



THE SPINNAKER



VOLUME 16, ISSUE 5

BAHIA CHAPTER, NEWPORT BEACH, CALIFORNIA

NOVEMBER 2009

PRESIDENT'S MESSAGE

Another month has gone by, and it has been a busy one. We had Multi-Chapter Symposium on October 3, which featured two excellent speakers, exhibitors, and lots of door prizes for the attendees. We had our Chapter meeting on October 8, our Board meeting on October 10, and Sydney Alexander and I attended Stellar Chapter's monthly meeting on October 19. We now look forward to our November and December chapter meetings. There is an excellent speaker lined up for November 12 (see flier), and December 10 will be our anniversary meeting where we will be joined by Orange Empire Chapter. At the December 10 meeting, there will be a white elephant gift exchange for those wishing to participate, and contributions to Girls, Inc., will be collected for our community service project. Mark your calendars and plan to attend both events.

I received some excellent suggestions for fund raisers to help our treasury:

- A Bingo night was suggested by Toni Consiglio, who also volunteered to spearhead the project. I received 18 responses to the survey that I sent to all of you via Survey Monkey, which gave us insight as to what our members prefer.
- Pat Piecuch has offered to handle selling Entertainment Books. They will only be sold at the November and December meetings or by contacting Pat directly. Please check out the information contained on Page 9 of this issue of *the Spinnaker*.
- Patty Masuda has come up with some new ideas as well. Her wonderful mother continues to support our chapter with her handmade goodies. At the November meeting, Patty will be selling pieces of homemade apple cake for you to take home. There is also information on Page 6 for ordering crocheted toilet paper hats to decorate your bathrooms. Patty will be taking orders so that you can have them specially made in the colors you desire. They will make lovely gifts for the holidays as well as useful decorations for your bathrooms.
- Our Bates Nuts pre-orders have ended, but if you did not have an opportunity to place an order, surplus nuts will be available for purchase at the November meeting.

I want to thank everyone for all their input and participation in our fundraising endeavors, which will help keep our budget in the black.



This is the month for Thanksgiving, and even though there have been tough times for us, I'm sure we all have much to be thankful for. Approach each day with a positive attitude and always look for the good in everyone. I would like to personally wish all of you a very Happy Thanksgiving and look forward to seeing you on November 12 at the Doubletree Club for our monthly meeting.

Joan Snyder CPS/CAAP

ITEMS OF INTEREST TO BAHIA MEMBERS

BAHIA CHAPTER BOARD

President

Joan Snyder CPS/CAP
T: 949.399.0600, ext 5007
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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, 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 December deadline for submission is Monday, November 23. Please send your articles to JoAnn Thompson at joannt67@yahoo.com.

NOVEMBER CONTRIBUTORS

Norma Baltodano CPS/CAP
Beverly Lipscomb CPS/CAP
Patty Masuda CPS/CAP
Pat Piecuch
Joan Snyder CPS/CAP
Frank Wu, Citi Smith Barney



Inspiration—That Little Extra

Inspiration isn't exclusive to poets and musicians. We all need something (or someone) in our lives to spur us on to do our best. What or who inspires you? Where do you get the push to grow and achieve? After answering these questions, keep a reminder of your inspiration near you—a photo, a recording, a poster, etc. Then, whenever you feel empty, let your inspiration reminder refill and recharge you. Be like Homer Simpson, who papered his cubicle with pictures of his daughter Maggie along with the sign "Do it for her."

With a little inspiration and some hard work, you'll find you can achieve any goal.

An excerpt from
Writing eTips
UpWrite Press Newsletters

BAHIA CHAPTER MEETING

**THURSDAY, NOVEMBER 12, AT 6:30 P. M.
THE DOUBLETREE CLUB HOTEL**



How to Make a Great First Impression and Business Etiquette

Presented by Grace Lee, Grace Lee International

We don't get a second chance to make a first impression, so how we impact people when we first meet is essential to success in any relationship. Have you noticed that when you look your best, act with confidence and are socially gracious, people treat you with warmth and respect? That's the power of first impressions. This presentation gives you the essentials you'll need to make a powerful, positive first impression every time.

