

May, 2009 | No. 5



### Letter from President

May's meeting speaker will be Kerry Smith with State Farm, a local EWI Chapter firm. She'll be sharing "A Woman's Guide to Insuring Her Financial Future." As many of us know, insurance is very necessary in this day and time to take care of ourselves, our families, and our

possessions. I'm sure we'll be better informed about this sometimes complicated topic with Kerry's help.

I would like to thank all our Chapter Representatives that participate in our monthly meetings on a regular basis. You are the reason for the success of EWI Chattanooga. It is wonderful to hear Representatives talk about how they were helped by another Representative with all types of things. A personal referral is the greatest compliment you could give another business. I am thrilled to know our member firms are being supported. It is what makes our Chapter so special. The participation from great meeting speakers to dollars raised for our college scholarship funds are just added bonuses. These are just the benefits at our local level. I've not even touched on the scholarship funds available to our Representatives, teleseminars, web site promotion, Leadership Conference or Annual Meeting opportunities from our national level.

I look forward to hearing about Representatives who want to step up to EWI leadership positions on our Chapter Board in the upcoming months. I am truly blessed by the Representatives that have been willing to participate on our Chapter Board, as there is no way I could do this by myself. I hope you'll take time to consider growing your business by participating on our Board. The more you participate and engage in EWI activities, the more you'll gain from our association. Here's to cheering you on to greatness!

"Formal education will make you a living. Self-education will make you a fortune." Jim Rohn.

At your service,  
Denise Reed

#### **The Concierge Level, LLC**

An office business center since 1995, also known as shared offices, providing integral, comprehensive concierge services for business and personal needs.

### LOCAL BOARD

**Denise Reed**, President  
The Concierge Level, LLC,  
Chattanooga

**Lynda Childress**,  
Vice President/President Elect  
Luken Holdings, Inc.,  
Chattanooga

**Karen Hannifin**, Secretary  
TN Valley Federal Credit Union,  
Chattanooga

**Heather Burrell**, Treasurer  
MCA Mike Collins & Associates,  
Chattanooga

**Barbara Tawater**, Sgt-At-Arms  
Northgate Title Escrow, Inc,  
Chattanooga

**Stacey Wheeler**, Membership  
Director,  
The Chattanooga Hotel,  
Chattanooga

**Kelly McCoy**, Program  
Director, Citadel Broadcasting  
Corporation, Chattanooga

**Jody Hermann**, Ways & Means  
Director,  
Barge, Waggoner, Sumner &  
Cannon, Inc., Chattanooga

**Zelma Pack**, Publication  
Director  
ELD Associates, LLC,  
Chattanooga

**Tanya English**, Director-at-  
Large  
Miller & Martin PLLC,  
Chattanooga

## ewi April Chapter Meeting

- Date:** Tuesday, May 12, 2009  
 5:30 p.m. – Meet, Greet, and Networking  
 6:00 p.m. - Dinner
- Where:** The Chattanooga Hotel & Conference Center  
 The Rose Room  
 1201 Broad Street
- Parking:** **Free** Street Parking  
 Parking Garage- \$3.00



**Speaker:** Kerry Smith, State Farm

**Topic:** “A Woman’s Guide to Insuring Her Financial Future”

**Other Business:** Firm news, birthdays, anniversaries,

**Raffle:** Donated Items



Please bring a new item for the drawing. What you can’t use might be just what someone else is looking for.

## IN THIS ISSUE

Presidents Newsletter	1
Meeting Notice	2
Firm News	3, 4
Firm Offer	5
Introducing,	
Money/Financial Tips	6
Re-Introducing	7
Web Site Trivia	
Kudos & Other Misc.	8
LCAM - Louisville, KY	9
50/50 Fridays,	
Experience Shared	10
Financial Peace Article	11

**REMEMBER YOUR  
SECRET PAL!**



Please email Jan McAfee at [janlmcafee@comcast.net](mailto:janlmcafee@comcast.net) for secret pal information.



