

Chartered in 1987

Chattanooga Chapter

April 2008

2007-2008

OFFICERS AND DIRECTORS

PRESIDENT Tanya English Miller & Martin **PLLC**

423-785-8380

President Elect Denise Reed The Concierge Level, LLC 423-266-6388

SECRETARY Pam Morris LBMC,PC 423-755-0709 **T**REASURER Lynda Childress Luken Holdings,

423-424-2195

SGT-AT-ARMS Margaret Browning Chattanooga Coca-Cola 423-493-0553 MEMBERSHIP DIR. Suzanne Bidek Northwestern Mutual Financial Network 423-490-3009

PROGRAM DIR. Kelly McCoy Citadel Broadcasting Corporation 423-756-6141

PUBLIC. DIR. Zelma Pack **ELD Associates** LLC

423-756-5213

WAYS & MEANS Jody Hermann Barge, Waggoner, Nancy Sumner & Cannon, Inc. 423-756-3025

DIRECTOR AT LARGE Harrison Law Offices of Lloyd Stanley 423-634-2277

Executive Women International P.O. Box 11522 Chattanooga, TN 37401

VISIT: EWICHATTANOOGA.ORG

EWI® March Chapter Meeting

Date: Tuesday, April 8, 2008

5:30 p.m. - Meet, Greet, and Networking

6:00 p.m. - Dinner

Where: Walden Club

Republic Centre, 633 Chestnut Street

Parking: FREE parking

Speaker: Beverly J. Inman-Ebel is the CEO of TLC, TALK LISTEN

COMMUNICATE, LLC IN CHATTANOOGA, A FIRM THAT PROVIDES SEMINARS, COACHING, KEYNOTE SPEAKING, AND ORIGINAL PRODUCT LINE TO MID-SIZE TO FORTUNE 100 COMPANIES.



Raffle: **Donated Items**

Announcements: Firm news, birthdays, anniversaries, etc.

IN THIS ISSUE

FIRM NEWS.....

WEBSITE TRIVIA CONTEST

FEDERAL RESERVE RATES?

INTRODUCING -DEBRA GATES

REPRESENTATIVE FOR KAYSER-ROTH

CORPORATION

JUST FOR FUN

RE-INTRODUCING —CATHERINE COX

REPRESENTATIVE FOR LYNDHURST

EWI ENTHUSIASM!

FOUNDATION

UNIVERSITY OF TN AT CHATTANOOGA SCHOLARSHIP PRESENTATION

DATES TO REMEMBER!

AVOIDING CONFLICTS

DAILY THOUGHT

CHATTANOOGA CHAPTER PRESIDENT'S **M**ESSAGE

Firm news---LBMC-Chattanooga

Text from the Chattanooga Times Free Press
Names New Partner



Pam Morris, CPA,CFE PARTNER

Pam Morris, a Certified Public Accountant and Certified Fraud Examiner, has diversified experience with a variety of industries including consulting with privately owned companies and high-wealth individuals. She works extensively in the accounting and assurance area of the practice, specifically providing compilations and reviews of corporate financial statements, personal financial statements, and specialized tax planning. She has also invested significant resources into providing litigation support to lenders and their counsel investigating potential fraud. Her previous experience includes service with a national accounting firm various financial positions in private industry, as well as having previously owned two businesses. Pam is a member of the American Institute of Certified Public Accountants, Tennessee Society of CPAs, Executive Women International and the Women's Leadership Institute.



Tennessee Valley Federal Credit Union recently won the 2008 Diamond Best practices Award for a Community Public Relations Event at the Credit Union National Association's Marketing Council awards ceremony in Nashville, TN for their "Riverbend Experience" entry.

CUNA's Marketing Council receives literally hundreds of entries each year for a number of categories. Congratulations to our member firm, Tennessee Valley Federal Credit Union for their commitment to the community. Karen Hannifin thanks our EWI representatives for their support of the Riverbend Experience and those who worked on the Habitat for Humanity house. For additional information check out the CUNA web site at

http://wwwcunamarketingcouncil.org/diamond 2008/cat05.html

in the \$100 to \$499M assets category!

Citadel Broadcasting... Famous for Getting Results !!!

50/50 Fridays is a way to purchase \$50 in gift certificates to some of Chattanooga's finest restaurants and businesses for only \$25! Log on promptly at 9am each Friday morning to get the deals but get there early cuz they always sell out fast! The link is www.kz106.com and the upcoming deals are:

Here are the Citadel 50/50 Friday offerings for April

4/4 Blue Orleans

4/11 Market Street Tavern

4/18 Table 2

4/25 Bald Headed Bistro

5/2 Valleybrook Golf & Country Club

(Excerpts from the Chattanoogan.com)

United Way Has Record Total Of \$11,902,911

The United Way of Greater Chattanooga celebrated a record fund collection. The agency raised \$11,902,911 in meeting the goal for the 84th consecutive year.

