Highlander Newsletter — September 2019 Issue

Refresh & Recharge

HIGHLAND IFBW 2019-2020

PRESIDENTS MESSAGE:

We hope you will join us for this month's meeting hosted by Legislation. Our program topic will be "Improved Medicare for All." As usual, we will also have an opportunity to give back to our community! September 11 is National First Responders Day. In order to show appreciation for our local first responders, we will be accepting baked goods or store-bought snacks and desserts at our next meeting, September 9. We will deliver these items to HPD and HFD on September 11.

The Board is now accepting applications for this year's awards: Boss of the Year, Women Mean Business, and Woman of Achievement. Please take some time to consider worthy nominees. Applications due 9/23.

All the best!

Amy Kloss

CHARATABLE GIVING

To show appreciation for our local first responders, we will be accepting baked goods or store-bought snacks and desserts at our next meeting, September 9. We will deliver these items to HPD and HFD on September 11.

2019-2020 HBW Officers:
President—Amy Kloss
Vice President— Jen Libbra
Secretary—Donna Plocher
Treasurer— Michelle Hagen

NETWORKING

Kids Zone at Street Art is scheduled for Saturday, September 21. As reported at the August meeting, we have another group (Highland PTO) interested in partnering with us to host it this year. A member of their board contacted me indicating they had several members who were interested but had to take it to their board September 3. So….I should hear from her tomorrow. Also, we have reached out to the Highland Girl Scout Service Unit to see if they would also be interested in helping out. I have provided them all the information and am just waiting to hear back. Plus, the Chamber of Commerce reached out to the Highland Arts Parents to see if they (or any of the art students) would be available to help. So, keep your fingers crossed that one (or all three) of these groups will get on board giving us lots of help!! Meanwhile, following is the schedule listing our members who signed up at the August meeting. If you weren't at the meeting and can help out that day, please get back to me asap before all the shifts get snapped up!!! Just call me at 654-3647 (home), 654-4727 (work) or 618/696-2915 (cell) – or email me at paula@hacf.org.

"Kids Zone" at Street Art Fest – Saturday, Sept. 21, 2019 – 11:00 am – 6 pm – on the "Square"

10:00 – 1:00 pm
(includes set-up)

1. Suzette Schniers
2. DeAnna Domagalski
3.
4.
5.
6.

<u>1:00 pm – 4:00 pm</u>

1. Muriel Brockmeier
2. Pamela Gronemeyer
3. Rebecca Kriegh
4.
5.
6.
7.

<u>4:00 pm – 7:00 pm</u>
<u>(includes tear down/clean-up)</u>

1. Jen Libbra
2. Donna Plocher (4-5)
3. Susie Dewaele (after drawing)
4. Margaret Bennett
5.
6.

Hope you all enjoyed your summer and are ready for fall! Hope to see you at our next meeting September 9 - and then again at the Kids Zone September 21!
Paula, Muriel, Jen, & Kathy 7.

NETWORKING

Happy September Ladies! In honor of Business Women's week this year the club is sponsoring a "Witches Night Out Shop Hop" on Wednesday, October 16th from 5-9. We are seeking female owned, retail businesses in Highland city limits to participate. Businesses are asked to stay open until 9 p.m., offer a sale/ discount to participants and an attendance prize. The Club is sponsoring all advertising and marketing.

Deadline for participation is Monday September 16th. For any questions or to participate e-mail jen@thechocolateaffair.com or call 654-9340.

Currently signed up is The Chocolate Affair, Swiss Gift Shop, It's Party Time, The Giving Tree and Aristocrats. Please help us spread the word by inviting friends and look for a Facebook event in the next few weeks. Looking forward to a fun event! Jen.

The Holiday Home Tour is right around the corner, I will be soliciting businesses to sponsor the home tour. Attached to the newsletter is the cover letter and sponsorship form. If anyone is interested in being a sponsor, please complete the form and submit with payment as soon as possible. I have put a November 1st due date in order to have enough time to add the information to the brochures. Additionally, please feel free to share the letter and form with anyone you know who may be interested in being a sponsor. If you have any questions, please contact me.

Thanks! Michelle Hagen

May 8, 2020 is set for the Reality Store—more details to follow next year!

