

January 2010



Dear EWI Tampa Bay Chapter Members,

Congratulations to all of our members who helped make our December meeting with Toys for Tots a huge success. We exceeded our goal again this year.

Our sincere thanks to Sgt. Sadi Workman and the

Marines in attendance, Lt. Cpl. Acosta and Lt. Cpl. Burgess. Their dedication to this program is greatly appreciated. Year after year we admire their commitment to the underprivileged families of the Tampa Bay area. We look forward to an even greater program next year. My personal gratitude to the members who stepped in at the last minute in my absence. EWI Works, way to go Tampa Bay.

Well another year has passed; the end of another decade. That sounds ominous, doesn't it!! The Tampa Bay Chapter of Executive Women International has touched a lot of lives in those last ten years. Let us remember all of the wonderful things this chapter has accomplished. The multiple ASSIST winners, scholarship recipients not to mention the countless volunteer hours our ladies have donated to charity events along with community outreach and literacy programs. Representing our member firms with pride we have given many smiles and have received much gratification for our compassionate efforts. Looking back at the photographs of each Reading Rally makes me know that we really do make a difference. The tears of appreciation from ASSIST winners to the smiling faces of those children let us know that our commitment to our community and the EWI organization are undeniable. Take much pride in what you have achieved. You have touched lives and made the world a little better in the process

We may be few, but we are fearless.

As most other organizations; we have many challenges ahead during the New Year. I have absolute confidence that the integrity and courage of our membership will prevail. I am very proud to serve this chapter and I look forward to a productive and successful 2010.

My best wishes for a Happy, Healthy and Prosperous New Year. I look forward to seeing you at Malio's on January 13, 2010.

My best regards,

Linda

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Women Are Not Only Starting Businesses, They Are Staying in Business

Between 1997 and 2006, businesses fully women-owned, or majority-owned by women, grew at nearly twice the rate of all U.S. firms (42.3% vs. 23.3%). During this same time period, employment among women-owned firms grew 0.4%, and annual sales grew 4.4%.

In 2006, reports on women-owned (or majority owned by women) in the United States returned the following impressive statistics:

- There were an estimated 10.4 million privately held firms; This accounted for two in five (40.2%) of all businesses in the country; and
- These firms generated \$1.9 trillion in annual sales and employed 12.8 million people nation Wide

There are exciting things happening inside the world of women entrepreneurs. Women are now the dominant force small business ownership, and succeeding in industries that were once taboo for women.

By studying industries, sales trends, and other important statistics, you can make better business decisions now, and viable plans for future growth.



Avoiding the Courthouse



Judging from the morning newspaper, evening news, and nightly television lineup, viewer might conclude that every legal dispute eventually ends up in court. However, this simply is untrue. The fact is that the vast majority of disputes are resolved before they ever get to trial; many are resolved through what is called alternative dispute resolution (ADR), which includes mediation and arbitration.

In **mediation**, a trained mediator helps you and your opponent resolve your disagreement by identifying, defining, and discussing the things about which you disagree, in an effort to help you reach a mutual agreement. This is an informal, cooperative problem-solving process, and does not necessarily require you to know the law or to hire a lawyer, although often the parties find it useful to do so.

Arbitration, on the other hand, is a more formal proceeding in which you and your opponent are asked to present evidence and witnesses to an arbitrator, who issues a decision, usually in writing, to resolve the dispute. Arbitration may be binding or nonbinding. If the parties agree to a binding arbitration, it means they must accept the arbitrator's decision as final.

In some cases, decisions reached through binding arbitration can be vacated or disqualified (meaning overturned). However, these circumstances are very limited. According to the Federal Arbitration Act, parties may be able to have binding arbitration decisions vacated if they can prove, within three months of the decision being rendered, that

- the decision was won by corruption, fraud, or undue influence;
- the arbitrator was biased or corrupt;
- the arbitrator was guilty of misconduct or misbehavior that prejudiced the rights of any party; or the arbitrator exceeded his or her power.

