



*Emerald Coast Chapter
American Business Women's Association
Fort Walton Beach, Florida*

Sand Pebbles

January 2004

Volume XXI, Number 6

2003/2004 Chapter Officers

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Spring Enrollment.....Sandy Duh
Woman of the Year.....Sherry Marcolongo
Business Associate.....Carol Ann Love
.....Lori Love
Newsletter.....Sherry Marcolongo

Sand Pebbles is a monthly newsletter published by the Emerald Coast Chapter of the American Business Women's Association for its members. Send inquiries and submissions to:

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Niceville, FL 32578

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Annual and semi-annual ads will be published on the ABWA web site.

A Message From Our President

As we all try to recover from the hectic holiday rush and reflect on the ending year, I'm certain you have the same thoughts as I do: 2003? Gone already? Where did it go? (etc.). But what a year! Those of you who had to miss the Christmas Party – sorry, but you missed the fabulous White Sand Orchestra! Again, you were all so generous with your donations, not only for door prizes, but also for Toys for Tots (THANKS to **Pam White** for coordinating) and Sharing & Caring (**Sandy Duh**, THANKS). You might want to give Fred an extra smile or wink for his special party role.

The January 22nd deadline for turning in your Woman of the Year forms is fast approaching, so please contact **Sherry Marcolongo**, current **Chapter Woman of the Year**, and chair for this upcoming program. I look forward to honoring some of our very deserving members at the February meeting.

Boat Poker Run meetings will be starting soon, and our Chapter Woman of the Year program will be followed by the Spring Enrollment event, AND Spring Conference in Naples.

Thanks to you all for contributing to the fun, growth and success of our chapter. I wish each of you a prosperous (in every way) future ~ HAPPY NEW YEAR!



Becky

January 6th Meeting Agenda

Networking starts at 5:30 p.m.
Call to Order is at 6:30 p.m.
Invocation, Introductions & Dinner

Program:
J. Mark Fisher,
Attorney at Law

Success Strategy:
Cindy Karwacki

Business Meeting
Door Prizes - 50/50
Benediction Adjournment



Pasta Buffet

Tossed Salad (with assorted dressings)
Spaghetti
Tortellini (with assorted sauces)
Fettuccini
Shrimp Linguini
Garlic Bread
Coffee & Ice Ted Service
Sherbet

The Top 10 New Year's Resolutions to Jump Start Your Career

New Year is the prime time for starting afresh with everything - especially your career.

Give yourself new impetus to succeed in 2004!

By Andrea Schlapia

1. Love your work. Resolve that, this year, you are going to find work that you love. If you've found it already, congratulations - you have a great foundation to build on! If you love what you're doing, you'll put your heart and soul into it and be successful. Is this you? If not, resolve to change matters.

2. Find a good balance between your work and leisure time. "A change is as good as a rest" - so if you find that you're working all the time, maybe now's the time to resolve to schedule in some different activities. It's easy to work long hours to block out other deficiencies such as an unfulfilling home life or lack of social contacts. Changing your environment and taking time for different connections and perspectives will refresh you and bring a new zest to your career.

3. Set yourself some career goals for the year. A goal is a dream with a deadline - and therefore you're more likely to achieve your dreams if you set a goal! Take quiet time to think about what YOU really want out of your career this year - it may be time for a change, or to take on different responsibilities in your current position. Maybe this is the year that you'll set up your own business venture! Envision yourself at the end of 2004 and describe at least 3 achievements you would like to have made during the year for you to feel it had been a successful one.

4. Review your financial situation. Are you being paid what you're worth? And are you living within your means? Review your finances and streamline your living expenses. Make sure you know what's going in and out of your bank account and eliminate waste. Then you can be sure that you're in control of your money and have resources for the things you really want to buy.

5. Manage your boss. There's great benefit in managing your boss to ensure that you meet your personal goals and find career fulfillment. Find a way to share your dreams for the year with him/her and ask how they can help you achieve them.

6. Take up networking as a hobby. Networking is a great way of making new friends as well as finding new career opportunities and getting a new perspective on life. Find out what groups are available to you locally and make a point of connecting with new people at least once a month. There are also lots of networking groups on the Internet.

7. Schedule vacation time. Constant routine and continued pressure and deadlines mean that you could be tempted not to schedule in appropriate rest time and vacation breaks. Many of the world's most successful entrepreneurs insist on taking their vacation because they know of the value it gives in recharging their batteries and bringing them back to their office fully refreshed. Talk to your loved ones and plan your breaks for the year right up front.

8. Review your working habits. Are you always late for meetings? Is your office always a mess? Make it a New Year's Resolution to change at least 1 daily habit and see how it makes a difference to the way you work and the way you're perceived. Try things differently and don't get into a rut!

