 weeks with my husband, I realized I needed to put together my first President's Message. I look forward to this upcoming year as an opportunity for our Chapter to grow and to increase the attendance at our monthly meetings.

In this newsletter publication, there is an attachment which sets forth the results of the recent membership survey that was sent via email to the membership. In the past, we have had written surveys which did not bring much response. I think this "survey monkey" survey was well received. We had 21 responses out of a possible 44. The membership told the board what they were looking for in speakers and why they were not attending. Your board is working very hard to present excellent speakers on topics of interest—speakers that motivate and educate. I ask all of you to put your best foot forward and make every possible effort to attend the meetings. We will be putting out more surveys in the next few months to get even further input from all of you. If you did not have an opportunity to respond to the survey, you can still do so. If you did not receive the link, please let me know, and I will forward it to you.

A number of us attended California Division Annual Meeting on the weekend of June 6 in Riverside. The theme "Excellence in Action" presented a weekend packed full of educational opportunities as well as networking with all of the California Division Chapter attendees. What an array of speakers.

The event closed on Sunday with Susan Leahy *Communication Empowerment* and our international president Barb Horton CAP *Encouraging the Heart*. We were fortunate to have Barb there to present the views of the International Board on a number of topics.

The new California Division Board was also elected and installed. Barbara Murphy CPS/CAP is the 2009-2010 President along with the following:

Bea Endaya	President Elect
Debra Burruss CPS/CAP	Vice President
Angie La Carte	Corresponding Secretary
Murphy Jones CPS/CAP	Recording Secretary
Gloria Rossiter CAP	Treasurer

Also included as an attachment with this newsletter is a PDF of the certificates Bahia was awarded. Attending these conferences sheds a lot of insight on the workings of the organization. Next stop is International Convention in Minneapolis, which I will be attending the end of July.

One last thought for this month. Our current board of directors consists of only 3 members—President, Vice President and Treasurer. We definitely need a Secretary to help us at our Board meetings. Meetings are only held 4 times a year, usually for a couple of hours on a Saturday morning at my home in Tustin. If anyone feels they could spare the time to assist your board, we would be most appreciative. It is never too late to come on 'board.' So if your schedule permits, now or in the future, please step forward. There is so much to gain by becoming an active member. Besides the secretary, we have many committees that could use help—ways and means, community service, publicity, to name a few. What interests you? How can you help? Don't be shy; call or email me and let me know your thoughts. Hope to hear from you! I'll be in touch when I get back from Canada.

Joan Snyder CPS/CAP

ITEMS OF INTEREST TO BAHIA MEMBERS

BAHIA CHAPTER BOARD

President

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Vice President

Beverly Lipscomb CPS/CAP
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Secretary

Position Open

Treasurer

Norma Baltodano CPS/CAP
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BAHIA'S BULLETIN BOARD



The next Bahia Board of Directors meeting is Saturday, August 8 at 9 a.m. at the home of Joan Snyder CPS/CAP. All Bahia members are welcome.



The next Multi-Chapter Symposium Committee meeting is Saturday, July 18 at 9 a.m. at Alta Dena Dairy in the City of Industry.



Spinnaker articles are always welcome. The August deadline is Monday, July 27. Send your articles to JoAnn Thompson at joannt67@yahoo.com

JULY CONTRIBUTORS

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



respectfully, respectively

Oh, those suffixes! They're just little endings, but they can make a big difference. In the case of this month's word pair, it's the suffixes that take the word "respect" to different places.

The word "respectfully" indicates deference or esteem toward someone or something. Here is an example of the word's use:

He approached the professor **respectfully**, as befitted her years of service to the school.

The word "respectively," on the other hand, suggests a sequential connection of two or more things, as in this sentence:

Sue, Ann, and Tom **respectively** wrote the pitch, created the display, and set up the booth.

So make sure your suffixes say precisely what you intend. If you're not sure, look it up. Clarity is always worth the time.

etips@upwritepress.com

BAHIA PROGRAMS

BAHIA CHAPTER MONTHLY MEETING THURSDAY, JULY 9, AT 6:30 P. M. THE DOUBLETREE CLUB HOTEL



Unspoken Messages—What Your Appearance Is Saying About You

Diana Jennings, AICI, CIP, CPBS will share the secrets to developing your personal style to support your professional goals. Attend and learn the seven Universal Styles[®], their message, and how they relate to your goals. Diana will also share the seven keys to leveraging your image in the workplace. This program has been approved for 1 CPS/CAP recertification point.

