

A VIEW FROM FEW

An organization for opportunity and equality for women in Government



December 2006

Space Coast Chapter, P.O. Box 21201, Kennedy Space Center, FL 32815

<http://www.ksc.nasa.gov/groups/few/>



President's Message Sandy Eliason

Greetings! We are upon that wonderful time of year where the smell of cinnamon lingers in the air, giving us a special warm feeling of coziness. It's important to take the time to remember and be thankful for our friends. Without friends and family our world wouldn't ascribe meaning to all that we experience. Let me take this time to wish you all a very "Merry Christmas," and Happy New Year! We have had a very productive year and together we can look forward to another year of prosperity and good fortune. I'm so thankful and feel so blessed to have this chance to work with all you all! Each of us contributes different talents and together we are dynamic! I hope to see all of you at our Christmas party, this Saturday. It's always a special time of being together with merriment where we celebrate our instinct in the heart.

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This Christmas mend a quarrel. Seek out a forgotten friend. Dismiss suspicion, and replace it with trust. Write a love letter. Share some treasure. Give a soft answer. Encourage youth. Manifest your loyalty in word and deed. Keep a promise. Find the time. Forgo a grudge. Forgive an enemy. Listen. Apologize if you were wrong. Try to understand. Flout envy. Examine your demands on others. Think first of someone else. Appreciate. Be kind; be gentle. Launch a little. Laugh a little more. Deserve confidence. Take up arms against malice. Decry complacency. Express your gratitude. Go to church. Welcome a stranger. Gladden the heart of a child. Take pleasure in the beauty and wonder of the earth. Speak your love. Speak it again. Speak it still once again.

These are but inklings of a vast category. They are simple things; you have heard them all before; but their influence has never been measured, and could change a life.

Let us celebrate Christmas and give it the realization of its true meaning—with the sudden stirring of the heart extended toward the core of life. Then, it is possible to grasp the significance of the first Christmas.

Have a warm and beautiful Christmas and Happy 2007!

Sandy

Sunshine Committee

Eva Coffman

Happy Birthday!

A special Happy Birthday to the following Chapter members:

Rubye Jennings	Nov 4
Martha Carroll	Nov 8
Ann Moore	Nov 15
Debbie Ward	Nov 21
Muzette Fiander	Dec 15
Jane drinkhouse-Demars	Dec 25

Space Coast Chapter thoughts and get well wishes have been extended to the following:

Jean Grenville for a speedy recovery after her stay in the hospital.

Please notify me, 639-4881 or Becky Fasulo, 867-4436 or (Rebecca.J.Fasulo@nasa.gov) with any information you have on members that have extended illnesses, hospital stays, or news that deserve recognition or congratulations.



Security Tip

Submitted by Clara Anderson

Well the crooks have found a way to rob you of your gift card balance.

If you buy Gift Cards from a display rack that has various store cards you may become a victim of theft. Crooks are now jotting down the card numbers in the store and then wait a few days and call to see how much of a balance THEY have on the card. Once they find the card is "activated", then they go online and start shopping.

You may want to purchase your card from a customer service person, where they do

not have the Gift Cards viewable to the public.

Please share this with all your family and friends...

Environmental Corner

Martha Carroll

Global Climate Change

One of the most critical environmental challenges facing the world today is reducing long-term growth in greenhouse gas (GHG) emissions. The use of fossil fuels to meet the world's energy needs has contributed to an increase in GHGs—mainly carbon dioxide and methane—in the earth's atmosphere. Many think this increase is leading to climate change, with potentially adverse effects on people, economies, and the environment—from coastal flooding, to droughts, to changes in ecosystems and biodiversity. Many governments and businesses agree on the importance of addressing the risk of climate change. The challenge is to do so while still providing the energy required to meet the demands of growing populations and economies.

Article taken from the following website: <http://www.willyoujoinus.com/issues/environment>

Cultural Diversity

Muzette Fiander

Career Lessons from Celebrity Women What You Can Learn from Madonna, Martha and Oprah by [Susan Aaron](#)

You can't surf the TV channels or go through the supermarket checkout aisle without hearing all about Gwyneth's new baby stroller or the dirt on Britney's latest shopping spree. But between tips on how to imitate celebrity looks, are there career lessons to be learned from rich and famous women?

Joanne Meehl, president of Meehl & Balzotti Career Services, AKA [The Resume Queen](#), sought to answer that question by taking an in-depth look at three celebrity women: Madonna, Martha Stewart and Oprah Winfrey. She found a lot more for women to emulate than just hairstyles.

Madonna: Mistress of Reinvention

When Madonna became famous in the early '80s, who could have predicted her staying power? In the tradition of other legends like the Beatles and Bowie,

the Material Girl never lets her look, sound or show become last year's rehash.

"She is a model for us to refresh ourselves," says Meehl, who tells clients to seek new knowledge and experiences in order to stay current and sell themselves to employers. "So many people wait to be anointed with knowledge."

Madonna also rarely shortchanges herself. In a horseback interview with the pop icon, David Letterman learned that she would not be satisfied with his choice of horse.