"We've forgotten the social graces," says Lee, "and if you don't make a positive first impression, you may not get the chance to make a second. How you impress others determines whether they'll hire you, give you that promotion or investment capital, schedule a meeting—or a date," she points out.

Grace will also touch on business etiquette. Do you have questions regarding business card exchange, office etiquette, international relationships, or telephone, cell phone and social media etiquette? Attend the November 12 meeting and get your questions answered.

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 November meeting on Thursday, November 12, 2009.

PROTECTING YOUR RETIREMENT INVESTMENTS DURING A JOB TRANSITION

By Morgan Stanley Smith Barney LLC

The current economic and market environment has prompted many Americans to rethink their retirement strategies. If you are experiencing a job transition—particularly if the transition is unplanned and unexpected—such a reassessment may be particularly important for you. While it may be tempting to focus more on your immediate needs, you should not lose sight of long-term goals, especially your retirement strategy.

Some Basic Decisions

Your employer-sponsored retirement plan is likely to be a key component of your retirement strategy. Because it represents a key source of future retirement income, it is important to carefully consider your alternatives for administering these assets. During a job transition, you will usually have three options: take a lump sum distribution, leave your assets in the employer-sponsored plan or move your assets into a Rollover IRA.

Taking a Direct, Lump Sum Distribution

With this option, the assets in your plan are distributed directly to you in a lump sum, which provides you with immediate access to your funds. Depending on your short-term needs, that may appear to be an attractive alternative. However, a distribution will likely result in substantial federal and state income taxes and a 10% IRS penalty tax, which can significantly reduce the amount of the distribution. Because you will be receiving the distribution directly, the plan administrator *must* withhold up to 20% of the value of the distribution for federal income tax purposes. Moreover, you will lose the benefit of the tax-deferred status of these assets, which could reduce the amount ultimately available to you at retirement.

The Status Quo Option

You can decide to do nothing, leaving your assets in your former employer's plan. That will protect the tax-deferred status of your assets and allow you to transfer the account assets at a later time to a new employer's retirement plan that accepts rollovers. But you may be limiting your investment choices and control because employer plans typically have a restricted investment menu and require the consent of your spouse before you can name someone else as a beneficiary.

Establishing a Rollover IRA

A Rollover IRA simultaneously addresses the issues of taxation, flexibility and control, and may hold significant benefits for you as a result:

- If your distribution is transferred directly to a custodian, rather than to you, the Rollover IRA eliminates the withholding requirement and penalties that may result from a lump sum distribution.
- The entire rollover amount can be invested immediately, according to the strategy you specify.
- Your assets and any earnings continue to have the potential to grow tax-deferred until you retire and begin taking withdrawals.
- You may gain access to a wider range of investment options and more retirement planning and distribution flexibility.

You can name any beneficiary, including a trust, without needing the consent of your spouse (although special rules may apply in community property states).

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For example, investment products in an employer plan are usually limited to mutual funds and company stock. With a self-directed Rollover IRA, you can work with your financial professional to structure a portfolio using stocks, bonds, annuities and other investments utilizing an asset allocation¹ that is customized to help you meet your retirement investment objectives. And your retirement strategy can be further tailored with a wider range of beneficiary selection and distribution choices.

Consider Consolidation

This may also be an excellent time to deal with multiple IRAs you may have opened over the years and with account balances you may have left in the plans of former employers. Together, these assets may represent a significant sum. There are good reasons to consider consolidating them all in a Rollover IRA:

- **Comprehensive investment strategy**—It can be difficult to maintain an effective investment strategy—one that accurately reflects your goals, timing and risk tolerance—when assets are spread among multiple financial institutions. When you consolidate, your financial professional can help you ensure that these assets are part of your overall asset allocation strategy that is reflective of your current financial situation and long-term retirement goals.
- **Greater investment flexibility**—A self-directed IRA generally offers you the ability to choose from a wide range of investment products, including stocks, bonds, mutual funds, annuities and more.
- **Simplified tracking**—It is easier to monitor your progress and investment results when all your retirement savings are in one place because you will receive one statement instead of several. That simplifies your life while protecting the environment.
- **Lower costs**—Reducing the number of accounts may also reduce your account fees and other investment-related charges.