Susie Dewaele

Choices Chair

Highland IFBW Calendar

September

9th Business Meeting—6:30P

14th KidZone @ Street Art

23rd Award Applications Due

23rd Board Meeting @ 6P

October

14th Business Meeting @ Popeye's, 6:30P

14-20 Women in Business Week

16th Shop Hop

22nd Story Hour

28th Board Meeting @6P

November

9th IFBW Interim Board

11th Business Meeting—6:30P

25th Board Meeting—6P

MEMBERSHIP

No August Birthdays….cake and ice cream is good anytime!

NEWS, NEWS, NEWS!!!!

NEW MEMBER: Rebecca is a new member but certainly not a new face to our organization. She has been a set of helping hands at a number of events over the years, and we are happy to have her as an official member. Please add Rebecca's email to your distribution lists:

- Rebecca Kriegh, cstephenkriegh@outlook.com
  409 Beltline Road, Suite 130, Collinsville, 62234
  Anniversary: July 2019; Birthday: ?

Hey, how about inviting a guest to join us at our next meeting? Sometimes, all you have to do is ask…..

The following members need to pay their dues:

Marlene Scholl (March)
Pam Gronemeyer (July - local only)
Peggy Elliott (June)
Susie Dewaele (August)
Sally Raeber (July – local dues only)
Michelle Hagen (August)

Ladies, get out your checkbooks and write 2 checks: $35 payable to IFBWC and $9 payable to Highland IFBW, or pay your state dues online at www.ifbwc.org, and then bring your local dues check or cash ($9) to the next meeting and give to either Paula Redman or Michelle Hagen

Those of you who pay your dues online, don't forget to pay your $9 local dues!

Highland IFBW Meeting

Faith Countryside Community Room

August 12, 2019 6:30 p.m.

Chris Sander from Highland Arts & Crafts began our meeting with a fun craft.

Our business meeting was called to order at 6:50 p.m.

Amy Kloss introduced our guest, Laurie Steiner Manwarning, owner of the Giving Tree. Welcome!

President's Comments: A huge thank you was extended to Janet N. for her work on the school drive at CVS! The items were taken to HACSM. Next time we may try a place with more traffic.

Thank you for the donations for Our Little Library this evening. For new members, Dr. Pam bought and refurbished an old newspaper stand with her daughter, Rebecca. It was placed at the K-2 Highland Libraries. Take a book, lend a book is the idea with the Little Free Libraries.)

Thank you to the Board for providing refreshments for our meeting.

Last month's meeting minutes: Kathy moved to approve the meeting minutes. Margaret seconded the motion. The meeting minutes were approved as read.

Amy Kloss shared a thank you note from Abigail Beyer, one of our scholarship winners. Abigail will be attending U of I, majoring in Bioengineering. This scholarship helped to lighten her financial burden.

Treasurer's Report: The June and July report were presented. There was enough funding available for the scholarships without taking money from any of our other funds. Paula motioned to accept the report. Susie D. seconded the motion. The report was filed for audit.

Finance: The Poppy's bill that was paid twice has been refunded.

V.P.: Thank you, Michelle Hagen! Michelle does an outstanding job attending to the financial well being of our group!

Committee Reports:

Finance: Michelle spoke about the proposed budget, the sources of revenue, the categories of expenses. The Little Book House was an added line item with a $50 maintenance fee. The Convention budget was increased. The Board approved that pending budget be approved at this August 12 business meeting. Dr. Pam motioned to accept the pending budget. Suzie D. seconded the motion. The motion carried.

Legislation: A young woman is running against Charlie Meyer. Be an informed voter.

Dr. Pam will host our next program, "Improved Medicare for All".

Legislation will be hosting the next meeting on September 9.

Education: Story time at Latzer is on Tuesday, October 22. Please dress up as a Halloween character and plan on having a great time making crafts and eating fun snacks! The event begins at 6:30 p.m.

Networking: Watch for more info about the Shop Hop!

Highland IFBW Meeting, August 12, 2019 6:30 p.m., continued:

Street Art is Saturday, September 21 from 11 a.m.-6 p.m. We are working hard to partner with the Highland PTO. People are being asking to sign up for a 3 hour shifts on the sign up sheet.

Choices: The Reality Store for Grade 8 promotes life skills for kids at HMS. Chair Susie D. is in contact with the school. The date of the event is being negotiated.

