

2009-2010 Board of Directors

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President's Message by Jenny Daughetee, WLN President



Jenny Daughetee

January is the perfect time for new beginnings. New Year's resolutions are a common tradition – a great excuse to wipe the slate clean and make a fresh start at becoming the new person that we know is inside every one of us. What is most interesting to me is how

similar our resolutions are to each other's.

To demonstrate this, I asked our board members to share their New Year's resolutions with the WLN members. Here is a sampling of what they shared.

Mary Ann Conzett: My resolution for 2010 is a commitment to a healthy lifestyle, building stronger friendships, increased community service and continued loving family relationships: more time with kids and grandkids, immediate family and most importantly, quality time with my husband.

Nicole Gantz: Truly listening to what others are saying is something I always want to get better at. Especially over the holidays, I always regret that I didn't ask my relatives more questions about what is going on in their lives. This will be my New Year's resolution.

Jennifer Steines: My New Year's resolution would be to spend more quality time with my kids and husband by saying "no" more often to unnecessary obligations that make others and not myself happy.

Pam Hillary: Live my life according to my values. Create more "white space" on my calendar.

Sandi Swift: My resolution is to take more time to recharge. I know I am much more effective personally and professionally when I take better care of myself physically and emotionally. This will mean getting more rest and exercise of course but also means

I need to regroup often and assess if what I am doing is working well for me so I can be my most effective self.

Viva Betzner: My New Years resolutions are to climb Mt. Elbert in Colorado (planned for Labor Day weekend), brush up on my Italian and set realistic financial goals for Healthy Living Homecare.

Jenny Daughetee: My resolution is to take more time out of my busy schedule to really enjoy the simple things in life with those that matter most to me, my family.

The most common threads through these resolutions include the desire for more free time, spending more quality time with our families and taking better care of ourselves. With most of America having given up on their resolutions by this time in January, how can we ensure that we instead accomplish our resolutions? Here are a few simple ideas:

1. Tell everyone you know about your resolution. The more those around you know about your goals, the more supportive they will be to help you achieve them.

2. Don't set unrealistic expectations. It's OK that you may not achieve every one of your resolutions; achieve any of them immediately or stick to them 100% of the time. Be proud of yourself for small successes and consider every one of them to be a step in the right direction.

3. Reward yourself. When you've achieved small successes, be sure to reward yourself for them. Choose simple, inexpensive rewards that will give you incentive to continue.

Finally, remember that if you "fall off the wagon," there is always opportunity to jump back on! Pick a new starting date, enlist the support of your family and friends, and work towards achieving your personal goals. Our WLN family will be here to support you and celebrate with you every step of the way!

January Luncheon

Personal Financial Makeover

Did you know...

...according to the Federal Reserve Bank, 40% of American families spend more than they earn.

...approximately 46% of all Americans have less than \$10,000 saved for retirement.

No matter your age or stage in life, everyone's finances could use a "makeover" once in a while! Even if you are "doing OK" in regard to your finances, it is important to stay on top of your budget and make a plan for your future. Whether it's total reconstruction or simple cosmetic changes, spending some time reviewing your financial picture can help improve the look of your financial future.

During this presentation, Dupaco Business Partner Services Representatives Deb Schroeder and Nancy Laugesen will give you some tips on keeping your finances beautiful, including:

- Monitoring your credit history
- Developing a budget
- Strategies to reduce debt
- Short/long term savings initiatives
- Thinking about retirement

Deb Schroeder – A.V.P. Business Partner Services, Dupaco Community Credit Union

With an unwavering commitment to superior member service, Deb has excelled in many roles during her 18-year career at Dupaco. Now directing Dupaco's Business Partner Program, Deb skillfully provides area businesses and their employees with a customized program that offers financial education and convenient access to credit union services. Deb and her husband of 31 years, Dave, have four children and two grandchildren. Deb's been very busy planning 3 daughters' weddings in the last 18 months and doing various volunteer work though out the community.

Nancy Laugesen – A.V.P. Business Partner Services, Dupaco Community Credit Union

Beginning as a teller 27 years ago, Nancy rose through the ranks from member service representative to branch manager, before transitioning to the Business Partner Services team two years ago. She has been married 30 years to husband Mike, owner of Showcase Unlimited, a custom woodshop. Nancy and Mike have two children: Nicole, 25, who lives in San Diego with her husband, Adam; and Austin, 20, a computer science major at the University of Iowa. (Go Hawks!)