Dealing with one account rather than several also simplifies the distribution process—including complying with complex minimum distribution rules when you reach age 70½.² And you avoid the risk of losing track of your retirement accounts or access to the account assets should your former employer merge with another company or go out of business. Your financial professional can help you assess your alternatives so you can make decisions based on what's best for you. You may find that this time of transition holds benefits for your retirement assets.

¹ Asset Allocation does not assure a profit or protect against loss in declining financial markets.

² The 50% tax penalty for not withdrawing a required minimum distribution for the 2009 tax year has been suspended. However, individuals who attained age 70½ in 2008 must have taken their initial required minimum distribution not later than April 1, 2009.

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

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THE GIFT OF MEMBERSHIP

Do you have a special coworker or friend who is also an administrative professional? If you'd like to do something special for him or her, we have the perfect idea: the Gift of Membership. It's a great way to introduce your friends and coworkers to IAAP. Maybe it's a way to help that admin that just got laid off or as a special gift for your son or daughter who is now a part of the profession.

It's easy to give the Gift of Membership. You can either mail/fax in the Gift of Membership form or call Headquarters with your information, including payment, and the name and contact information of the recipient. After the membership department gets the information, they will send out an e-mail informing the recipient of his or her Gift of Membership. It only takes a few minutes but gives a gift that lasts an entire year.

You can access the sign-up forms here: <http://www.iaap-hq.org/join/gift.html>.

Don't let another day go by. Give the perfect gift, the Gift of Membership.

Best regards,
Joy R. Johnston
Senior Manager, Membership and Distribution
International Board of Directors
Headquarters Staff

Crochet Hat-Shaped Toilet Tissue Cover Bahia Fundraiser



**Handmade—special order—pick your colors
Only \$5.00**

**Please call Patty Masuda at 562-797-1063 or email patty.s.masuda@boeing.com your order.
Orders are due before November 27 (delivery at the December 10 meeting).
All proceeds benefit Bahia.**

GIRLS, INC. OF ORANGE COUNTY COMMUNITY PROJECT

“Inspiring all Girls to be Strong, Smart and Bold”

Bahia and Orange Empire Chapters IAAP have chosen to support teen girls through Girls, Inc. of Orange County for our holiday community project this year. The teen years are so important, and teens are often overlooked at the holidays. Please bring your gift donation, wrapped and marked with the contents (to assist in distribution of gifts by Girls, Inc.), to the December 10 meeting.

Suggested Gift Ideas

Gift cards to Target, Forever 21, Tilly’s, Borders, Subway, Starbucks,
music, etc.
Hygiene products / Toiletries / Body lotions
Jewelry / Hair accessories
Make-up kits / Cosmetic bags
Purses / Trendy scarves
Backpacks / Art supplies
Journals / Movie tickets
OCTA bus passes

WHITE ELEPHANT TRIVIA

The term white elephant refers to an old tradition of giving gifts that were old trinkets and unwanted gifts from past years. This procedure is sometimes called regifting today. The object of the white elephant gift exchange is for guests at a party to give a gift to the game and each guest leaves with a gift. There is a random drawing to determine the order in which players get to open gifts or to steal unwrapped gifts.

The game is generally played among family, friends, and coworkers. There are usually a minimum of six to eight players in a white elephant gift exchange. This gives people enough of a chance to steal gifts from each other. This is a key part of the game’s enjoyment.