9. Spruce up your image. What is your personal brand saying about you? Your clothes, your personal hygiene and habits, your car, your writing, your way of communicating all speak volumes about the type of person you are. Make a resolution to raise your image a notch and give everyone around you the impression of success - it will start to come true!

10. Find ways to improve yourself. There are millions of self help books, personal coaches, web sites, magazines, E-resources, seminars, workshops and much more going on around you all the time, every single day of the year.

[Make this your year to evolve - work on your human values as well as your career.](#)
[Happy New Year!](#)

January's Speaker

J. Mark Fisher, Attorney at Law, will speak to the Emerald Coast Chapter of ABWA about important Estate Planning Documents for everyone. He lectures statewide on the topics of estate planning, asset protection, avoidance of inheritance taxes and the use of the Living Revocable Trust. He published his book "Estate Planning for Florida Residents," in 1996 and is in the final stages of publishing his second book. He is host to a weekly radio talk show on Estate Planning Law and can be heard each Saturday in the Pensacola area on WCOA 1370 AM at 9:10 a.m., and he also teaches classes on Estate Planning at the Fort Walton Beach campus of the University of West Florida. Mr. Fisher has offices located in Ft. Walton Beach, Pensacola and Panama City, Florida.




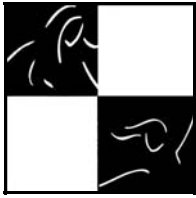
Grapevine News

- **Bev & Bill Bain recently went on their first cruise. They were joined by their daughter and her family (husband and two sons) who all live in Naples, FL.**

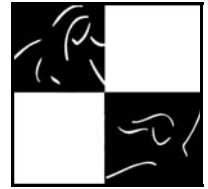
NEXT BOARD MEETING: Monday January 12, 2004, 5:30 pm at the Northwest Florida Daily News offices on Racetrack Road.

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Emerald Coast Chapter Woman of the Year Nomination Form



Dear ABWA Ladies:

Woman of the Year is the highest honor a chapter can give one of its members. February is our next Woman of the Year event. Please take a few moments to reflect on your many chapter accomplishments and/or someone else in our chapter who you feel should be recognized. Whom would you like to see represent our chapter in 2004? We have so many well deserving women! I only wish everyone could experience this honor.

Sherry Marcolongo
Woman of the Year 2003

2004 Woman of the Year Nomination Form

Deadline: January 22, 2004

Fax or E-mail to: Sherry Marcolongo

Fax: 244-7308

Email: smarcolongo@tsacg.com

Member Name: _____

Business Name: _____

Work #: _____ Home # _____

ABWA Involvement: _____

Community Involvement*: _____

Professional Accomplishments*: _____

Education*: _____

*If you need more room to list information, please attach another piece of paper.

Submitted By: _____

Work # _____ Home # _____

**If you have any questions, please call Sherry Marcolongo.
Phone 244.7306 ext. 120 • Fax 244.7308 • Email: smarcolongo@tsacg.com**

ABWA is...Friendship

January Anniversaries



Patti Baker	21 Years
Darlene Dean	21 Years
Beth Bish	3 Years
Forest Oliver	3 Years
Sandy See	2 Years
Linda Arnold	1 Year

Congratulations on being a part of one of the finest women's organizations!

January Birthdays




Carol Ann Love	Jan. 11
Janice Chambers	Jan. 15
Mary Lou Turkelson	Jan. 15
Pam White	Jan. 20
Judy Elgin	Jan. 28

*Cards and phone calls are fun!
If we've missed your birthday, please let us know.*

Auto	Shirley Young Associate Agent Joe Young Insurance Agency, Inc. 315 East Hollywood Blvd., Suite 4 Mary Esther, Florida 32569-1915 Phone: 850-244-3306 Fax: 850-244-6537
Home	
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Business	

From Hospitality



Thanks to **Desley Parker** for furnishing the Centerpieces for the December Meeting. The Christmas Colors added a festive look to the tables.

Becky Dawkins



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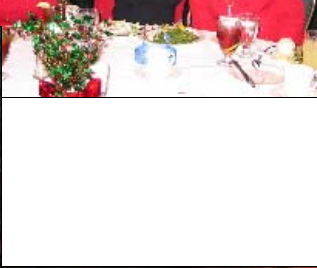
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Christmas Party Highlights



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John Mizelle
Manager

Guest are welcome. Please call our
hotline at 864-7697 to make a
reservation by Noon,
Friday before the meeting.

**The Emerald Coast Chapter
of ABWA meets on the first Tuesday of each month at
the Hurlburt Soundside Club across from the main
gate to Hurlburt Field.**

Networking starts at 5:30 pm
Call to order is at 6:30 pm
Dinner cost is \$15.00
Payable at the door



*American Business Women's Association
Emerald Coast Chapter
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Ft. Walton Beach, FL 32549*