

# *the* Connector

June 2007

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

Vol. 07/Issue 6

## networking notes

### MONTHLY NETWORKING MEETING

Wednesday, June 6, 2007 **(1st Wed. each Mo.)**

The Purple Iris at Hartwood

**6:00 PM** \$15 at the door - Reservations **REQUIRED**

*Topic: FUN! - and the 2007 Directory will be available.*

### MONTHLY NETWORKING BREAKFAST

Wednesday, June 20, 2007 **(3rd Wed. each Mo.)**

Shepherdstown Sweet Shop

German Street, Shepherdstown

8:30-9:30 am - No Res. Required

### MONTHLY NETWORKING LUNCH

Wednesday, June 27, 2007 **(4th Wed. each Mo.)**

Toscanni's - Corner of Maple and King, Martinsburg

12 Noon - No Res. Required

### MONTHLY NETWORKING MEETING

Wednesday, July 11, 2007 - **Noon**

The Purple Iris at Hartwood

### MONTHLY NETWORKING MEETING

Wednesday, July 11, 2007 **(2nd Wednesday)**

The Purple Iris at Hartwood

### 5TH ANNUAL WOMEN IN BUSINESS EXPO

Wednesday, October 3, 2007

Holiday Inn, Martinsburg (5 to 8 PM)

### CONNECTING WITH THE CONNECTOR

To have your news items included in the next issue of The Connector, send by the **15th of each month** to: clundber@blueridgectc.edu

### 2007 MANAGEMENT COUNCIL

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Katie Ihndris, CPA

**Monarch CPA Services**

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Katie@monarchcpas.com

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J. J. Myers

**JJ's Jewelry**

**304-263-2858**

jjsjewelry@adelphia.net

Grace Murphy

**Good News Mountaineer**

**Garage**

304-725-5070

gracegnmg@frontiernet.net



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### NEW AND RENEWING MEMBERS

**Tina Combs**

Martinsburg-Berkeley County Chamber of Commerce

Martinsburg

304-267-4841

**April Cline**

Scents of Yourself, LLC

Hedgesville

304-754-6343

**Traci Morris**

Organized At Last, LLC

Shepherdstown

304-876-8252

### ANNOUNCEMENTS

- Our June meeting is a Luau and we will have leis and maybe a teacher for the hula. Come prepared to enjoy a relaxing evening with your PBWA friends. Be sure to contact Susan Dudics Dean so she can let the Purple Iris have a head count of how many of us will be there.
- At the May meeting we discussed some of our favorite books. Door prizes were donated by Susan Dudics-Dean, Joan Brooks, Catherine Silver-Riddell, Jo Mileo and Christina Lundberg. Guest/new member Araceli won the 50/50 of \$18. \$17 goes into the fund to be donated at the end of the year. Member's present shared information on various workshops they were offering in May, Judy Larkin is looking for men's hats, and Karen Coyne will be offering investment workshops in June through Berkeley County Adult Education.
- Sponsors for the 2007 5th Annual Women in Business Expo are: Martinsburg-Berkeley County Chamber of Commerce, Monarch CPA Services, J.J.'s Jewelry, Time Plus Payroll, Kelly Allstate Agency, Small Business Development Center, Mary Kay, The Write Market, Seaside Tan and Spa, and Citizens National Bank. Information on being an exhibitor and door prizes will be mailed soon.

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- If you are looking for biodegradable balloons- that are environmentally safe, Judith Friend offers: when we unpacked the “things” for the AIDS Walk, we found the original bag that the balloons came in buried under other items. The company is Qualatex, made in USA, pure latex - Biodegradable. I’m sure that they got them at SAM’S Club.

Other events for possible exposure for PBWA members:

- September 29- 4th Annual Hispanic Heritage Festival at War Memorial Park, Martinsburg, noon to 6pm. Exhibitor fees for non-profits is \$30, and for Exhibitor/ Vendor is \$50. Christina Lundberg will be coordinating exhibitors, so further information will be shared next month.
- October 27- 2nd Annual Multicultural Business Expo, all day at North Middle School, Martinsburg. For information contact Minister Dorothy Roman, Mission Outpost Bookstore, 304-267-4489 or bookstore@destiny-church.org.

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### THIS MONTH’S TOPIC IS “GETTING INVOLVED”...

This month we have asked PBWA members to share information on organizations that they belong to so that other members may find a contact person if they are interested in becoming involved.

First in Your Family-An all volunteer, non-profit organization dedicated to encouraging and enabling promising students in Jefferson County to become the first in their family to graduate from college. The Education Sponsorship Program is a multifaceted program that includes: College Prep Program; Adult Mentoring Support; Incentive-based Scholarships, and Community Outreach Program.

Good Shepherd Interfaith Volunteer Caregivers (GSIVC), a Faith in Action program-non-profit organization with the goal of creating a stronger, more caring community in Jefferson County. Free, non-medical caregiving services are all provided by volunteers and include transportation to medical appointments, yard work, light housework, friendly visits, reassurance phone calls, and medical equipment loan.

~Rose Marie (Rie) Wilson

Heritage Craft Center of the Eastern Panhandle. Dedicated to preserving the West Virginia heritage crafts. Marketing center for unique, West Virginia made gifts at 137 N, Queen Street, Martinsburg. Craft classes held year round. Visit: www.heritagecraft-center.org, or phone: 264-9440. Contact: Nancy Streeter: nhstreeter@frontiernet.net. Volunteers are needed to help with special events like First Saturday in Martinsburg, summer classes at the Boys and Girls Club, Berkeley County Youth Fair, etc.