## Firm News:

### Chattanooga Times Free Press

E2 • Sunday, April 5, 2009 ••



Kelly McCoy, left, and Scott Chase were luncheon emcees.

STAFF PHOTOS BY D. PATRICK HARDING

Emcees Kelly McCoy and Scott Chase of KZ-106 entertained the crowds at the "Spirit of Achievement" Awards Luncheon on March 10, 2009. The Awards Luncheon recognized companies which have demonstrated unwavering support of Junior Achievement of Chattanooga which included Chattanooga Funeral Home, Crematory & Florist.

Kelly Brexler, Dr. Nita Shumaker and Jim Brexler from left at the Denim and Diamonds gala held at the Chattanooga.



Carol Masters, Left, and Delores Lewis hold up a copy of United Way's 2008 Community Update listing a new local grocer as United Way's campaign company of the year.



Riverbend and Coca-Cola

Riverbend cannot be spoken without Coca-Cola being a major part of the event. The festival is held the first week of June each year. The tradition began in 1981 and The Coca-Cola Stage has been the scene of the main attraction each year. We hope that each and everyone that attends in 2009 will make Coca-Cola their soft drink of choice. (And, may all events of your life be filled with Coca-Cola)

### News from Carrie Harlin, Representative from Southern Adventist University

On Monday, March 30, Southern Adventist University SIFE (Students in Free Enterprise) team won the regional competition in Atlanta, GA. Dr. Van Orman, Dean, stated "What an awesome presentation it was. Perhaps the best ever for SAU SIFE." The team had solid projects and they presented from their hearts with professionalism, passion, and enthusiasm. The judges agreed and our team won its division competition. This means that they will represent SAU at the SIFE National in Philadelphia, May 10-12.

We give God the glory because He helped the team members pull their presentation together Saturday night and empowered them during their presentation. While SIFE focus is on service and making a difference, it is satisfying to see our students successfully holding their own against top-named schools.



Congratulations to the presenters (Melisa Torta, Alex Mihai, Eunice Kim, Steven Doucoumes, Christopher Vazquez, and Philippe Bouze and to Carrie Harlin, SIFE Director, who each put in many hours with projects and preparation."



I would like to personally extend an invitation to each of you to visit your credit union friends at Riverbend this year June 5-13th. We are always looking for something cool to bring more people to visit the "Riverbend Experience with TVFCU" and this year it comes complete with 100 TONS of sand and sand artists. We will be on Riverfront Parkway again under the Walnut Street bridge. Please visit this website for additional info [www.teamsandtastic.com](http://www.teamsandtastic.com)

Karen Hannifin



**Riverbend:**

Kelly McCoy says join **Citadel Broadcasting** at Riverbend 2009 as we team up with Capital Toyota and Toyota of Cleveland to give away a 2009 Toyota Tacoma on the final Fireworks night! Riverbend 2009 runs from Friday 6/5-Saturday 6/13 and pins are on sale at all Mapco Mart locations!



**Exclusively for EWI members  
during the month of May!**

**ONLY-\$40.00/ Pedicure**  
(reg.\$55.00)

**ONLY-\$60.00/Relaxing Facial**  
(reg.\$80.00)

**ONLY-\$60.00/ RAS Massage**  
(reg.\$80.00)

**Call and book your appointment today!**

**423.424.3779**

**ChattanoogaHotel.com**

**The Chattanooga Hotel and Spa  
1201 S. Broad Street • Chattanooga, TN • 37402**

**Not valid with any other discounts.  
Identification must be presented upon arrival**

## Introducing..... *By Barbara Verhine*

### Kay Low

Kay Low serves as the office manager for the Chattanooga Funeral Home. She has been with the funeral home for 25 years. Since 1933, the caring staff of Chattanooga Funeral Home has provided funeral services to families in Chattanooga and the surrounding area. Part of the Dignity Memorial Network, Chattanooga Funeral Home assists families with compassion and guidance, helping celebrate the lives of loved ones and preserving memories with dignity and honor. The funeral home offers a unique selection of products, services and benefits, with 4 chapels (East Chapel, North Chapel, Valley View Chapel and East Brainerd Chapel) and 2 memorial parks (Hamilton Memorial Gardens and Chattanooga Memorial Park) located throughout the Chattanooga area.