How many times do women take what others offer, not going after their true desire? "If women ask for what they want, they worry that they'll be seen as bitches," Meehl says. The impulse is sometimes in the name of diplomacy. But when working toward a goal, you must choose the best resources and strategies.

Martha Stewart: Domestic Mogul with Moxie

Going to prison should have been career kryptonite for Stewart. But without apology or fanfare, she chose to serve her recent jail time like something to be checked off a to-do list. Stewart commented during sentencing that she wanted to be released in time to tend her spring garden.

How does the average woman stay steady in the face of such career-rocking moments? "Keep the big picture in mind," Meehl advises. Stewart "knew the garden and the business were going to be there for her when she got out." As noted in Stephen Covey's *The 7 Habits of Highly Effective People*, keeping an eye on the end goal helps you keep the bumps along the way in perspective.

Before Stewart was a mogul of all things domestic, she was a model, investment banker and caterer. Her college major? Art history. While education and training are fundamental to success, so is simply doing.

Some women may lack Stewart's moxie. For them, Meehl suggests "building on past, even private, successes." Gradually, larger triumphs will build the necessary risk tolerance for real-world success.

Oprah Winfrey: Nurturing Visionary

Winfrey rewrites the blueprint for business success daily by replacing the model of the cutthroat businessperson with that of the nurturing helper. This is a woman who has increased her market share with tactics like encouraging people to read more. Winfrey shows women there's a place for all talents.

Think your quiet nature is at odds with your love of theater, or that your extrovert tendencies are out of whack with your love of libraries? Meehl encourages women to research professions, going beyond the common ones, to suit their unique needs and desires.

Shortly after her talk show went on the air, Winfrey formed Harpo Productions. The company now owns the television program, produces movies, operates a Web site, publishes a magazine and runs motivational conferences. Winfrey's retention of creative control reminds us not to outsource our vision to others.

Lessons from All 3 Celebrity Career Women

Underlying the success of these women is the greatest lesson of all, Meehl says: Madonna, Stewart and Winfrey all are true to their authentic selves.

Holding fast to their ambitions may have been met with derision along the way, especially since the confidence and drive needed to follow one's own path are not considered typical female traits. But the proof is in three of the most successful businesses of all time.

Who knows? If you follow their lead, you too may someday be known around the office by only one name.

FEW Annual Training Program (ATP) Connie Dobrin

Our FEW team continues to be busy preparing for our 28th Annual Training Program to be held in Cocoa Beach, February 28th and repeated on March 1st, 2007.

The next ATP meeting will be December 5 at 11 AM in Headquarters, Room 2649D. Please come prepared to discuss your function. If you have any questions or problems, call me and we will address them. Also if you are not yet a member of our ATP Planning Team, please feel free to come and join us.

Programs

Marlene Satterthwaite

Holiday Party at Connie Dobrin's

Saturday December 2

12:00 til 3:30 P.M.??

Oleander Pointe Social Hall

Bring:

Wrapped Gift (average cost \$15- \$20)

Favorite Dessert to Share

RSVP (e-mail) by 11/30/06:

Marlene Satterthwaite 867-4105

Connie Dobrin 637-0884, 867-4544 or 419-203-6674

Directions to Oleander Pointe - Turn east from US 1 onto Rose L. Jones Blvd. (south of SR 520); right onto Brevard Ave. and then left onto Oak St. and left again onto Riverside Dr. Oleander Pointe will not be on the right sidehopefully Parking will be available on site in front of building. You can "GOOGLE" Oleander Pointe and get directions and a visual of the complex. Oleander Pointe is a 3 building complex. Party is in middle building, first floor.

"I made an agreement of peaceful coexistence with time: neither he pursues me, nor I run from him, one day we will find each other "

(Mario Lago)

Membership

Charmel Anderson

Soon it will be time to renew your FEW dues. So keep your eyes open for your renewal notice. Also, I encourage each of you to bring a friend to our next meeting and invited them to become a member of this dynamic group.

And as always if you have any questions concerning FEW or your membership in FEW, please do not hesitate to call me at 867-2938 or drop me an email Charmel.L.Anderson@nasa.gov.

Differences Between Men and Women

Arguments: A woman has the last word in any argument. Anything a man says after that is the beginning of a new argument.

Cats: Women love cats. Men say they love cats, but when women aren't looking, men kick cats.

Government News & Legislation

Arden Belt



November 13-17, 2006

Floor Action:

Appropriations- On November 15, the House approved, by voice vote, a second continuing resolution (H. J. Res. 100) to fund government programs until December 8, 2006. The Senate approved the resolution by unanimous consent later the same day. A previous continuing resolution expires at midnight on November 17. The president is expected to sign the bill into law.

On November 14, the Senate approved, by voice vote, the FY2007 Military Construction, Veterans Affairs, and Related Agencies spending bill (H.R. 5385).

Health- On November 14, the House approved, by voice vote, the Gynecologic Cancer Education and Awareness Act (H.R. 1245).

On November 14, the House approved, 373-23, the Sober Truth on Preventing (STOP) Underage Drinking Act (H.R. 864).

Hearings:

International- On November 14, the House International Relations Subcommittee on Africa, Global Human Rights, and International Operations held a hearing on issues arising from next year's anticipated ratification of the 1993 Hague Convention on Protection of Children and Cooperation in Respect of Intercountry Adoption.

