

FEW Notes

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Federally Employed Women Inc.
**Greater Oklahoma City
Chapter, No. 30**

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From the President...

Reflections & Highlights

By Debbie L. Miller

The Women's Equality Day Program was held August 22nd at the Veterans' Administration Chase Auditorium. This program was a successful collaboration between the GOKC FEW chapter and the VA Federal Women's Program representatives. Several events highlighted the program. The first event was the acknowledgment of a VA employee, Ms. Regina Middleton as the Outstanding Female Veteran of 2005. Ms. Middleton was truly deserving of the award and Maj. Gen Rita Aragon presented her a commemorative gift for her outstanding service and contributions.

Maj. Gen Rita Aragon, Assistant to the Commander, Air Education and Training Command, was the program's guest speaker and her presentation was an interesting account of various women's contributions relating to women's equality. Gen Aragon's charisma, enthusiasm and historical knowledge kept the audience captivated. Various media were used to document the historical events and, as such, the audience thoroughly enjoyed the program. Gen Aragon acknowledges that she continually strives for excellence, integrity and independence—to me, these honorable traits solidify the importance of female role models.

Upon completion of Gen Aragon's presentation, she announced to the audience that she would be the 2007 SW Regional Training Program's opening session speaker. Our chapter is hosting this training conference and her verbal acknowledgment was appreciated. Grasp Maj. Gen Aragon's enthusiasm and start marking your plans to attend RTP next year! Concerning the RTP, volunteers are being solicited as many of the committee chairpersons are requiring assistance. Please consider getting involved and supporting this effort. Remember that volunteers do not have to be chapter members—just be willing to co-mingle with friendly faces and laughter while accomplishing RTP tasks.

Even though the late August rainfall was refreshing, Labor Day signifies that summer is almost over. Labor Day can include sports-related events so ensure safety remains a high priority during all your activities. As your summer activities bring interventions with friends and family, please remember those families who are not able to celebrate with their loved ones due to their job responsibilities. Try to be appreciative of your personal blessings and remember our military personnel fighting overseas for world freedom.

An important event occurs during September--our nation celebrates National Hispanic Heritage Month by recognizing and applauding the extraordinary accomplishments of Hispanic Americans. Plan to participate in one of many scheduled events during Sep 15 – Oct 15, 2006.



Maj. Gen Rita Aragon with FEW Board Members

**NEXT BOARD MEETINGS
SCHEDULED**
September 11, 2006
October 16, 2006
Holiday Inn Airport
5:00 p.m.

National Hispanic Heritage Month

By Susan Arnett

September 15 thru October 15th has been set aside to recognize the contributions of Hispanic Americans and to celebrate the Hispanic heritage and culture. During this time we celebrate the many achievements of Hispanic-Americans and recognize the contributions they have made.

September 15th was selected as the starting point of the celebration because it is the anniversary of independence of five Latin American countries: Costa Rica, El Salvador, Guatemala, Honduras and Nicaragua. Mexico and Chile celebrate their independence days on September 16 and September 18th.

The term Hispanic is defined by the U.S. Census Bureau as Spanish-speaking people in the United States of any race. People of Spanish/Hispanic/Latino origin could identify themselves as Mexican, Puerto Rican, Cuban or other Spanish nationalities. There are

more than 35 million Hispanic/Latino people in the United States. They are the largest minority. America's cultural diversity has always been a great strength of our country. The Hispanic community has a long and important history of commitment to our core values. Their contributions to this country have helped make our country great.

Throughout our history, Hispanic-Americans have enriched the American way of life. Their love of family, hard work, and community have helped unite us as a country. Remember the Hispanics who established the vibrant and diverse cities of Los Angeles, San Francisco, Santa Fe, San Antonio and many others. We remember those who were instrumental in exploring and mapping our great country. We are proud of the Hispanic-American patriots who fought and died for our country.

