

Don't Forget!!!!

April 12, 2011 at
The Pasta House.

11:30 - Noon
open networking
12:00 Meeting

On the Program...

Speed Networking

Quote of the Month...

*"You are never too
old to set another
goal or to dream a
new dream."*

~C. S. Lewis



*Happy Birthday
Wishes to all our
April
Birthdays!*

Contact Us...

If you have any
information you would
like to add to the
monthly newsletter,
please email
gina.leeper@bhsi.com

Paducah River City BPW

APRIL NEWSLETTER 2011

Take the Retirement Reins

Equal Pay Day is April 12, 2011. The importance of this day is to highlight the disparity between the compensation of what men earn versus women. According to the US Census Bureau, for every \$1 a male earns women earn 80cents. Although the higher an education a woman receives the more money she makes, research still shows that a woman a year out of college is making on average \$50,000 a year in comparison to \$70,000 a year for an average college educated male. One of the main reasons why women make less is because women on average spend less time in the workforce due to the fact that most women are the primary caretakers for their families.

The downturn in the economy makes women even more vulnerable financially because they are usually the first to get laid off and more likely to be unemployed than men in a recession. There are so many negative effects for women earning less money. With women making less, that means women have less money to depend on during retirement. Women are less likely to participate in a retirement plan, and more likely to retire in poverty. There are so many things that women cannot control and cannot change, but **what we can do is to start saving and investing for our retirement future.** Below are a few steps that can help women get on the right retirement future.

1. Start thinking about retirement now! Set goals and an action plan. Make sure your goals are aggressive.
2. Start saving for retirement now! It is important to participate in a company retirement plan and at least contribute what the company matches. You are giving up free money if you don't. But that is not enough. As a general rule, try to save about 10-20% of your income in addition to the company plan. The percentage depends on your age. If you are a stay at home mom then you should set up an IRA and contribute each year.
3. To help save for retirement set up an automatic deduction plan from a checking or savings each month. The most important thing is to never touch your retirement savings, especially from a company plan or IRA due to the penalties.
4. Get educated about saving and investing for retirement. Often times women leave it up to the husband and the women's retirement suffers. It is the responsibility of the individual to learn the language of investing. If it is to be overwhelming, you can also consult a retirement professional.

Women may not be able to control what they earn compared to a man, but they can control how much they save for their retirement. These few steps are just the beginning to a retirement future. The most important part is to START!

In honor of Equal Pay Day, Paducah River City Business and Professional Women are going to host another event to help our members excel in their business. The April meeting will be another speed networking event where we as members can help each other in our businesses.

BPW Committee
Assignments

Aspiring Professional—
Chair Denise Brazzell

Bylaws—Chair Jessica
Koverdan

Correspondence Com-
mittee—Chair Jackie
Jones

KY Professional
Women's Week—Chair
Gale Hatton

Legislation—Chair Julie
Tennyson

Membership/Public Re-
lations—Chair Gina
Leeper

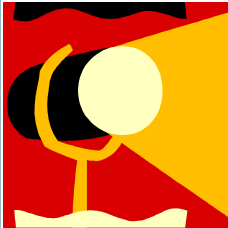
Professional Develop-
ment—Chair Tammy
Owen

**Current Paducah River
City BPW Members:**

Denise Brazzell, Rayla Bridges, Terri Buri, Sarah Bynum-Roman, Deena Crouch, Wendy Erwin, Stephanie Fischer, Mary Ann Freels, Amy Glasgow, Hope Hamilton, Brandi Harless, Gale Hatton, Andrea Higdon-Lane, Julie Hunt, Kimberly Hunt, Lisa Johnston-Ramage, Jackie Jones, Jessica Koverdan, Traci Ledford, Gina Leeper, Patsy Marine, Kim Morgan, Gayle Olberding, Tammy Owen, Stacy Puckett, Cindy Ragland, Holly Reynolds, Crystal Ridenour, Kelly Rosa, Laura Schaumburg, Jamie Smith, Trish Steckenrider, Rebecca Straley, Melissa Sullivan, Jan Swain, Julie Tennyson, Nancy Thurman, Dianne Toon, Carla Wiggins, Terrie Wyles and May Louise Zumwalt

Paducah River City BPW

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MEMBER SPOTLIGHT...

Rebecca Straley

Rebecca Straley is a new member of Paducah River City BPW and a new resident of the Paducah area. Rebecca is the Group Sales Manager with Caesar's Entertainment, Central Division, for Harrah's Metropolis Hotel and Casino, in Metropolis, IL. As a Central Division Sales Manager, Rebecca has been charged with cultivating sales and developing relationships in the meeting planning/business community surrounding Harrah's Metropolis Hotel. She is also a member of the Paducah Hospitality Association and the Southernmost Illinois Tourism Bureau. Rebecca graduated from Western IL University.



Prior to their summer 2010 move to Paducah, Rebecca and family resided in Springfield, Illinois, where she spent nearly two decades in both the hospitality and the professional association management industries. Her hospitality career has been spent in full-service hotels, including the Crowne Plaza Springfield and the Hilton Springfield. Her professional association management career began as the Director of Communication for the Illinois Optometric Association and she most recently held the position of Director of Membership Development for the Illinois Pharmacists Association. Rebecca has most enjoyed being on both sides of the development/event/meeting planning experience.

Residing with Rebecca in Paducah is her beloved husband, Tim. Together they have five vivacious daughters, two pets, and one busy life! They relish family time and enjoy entertaining, boating, camping, gardening, outdoor events, and anything else lots of girls like to do!

**Remember donations are accepted at each meeting for the Merry House.
Urgent Need**

Pillows
Medicine - ibuprofen, acetaminophen