Introducing you to...... Debra Gates



Debra joined EWI in March of 2007. She started with Kayser-Roth 3 years ago this May as HR Manager for the Dayton Manufacturing Plant. She has now taken on the responsibility of HR Manager/Recruiter for the retail store, HUE Studio, as well.

The Dayton facility has been in existence sine 1911. The company still uses the building that was built back then. Kayser-Roth is owned by an Italian Company called Golden Lady, but their US brands are HUE and No Nonsense. Please visit their websites www.kayser-roth.com and www.hue.com.

Debra and her husband, Joe, have been married almost 17 years. She was a flight attendant when they met in the fall of 1990. She sang in a special at the church where his brother was minister of music. Joe just happened to be there to visit his brother and asked who she was, etc. They went on their first date in November of 1990, became engaged on May 1, 1991, and married September 28, 1991. Debra & Joe enjoy spoiling their 20+ nieces and nephews, along with their dog who thinks he is their child.

Debra's hobbies are working in her yard, shopping, and running/walking in local races and charitable events. She also serves on the Chattanooga Policy Department Citizen's Academy Board of Directors (CPAAA).

Re-Introducing you to...... Catherine Cox



Catherine Cox has been a Charter Member since 1987. She was asked by Nancy Templeton to consider the organization. Catherine has been to all the annual meetings since she joined. She is the only Chattanooga member with this record.

Catherine started working at The Lyndhurst Foundation in 1964 at the age of 19. Mr. Cartter Lupton hired her, but he said "go ahead and hire her, she won't be here a week." She has worked for four generations of the Lupton family. The Foundation started in 1938 as the Memorial Welfare Foundation. All grants were made anonymously until the name changed to The Lyndhurst Foundation in 1978. Mr. Lupton died in 1977, and Rick Montague became Executive Director from 1977-1987. Jack Murrah became President in 1987. Jack will retire in June of this year, and Bruz Clark will take over as President. The Lyndhurst Foundation is known for grant giving to projects in Chattanooga. You can check out more at www.lyndhurstfoundation.org

Catherine has been married to Larry for 46 years. They live in Ringgold, and their only son, Steve, died in 2006 from cancer. Catherine has worked raising money for "Relay for Life" and raised over \$12,000 last year making her the 2nd highest money raiser in the state of Tennessee. This is something to be very proud of!!!

Her hobbies include quilting, reading, traveling and taking care of her cat and the dogs for her daughter-in-law, Bertie. Catherine has plenty of stories to tell about her travels with other EWI ladies. She has very special friends who have helped her get through tough times and wants to thank each one of them!

The scholarship committee is one of her favorite things in which EWI participates and she had served on the National Scholarship Committee twice and on the National Fellows Committee last year.

Catherine is a big Georgia Bulldog fan and goes to all the home games. She and Bertie have always attended the GA-FL game in Jacksonville. And even though she doesn't like orange, she will travel with Larry to several Tennessee games, especially if they involve an out-oftown game. They will be traveling to California twice in September: Los Angeles to see the Vols and back to Palm Springs for the EWI Annual Meeting.

UTC Scholarship Presentation

The Chattanooga Chapter of Executive Women International (EWI) recently made a contribution to the Jean Bradford Memorial Scholarship Endowment Fund. Twenty-two awards have been made since the establishment of this scholarship fund for women. The criteria specifies special consideration be given to displaced homemakers and single mothers. Preference is given to students who have gone through UTC's Center of Community Career Education Educational Opportunity Center.

Tanya English, president of the chapter and representing Miller & Martin PLLC, says, "Executive Women International members raise scholarship funds through our Annual Barnyard Auction and other fund raisers with support from many of Chattanoogas premier businesses. Our members cheer on the recipients every year at our December meeting. Their testimonials regarding the difference we have made in their lives through our donations keep us working year round."

Dr. Roger Brown, UTC Chancellor, says, "Executive Women International's gift to the Jean Bradford Memorial Scholarship reinforces the organization's historical commitment to helping young women realize their dreams of a college education. The lives of so many worthy women have been changed as a result of EWI's efforts."

EWI was established in 1938 and the Chattanooga Chapter Chartered in 1987 as an association of businesswomen dedicated to personal and professional growth. Chapter members come together for networking, recognition, exchange of information and ideas, leadership and service opportunities. The Chattanooga Chapter is a who's who of leading companies and educational institutions, including The University of Tennessee at Chattanooga, with 50 plus member firms participating in our fund raising efforts.



Pictured from front left is Kathy Sok with Reliable Building Solutions, Inc.; Nancy Templeton, EWI Life Member; Catherine Cox with Lyndhurst Foundation; Barbara Verhine, UTC; Tanya English of Miller & Martin PLLC; recipient on behalf of UTC is Dr. Roger Brown, UTC Chancellor; Denise Reed with The Concierge Level, LLC; Mary Ellen Maycann with Walden Club; Margaret Browning of Coca-Cola Bottling Company; and Suzanne Bidek with Northwestern Mutual

Daily Thought from RealSimple.com

That's the thing about being a boxer; even when you're at the top of your field people still hit you in the head.