There are many well-known Hispanic-Americans in all walks of life. The women listed below are just a sampling:

Romana Acosta Banuelos served as treasurer of the United States from 1971 to 1974 under President Richard M. Nixon. She was the first Mexican-American woman to hold such a high government post. As treasurer, Banuelos' signature appeared on all paper currency. Her responsibilities included writing checks for funds spent by government agencies and destroying worn-out currency. She began her career in 1949 with a small investment in a tortilla stand in Los Angeles. Her business grew into a \$5-million food enterprise. In 1964, Banuelos founded the Pan American National Bank of East Los Angeles. It is the only United States bank owned and operated by Mexican Americans. In 1969, she organized a college scholarship program for Mexican-American students.

Gloria Estefan is a popular Cuban-born singer and songwriter. She was a major star in Latin American music but crossed over to gain popularity in other styles, including pop music and rhythm and blues. In addition to performing and composing, Estefan has been active in numerous social causes in Miami and nationally. They include the Leukemia Society, the United Way, and the Negro College Fund. The B'nai Brith national Jewish organization named her the Humanitarian of the Year for 1992.

Nancy Lopez became one of the greatest and most popular players in the history of women's golf. Her exciting game and warm personality made Lopez a crowd favorite from the start of her career. Her skill and popularity raised women's professional golf to greater

prominence. In 1978, her first full year as a professional, she won nine tournaments, five in succession. She won eight tournaments in 1979. She won Player of the Year honors several times. After gaining the 35th victory of her career in 1987, Lopez was inducted into the LPGA's Hall of Fame.

Antonia Coello Novello, an American physician, served as surgeon general of the United States under President George Bush from 1990 to 1993. She was the first woman and the first Hispanic American to hold the position. As surgeon general, Novello focused much of her attention on raising public awareness about the dangers of alcohol abuse, smoking, domestic violence, and AIDS. Throughout her career, Novello has worked to improve health care and education among women, children, and minorities. She has especially concentrated on the health-related problems faced by children, teen-agers, and Hispanic Americans. She worked with health care organizations to promote childhood immunization and education programs to help prevent alcohol abuse by teen-agers. As surgeon general, she urged makers of beer, wine, and cigarettes to stop advertisements aimed at young people. She also helped develop the National Hispanic/Latino Health Initiative, a program to improve health care education and services to the Hispanic American community. Novello has held several posts at the National Institutes of Health (NIH) and teaching positions at several universities. Since 1999, she has served as commissioner of the New York State Department of Health.

Other notable Hispanic American women include Joan Baez, musician; Rita Moreno, actress; Maria Amparo Ruiz de Burton, author; and Christy Turlington, Supermodel.

Organizations across the metro area will be sponsoring events for National Hispanic Heritage Month. These planned events provide the opportunity to learn and recognize the contributions made by Hispanic Americans.



*Legislative
History Hispanic
Heritage Month*

Submitted by Tammie
Kierstead

PUBLIC LAW 90-498, Approved September 17, 1968, 90th Congress Resolved by the Senate and

House of Representatives of the United States of America in Congress assembled, that the President is hereby authorized and requested to issue annually a proclamation designating the week including September 15 and 16 as "National Hispanic Heritage Week" and calling upon the people of the United States, especially the educational community, to observe such week with appropriate ceremonies and activities.



*Hispanic Women in
Leadership*

Submitted by Tammie Kierstead

Congresswoman Nydia M. Velázquez has made history several times during her tenure in Congress. In 1992, she was the first Puerto Rican woman elected to the U.S. House of Representatives. In February of 1998, she was named Ranking Democratic Member of the House Small Business Committee, making her the first Hispanic woman to serve as Chair or Ranking Member of a full committee in the history of the House.

Given her achievements, her roots are humble. She was born in Yabucoa, Puerto Rico - a small town of sugar-cane fields - in 1953, and was one of nine children. Velázquez started school early, skipped several grades, and became the first person in her family to receive a college diploma. At the age of 16, she entered the University of Puerto Rico in Rio Piedras. She graduated magna cum laude in 1974 with a degree in political science. After earning a master's on scholarship from N.Y.U., Congresswoman Velázquez taught Puerto Rican studies at C.U.N.Y's Hunter College in 1981.