Whether your need is immediate or you wish to plan in advance of need, the experienced Chattanooga Funeral Home staff is available to provide caring and thoughtful guidance and support.

Four years ago, Kay decided to move back to her parent's farm in Athens, Tennessee, which they purchased in 1961. She enjoys working in the yard, and she also has a vegetable garden. She has already started her garden for this year. She also enjoys quilting and sewing. One of her hobbies is to take vintage tablecloths and vintage apron patterns to make aprons. She has two cats that live with her. Miss Kitty is 15 years old and Frostie is 2 years old.

Kay said that she joined EWI for the friendship which she has found in all of the members of EWI. If you haven't done so already, be sure to go up and talk with Kay at our next meeting.

**A** **52 TIPS<sup>®</sup>**  
**MONEY/FINANCE**  
**Tithe Yourself**



Deposit into a savings account 10% of every dollar you take home. A long term savings plan is critical for a retirement nest egg. It doesn't matter if it's \$10.00 or \$500.00; it's important that you create the habit of depositing the money with each paycheck. If you procrastinate for one week, two weeks, or a month, you will find reasons to not do it.



**Hello all you lovely professionals!!!**

Your lovely, professional image is needed in our directory on the website. A fruit face doesn't do it. Please see Tanya English, and she will be happy to make a nice photo. If you prefer, please submit one to her or Zelma Pack for the website.

## Re-Introducing..... *By Beth Pickering*



**Nancy Templeton**

Nancy started her working career in 1957 with State Farm Insurance. From there she went to the University of Chattanooga (a private Methodist University) where she stayed for thirteen years. During those years UC joined the UT system in 1969 and is now The University of Tennessee at Chattanooga. Nancy worked for the Registrar, the Director of Development, the Dean of Arts & Sciences and the Chancellor. Nancy says Chancellor Martin, who was a Methodist Minister, taught her more about life and people than anyone she has ever known. Nancy left the University to join Lorain Division where she was Office Services Manager. In 1973 and 1974 she taught typing in the Evening Division of Edmondson Business College. She left Lorain Division and moved to Miller-Reid Advertising as Office Manager. She transferred from Miller-Reid to JTL Corporation, which at that time was the world's largest independent bottler of Coca-Cola in the world. When JTL was sold to the Coca-Cola Company in 1986 she remained with the owner's new organization, the Lupton Company, until she retired.

While with JTL Corporation she received a call from the Assistant to the CEO of the Coca-Cola Company who was member of the EWI Atlanta Chapter. She told Nancy that the Nashville Chapter was trying to charter a Chapter in Chattanooga and suggested Nancy get in touch with them. Nancy immediately did, and after two years of hard work and much support and dedication from the Nashville Chapter, the Chattanooga Chapter of EWI finally chartered on May 13, 1987 with thirty-four members.

Nancy is Chattanooga's Chartering President and served as President again in 1969. She has held many Board positions in the Chattanooga Chapter including Chair of the Chapter's Long-Range Planning Committee in 1995. In 1992 she was awarded the Chapter's Certificate of Merit for Outstanding Service to the Organization. She was appointed to the Corporate Public Relations Committee in 1990, and served as a Judge for the Corporate B/C/DP Scholarship Program in 1998. Nancy has been a Rep, a Sustaining Member and was awarded a Life Membership in 2004.

