

the Connector

December 2006 A Newsletter for Members of the Professional Business Women's Association

Vol. 06/Issue 12

networking notes

MONTHLY NETWORKING MEETING

Wednesday, December 6, 2006
The Purple Iris at Hartwood
6 PM - 8 PM • Pay in Advance

MONTHLY NETWORKING BREAKFAST

Wednesday, Dec. 20, 2006 • 8:30 to 9:30 a.m.
Shepherdstown Breakfast networking Meeting
Shepherdstown Sweet Shop
German Street, Shepherdstown
Phone: 304-876-2432.

MONTHLY NETWORKING MEETING

Wednesday, January 3, 2007
The Purple Iris at Hartwood
12 Noon • \$12.00/per at the door

MONTHLY NETWORKING BREAKFAST

Wednesday, Jan. 17, 2007 • 8:30 to 9:30 a.m.
Shepherdstown Breakfast networking Meeting
Shepherdstown Sweet Shop
German Street, Shepherdstown
Phone: 304-876-2432.

CONNECTING WITH THE CONNECTOR

To have your news items included in the next issue of The Connector, enclose them in the body of an email or as a Microsoft Word attachment and send by the 20th of each month to: terry@thewritemarket.com

2006 MANAGEMENT COUNCIL

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NEW MEMBER CORNER

Sandy Boyer - Owner
In Harmony Outdoor Design

Laura Banks - President
Association Services

MONTHLY 50/50 RAFFLE

We're continuing to offer our 50/50 raffle. Bring those extra dollars to the December Gala! At the end of the year, all monies raised will be donated in PBWA's name. We're currently look at an approximate donation of \$500.00!

THE HOLIDAY GALA

Don't forget to bring new, unwrapped toys to the Holiday Gala to help out kids in need.

Be sure to bring your old cell phones (they must have the charger) to be given to the Shenandoah Women's Center. They will be given to endangered women so they can call 911 if needed.

If you'd like to receive a gift, bring a gift (\$10.00 approx value).

If you have not RSVP'd yet, we're sorry, but we cannot take any more reservations. We look forward to seeing everyone there!

ANNOUNCEMENTS

- The West Virginia Women's Commission is requesting nominations for their 2007 Celebrate Women Awards by January 31, 2007. The categories are: Arts, Business, Education, Government, Labor, Public Service, Professions, Science & Math, Sports, Unsung Hero, Volunteer Service and Mountaineer Spirit. Call the Commission at 304-558-0070 for a copy of the Nomination Form. The Commission will also be celebrating Women's Day at the WV Legislature in February.
- The PBWA Management Council members who are stepping down would like to thank everyone for their support this past year. We would also like to wish the new Council luck in the coming year!

~Terry, Tracy, Joyce & Judith

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MICHELLE FOURNIER OPENS ZEN LOFT SPA SKIN-CARE BUSINESS

Interview by Ellen Hoffman

By the time you read this, PBWA member Michelle Fournier will have opened her brand-new skin-care business in Shepherdstown. To learn about the business, why she decided to do it and receive a discount for PBWA members, read the following interview.

Q: What is your new business?

A: Zen Loft Spa specializes in skin care therapy. My goal is to help clients break away from their busy lifestyle and relax, as well as benefit from the treatments.

Q: Why did you choose this type of business?

A: I've always been interested in skin care. One reason is that sun damage has become a huge problem that affects many people. Also, during the four years I worked as a personal trainer, I learned from conversations with my clients what their insecurities were. That helped me realize what I enjoy doing is making people feel better about themselves.

Q: Where is Zen Loft Spa located?

A: We're in Shepherdstown, at 8599 Shepherdstown Pike, in the same building as Hair Graphics. The phone is 304-876-1510.

Q: What training and certification did you receive?

A: My certification is in skin-care therapy and chemical peels. I studied with Yvonne de Vilar (Scientific Skin Care) in Vienna, Virginia. I also have a license in make-up artistry.

Q: Would you please describe some of the services on your menu?

A: There will be the European facial, which involves deep pore cleansing; collagen mask, which helps diminish fine lines and wrinkles; the anti-aging enzyme mask, which helps deteriorate bad skin cells that may be causing fine lines and wrinkles; teen-age acne treatments, and different types of individualized back treatments.

Q: What exactly is a back treatment?

A: The skin on your back is very similar to your face, and some people have acne-prone backs. The exact treatment may vary depending on skin type, but in general it lasts 45 to 60 minutes and will include some massage, deep pore cleansing, exfoliation and hydrating treatment. Some people do this just for pure relaxation.

Q: Do you plan to add other services to your menu in the future?

A: Yes, I plan to offer body treatments such as cellulite treatment, detoxifying wraps, and Oleaslim, which addresses the problem of water weight.

Q: Why did you decide to call it Zen Loft?

A: Zen has the meaning of relaxing, awakening, being in the moment. That's how I want to make people feel. The space is designed in relaxing, soothing shades of rose/mauve and gray. Clients will be offered complimentary spring water or a glass of wine, and they'll be able to choose the type of music they'd like to listen to during their treatment

Q: What about people who really are too busy to take an hour or more for off?