As a fighter for equal rights of the underrepresented and a proponent of economic opportunity for the working class and poor, Congresswoman Velázquez combines sensibility and compassion as she works to encourage economic development, protect community health and the environment, combat crime and worker abuses, and secure access to affordable housing, quality education and health care for all New York City families.

The Managing Change Workshop

Given by Ric Giardina
Review by Peggy O'Neal

Ric Giardina is President of The Spirit Employed Company, which he founded to provide executive, managers, and employees with principles and techniques to be more authentic in work environments, to create and maintain life balance, to consciously create healthy workplace communities, and to develop a personal style of gentle self-discipline that will naturally increase their productivity and sense of fulfillment.

In addition to enjoying Ric's speeches in both the opening and closing session, I took this all-day workshop on "It Only Hurts when I Change!" I chose this course to prove to myself that I could change, that it is never too late to change, to become a better person.

The objective of this workshop was to raise your level of awareness about how you deal with change and how that impacts those around you.

Changing is hard because much of what we do in life results from our habits. The life you are living results from our habits. The life you are leaving is a result of the choices you make and the habits you have developed from those choices. Change is not the same as transition. Change is situational: the new boss, the new policy etc. Transition is the psychological process people go through to come to terms with the new situation. Change is external, transition is internal – All transitions are personal.

Most people move through four phases in each transition: denial, resistance, exploration and commitment. Everyone adapts to life change differently. You must learn to respond to changes as they affect you. Change affects your body, your mind, your emotions. In change, the most important area you need to manage is yourself.

The cycle of transition never ends: you will constantly face new challenges and crises, you will likely find a new challenges and crises. You will likely find a new change emerging before you've completed a previous one. People run into trouble during change if they remain stuck in a phase and do not move through it or they try to breeze through change without completing each phase.

I also enjoyed Ric's book, "Your Authentic Self: By Yourself at Work." This book is based on two very simple principles: First, that we are 100% responsible for our own responses to what happens to us; and second, that we have the power of choice to transform our experience of the world around us at any time and in any circumstances.

The History of Labor Day

Labor Day: How it Came About; What it Means

Submitted by Catherine Ortiz

"**L**abor Day differs in every essential way from the other holidays of the year in any country," said Samuel Gompers, founder and longtime president of the American Federation of Labor. "All other holidays are in a more or less degree connected with conflicts and battles of man's prowess over man, of strife and discord for greed and power, of glories achieved by one nation over another. Labor Day...is devoted to no man, living or dead, to no sect, race, or nation."

Labor Day, the first Monday in September, is a creation of the labor movement and is dedicated to the social and economic achievements of American workers. It constitutes a yearly national tribute to the contributions workers have made to the strength, prosperity, and well-being of our country.

Founder of Labor Day

More than 100 years after the first Labor Day observance, there is still some doubt as to who first proposed the holiday for workers.

Some records show that Peter J. McGuire, general secretary of the Brotherhood of Carpenters and Joiners and a cofounder of the American Federation of Labor, was first in suggesting a day to honor those "who from rude nature have delved and carved all the grandeur we behold."

But Peter McGuire's place in Labor Day history has not gone unchallenged. Many believe that Matthew Maguire, a machinist, not Peter McGuire, founded the holiday. Recent research seems to support the contention that Matthew Maguire, later the secretary of Local 344 of the International Association of Machinists in Paterson, N.J., proposed the holiday in 1882 while serving as secretary of the Central Labor Union in New York. What is clear is that the Central Labor Union adopted a Labor Day proposal and appointed a committee to plan a demonstration and picnic.

The First Labor Day

The first Labor Day holiday was celebrated on Tuesday, September 5, 1882, in New York City, in accordance with the plans of the Central Labor Union. The Central Labor Union held its second Labor Day holiday just a year later, on September 5, 1883.