Violence Against Women- On November 15, the House Judiciary Subcommittee on Crime, Terrorism, and Homeland Security held a hearing on the Preventing Harassment through Outbound Number Enforcement (PHONE) Act (H.R. 5304).

Health- On November 16, the Senate Finance Subcommittee on Health held a hearing on the State Child Health Insurance Program (SCHIP or CHIP).

The Women's Caucus

Caucus Accomplishments

Since 1977, Caucus members have successfully worked to improve the lives of women and families. They have fought to open the doors of opportunity for women and girls in both school and work. They have championed fair credit, tougher child support enforcement, equitable pay, and retirement income. And they have led efforts

to promote women's health and protect victims of domestic violence and sexual assault, securing several billion dollars for these efforts.

Although its members have numbered roughly 14 percent of the House —at its highest point— the influence of the Caucus has far exceeded its representation in Congress. The Caucus' long list of legislative accomplishments includes:

- The Pregnancy Discrimination Act
- The Child Support Enforcement Act
- The Retirement Equity Act
- The Civil Rights Restoration Act
- The Women's Business Ownership Act
- The Breast and Cervical Cancer Mortality Prevention Act
- The Mammography Quality Standards Act
- The Family and Medical Leave Act
- The Violence Against Women Act
- The Commission on the Advancement of Women and Minorities in Science, Engineering, and Technology Development Act
- Reauthorization of the Mammography Quality Standards Act
- Contraceptive Coverage for Federal Employees

However, the influence of the Caucus extends far beyond its impressive list of legislative achievements affecting domestic policy. Caucus members have championed women's issues around the globe from Cambodia to Cairo to Beijing, working to bring international attention to the plight of refugees and representing the Congress at U.N. world conferences on women and on population and development.

The Caucus has also served as an inspiration and a model worldwide for women parliamentarians - whose image of American democracy is shaped in part by the example of women from different political parties working together to improve the lives of women and families.

NASA FACTS

Next Space Shuttle Launch

STS-116/Discovery

Launch Date: Dec. 7, 2006

Launch Time: 9:35 p.m. EST



Image above: These seven astronauts take a break from training to pose for the STS-116 crew portrait. Scheduled to launch aboard the Space Shuttle Discovery are, front row (from the left), astronauts William A. Oefelein, pilot; Joan E. Higginbotham, mission specialist; and Mark L. Polansky, commander. On the back row (from the left) are astronauts Robert L. Curbeam, Nicholas J.M. Patrick, Sunita L. Williams and the European Space Agency's Christer Fuglesang, all mission specialists. Williams will join Expedition 14 in progress to serve as a flight engineer aboard the International Space Station. The crewmembers are attired in training versions of their shuttle launch and entry suits. Photo credit: NASA

This is an 11-day mission and



Community Outreach Sandra Gettter

Salvation Army Christmas Stockings

If you would like to participate in the 'Stuff a Stocking Project' which is a part of the Salvation Army Christmas program for this holiday season, please contact one of the individuals listed below, pick up a stocking or two and have fun purchasing items to fill the stocking(s). Make sure you clearly mark the age and either Boy or Girl on the outside of the stocking. Contingency plan, if we run out of stockings and we did last year – please use the list below and fill a shoe box and mark it for appropriate age and either

Boy or Girl. No gift is ever turned away, so if you would like to purchase a new toy item or gift for one of the age groups listed below, we will be happy to take the items to the Hacienda Girls Ranch or Country Acres Children's Home. We have learned through the many other Community Outreach projects that we have done this year that we have many people in our county that are suffering! Please remember that many of these children would not receive any other Christmas gifts if not for your generosity.

Recommended items by age group

<u>Ages</u>	<u>Items</u>
0-1 Year	Teething ring, baby rattle, socks, stuffed toys, baby shampoo, baby lotion, baby powder, baby wipes, cup
2-3 years	Girls - toothbrush, toothpaste, socks, underwear, bows, small toy, coloring book, crayons Boys - toothbrush, toothpaste, socks, underwear, crayons, coloring book, small toy, small ball
4-6 years	Girls - toothbrush, toothpaste, socks, underwear, bows/barrettes, crayons, coloring book, small doll Boys - toothbrush, toothpaste, socks, underwear, cap, crayons, coloring book, action figures, toy
7-9 years	Girls or Boys - toothbrush, toothpaste, socks, underwear, pencils, fun pads, rulers, markers, notebook paper, kleenex, wallets, combs/brushes
10-12 years	Girls or Boys – toothbrush, toothpaste, socks, underwear, circle/cross word puzzles, ball cards, markers, notebook paper, nail polish, chap stick/lip gloss, kleenex, wallets, combs/brushes
13-16 years	Girls or Boys – toothbrush, toothpaste, socks, circle/cross word puzzles, markers, notebook paper, nail polish, chap stick/lip gloss, kleenex, wallets, combs/brushes

The deadline to return the stockings to any of the individuals listed below is the **12th of December**. This project is being sponsored by Space Coast Chapter, Federally Employed Women. If you have any questions or are in need of stockings, please contact Sandra Getter 867-6951 or email Cassandra.f.getter@nasa.gov.