A: I'm offering a 30-minute European facial with all the elements of the longer facial. Also, the spa will carry a line of Murad all-natural products, made of pomegranate, apricot and other fruits and plants.

Q: What type of schedule does Zen Loft Spa have?

A: All my hours will be by appointment, including Saturdays and evenings.

Q: Are you offering any discounts to your PBWA colleagues?

A: Yes. All PBWA members will be entitled to a 20 percent discount on treatments they receive on their first visit.

Ellen Hoffman is the author of two books on retirement, and owns Amazing Mendoza Tours, which arranges and hosts tours to Mendoza, Argentina. Her web addresses are: www.retirementcatchup.com • www.amazingmendoza.com.

START THE YEAR OFF RIGHT WITH A LIFE INSURANCE REVIEW

*by Tracy L. Keefer, LUTCF, Personal Financial Representative,
Allstate Financial Services LLC*

No matter how many New Year's resolutions you have – or even if you don't have any – there is one very important item that should be added to your list: a review your life insurance policy. Why?

Like personal savings, life insurance ownership is on the decline. Many people simply do not have enough set aside to cover final expenses, continue providing for loved ones, or to protect important assets such

as the family home. In fact, LIMRA International, an insurance industry organization, says that 32 percent of American adults have no life insurance coverage whatsoever and more than 48 million U.S. households are inadequately insured.

Specifically, the median amount of life insurance coverage for insured U.S. residents is \$175,000, according to the findings of a 2004 survey conducted by LIMRA and Allstate. However, the same study calculates that the average recommended life insurance need is significantly higher: \$459,000.

As 44 percent of U.S. households have someone in the household that needs more life insurance coverage (according to LIMRA International), the New Year is the perfect time to make sure your life insurance policies are in order.

If you're not familiar with life insurance, or simply need a refresher, it is important to have a good working knowledge of the two types of life insurance – term life and permanent life – and their associated benefits.

Understanding Term Life Insurance

Term life insurance is in some respects similar to renting a home. When you rent a home, you get to take full advantage of the entire property immediately and for as long as you continue paying rent. As soon as your lease expires, you either renegotiate your lease or move out.

Similarly, with term life insurance, you establish a term – or amount of time for which you'd like life insurance protection – and pay premiums for this certain period of protection. At the end of the term, you may be able to renew at a new rate, discontinue protection or apply for a new policy.

Term life insurance is often a good choice for young families or those on a tight budget. It allows them to buy higher levels of coverage when the need for protection is often greatest. Many times, term life insurance makes sense when you have a need for coverage that will disappear at a specific point in time. For instance, you may decide that you only need coverage until your children graduate from college or a particular debt is paid off, such as your mortgage.

However, as years pass and your policy comes up for renewal, you can anticipate the cost of term insurance to increase. To renew the policy, you may have to present evidence of insurability. If you're still in good

health, you might re-qualify at a reasonable rate. But if your health has deteriorated, you may find that with continually increasing premiums, it may be too expensive to renew your policy or you may not even re-qualify.

And most term policies set limits on how long they can be renewed. At the end of that period, if you still needed the insurance protection, you would have to apply to purchase a new policy.

How Permanent Life Insurance Differs

If term life insurance is like renting, permanent life insurance can be compared to owning a home. It provides for insurance throughout your life. Because it is designed to last a lifetime, permanent life insurance accumulates cash value – like the equity in your home – and is priced for you to maintain over a long period of time. If you make the necessary premium payments and avoid loans, withdrawals or surrenders, the full-face amount will be paid on death.

Over time, policy cash value (or equity) accumulates on a tax-deferred basis. Its growth rate is dependant upon a number of factors such as the cost of the insurance, the interest rate credited by the insurance company and the death benefit.

A secondary reason to purchase permanent insurance is that the cash value in your permanent policy may be accessed for such things as funding your children's education or as a supplement to your retirement income. When you borrow money from a permanent life insurance policy, you are using the policy's cash value as collateral so the interest rates tend to be relatively low. And unlike loans from most financial institutions, there is no lengthy application process when requesting a loan. However, you ultimately must repay any loan with interest or you will reduce your cash value upon surrender; your beneficiaries may receive a reduced death benefit and there may be income tax consequences.

Determining How Much and How Often

Once you've established a general idea of what type of policy might interest you, the next step is to consider how much insurance coverage you'll need.

While there is no set answer, a good rule of thumb is that your life insurance should be five to seven times that of your annual salary, although individual circumstances should be taken into account when estimating actual coverage needs. In addition to your income, consider your expenses, assets and liabilities. Also think

about whether or not your home is paid for, or if you have children you're planning on sending to college.

Since variable factors help determine the amount of coverage that is right for you, it is also a good idea to review your coverage each year. If you changed jobs, you will want to check your coverage, as employer-paid life insurance isn't always portable. Many people also like to increase their coverage with the addition of a new family member. On the flip side, when your mortgage is paid, or as children complete their education, you may want to reduce coverage.

Resolve to start 2007 with a good look at your life insurance needs and current coverage. Then, make that review an annual tradition so that you, and those you care for, are prepared and protected now and in the future.

Tracy Keefer, located in Martinsburg, WV, can be reached at 304-263-4596.

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PBWA