Courtesy: Thank you for always being here and helping out!

Foundation: DeAnna is interested in learning about all the opportunities available for students.

Old Business: None

New Business: Our awards night will be at Popeye's on October 14. Watch for nomination forms. Nominations are due by September 23 for BOTY, WMB, and WOA.

Twilight Home Tour is December 7 from 4-8 p.m. Committee meetings will be held after Board meetings.

The next Board meeting is on Monday, Aug. 26, at 6 p.m. at the Chocolate Affair.

The next Business meeting is on Monday, Sept. 9, at 6:30 p.m. at Faith Countryside.

The charitable giving project is for the Highland Fire and Police Department. Please bring homemade or boughten snacks to share with them in honor of September 11.

Remember to sign up for the Kid's Zone on September 21!

The meeting adjourned at 7:15 p.m.

Respectfully submitted,

Donna J. Plocher, Secretary

Are Women Better Investors Than Men?

Most of us would probably agree that men and women frequently behave differently, and these differences often show up in professional, family and social situations. Of course, this certainly doesn't mean either gender has an advantage in these areas. However, here's an interesting question: Do women possess attributes that may make them better investors?/p>

Some evidence suggests this may indeed be the case. Consider the following:

Long-term focus – Women seem to focus more on long-term goals, according to some studies, whereas men may concentrate more on short-term track records of potential investments. Generally speaking, taking a long-term approach to investing is a good strategy because it can help you maintain discipline and avoid subjecting yourself to the dangers of overreacting to market swings. One such danger is selling an investment whose price may have dropped but may still have strong fundamentals and good prospects.

Less frequent trading – A well-known study from the University of California found that men traded investments 45% more frequently than women. Other, more recent studies have produced somewhat different results, but the overall picture does seem to show that women do significantly less buying and selling than men. This tendency is important because frequent trading can undercut a long-term, cohesive investment strategy. If you're constantly buying and selling, you won't give some investments a chance to achieve their full growth potential, and you might disrupt the diversification necessary for long-term success.

More thoughtful decisions and more receptiveness to professional advice – Women take more time to make investment decisions than men, and more readily accept investment recommendations from financial professionals, according to a survey from *InvestmentNews*. And women are more likely to consult a professional financial advisor in the first place, according to a study from the Spectrem Group, a financial research firm. Given the number of factors involved in successful investing – setting long-term goals, evaluating risk tolerance, navigating volatile financial markets, diversifying investment portfolios, and so on – it's important to get solid financial and investment advice from trained, experienced professionals.

Greater risk aversion – When it comes to savings and investing, women are generally more risk averse than men, according to a large-scale survey by BlackRock, a global investment management firm, and supported by numerous other surveys and studies. Having a greater risk aversion can help women investors reduce the likelihood of incurring short-term losses from highly volatile or speculative investments. Nonetheless, it's not really possible to avoid all investment risk – and it's probably not even desirable. In fact, there may well be a flip side to women's risk avoidance, in that an overly conservative portfolio won't produce the growth potential needed to achieve long-term goals. And this indeed is a danger to which women investors should be alert. Generally speaking, neither excessive risk nor excessive caution will serve investors well.

A long-term perspective, avoidance of excess trading, willingness to take advice from professionals, and careful risk management – these characteristics of women investors can be of value to everyone. Consider putting them to work for yourself.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

DeAnna T Domagalski

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Experience and Background

As an Edward Jones financial advisor, I believe it is important to understand what is most important to individual investors, their families and small business owners. Growing up in Madison County, IL, I learned at an early age how important investing for your financial future is. Coming from a family of small business owners, I saw first hand how the economy can greatly affect individual investors and their families. My passion to help others make educated financial decisions and plan for their future goals stems from my personal experiences and background in finance.

I graduated from Southern Illinois University Edwardsville with my bachelor's degree in business administration with an emphasis in finance and economics. I am currently an active board member of the Young Professionals SSM Health Foundation in St. Louis, MO and a current member of the Illinois Federation of Business Women of Highland.

I am dedicated to making sure my clients are not only prepared for the future but also confident and educated on the plans we have put in place. I work with clients to create long-term strategies using an established process.

For more information on my established process and how I work with clients, please don't hesitate to call or come in for a complimentary financial review.

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