Thank you on behalf of the children that receive your gifts.

Another opportunity to show your support for breast cancer research is the 'Save Lids to Save Lives' Campaign, which is going on now. We are collecting pink Yoplait lids in support of the Susan G. Komen Breast Cancer Foundation. For every pink lid we send in, Yoplait will donate 10 cents to the Foundation, up to \$1.5 million. And they guarantee to donate at least \$500,000. Please wash your lids and forward them to: Sandra Getter, NE-E.

And just a reminder we are always collecting for Baxley Manor. Remember these folks are on food stamps and any help that you can give monetarily or otherwise will be greatly appreciated. The monetary contributions that you make are used to buy food and personal items for these residents.

Although Aneta Ott continues to coordinate from off center and is present at each delivery, I am coordinating the contribution for Baxley Manor here on Center with the help of some of our FEW Sisters and friends: **Sandy Eliason in LCC 4P23, Jan Hall in the Logistics Building 2610A, and Barbara Powell in HQ 2451** can take your contributions and items. I am in EDL 203 and can coordinate a pick up from you if you call or email me.

Here is a list...suggestions of items needed.

Food Items

Small cans of vegetables & fruits
Jell-O & pudding snacks
Graham crackers, Saltine crackers
Any meat/meal in a can with the flip top lid
Lunch meats, tuna, Spam, chicken, Vienna sausage, ham, deviled ham, Sardines, beef stew

Personal Items

Paper products: Q-tips, facial tissue & toilet tissue (packages of 4 rolls)
Toothbrush, toothpaste, mouthwash
Hand lotion, hair spray, mousse or gel, comb/brush
Razor, Nail files, clippers, Socks, stockings, earrings
Reading material such as books or magazines

Thanks again for your support of this worthy cause.

GOOD FACTS TO KNOW

1. **Budweiser** beer conditions the hair
2. **Pam** cooking spray will dry finger nail polish
3. **Cool whip** will condition your hair in 15 minutes
4. **Mayonnaise** will KILL LICE, it will also condition your hair
5. **Elmer's Glue** - paint on your face, allow it to dry, peel off and see the dead skin and blackheads if any
6. Shiny Hair - use brewed **Lipton Tea**
7. Sunburn - empty a large jar of **Nestea** into your bath water
8. Minor burn - **Colgate or Crest** toothpaste
9. Burn your tongue? Put **sugar** on it!
10. Arthritis? **WD-40 Spray** and rub in, kill insect stings too
11. Bee stings - **meat tenderizer**
12. Chigger bite - **Preparation H**
13. Puffy eyes - **Preparation H**
14. Paper cut - **crazy glue** or **chap stick** (glue is used instead of sutures at most hospitals)
15. Stinky feet - **Jello!**
16. Athletes feet - **cornstarch**
17. Fungus on toenails or fingernails - **Vicks vapor rub**
18. **Kool aid** to clean dishwasher pipes. Just put in the detergent section and run a cycle, it will also clean a toilet. (Wow, and we drink this stuff)
19. **Kool Aid** can be used as a dye in paint also **Kool Aid** in **Dannon** plain yogurt as a finger paint, your kids will love it and it won't hurt them if they eat it!
20. **Peanut butter** - will get scratches out of CD's! Wipe off with a **coffee filter paper**
21. Sticking bicycle chain - **Pam** no-stick cooking spray
22. **Pam** will also remove paint, and grease from your hands! Keep a can in your garage for your hubby.
23. **Peanut butter** will remove ink from the face of dolls
24. When the doll clothes are hard to put on, sprinkle with **corn starch** and watch them slide on
25. Heavy dandruff - pour on the **vinegar!**
26. Body paint - **Crisco** mixed with food coloring. Heat the **Crisco** in the microwave, pour in to an empty film container and mix with the food color of your choice!
27. Tie Dye T-shirt - mix a solution of **Kool Aid** in a container, tie a rubber band around a section of the T-shirt and soak
28. Preserving a newspaper clipping - large bottle of **club soda** and cup of **milk of magnesia**, soak for 20 min. and let dry, will last for many years!
29. A **Slinky** will hold toast and CD's!
30. To keep goggles and glasses from fogging, coat with **Colgate** toothpaste
31. Wine stains, pour on the **Morton salt** and watch it absorb into the salt.
32. To remove wax - Take a paper towel and iron it over the wax stain, it will absorb into the towel.
33. Remove labels off glassware etc. rub with **Peanut butter!**
34. Baked on food - fill container with water, get a **Bounce** paper softener and the static from the **Bounce** towel will cause the baked on food to adhere to it. Soak overnight. Also; you can use **2 Efferdent** tablets, soak overnight!
35. Crayon on the wall - **Colgate** toothpaste and brush it!
36. Dirty grout - **Listerine**
37. Stains on clothes - **Colgate**
38. Grass stains - **Karo Syrup**
39. Grease Stains - **Coca Cola**, it will also remove grease stains from the driveway overnight. We know it will take corrosion from car batteries!
40. Fleas in your carpet? **20 Mule Team Borax**-sprinkle and let stand for 24 hours. Maybe this will work if you get them back again.
41. To keep FRESH FLOWERS longer Add a little **Clorox**, or **2 Bayer** aspirin, or just use 7-up instead of water.
42. When you go to buy bread in the grocery store, have you ever wondered which is the freshest, so you "squeeze" for freshness or softness? Did you know that bread is delivered fresh to the stores five days a week? Monday, Tuesday, Thursday, Friday and Saturday. Each day has a different color twist tie. They are: Monday = **Blue**, Tuesday = **Green**, Thursday = **Red** Friday = **White** and Saturday = **Yellow**. So if today was Thursday, you would want a red twist tie; not white which is Fridays (almost a week old)! The colors go alphabetically by color **Blue - Green - Red - White - Yellow**, Monday through Saturday. Very easy to remember. I thought this was interesting. I looked in the grocery store and the bread wrappers DO have different twist ties, and even the ones with the plastic clips have different colors. You learn something new everyday! Enjoy fresh bread when you buy bread with the right color on the day you are shopping.