MULTI-CHAPTER SYMPOSIUM

The Multi-Chapter Symposium is coming up quickly. Please save the date for Saturday, October 3 — see the flier included as an attachment to this newsletter. This is one of our best events of the year, with exhibitors, speakers, lunch, and networking with friends.

The committee has been hard at work since April. Bahia's responsibility this year is finding speakers. We have a couple in mind that should be outstanding.

The event will be held at the lovely Pacific Palms Conference Resort in the City of Industry. Please try to come, bring a friend or two, and enjoy yourselves.

The committee is in need of exhibitors and door prizes. If you know of an exhibitor or wish to donate a door prize, please contact Beverly Lipscomb CPS/CAP at blipscomb@mercuryinsurance.com or Sydney Alexander CAP at sydney.s.alexander@marsh.com.

THE HARD FACTS OF LONG TERM CARE INSURANCE

Almost everyone knows the merits of life insurance—the umbrella for that rainy day. But few of us consider that perhaps a bigger need is for long-term care insurance—coverage for the unfortunate event that you or a loved one becomes incapacitated or disabled and unable to care for yourself. Indeed, 75 percent of Americans have made no preparations for long-term care.¹ Well, it's time to face the hard facts about long-term care.

Fact one: Today, approximately 9 million Americans over the age 65 will need some form of long-term care, and that number will reach 12 million by 2020.²

Fact two: Don't let youth lull you into a false sense of security. Although the majority of people who require long-term care are over the age of 65, a substantial 40% are between the ages of 18 and 64.³

Fact three: The cost of long-term care can be expensive. According to the Genworth Financial 2007 Cost of Care Survey, the average daily rate of private nursing home care is \$204. But that figure could go as high as \$539 a day in Alaska to as low as \$119 a day in Louisiana.⁴ Whatever the cost, will you be able to shoulder these expenses on your own?

However, it's never too late to evaluate your long-term care needs. Here are some factors you should consider.

Who is a suitable candidate for long-term care insurance? Single people with no one to look after them in case of a debilitating accident or illness should consider taking out a long-term care policy. Since they tend to live longer than men, women are also ideal candidates for this insurance coverage. Finally, anyone who wants to protect a burgeoning nest egg should contemplate it. Long-term care costs can wreak havoc on your finances.

Is it costly? It varies, depending on the type of policy, how old you are when you apply and your health. Typically, most policies may range from \$3,000 to about \$7,000 a year. Couples typically receive some type of discount.

What does it cover? Depending on the contract, a typical long-term insurance policy covers any nursing home or institutional setting—semi-skilled, adult daycare and managed care all the way up to condo-type healthcare homes. It also covers in-home healthcare, both by professionals and family members. Of course, the higher your premium, the more long-term care you will be able to afford.

What doesn't it cover? Long-term care insurance is not medical insurance. It does not cover hospital stays nor will it cover any medical payments. Long-term care policies also typically do not cover acupuncture or, heavy-dose vitamin therapy.

How do you calculate the coverage you need?

- People who have good health records and whose ancestors have lived long lives may want to consider purchasing a policy before they retire.
- If your family has a history of early mortality, long-term care insurance should be something to contemplate when you're in your forties.
- Are you married? Married people tend to live longer and thus are likely to wind up needing long-term care.
- How much can you afford? Long-term care costs tend to be pricey and vary according to geographic regions.

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THE HARD FACTS OF LONG TERM CARE INSURANCE (CONT'D)

(Continued from page 4)

Is the premium locked in? No. In some cases, premiums have risen as much as 40 percent. However, there is a modicum of protection from excessive rate hikes: premiums cannot be increased without first receiving approval from your state insurance commissioner. It may seem like a lot on a pure percentage basis, but on a true dollar basis, it can still be a good value.

What kinds of options are involved? You can buy additional insurance meant to provide inflation protection, at a simple or compounded rate. There are shared-care options on some policies, where the balance of the policy is extended to a surviving spouse. And there are “limited-pay” policies, which are intended to insulate you from future rate increases. These are all matters to discuss with your financial advisor.

What triggers the insurance benefit? Think about what you do within the first 15 minutes of waking up: getting up out of bed; getting dressed; going to the bathroom; taking your medication; feeding yourself. Most policies cite the inability to perform two of six daily activities for at least a period of 90 days for the insurance benefit to kick in.

In a separate category, is cognitive impairment: Do you know who the president is, what day it is, who you are? Ultimately, a physician will make a ruling on the impairment. Some policies will allow your personal physician to make that call rather than someone hired by the insurance company.

Finally, how do you get started? Long-term care insurance should be looked at in the context of all your financial assets and liabilities. While there’s plenty of information on the Internet about long-term care insurance and most of the insurance underwriters have educational sections on their websites, nothing beats talking to a qualified financial advisor to help you figure out what’s suitable for you.