In 1884 the first Monday in September was selected as the holiday, as originally proposed, and the Central Labor Union urged similar organizations in other cities to follow the example of New York and celebrate a "workingmen's holiday" on that date. The idea spread with the growth of labor organizations, and in 1885 Labor Day was celebrated in many industrial centers of the country.

Labor Day Legislation

Through the years the nation gave increasing emphasis to Labor Day. The first governmental recognition came through municipal ordinances passed during 1885 and 1886. From them developed the movement to secure state legislation. The first state bill was introduced into the New York legislature, but the first to become law was passed by Oregon on February 21, 1887. During the year four more states — Colorado, Massachusetts, New Jersey, and New York — created the Labor Day holiday by legislative enactment. By the end of the decade Connecticut, Nebraska, and Pennsylvania had followed suit. By 1894, 23 other states had adopted the holiday in honor of workers, and on June 28 of that year, Congress passed an act making the first Monday in September of each year a legal holiday in the District of Columbia and the territories.

A Nationwide Holiday

The forms that the observance and celebration of Labor Day should take were outlined in the first proposal of the holiday — a street parade to exhibit to the public "the strength and esprit de corps of the trade and labor organizations" of the community, followed by a festival for the recreation and amusement of the workers and their families. This became the pattern for the celebrations of Labor Day. Speeches by prominent men and women were introduced later, as more emphasis was placed upon the economic and civic significance of the holiday. Still later, by a resolution of the American Federation of Labor convention of 1909, the Sunday preceding Labor Day was adopted as Labor Sunday and dedicated to the spiritual and educational aspects of the labor movement.

The character of the Labor Day celebration has undergone a change in recent years, especially in large industrial centers where mass displays and huge parades have proved a problem. This change,

however, is more a shift in emphasis and medium of expression. Labor Day addresses by leading union officials, industrialists, educators, clerics and government officials are given wide coverage in newspapers, radio, and television.

The vital force of labor added materially to the highest standard of living and the greatest production the world has ever known and has brought us closer to the realization of our traditional ideals of economic and political democracy. It is appropriate, therefore, that the nation pays tribute on Labor Day to the creator of so much of the nation's strength, freedom, and leadership — the American worker.

Who's in Charge Here?

Submitted by Catherine Ortiz

*H*ere's a breakdown of women in elected positions in the U.S.

Congress

- Women currently make up 15.1% of Congress, the highest percentage ever
- Since 1789 only 2% of members of Congress have been women (224 of 11,748)
- California has sent more women to Congress than any other state – 30 to date
- Five states (Delaware, Iowa, Mississippi, New Hampshire and Vermont) have never sent a woman to either the Senate or the House
- Women of color make up 24.7% of the women serving in Congress

To date, 31 women of color have served in Congress

Governors

- Eight women serve as governors in 2006
- The record number of women serving simultaneously, set in 2004, is nine
- Arizona is the first state where a woman succeeded an other woman as governor (Janet Napolitano succeeded Jane Hull in 2003)
- Arizona is the first and only state to have had three female governors

In total, 28 women have served as governors in 21 states

Mayors (as of 7/05)

- Among the 100 largest cities in the US, 12 have women mayors

Of the 1,137 mayors of US cities with populations over 30,000, 197 are women – 55 of them being in California

8 Building Blocks to Managing Assertively

Submitted by Debbie L. Miller

*M*adelyn Burley-Allen states that a manager gains respect through honest, clear, direct self-expression—the assertive approach to communication. Managing assertively can help you:

- Increase your effectiveness at handling conflict and criticism.
- Encourage positive dialogue so that difficult issues can be resolved successfully.
- Have a consistently positive influence on others.
- Increase your potential for career advancement.

Take a look at the skill foundation supporting your management style. If any of the following building blocks are weak, wobbly or entirely missing, it may be time for a little skill renovation.

1. Build Self-Esteem

Promotion, recognition, and power go to people who are self-confident. Modesty can work against you when you are selling yourself to others. Allow yourself to feel satisfied when you function at your best. Acknowledge your strengths and abilities. It's harder to see the best in others when you don't see the best in yourself.