Dupaco, Iowa's third largest credit union, was founded on the principle of promoting thrift and helping individuals and families cut costs, build savings, establish short and long term goals and improve their overall financial well-being. Part of this mission is to reach out into the community to teach financial literacy.



MEETING INFORMATION:

Date: Tuesday, January 26, 2010

Time: 11:30 - noon: Registration, Networking and Lunch
Noon - 1:00: Program

Where: Holiday Inn
450 Main Street
Dubuque, IA 52001

Menu: Baked potato and salad bar
coffee, water and iced tea

Cost: Member price: \$12.00
Non-member price: \$15.00
and late RSVPs

RSVP: Noon, Friday, Jan. 22. **(There is a \$3 additional fee for registering after this time so be sure to register early!)** Use the online registration form at www.dubuquewln.org.

"The color of spring-time is in the flowers, the color of winter is in the imagination."

- Ward Elliot
Hour

Meet A Member

Lisa Brissey

1. Tell us about your family and social life.

My husband, Brad, and I have been married for 15 years. We have two daughters; Ashlyn is 11, and Amanda is 8. We spend much of our free time on our sailboat on the Mississippi River. We are members of the Dubuque Sailing Club and enjoy racing during weekends in the spring, summer and fall months.



2. Where do you work and what is your position?

I work at Lamar Advertising as the market administrator and sales assistant. I have been at Lamar for just over 2 years and manage the digital billboards here in Dubuque.

3. What did you enjoy most about the December holiday luncheon?

The December holiday luncheon was a lot of fun. The thing I liked best was the questions that we talked about at our table. It was a good chance to get to know everyone better and learn about a few holiday traditions that I had never heard about.

4. How is being a member of WLN valuable to you?

Being a WLN member is valuable to me because it is my chance to meet women in the community who can juggle a career, and a family with everything that goes with it, and still have a little time for themselves. I think it is marvelous to meet women who have taken an idea and built a career from it. It shows ambition, leadership and drive. These women are proof that if you are willing to work hard, you can have it all!

5. Who do you think is a great leader and why?

Although there are many leaders that have earned my respect both locally and politically, one woman stands out in my mind as a great leader. She is very well known and respected. She started with nothing and has become one of the richest women in America. She has the drive and ambition to take an idea and run with it. She doesn't take 'no' for an answer. She has common sense and uses it. She has what I believe to be genuine leadership ability, and I would love the chance to meet her someday. She has captured the entire country with her poise and charm and her natural ability for care and concern. Of course, I am speaking of Oprah.

"Always bear in mind that your own resolution to succeed is more important than any other."

- Abraham Lincoln

Upcoming Event

Marketing Your Business

Speaker: Karen Ridings

Marketing Matterz

Tuesday, February 23, 2010

11:30 a.m. - 1 p.m.

Holiday Inn Dubuque

Register online at www.dubuquewln.org

Member News

Melissa King and her husband Matt are the proud new parents of Chase Matthew. Chase was born November 28, weighing 8lbs 2oz and 20½ inch.

Congratulations Melissa & Matt!

Welcome New Members!

Justine Bemis

Branch Admin/Deposit Services Officer
American Trust & Savings Bank

Erin Boxleiter

Commercial Lender
Premier Bank

December Recap

Sharing holiday memories and traditions

The holidays were celebrated with lots of laughing and good food at the WLN lunch meeting on Tuesday, December 15, 2009. Jennifer Steines, WLN president-elect, facilitated the fun with a game of gift passing and asking members to share favorite holiday memories and traditions. Thank you to Hotel Julien for a wonderful holiday luncheon!



"Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and for a talk beside the fire: it is the time for home."

- Edith Sitwell

The Board Recommends

- **Magazine:** *ALL YOU* magazine - It has some really good articles about life, health and beauty. There are also a lot useful coupons and recipes. I think it is a "real" woman's magazine and it's affordable. ~ Carrie Cannon
- **Web Site:** www.advancingwomen.com. I recommend as a great all-in-one Web site with smart tips for women in business. The home page has some great articles! ~Sandi Swift
- **TV Show:** House Hunters – On at 9 p.m. on HGTV. As you wind down for the night, watch a family hunt for a house and try to guess which one they are going to pick! ~ Nicole Gantz