The game has become known by a variety of names:

- Yankee Swap (this is the game’s name in New England)
- Grinch Exchange
- Chinese Gift Exchange
- Nasty Christmas
- Rob Your Neighbor

The origin of the term white elephant is unclear. One possibility is that the term came from a king of France when he gave a sick pet, which was a white elephant, to the king of England. <http://www.christmasgifts.net>.

WHW (WOMEN HELPING WOMEN)

WHW (Women Helping Women) is an Orange County non-profit organization providing services to low-income clients by helping them attain and sustain employment and reach self-sufficiency. All their services are provided free of charge, including professional business apparel and accessories, computer classes, life skills workshops, and employment support services. WHW provides services for men as well through their Men2Work program.

Bahia would like to help support this worthy organization throughout the year by providing (through donations) some of the basic supplies, clothing and accessories needed to operate successfully. Below is a list of items they could put to good use.

WOMEN'S Professional Clothing and Accessories

- ~ Suits, blazers
- ~ Slacks, skirts, dresses
- ~ Blouses, sweaters, dress shirts
- ~ Dress shoes, purses
- ~ Pantyhose, knee highs, trouser socks
- ~ Jewelry, belts and scarves
- ~ Bras, panties, slips
- ~ Regular and sample-sized shampoo and conditioner
- ~ Toothbrushes, toothpastes, floss
- ~ Body wash, shower gels, soaps, lotions
- ~ Unused/sealed make-up products
- ~ Regular and sample-sized health/beauty products

MEN'S Professional Clothing and Accessories

- ~ Suits, blazers
- ~ Dress slacks and khaki pants
- ~ Dress shirts, sweaters, and polo shirts
- ~ Dress shoes, trouser socks
- ~ Ties, belts
- ~ Watches, cufflinks, tie clips
- ~ Briefcases
- ~ Boxers, briefs, undershirts
- ~ Regular and sample-sized shampoo, lotions, soaps
- ~ Toothbrushes, toothpastes, floss
- ~ Razors, shaving cream
- ~ Regular and sample-sized hair/body products

Miscellaneous

- ~ Prom/bridesmaid dresses
- ~ Large shopping bags
- ~ Used or new cell phones (do not need the battery, charger, or any accessories)
- ~ Gift cards to Target, Wal-Mart, Payless Shoe Store, Dress Barn, The Avenue

Other

- ~ Cleaning/bathroom supplies
- ~ Copy paper
- ~ Office supplies
- ~ Video cameras
- ~ Laptop computers
- ~ Digital cameras
- ~ Gas cards
- ~ Gift cards from Staples, Office Depot, Office Max

**If you would like to participate, please bring your donated items to the monthly meetings.
Donations will be collected and delivered by Norma Baltodano CPS/CAP.
(WHW's website is www.whw.org)**

2010 ENTERTAINMENT BOOKS

One of our fundraisers for the year will be the sale of 2010 Entertainment Books. The 2010 edition is available to Bahia at the low price of \$35 for the Orange County Edition. Other editions are available upon request. Don't wait to purchase your book(s) as you can use your book immediately. They also make excellent gifts. The Chapter will make a minimum of 10% on each book sold or 20% if more than 10 books are sold. The books include:

- GREAT savings on dining (up to ½ off on fine and informal dining and fast food)
- Discounts on MANY stores such as Best Buy, PetsMart, and Barnes & Noble
- Ralph's Grocery (\$5 off each month)
- Movie theatres—Regal, AMC and Krikorian
- There are discounts for amusement parks, American Airlines, hotels, etc.



In today's economy, it pays to have this great asset. Use it and you will see the savings. Tell your friends and family. For out-of-town books, call Pat Picuch at 949.830.1475 so your book will be available at our meeting. The books will be available at the November and December meetings.

Pat Picuch

RETIREMENT TRUST FOUNDATION

Be sure to read the attached PDF of the September letter from Dot Raulston CPS/CAP giving us an update on the Retirement Trust Foundation.

Joan Snyder CPS/CAP

EVENTS CALENDAR

CHAPTER MEETINGS:

- 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
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)

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:

- NOVEMBER 6–7, 2009: 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