2. Know How to Listen

One of the most troublesome communication problems in the workplace is the lack of effective listening skills. Listen carefully to the needs, ideas and feelings of those with whom you work. When someone is talking, focus on what's being said rather than spending valuable time thinking about how you will respond. Listen to the whole message, verbal and nonverbal. Information is easily distorted and misinterpreted, so resist the temptation to jump in and tell an associate what to do. Hear the person out so that you really understand the situation.

Even if you don't agree with an associate's point of view, give the person respectful attention and ask thoughtful questions. Poor listening habits force others to repeat the same information over and over. People often respond to poor listening by sharing less and less. If you want associates to come forward for assistance, demonstrate your openness and availability.

3. Take Risks

The risks you need to take fall into four categories: 1) speaking up for what you believe, 2) asking for what you want, 3) stating your limits, and 4) expressing your expectations of others. If you worry about being judged negatively for asking for what you want, do it anyway. Assertive behavior gets easier with practice.

Take the initiative and let your associates know what you want done, how you want it done and why it is important. Passively hoping an associate will guess what is expected leads to resentment and poor time management. Do the same when delegating tasks. Failure to provide clear up-front information often results in lack of employee follow-through.

4. Know How to Say No

Your success relies heavily on your ability to meet goals, implement plans, distribute resources, and mediate and negotiate with your associates. To carry out these functions effectively, you need to establish boundaries and state what is okay and not okay with you. Learn to do this in a manner that shows respect for the other person and encourages continued participation.

Say no to unwanted tasks. Without this ability you may be flooded with tasks that are not your responsibility, and you may not have time to do an effective job on tasks for which you are responsible.

Say no to unrealistic deadlines. If you go along with an impossible deadline rather than negotiate a more realistic one, you will probably fail to complete the task on time, thus reducing your effectiveness in the eyes of others.

5. Know How to Give Constructive Feedback

Most managers have difficulty providing corrective feedback because they have difficulty receiving it themselves. Generally speaking, people want to improve at what they are doing, but when criticisms are stated with a fault-finding attitude and expressed with judgments and threats, people understandably respond with anger, hurt or defensiveness.

Call attention to problems in ways that motivate associates to correct them. Use descriptive (not judgmental) terms to describe the problem behavior,

delineate exactly the behavior you want instead, offer coaching and other resources as necessary, and express confidence in the associate's ability to take corrective action.

6. Accept and Handle Criticism

When criticism is directed at you, strive to handle it effectively, not emotionally.

- See the criticism as corrective feedback — don't take it personally.
- Mentally separate founded from unfounded criticism.
- Don't read into the criticism messages that aren't there.
- Don't view criticism as an invitation to get angry or to judge yourself harshly.
- Always get specifics and examples of what is being criticized.
- Train yourself to believe that criticism can be both constructive and productive.

7. Know How to Express and Receive Positive Feedback

An effective manager knows that people are motivated when they are appreciated, treated with respect and given credit for a job well done. Keep in mind how good you feel when your accomplishments are acknowledged. Don't get caught up in the "managing by exception" dilemma where you pay attention only to what goes wrong and ignore what is done correctly or well.

8. Know What You Want

Assertive management relies heavily on persistence, perseverance and an unwillingness to give up despite obstacles. Set long-range personal and professional goals. This includes personal development as well as on-the-job skill building. By knowing both your strengths and the areas in which you need to improve, you will be more successful in reaching your goals.

Take the time to diagnose the system in which you work, the types of personalities with whom you work, and the kind of organizational structure with which you must deal. Learn to be flexible and versatile. Know that success is based on adapting your style to others, rather than expecting others to adapt to you.

Using Office Politics to Your Advantage

Submitted by Jennifer Mott

*W*orkplace politics have gotten a bad rap per Kathleen Kelley Reardon. It's often seen as the province of slick, self-promoting operators seeking a fast track to the top. Yet when competent people vie for a promotion, usually the one with political savvy wins. When conflict arises, the politically astute among us are able to reconcile differences. They know how to go around stated rules to get things done. They also know what to say, when and to whom. This may appear to be finesse to some and outright manipulation to others, but without such interpersonal skill high level competence often goes unnoticed.