Nancy has three children and six grandchildren. When the children were growing up she served as President of the PTA and was on the City Council of PTA's. In 1970 she was selected as one of the Outstanding Young Women of America. She has been a volunteer with many organizations during her life but those most special to her are the twelve years she served as a Gray Lady at Memorial Hospital, the many years she served on the Board of the March of Dimes, serving as a Security Supervisor at the 1996 Olympics White Water Event in Cleveland, Tennessee, which required living in the dorm at Lee College for one month. Nancy quotes, "it was quite an experience for someone of my age to share bath and shower facilities with strangers," and the four and a half years she volunteered full-time with the Chattanooga Police Department at their Downtown Precinct. She was instrumental in establishing the Citizens' Police Academy Alumni Association where she has served as President and is now the Treasurer. Her hobbies are crafts, needlepoint and reading.

Nancy says one of her greatest joys has been EWI. She used the networking aspect many times during her working career and encourages others to do so as well. She has seen many changes over the years; the educational and professional programs have grown both on the corporate and chapter level, the establishment of the Leadership Academy and changing the Annual Meeting to LCAM (combination of the Leadership Academy and Annual Meeting), the wonderful scholarships now offered by Corporate to EWI members, and the change in the fiscal year to mention only a few.

Nancy says that although she is now retired she will always remain in EWI because it has added so much to her life, and some of her closest friendships have developed through EWI. To quote Nancy, "No one will ever know how exciting it is for me to remember how hard we worked to charter and now see the membership of 64. Of the original chartering group we now have nine member firms and six Reps as current members. What a thrill to see former Reps Kathy Bolton and Chris Stephens return to EWI. EWI has been an important part of my life but like any organization, you only get out of it what you put in. I encourage each Rep to participate to the fullest extent possible."

Thanks Nancy, for your words of wisdom and your enthusiasm.

## Web Site Trivia

### Win      Win      Win

It has been great to see so many new visitors to EW! Check out our Membership Directory online to see if there are any industries that we have not reached out to in the Chattanooga area. Email [hburrell@mcollins.com](mailto:hburrell@mcollins.com) the name and phone number of a potential friend or firm that may be interested in joining EWI Chattanooga and feel free to invite them to our next meeting. Also, please be sure to RSVP for any guests by noon on Friday prior to the meeting.

Remember, if you win the drawing, you get 3 free raffle tickets for door prizes drawn at our May meeting.

*Heather*



HELP!!

If you have any chapter minutes or newsletters dated before 2006, please contact Nancy Harrison, Chair of the Web/History Committee at [nharrison@lstanleylaw.com](mailto:nharrison@lstanleylaw.com).

Thank you.

*To DO:*

## Mother's Day at the Chattanooga Market:

Join **Citadel Broadcasting** from 11am-4pm on Sunday, May 10th for a Wine and Cheese tasting to benefit the Pennies for Vicki Campaign to fight breast cancer. For only \$5, you'll be able to sample a variety of Yellow Tail wines and their complimentary cheese pairings.

Denise & Stacey,

I wanted to congratulate you and EWI of Chattanooga on achieving 95% retention on your renewals! You and your Chapter members have done an excellent job in supporting EWI. Your Chapter will be sent the EWI eco-friendly shopping bags for each of your active and sustaining members. These bags will be sent to Denise's attention for distribution to the Chapter. Enjoy!

Once again, Congratulations on your excellent efforts at retaining EWI members!

**Darlene Banogon**  
**Executive Assistant to the President**  
**North Island Credit Union**  
**P O Box 85833**  
**San Diego CA 92186**



Luhvul Looavul Loueville



CONNECTIONS. CARELESS COMMUNITY.

62<sup>nd</sup> Annual  
**Leadership Conference &  
 Annual Meeting**

September 24-26, 2009

Louisville Marriot Downtown  
 Louisville, KY

Registration Opens: June 2009

Looaville Looaville Looeyville



Ask any of the ewi's above why they are wearing all those badges at LCAM Palm Springs! They will be glad to tell you!



Come to cheer our nominee. Catherine Cox, on at LCAM, Louisville.