Thought of the day

My idea of housework is to sweep the room with a glance.



For Your Health

Submitted by Becky Fasulo

Chocolate as a Health Food?

An Affair of the Heart

Nothing beats a good piece of chocolate. It's rich, smooth, and creamy and makes us feel good, until the guilt sets in. Chocolate's mood-enhancing qualities are an obvious reason why it is so strongly associated with Valentine's Day, as a gift for lovers and loved ones.

Chocolate's Dark Secret

There's no getting around the fact that chocolate is a high fat food. But there is growing evidence that, in small quantities, some kinds of chocolate may actually be good for you. Dark chocolate is naturally rich in flavonoids (or more specifically, flavanols, a sub-class of these antioxidants). These compounds are thought to lower blood pressure and help protect against heart disease—among other things. Recent studies conducted both in the U.S. and Europe seem to support chocolate's beneficial effects on the cardiovascular system, encouraging at least one chocolate manufacturer—Mars—to develop a proprietary method of processing cocoa beans, aimed specifically at preserving flavonoid content.

Traditional roasting and fermentation methods are thought to destroy up to three-quarters of these compounds. Mars now puts its *Cocoapro* trademark on some of its products, indicating the use of this method.

What about the Fat?

It's still hard to think of chocolate as a health food. Part of the allure is the guilty pleasure of eating it. But before we raid the candy store, it's worth remembering that chocolate is not a low calorie food. A serving size of Dove dark chocolate (40 grams) contains 210 calories and 13 grams of fat, 8 of which are saturated, although some of this saturated fat is in the form

of stearic acid, which is converted by the liver into a "healthier" monounsaturated fat.

Cocoa Powder

Cocoa powder, which is low fat, would surely be a healthier way to get both our chocolate fix and our dose of flavanols. Alkalizing cocoa (or Dutch processing) produces a milder flavor and darker color but destroys most of the flavonoids. Since flavanol-rich cocoa is naturally bitter, Mars has worked hard to make it palatable. It sells a flavanol-rich series of snack bars and small chocolate bars. [CocoaVia](#) snack bars are available online and also in stores such as Target, Walgreens, and Fred Meyer. With all the work that Mars seems to be doing, we will likely see a drinkable high-flavanol cocoa powder at some point, which would offer chocoholics a healthy, low fat alternative to high fat chocolate bars.

In the meantime, we should probably allow ourselves an occasional ounce of dark chocolate, and savor it. Our hearts might thank us.

Financial Strategies

Submitted by Arden Belt

Make your pot of gold last for years

Financial planners say assumptions on savings rates may not hold.

Gail Marksjarvis | Chicago Tribune Posted October 29, 2006

Tom Rowan is five years away from retiring and struggling with the same question that arises for most Americans as they approach retirement: How much can retirees pull out of their savings each year, and still have enough to last a lifetime?

He has thought enough about his future to buy a retirement condo close to the gorgeous California beach that clears his mind.

But when it comes to figuring out how much money he will be able to safely withdraw from his savings year after year in retirement, he's not sure he's on the right track.

"I don't know beans about this," he said.

Although he's a financial analyst for an industrial company in Chicago, he knows he's not aware of all the elements he must consider as he attempts to gaze into his financial future. And he's skeptical of some of the popular advice that comes from brokers, because he knows they could have a vested interest in getting him to save and invest more than he'll need.

So when he recently read that financial planners suggest that people should remove no more than 4 percent to 5 percent of their savings a year to pay for living expenses in retirement, he thought it was way too conservative.

"Assuming that the invested funds average a consistent 5 percent return, your savings would not only keep from running out; they would not go down at all," he said. "So why not remove more?"

Why so little?

It's a question that often trips up smart people, said Jack VanDerhei a fellow at the Employee Benefit Research Institute research group. The problem, VanDerhei said, is that as people eye their retirement savings they make tidy assumptions about the future that won't necessarily apply.

In particular, they focus too much on the present. They could live 30 years or longer in retirement. They figure their living expenses will stay the same as today even though inflation will erode the buying power of their nest eggs. They don't consider that a bad break in the markets could undermine the growth of their money -- or even lead them to run out prematurely. And they forget that health-care costs are rising faster than inflation, and that retirees often spend periods in nursing homes after illnesses or injuries.