While politics is usually seen as a negative aspect of human relations and a low-down dirty means of getting ahead, the politically adept often advance both their company and division goals while doing the same for their own careers. Politics is a great equalizer in terms of gender. Those who are good at it, whether female or male, have an edge.

Walking the "Thin Pink Line"

The biggest obstacle here for women is the tendency to worry about how they'll be labeled. They walk what is referred to in my book as a "thin pink line." Research indicates that how women dress, walk, and talk within work environments has a great likelihood of being noticed because women are usually the minority. In order to avoid what they perceive as career-stalling derogatory labels (e.g., ice queen, trouble-maker), women tread lightly. The truth is that at work people are going to label you anyway, so you might as well take some calculated bold steps. Keeping to the sidelines is not the way to be noticed as having leadership potential. It may save you from a few critical comments, but it isn't going to get you anywhere. Hesitating to engage in political actions such as asking for favors and returning them, maneuvering to get a deserved raise or promotion, or getting advice because you might be bothering someone are the real career-stopping moves.

Using Politics to Your Advantage

Women often feel uncomfortable about developing favor banks, for example. Many find the quid pro quo of work a distraction from what should matter.

They'd rather be judged on their merits alone, not on what they did for someone. The truth is that no one is judged on their merits alone if those merits don't include political savvy. Workplace politics is as often constructive as it is destructive. Sometimes you can't just wait around for a boss who "doesn't get it," whether male or female, to see that you deserve recognition and/or advancement. Contrary to common wisdom, though, the key to getting this message across is not assertiveness alone but knowing how to manage your career in terms of politics.

The term "secret handshake" is used to describe the hard-won, subtle admission signal given to those who manage to pass muster and finagle their way to the top of their organizations by learning how to manage the politics of their career. This kind of political acumen can be learned. For women, it's a matter of putting aside a lot of old rules about how to get ahead by staying the course, being helpful whenever asked, and not rocking the boat. While these are sometimes good rules, they are limited in their utility.

Aside from technical competence, the most important thing is to learn how to manage the political culture of your organization. Here are a few key steps.

1. Size up the political arena where you work.

After you size it up, assess whether your style fits the organization. Are you a purist who hates politics and believes competence alone will get you where you want to go, or a team player who uses politics only to advance team agendas? Are you a street fighter who is uninhibited about politicking to advance your agendas? Or are you a maneuverer comfortable with the cut-and-thrust approach to business? If your style fits your work environment well, your chances of career success are heightened. For example, a purist might function quite effectively in a minimally politicized environment, but her chances of success or even career survival are vastly diminished in a highly political or pathological one. Street fighters are usually unwelcome in minimally political organizations. They're seen as too crafty, but they're quite comfortable in highly political ones. It's important to assess whether your company or division is minimally, moderately, highly or pathologically political. If you're not suited to the political culture of your company, you're not going to achieve the secret handshake.

2. Think like a chess player.

The politically adept know how to learn the lay of the land and then set about creating conditions that will increase their likelihood of success. One chief executive interviewed recommends finding someone

"who'll look after you, smooth your edges, reach out and help you grow." How do you do this? Not by currying favor. "The worst way to seek assistance is to be desperate. You're not going to rescue the boss's daughter from the railroad tracks," this CEO says. "To get noticed you have to do important things well. Then when interested people open the door for you, it's important to be aware of it and to jump through."

3. Learn how to balance "people" concerns with project goals.

Most people look for a solution that addresses only the immediate issue and the sooner the better. Ask yourself who will look good and who will look bad if you adopt any given solution. Is there a way to reshape the preferred solution to respond to the needs, desires and concerns of key people? You don't have to sell your soul to do this.