I wanted to share my wonderful experience with all of the EWI ladies ..

I had the privilege of meeting someone on April 14<sup>th</sup> . Through this life we will meet many people , some names we will forget but most we will remember , but I do not think I will forget meeting Earvin “Magic” Johnson . Me and 24 other BCBS employees were chosen to meet Magic Johnson from completing and correctly answering a health quiz . I was very delighted and I am blessed to have been granted such an opportunity through the company I am employed by.

It was indeed an experience for me .

Thanks so much ,

Meka

**Thanks GeekLabs for hosting our website!**

**SHARE THE NEWS!**

Send submissions for the Chapter Pulse to:  
Contact: Zelma Pack  
Email: zelma@eldassociates.com

## **50/50 Fridays Citadel Broadcasting.. Famous for Getting Results !!!**

50/50 Fridays is a way to purchase \$50 in gift certificates to some of Chattanooga's finest restaurants and businesses for only \$25! Log on promptly at 9am each Friday morning to get the deals but get there early cuz they always sell out fast! The link is [www.kz106.com](http://www.kz106.com) and the upcoming deals are:

May 1	Hooters
May 8	Dollywood
May 15	Pigeon Forge
May 22	Porters
May 29	Raw Sushi Bar

**CONGRATULATIONS!**

on the nomination for the Head Start Family Services Division Person of the Year for 2008-2009 and the “**Catherine Cox Reading Room**” at the Head Start in Soddy.

Submitted by Karen Hannifin, TN Valley Federal Credit Union:



BECOME A GREAT LEADER AT  
YOUR WORKPLACE



DISCOVER THE **TOP 5**  
QUALITIES OF AN EFFECTIVE LEADER

There are millions of people in leadership positions within their companies, but only a small number of those individuals are *actually* good leaders, let alone great leaders.

**Being an effective leader is about much more than just being in charge of a department at your workplace.** The bad news is that very few people take the necessary steps to become a great leader. The good news is that effective leaders are not born, they are made; and **if you're willing to work hard, you can become a great leader.**

It's important to know the difference between management and leadership. Managers micro-control their team and create a tense and frustrating work environment. **Leaders cast a vision and encourage team members to set goals and push themselves toward them.** According to Peter Drucker, "So much of what we call management consists in making it difficult for people to work." This is definitely not the type of impact a leader should have on their team.

If you want to go from being a mediocre manager to a great leader, try making some, or *all*, of the following traits part of your everyday work routine.

#### 1. Futuristic

A good leader knows how to **set goals and create a vision** for the future. But even more importantly, a leader helps others see the vision and provides opportunities for team members to contribute to that vision. According to Henry Kissinger, "The task of the leader is to get his people from where they are to where they have not been."

#### 2. Honest

Shakespeare wrote that "no legacy is so rich as honesty." Demonstrating integrity and sincerity in everything you do is an important quality of an effective leader. Instilling honesty in your work ethic will result in **trust and respect from your team.**

#### 3. Learner

President John F. Kennedy said, "Leadership and learning are indispensable to each other." People are always learning and changing; refusing to do so results in ignorance. A strong leader is **always educating himself** so, in turn, he can teach others.

#### 4. Passionate

Stephen Covey wrote, "Leadership is communicating to people their worth and potential so clearly that they come to see it in themselves." In order to lead others toward a certain goal, a leader must be passionate about what he or she is trying to accomplish. A lack of excitement equals a lack of motivation. Demonstrating passion **gets your team excited about the end goal** as well.

#### 5. Optimistic

According to Sir Winston Churchill, "Success is the ability to go from one failure to another with no loss of enthusiasm." Eventually you will fail. It's what you do with that failure that determines what kind of leader you are. If you look at failure as a **learning opportunity and a chance to try again**, then your optimistic outlook will inspire your team to do the same.

An effective leader makes the decision to **stop controlling and start inspiring team members.** So what's stopping you from being a good leader?