"If you plan to take 5 percent out of your money year after year in retirement, and the second year you end up in a nursing home, all bets are off," VanDerhei said.

Insurance costs

People can insulate themselves from the nursing home costs by buying long-term-care insurance, VanDerhei said, but the cost needs to be figured into retirement spending.

Ron Gebhardt'sbauer, a senior fellow at the

American Academy of Actuaries, said people may live longer than they think.

"People buy life insurance in their 20s and 30s to cover their families in case they die," he said. "Yet, the probability of death at those ages is only 1 percent."

When people consider the risk of longevity, however, they severely underestimate the effects, he said. "There's a 50 percent probability they are going to live beyond 85."

That's why deciding to take a certain amount of money out of savings each year can have serious consequences. For example, consider the 65-year-old retiree with about \$800,200 in savings, who decides to take \$59,125 out of his nest egg the first year of retirement, and then boost the amount 2.5 percent a year to cover inflation. Even if the person earned 6 percent every year on the money remaining in investments, he would deplete his nest egg by age 83.

Social Security falls short

If there is no pension, he would have to rely on Social Security. But the average retiree has been receiving just over \$1,000 a month in Social Security. On average, it replaces about 40 percent of the pay during their working years, but upper-middle-income people might receive only about 20 percent.

Financial planners say people need to try to replace at least 70 percent of their final income in retirement.

Realizing that Social Security alone falls far short of the money people need, Medina, Ohio, financial adviser Charles Farrell has calculated that people should have saved at least 12 times their last salary by retirement. Then, he said, they can remove 5 percent each year, adjust the withdrawal up each year to cover inflation, and be fairly certain the money will last for 30 years.

To get there, Farrell suggests people save 12 percent of their pay each year starting at age 30.

But people can be tempted to withdraw more than 5 percent when they are about to retire and see how little 5 percent is. At that level, a person with \$800,200 in savings could remove only \$40,000 during the first year of retirement and perhaps increase it 2.5 percent each year to try

to keep up with inflation.

The 5 percent withdrawal rate also works only if the investor earns 6 percent a year on their investments -- an approach that history shows is likely during the long term with about 60 percent invested in stock and 40 percent in bonds, Farrell said.

But no one can predict what investments will do. As a result, Rande Spiegelman, a financial planning researcher with the Charles Schwab Corp., urges people to remove only 4 percent a year. With that approach, the person with \$800,200 would have about \$32,000 a year to start.

Even with that modest approach, Spiegelman said retirees can't be certain their money will last 30 years. Stocks and bonds behave very differently from year to year, and Schwab has run hundreds of scenarios through a computer to try to assess the future. Those calculations -- called Monte Carlo simulations -- suggest that if retirees remove 4 percent of their money a year from their nest egg, they have a 90 percent chance of not running out of money.

Run the numbers

T. Rowe Price offers a free Internet calculator that allows you to do simulations at www3.troweprice.com/ric/RIC. You can experiment with different approaches to investing, different nest eggs and various levels of longevity.

Before using that tool, try the Retirement Planner at www.bloomberg.com (look under "Investment Tools" and click on "Calculators") to see the nest egg you might accumulate during your working years, and the impact of an average annual investment return both during your savings years and retirement years.

The Chicago Tribune is a Tribune Publishing newspaper. E-mail Gail MarksJarvis at yourmoney@tribune.com.

Consider these scenarios

SCENARIO 1:

Assume a person retires with \$500,000 in savings, and removes 5 percent of savings the first year of retirement -- or \$25,000. Each year the withdrawal is adjusted higher based on 3 percent inflation. A

bad spell in the stock market hits just after the person retires at 65. First year of retirement, she suffers a 10 percent loss on her investments. Next year, her investments lose another 10 percent, and the year after that she loses 5 percent. After that, she enjoys a 7.5 percent annual return. Her savings would be gone 18 years into retirement, even though she stayed within the parameters of the 5 percent withdrawal rule.

SCENARIO 2:

Say she started with the \$500,000 nest egg. But instead of the market sinking, she earned 7.5 percent every year for nearly three decades. Then the retiree takes a loss of 5 percent on her investments in one year, 10 percent the next and 10 percent year after that. In this hypothetical view of market performance, the retiree would have \$351,503 remaining after 30 years of retirement. In both cases, the average annual return for the investments is 5.8 percent. The crucial difference in the scenarios comes down to one variable -- when the losses on investments happen to hit during a person's retirement years.

Nominations Committee Jean Grenville

We previously outlined Elected Positions, Qualifications of Officers, and the Term of Office for the Space Coast Chapter. There has been a change this year of the elected positions of the Chapter that are as follows:

- * PRESIDENT Nothing Changed
- * SECRETARY Nothing Changed
- * TREASURER Nothing Changed
- * VICE-PRESIDENT OF PROGRAMS. The Vice-President of Programs has the responsibility for planning, publicizing and coordinating the monthly programs as well as other duties described in the policy and procedures manual and assists the President in her absence or inability.
- * VICE-PRESIDENT OF MEMBERSHIP. The Vice-President of Membership develops membership recruiting aids; promotes membership; ensures new members receive current copies of both the Chapter's Bylaws and Chapter Handbook as well as other duties described in the policy and procedures manual and assists the President.