The key is to cleverly link your goals with those of the people who are running the show. Develop a favor bank. Human relations are based on reciprocity. It's important to know when and how to do favors and when and how to call them in. Don't be obvious about favor granting or retrieving. Keeping a tally isn't what it's all about. At its best, this political tactic is so subtle and politically sophisticated, most of us don't even notice.

4. Learn to read between the lines.

In most organizations, what's asked for isn't what's rewarded. This is something that women have learned more slowly than men. What's said often isn't really what's meant. Hint and innuendo are the modus operandi in highly and pathologically political organizations.

The secret handshake comes to those who see past the obvious, who check their assumptions at the door. Political acumen calls for strong powers of observation, a habit of assessing rather than assuming.

As one high level female executive describes it, "To be politically astute, you need to read where the trend lines are, be ahead of the game, and focus on areas that you think will be important."

5. Develop Conversational Competence

Conversations are the building blocks of daily politics. In every conversation there are choice points where you falter or shine. You have to know what to say in politically pivotal moments. Public put-downs are a case in point.

You can't play in the big leagues if you let detractors look good at your expense. Conversational steering is critical. So develop a repertoire of responses. Politics

isn't the enemy, it's the tool to success in business. A chapter in *The Secret Handshake* is devoted to this topic of conversational competence. It's crucial to success.

There are just too many smart, capable people out there. The woman who gets ahead is usually the one who knows how to make highly placed people feel good about having her around. The good news is that with an open mind and diligent practice, you can be that woman.

September Stress Busters of the Month - Reducing Financial Stress

Submitted by Diane Deal

Health Editor, Michelle T. Shinseki, believes the solution to your financial stress is to take a long, hot soak to drown out those pesky calls from creditors, or to go on a budget-busting online shopping trip, you may need to rethink your approach. Here are 10 stress-busting tips:

1. Chant a money mantra. You see it, you want it. Now, how do you keep from buying it? Chant "I'm saving to buy a house," or whatever mantra works for you as you force yourself to keep on walking.

2. Save for college now. The best advice for stress-free college financing? Start saving early. Assume you'll need to save between \$115 and \$284 a month, starting when your baby is born.

3. Schedule fun family time -- that's free. Whether it's a bike ride in the park, a trip to the local library, or even a walk in your neighborhood, explore fun, low-cost activities for your family.

4. Get smart about online shopping. Shopping online can be easy and reliable. But posting personal information, shopping by credit card, and browsing without seeing the actual merchandise can make anyone nervous.

5. Ignore the Joneses. In this consumer culture, you may break out in a sweat when you see the neighbors' fancy new car, or hear about their ski trip to Switzerland. Know your goals and stick with them. The Joneses may be up to their eyes in debt.

6. Don't obsess over stock market. A 2002 study in Hong Kong found that those who checked the stock market daily during a recession were more likely to be depressed than those who did not. If it's a volatile situation and you have little control, don't dwell.

7. Seek advice. Whether it's a financial planner, marriage counselor, or financially savvy friend, if you're in over your head -- or can't stop fighting about it -- an outside opinion can help.

8. Eliminate debt. The first step is to stop accumulating debt and then eliminate it. Pay your bills on time, use cash whenever possible, and work out realistic payments with creditors to reduce debt.

9. Maintain a cash cushion. Nothing is more stressful than losing your job or receiving an avalanche of unexpected bills. Maintaining a cash cushion in the bank -- typically enough to live on for at least three months -- can help you sleep easier at night.

10. Reward yourself. If you've been good, paid your bills, eliminated your debt, and saved your pennies, you can allow yourself a reward that fits the budget, whether it's a trip to Jamaica, a massage, or a nice meal.

Women's Buying Power

Submitted by Tammie Kierstead

Women account for 85% of all consumer purchases:

- 94% of home furnishings
- 93% OTC pharmaceuticals
- 93% food
- 92% vacations
- 91% of new homes
- 89% bank accounts
- 85% auto purchases
- 81% riding lawn mowers
- 80% healthcare
- 66% PCs
- 57% consumer electronics

In 2001, US women's purchasing power constituted the number 3 market in the world; the collective buying power exceeded the entire economy of Japan.