— Paula Poundstone

WIN!WIN! WIN!

WEBSITE TRIVIA CONTEST

A winner (must be present) will be drawn at our April meeting. The winner will receive three door prize tickets. Go to ewichattanooga.org and have fun! Email your answer to nharrison@lstanleylaw.com by 4 p.m. April 8.

We have made this very simple!

Name one link from the "About" page on the website.

Just For Fun

Below, for your convenience, are several email auto-replies which may come in handy for your situation...

- 1. I am currently out of the office at a job interview and will reply to you if I fail to get the position. Please be prepared for my mood.
- 2. Sorry to have missed you, but I'm at the doctor's having my brain and heart removed so I can be promoted to our management team.
- 3. Thank you for your email. Your credit card has been charged \$5.99 for the first 10 words and \$1.99 for each additional word in your message.
- 4. Thank you for your message, which has been added to a queuing system. You are currently in 352nd place, and can expect to receive a reply in approximately 19 weeks.
- 5. I've run away to join a different circus.
- 6. I will be out of the office for the next two weeks for medical reasons. When I return, please refer to me as 'Lucille' instead of Steve.

Is there a connection between Federal Reserve Rate cuts and the direction of loan rates?

No, not necessarily. Many people erroneously believe that a Federal Reserve rate reduction automatically carries over to mortgage rates. In reality, Federal Reserve rate reductions impact very short term rates immediately, such as those paid for deposit products. But long-term rates such as rates for long-term mortgages and even car loans are driven by market conditions not necessarily connected to what the Federal Reserve does. Note that the Fed has reduced its key rate by 300 basis points since September 2007 but 30 year mortgage rates have fallen less than 100 basis points over that same period.

In fact, one of the primary drivers of long-term loan rates is the rate of inflation, and higher inflation will translate to higher rates – been to the gas station recently (ouch!), noticed that your favorite restaurant has raised prices (ugh!) – inflation rates have increased considerably in the past year.

It is entirely possible (but not certain) that we will actually see mortgage rates increase in the next few weeks even though the Federal Reserve has cut interest rates.

Ways & Means Reminders...

Remember your old cell phones and ink cartridges for the next meeting.



Also, please

bring a raffle item for our monthly raffle table

How my EWI membership saves me time.

My boss asked me a question. I researched online, made a couple phone calls and still had no answer. It then occurred to me to use our EWI membership. I made ONE phone call and had an IMMEDIATE answer. Next time maybe I'll remember right away what an amazing resource our membership provides.

Don't be sorry to send out a resume.

During the last few weeks, I have seen several EWI e-mails beginning with "sorry to be sending out another resume," or "I know you guys are tired of so many resumes."

Well, let me assure you that we at LBMC are not tired of receiving these resumes. We recently hired our second "star" employee as a result of our association with EWI. Because of the quality of EWI member firms and their reps, the resumes we have pursued have all been from top-notch individuals.

This is just another shining example of the many benefits of EWI membership. So, if your executive sometimes questions whether or not to renew your EWI membership, either show him or her this article, or have them give me a call!

Pam Morris Lattimore Black Morgan & Cain, PC

Remember your secret pal?



April Showers Bring May Flowers Thanks GeekLabs for hosting our site!

SHARE THE NEWS!

Send submissions for the Chapter Pulse to:

Contact: Zelma Pack

E-mail: zelma@eldassociates.com



Visit the Chicago Chapter website @ ewichicago.org often for additional information



2008 Leadership Conference & Annual Meeting will be held at The Westin Mission Hills Resort & Spa Hilton in Rancho Mirage, CA, September 18-20, 2008. Registration will be \$615. The room rate for single/double at The Westin will be \$174 plus an \$8 resort fee.

Teleseminar Series:

Cordially,

Tanya English, President Chattanooga Chapter EWI Representing Miller & Martin PLLC

Title: Follow Through: Taking Action to Achieve

Your Goals

Date: Thursday, May 22, 2008

Title: The Importance of Teaching Ethics

Date: Tuesday, August 19, 2008

Title: Communication Etiquette

Date: November 2008

To register, go to our web site ewichattanooga.org.

Spring Into Action

Spring, a time for new growth; trees bud, flowers bloom and grass goes from dormant to green all in the first few weeks. With Spring in mind, let's all look at our contacts, think about companies we would like to have as EWI members and let's reach out to them and tell them about our wonderful organization. EWI has so much to offer the women in our community. So spring into action and promote EWI to your friends and contacts. We grow through our membership. So, in this season called Spring, let's grow our organization and grow our name recognition in the community. Spring is the time for new growth.

Cordially,

Tanya English, President Chattanooga Chapter EWI Representing Miller & Martin PLLC