Please contact any member of the Nominations Committee, Jean Grenville, Clara Anderson, and Charmel Anderson if you are interested in one of

these positions. Time goes so quickly that we have to start planning early. We would be glad to arrange for you to shadow the officer who is in the position of interest to you.

Christmas Thoughts to Ponder from "The Little Book of Christmas Joys" by H. Jackson Brown, Jr., Rosemary Brown, and Kathy Peel

1. Be the first to wish everyone you meet a Merry Christmas!
2. Buy a pair of red flannel pajamas that you wear only on Christmas Eve.
3. Take the family to see a small town Christmas parade.
4. Don't count calories from December 15th through January 2nd.
5. Never select a Christmas tree after dark.
6. Mend a broken relationship with a friend or relative during the holidays.
7. Take a basket of Christmas goodies to a notoriously grumpy neighbor.
8. Be nice to sales personnel. They're often wearier than you are.
9. Don't schedule yourself too tightly during the holidays. Before making an appointment, ask yourself, "Can this wait until after Christmas?"
10. Take a holiday family photograph each year in the same spot, such as by a favorite tree in your yard. In years to come, you'll have a wonderful record of the growth of your family, as well as of the growth of the tree.
11. Make an effort to attend every Christmas party you're invited to, even if you can stay only a few minutes.
12. Adopt a needy family for the holidays. Let members of your family buy a present for the person closest to their own age.
13. Let go of the problem you can't solve. Enjoy the season!
14. Hang a favorite Christmas tree ornament from your car's rear-view mirror.
15. When you think you have enough lights on your tree, add two more strands.
16. Throw restraint to the wind. Christmas is the one time of year when bigger is better and gaudy is good.
17. Enjoy a couple of meals illuminated only by the Christmas tree.
18. If you're feeling overwhelmed, break down big holiday projects into manageable tasks. For example, divide the number of Christmas cards you want to send by ten, and address one-tenth of the list each day for ten days.
19. Don't give anyone a fruitcake.
20. Call a nursing home and get the names of five people who don't often receive mail. Send each one a beautiful Christmas card. Sign it, "from Santa."
21. Remember that the best solution for holiday blues is to do something special for someone else.
22. After opening the presents, hug all your family members and tell them they are the best gift of all.
23. Don't try to do everything yourself. Remember, even Santa needs helpers.
24. If you have friends who have lost family members since last Christmas, make a special effort to call and cheer them during the holidays.
25. Don't expect your husband or wife to wear a halo during the holidays. Give your spouse the gift of patience, flexibility, and a sense of humor.

"It Smells Like Christmas" Pumpkin Bread Submitted by Jean Grenville

Christmas just wouldn't be Christmas without Pumpkin Bread. If you use disposable aluminum pans, it makes gift giving even easier

Yield: 2 (9x5x3inch) loaves – Oven: 350 degrees

3 ½ cups sifted all-purpose flour	½
teaspoon ground cloves	
2 teaspoons baking soda	
3 cups sugar	
1½ teaspoons salt	
½ cup water	
1 teaspoon baking powder	1
cup oil	
2 teaspoons cinnamon	
5 eggs, beaten	
2 teaspoons nutmeg	1 16-
ounce can pumpkin	
1-teaspoon allspice (optional)	1
cup chopped pecans	

Grease two 9x5x3-inch loaf pans. In a large bowl mix together all of the dry ingredients. Blend in the water and oil, and mix in the eggs. Blend in the pumpkin. Fold in the pecans. Divide the batter between the prepared pans. Bake at 350 degrees for 1 hour, or until a toothpick inserted in the center comes out clean.

Think This Will Work.....**HOW TO INSTALL A HOME SECURITY SYSTEM**

1. Go to a second-hand store and buy a pair of men's used size 14-16 work boots.
2. Place them on your front porch, along with several empty beer cans, a copy of Guns & Ammo magazine and several NRA magazines.
3. Put a few giant dog dishes next to the boots and magazine.
4. Leave a note on your door that reads: Hey Bubba, Big Jim, Duke and Slim, I went to the gun shop for more ammunition. Back in an hour. Don't mess with the pit bulls -- they attacked the mailman this morning and messed him up real bad. I don't think Killer took part in it but it was hard to tell from all the blood.

PS - I locked all four of 'em in the house. Better wait outside

Got an IDEA?? --**Looking for some NEW Program Topics**

Do you have any topic suggestions or contact information - presenter names/phone numbers for future FEW SPACE COAST PROGRAM MEETINGS. Long-Term Care, Investing for Women, Diversity, Cap-Wiz, etc. are a few that have been suggested.