Women carry 76 million credit cards, 8 million more than men.

(sources: The Business and Professional Women's Foundation, TrendSight, Business Women's Network)



Dedicated for September 11th, 2001

By Rachel Cobb
Submitted by Catherine Ortiz

"The United States is under attack" was all I could hear
On the radio and TV, now the nation was in fear.
The bystanders looking pointing above their heads
Family members calling in hopes loved ones weren't dead.
Sirens started blaring, cries were certainly heard
"Oh my God" was the consensus of American words.
Tears started pouring as the television showed the world
The second plane hitting, more like it hurled.

Terrorist attacked in hopes to put us in despair
Pearl Harbor is the only attack for US to compare
The tragedy, the lives lost with no remorse.
Al-Quida received our attention from using blunt force.
After what seemed like forever, the towers started to fall.
People started running, the cameras caught it all.
I remember desperate acts of people falling to their death
I sat in my living room crying, just holding my breath.

"How could this happen, I don't understand
Who could be bold enough to touch on our land?"
I couldn't conceive of the actions taking place
I couldn't imagine the people that were lost that couldn't be replaced.
I thought of our Navy and armed forces making things right
But death could reach my life in their retaliating fight.

The city was covered in dust and smoke
It was so bad you could hear the reporters even choke.
The blanket filled the air and Ground Zero slowly emerged
Those that were inside and heroes that went in were now submerged
Under the drywall, concrete, office supplies and parts of planes
Many will have death of a parent and loved one to explain
To children that were left behind on September 11, 2001
The rebuilding of our Nation has now begun.

Family members gathered, loved ones soon came
To Ground Zero wishing to some how reclaim
That morning, that afternoon, all those days to follow
All the events of America were very hard to swallow.
But we got together and lit a candle, strength in the flame
We stood together with one thing to proclaim
The US isn't falling, we will stand our ground
And when you awoke the next morning patriotism was found.

Flags were flying high on houses across the states
In cars, on buses, on clothes, on anything we could create.
The building may have fallen, but the foundation didn't break
Those that attacked us soon found that mistake.
We as a nation stood as one on that tragic day
And that is how we as a Nation should stay.

To the families, loved ones, and lost... your memory will never depart.
You touched the Nation, and will remain in our hearts.

Women's Friendship Day
9/18/06

Submitted by Jennifer Mott

"Like a beautiful flower, the layers of friendship are unfolded as time goes by and the treasure grows and becomes dear."

National Women's Friendship Day is a day set aside to remember the special women in our lives, to acknowledge and celebrate the treasures we call friends. National Women's Friendship Day is celebrated annually on the third Sunday in September. It was created in 1999 by Kappa Delta Sorority to encourage women everywhere to celebrate their special women friends. The celebration is additionally honored by the governors of several states who were among the first to make Governor's Proclamations endorsing National Women's Friendship Day. We encourage all women to celebrate Women's Friendship Day. Take time out to take your best friend out. Enjoy the time with your women friends and let them know how much they mean to you.

There's something special about friendship with other women. Our female friends know us better than anyone else. They are there to listen, console and to encourage. They are our loudest cheerleaders and our most compassionate confidants. Our women friends come in a wide variety - sister, mother, neighbor, childhood playmate, college roommate. We make connections at the playground, the workplace, the gym, and over the proverbial back fence. Some of these relationships last a few months. Others last a lifetime!

From a leisurely Saturday afternoon over coffee to precious moments stolen for a late night phone call, our relationships with other women can sustain us and give life depth. We need to remember the important roles our women friends play in our lives. So take time out to take your female friends out, enjoy the time with them and let them know how much they mean to you.

Happy Birthday

Sandy Johnson - September 3
 Cynthia Corbett - September 10
 Ellen McKenzie - September 10
 Brenda Hagar - September 13
 Lora Bettis - September 22

Our behavior reveals what we really value...

Submitted by Alverzine A. Miles

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