~ Nancy Streeter

I work as a Winter Games Ski Coach and fundraiser with Berkeley County Special Olympics, which “provides sports training and competition to individuals with mental disabilities”. It’s absolutely been one of the most rewarding volunteer experiences I’ve ever had.

I also volunteer as a “Big Sister” to an 8-year old girl here in Berkeley County with Big Brothers Big Sisters of the Eastern Panhandle. Their web site states:

The Panhandle agency is part of Big Brothers and Big Sisters of America, a national organization, which has provided one-to-one mentoring relationships between adult volunteers and children for almost a century.

~ Tracy L. Keefer, LUTCF

BNI - Business Networking Inc, Friends & Business Partners, meets every Thursday from 9:00 to 10:30 a.m. at Mountain State U classrooms in the Reebok/ Japanese steak house strip mall. The group is dedicated to referring new business clients to each other with a philosophy of “Givers Gain”....the more you refer to others, the more they will refer to you. We have all gotten to know & trust our fellow members. It’s a close knit group and only allows one person from each profession (so as not to step on toes).

Eastern Panhandle Home Builders Assoc meets once a month. Builders, contractors, realtors, mortgage lenders & us insurance folk make up the membership.

Sunrise Rotary meets once a week, Tuesdays, 7:15 to about 8:15/8:30 at the Holiday Inn in Mtsbg. Civic group very active in community service. This is a much smaller group than the noon club that meets on Thursdays but we have big bang for our size. Some activities you might have heard of: Festival of Trees, Annual President’s Day Dance (to benefit the Boys &

Girls Club, in its 12th or 13th year, I think), March Madness fundraiser to name a few.

~ Dawn Newland

Berkeley Community Pride helps promote anti-littering and recycling efforts in the county with paper recycling at the Mall, road side clean-up projects, and special projects with the schools like the Earth Day grocery bag decorating project. Learn more at our website: [www.berkeleycommunitypride.org](http://www.berkeleycommunitypride.org).

Habitat for Humanity Woman Built—the local group is trying to finish their first woman built home in Martinsburg- a lot of interior work to be done, contact Carmen Winiarski [[carmen@hfhep.org](mailto:carmen@hfhep.org)].

Berkeley County Water Advisory Committee established in 2005 to evaluate the water resources in the county and threats to this resource. The Committee is currently working on sink hole mitigation and salvage yard (junk car) proposals to be included in the County's zoning and comprehensive plans. The Committee meets monthly, and like all County committee's- needs members.

~Christina Lundberg

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## CHARITABLE GIVING THROUGH LIFE INSURANCE POLICIES

*By Tracy L. Keefer, LUTCF, an Allstate Personal Financial Representative located in Martinsburg. WV*

Most people know that life insurance policies are often purchased in order to protect and provide for loved ones after death. What some may not know is that life insurance policies can also be used for charitable giving.

For some, choosing to direct the funds from the death benefit of their life insurance policy means they will be able to support their favorite charity in a unique way. In some circumstances, such as when the actual ownership of the policy is assigned to the charity, the policy owner could even receive an income tax deduction.

For those who have a strong desire to give, but their modest means may prevent regular monetary donations, giving the gift of life insurance can be a fulfilling arrangement.

However, making a life insurance gift to charity requires a few extra steps, such as understanding how you want to gift the policy and obtaining the necessary forms from your financial professional. There are a variety of different ways you can make a gift of life insurance to charity, but three of the most common are:

Naming a charity as the beneficiary of an existing policy. With this option, you will continue to own the life insurance policy, and you will not receive any income tax benefits. However, your estate will most likely receive an estate tax deduction. With this option you can change your mind at any time and change the beneficiary of your policy. One advantage to this choice is that because life insurance policies are not subject to probate, which is a judicial process of establishing the legal validity of a will, the life insurance proceeds may avoid creditors claims, will contests by disgruntled heirs, and public scrutiny through probate court records.

Assigning complete ownership of an existing policy to a charity. When you sign over ownership to a charity, you make gifts to the charity through cash or property so that they can make the premium payments on the policy. Through this decision, you may receive a one-time income tax deduction at the time of the gift, and the gifts you will continue to make to the charity so they can pay the premiums may also be tax deductible. With this option, you will not be able to change the beneficiary of this policy, nor will you be able to use the policy again as a traditional life insurance policy. In addition, be aware that the death benefits will be included in your taxable estate if you pass away within three years of the transfer.

Let the charity purchase a new policy in your name. If the charity purchases the policy in your name, you will not receive an income tax deduction at the time the policy is purchased, but you may receive income tax deductions as you make gifts to the charity and the charity makes the premium payments on the policy. Again, you will not 'own' the policy, so you cannot use it as a traditional life policy, nor change the beneficiary.

Donations to many charitable organizations qualify for tax-deductible donations, but it is a good idea to check with the Internal Revenue Service (or visit their Web site at [www.irs.gov](http://www.irs.gov)) prior to claiming a tax deduction. One way to identify a tax-deductible organization easily is to look for organizations that carry the 501 (c) (3) status.

As with most financial decisions, be sure to talk with your family about your intention for the policy.

To learn more about life insurance, log onto Allstate's Web site at [www.allstate.com/tracykefer](http://www.allstate.com/tracykefer).

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

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**DBWA**