Please send your suggestions to Marlene Satterthwaite @ Marlene.E.Satterthwaite@nasa.gov

Calendar of Events**December**

- 2 FEW Holiday Party
- 5 ATP Meeting Headquarters, 2649D
- 7 STS-116 Launch
- 14 Baxley Manor delivery
- 25 Christmas

January 2007

- 1 Happy New Year

**Let's Say Thanks
To Our Troops**

Xerox is sponsoring the following website. If you go to the site, <http://www.letsaythanks.com/>, you can pick out a thank you card and Xerox will print it and it will be sent to a soldier that is currently serving in Iraq. You can't pick out who gets it, but it will go to some member of the armed services.

How AMAZING it would be if we could get everyone we know to send one!!! This is a great site.

Please send a card. It is FREE and it only takes a second.

**Newsletter
Vickie Hall**

This monthly publication is a means of sharing information and ideas with members and friends. Please send your news articles or items of interest for this Newsletter to Vickie Hall, IT-D1, or e-mail at Vickie.C.Hall@nasa.gov. If you are interested in joining this vital organization, a Membership Application is attached.

FEW's Mission Statement

Federally Employed Women (FEW) is a membership organization working for the elimination of sexual

harassment and the advancement of women in government. This will be accomplished by:

- encouraging diversity and equity in the workplace
- enhancing career opportunities for women
- establishing and maintaining relationships with organizations to advocate the fair application of EEO

and personnel laws, policies, procedures, and practices

- improving the quality of life for women by influencing Congressional and Administration actions
 - committing to achieve and maintain a unified and diverse membership; and
 - providing opportunities for professional growth through leadership development, education, mentoring, and networking.
- The FEW mission and purpose statement was revised to recognize that the mission of an organization is its driving force, and that FEW's mission needed to be consistent with the needs of federal women today on into the 21st century.

**SPACE COAST CHAPTER, FEW
2006- 2008
Officers and Committees**

Chapter

President	Sandy Eliason
VP for Programs	Marlene Satterthwaite
VP for Membership	Chamel Anderson
Treasurer	Johanna Velasquez
Secretary	Barbara Powell
Nominations Officer	Jean Grenville
Imm. Past President	Dawn Partlow
Compliance	Becky Fasulo
Diversity	Muzette Fiander
Legislative	Arden Belt
Annual Trng Program	Connie Dobrin
Finance	Clara Anderson
Scholarships	Aneta Ott
Newsletter Editor	Vickie Hall
Parliamentarian	Carolyn Burnham
Environmental	Martha Carroll
Community Outreach	Sandra Getter
Sunshine	Eva Coffman
Historian	Ana Contreras
Webmaster	Debbie Ward

Regional

Nominations	Jean Grenville
Compliance	Vickie Hall

National

VP for Mbrship & Chapters	Becky Fasulo
Bylaws & Resolutions	Karin Biega

**MEMBERSHIP APPLICATION
FEDERALLY EMPLOYED WOMEN**
P. O. BOX 75551
BALTIMORE, MD 21275

Membership ID
Month/Year Joined _____ /2006

LAST NAME _____ **FIRST NAME** _____ **MI** _____

ADDRESS 1

ADDRESS 2

CITY _____ **STATE** _____ **ZIP CODE + 4** _____

OFFICE PHONE: _____ **HOME PHONE:** _____

FAX: _____ **EMAIL:** _____

GRADE (check)

- GS-1-4
- GS 5-8
- GS 9-12
- GS 13-15
- SES
- WG
- Military
- Other

FWP/EEO (check)

- FWP Full-Time
- FWP Part-Time
- EEO
- Other FWP/EEO

DEMOGRAPHICS

SEX (M/F) _____
 RACE: _____
 YEARS OF SERVICE: _____
 RETIRED (Y/N): _____

ABOUT THE ORGANIZATION

FEW is comprised of chapters throughout the world. Membership is open to all Federal and DC Government employees (regular members) and to any other person supporting the goals and objectives of FEW (associate members). More information about the organization is posted on the FEW web site: <http://www.few.org>

National membership dues are \$25.00 for chapter members, and \$35.00 for members-at-large (no chapter affiliation). Chapter dues are established by each chapter and payable in addition to national dues. Eligibility for chapter members is contingent upon national membership. National lifetime membership is a one-time fee of \$250.00. Chapters may set their own lifetime fee.

Membership Dues are prorated. Month chosen must match "month/year joined" above.

<input type="checkbox"/> March	\$25.00	<input type="checkbox"/> September	\$12.00	Total National	\$ _____
<input type="checkbox"/> April	\$23.00	<input type="checkbox"/> October	\$10.00	Total for Chapter	\$ <u>5.00</u>
<input type="checkbox"/> May	\$21.00	<input type="checkbox"/> November	\$ 8.00	Check Amount	\$ _____
<input type="checkbox"/> June	\$19.00	<input type="checkbox"/> December	\$ 6.00		
<input type="checkbox"/> July	\$17.00	<input type="checkbox"/> January	\$ 4.00		
<input type="checkbox"/> August	\$15.00	<input type="checkbox"/> February	\$ 2.00		

- I wish to join the Space Coast (009) Chapter as a member.
- I wish to join as a Member-at-large (prorated amount from above + \$10.00 enclosed).
- I wish to join as a Lifetime Member. Payment of (\$250.00) is enclosed.

Chapter Info Only

Mail Code: _____

Birthday (MM/DD): _____