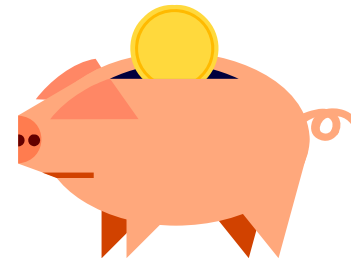
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Since long-term care insurance is medically underwritten, you should not cancel your current policy until your new policy is in force. Your actual premiums may vary from any initial quotation you receive. A change to your current policy may incur charges, fees and costs. A new policy may require a medical exam. Surrender charges may be imposed and the period of time for which the surrender charges apply may increase with a new policy. You should consult with your own tax advisors regarding your potential tax liability on surrenders.

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^{1, 4} 2007 National poll conducted by Public Opinion Strategies for Genworth Financial

^{2, 3} “Understanding Long-Term Care”

PERSUASIVE WRITING

Your business correspondence is frequently designed to persuade: to convince a customer to use your services, to assure a potential client that you will provide whatever is needed, to encourage coworkers to come to an agreement on a project. In each of these cases, and many others, you need to sway thoughts your way. Here are some tips to help you use persuasive writing to achieve your goals.

- First, **consider your audience**. How will the targeted reader benefit from your ideas? What will best motivate him or her to come around to your way of thinking? In your writing, present the positive aspects of what you are proposing and explain how it can make your reader's life easier or better.
- Next, **understand your own purpose**. What exactly are you asking, and what result do you want? Clarity is important. If you know how you want the reader to respond, you can shape your message for maximum impact.
- Finally, **write clearly, following the writing process**. Get your reader's attention and present your ideas, using clear and convincing support for your case. Present your facts and address any doubts the reader may have.

Once you have written your argument, go over it, examining its organization and flow. Then read your argument aloud. Do you sound confident and positive? Are you clearly presenting your ideas in an attractive and powerful manner? Is your format easy to follow, your arguments clear, sensible, and relevant? Make any necessary revisions and proofread for errors.

In summary, remember that your persuasive writing should connect with your audience and present ideas that are not only possible, but relevant and important.

You can find more about creating persuasive writing on pages 59–70 in *Write for Business: A Compact Guide to Writing & Communicating in the Workplace*, one of the handy business writing materials from UpWrite Press.

Writing eTips

UpWrite Press newsletters

BAHIA CHAPTER OBJECTIVES

- Elevate and maintain the standards of the profession and promote its working relationship with management through continuing education and authorized programs.
- Advance the professionalism of members through exchanging ideas at meetings, seminars, workshops, and conventions.
- Receive recognition from peers and other professionals in the business community.

HAPPY FOURTH OF JULY !!

ODE TO THE FLAG

By Linda Sheehan Cunningham COPYRIGHT 1970 & 1996

Our Nation's Flag is a stirring sight
As it flutters proudly in the breeze
Its colors of blue, red and white
Mean so much to you and me
Red stands for courage and hardiness
The white means innocence and purity
Blue for justice, perseverance and vigilance
In its promise to keep us free.

This banner stands for a bountiful land,
Its government, people, and ideals,
The stripes from the thirteen colonies stand,
Its symbolism is very real.
Each State now is represented
By a star of white on blue
President Washington first presented
The American Flag to You.

Many brave men have fought and died
To protect it from dishonor and disgrace.
Wives have mourned and mothers have cried
So we could remain...the United States.
The sight of this Banner brings feeling of joy,
Of courage, pride and freedom to all.
A symbol of our nation in all its glory,
On the moon Old Glory stands tall.



EVENTS CALENDAR

DINNER MEETINGS:

- JULY 9: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
AUGUST 13: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
SEPTEMBER 10: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
OCTOBER 8: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
NOVEMBER 12: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM
DECEMBER 10: Doubletree Club Hotel, 7 Hutton Centre, Santa Ana, Networking begins @ 6 PM

INTERNATIONAL CONVENTION:

JULY 26-29, 2009: Minneapolis Convention Center, Minneapolis

CERTIFICATION EXAMINATION DATES:

NOVEMBER 6 and 7, 2009: Goldenwest College, Huntington Beach

ANNUAL EDUCATION FORUM & 58TH CALIFORNIA DIVISION MEETING:

JUNE 11-13, 2010: Hosted by Las Positas Chapter in the Oakland area

THE LAST WORD

In this edition it goes to Warren Buffett (1930 -).

“Price is what you pay. Value is what you get.”