Cases can get into ADR through a variety of methods. You could elect to take a dispute to ADR; for example, if you have a dispute with your neighbor over a bush that straddles both of your property lines, you both might agree that this issue is better resolved if you work things out informally, preserving a civil relationship and keeping everyone out of court. On the other hand, ADR is sometimes required by a court order or contract. Prior to trial, in order to encourage settlement, courts will sometimes order parties into nonbinding mediation or negotiations. Other times a contract might state that all disputes concerning the contract must be resolved through binding arbitration. Common examples of contracts that include arbitration clauses include credit card agreements, insurance policies, and bank loans.

If you are about to enter ADR, you shouldn't hesitate to contact your attorney if you have any questions or concerns. If you are unsure about whether to bring your attorney into the mix, here are some questions to consider. First, how important is the issue? If the dollar amount is low and no other important matters are at issue, a lawyer's help may not be necessary. However, if the dispute involves substantial money or an important matter such as custody of your children, a lawyer's help is very important. Second, how certain are you that you understand the issue and your rights? Lastly, how emotionally involved are you? A key factor in deciding whether to represent yourself should be your level of emotional involvement and your ability to assume a detached view of the controversy.




The law firm of T. Edmund Spinks, Esq. P.L. practices in the area of litigation, representing those injured as a result of others carelessness or negligence, as well as disputes regarding residential and commercial landlord tenant eviction and contract disputes.

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State of cheer?

Study: You are happier than most Americans

People in sunny, outdoorsy states -Florida, Louisiana, Hawaii- say they're the happiest Americans, and researchers think they know why. A new study comparing self-described pleasant feelings with objective measures of good living found these folks generally have reason to feel fine. The places where people are most likely to report happiness also tend to rate high on studies comparing things like climate, crime rates, air quality and [schools](#). The happiness ratings were based on a survey of 1.3 million people across the country by the [Centers for Disease Control and Prevention](#) . It used data collected over four years that included a question asking people how satisfied they are with their lives.

Economists Andrew J. Oswald of the University of Warwick in England and Stephen Wu of Hamilton [College](#) in Clinton, N.Y., compared the happiness ranking with studies that rated states on a variety of criteria ranging from availability of public land to commuting time to local taxes. Probably not surprisingly, their report in the journal *Science* found the happiest people tend to live in the states that do well in quality-of-life studies. Yet Oswald says "this is the first objective validation of 'happiness' [data](#)," which is something he says economists have been reluctant to use in the past. "Very loosely, you could say that we prove that happiness data are 'true,' - such data have genuine objective informational content," he said. "Moreover," Oswald added, "it is interesting to uncover the pattern of life-satisfaction across one of the world's important nations." Ranking No. 1 in happiness was Louisiana, home of Dixieland music and Cajun/Creole cooking.

Oswald urged a bit of caution in that ranking, however, noting that part of the happiness survey occurred before Hurricane Katrina struck the state, and part of it took place later. Nevertheless, he said, "We have no explicit reason to think there is a problem" with the ranking. Rounding out the happy five were Hawaii, Florida, Tennessee and Arizona. At the other end of the scale, last in happiness - is New York state. As if to illustrate the problem, residents attending a meeting in rural Queensbury unleashed their anger and cynicism at a state government they described as corrupt, self-dealing and too quick to increase taxes. It was a tirade that had one lifelong resident saying he was ready to flee "this stinkin' state." Oswald suggested the long commutes, [congestion](#) and high prices around New York City account for some of the unhappiness.

He said he has been asked if the researchers expected that states like New York and California, which ranked 46th, would do so badly in the happiness ranking. "I am only a little surprised," he said. "Many people think these states would be marvelous places to live in. The problem is that if too many individuals think that way, they move into those states, and the resulting congestion and house prices make it a non-fulfilling prophecy." Besides being interesting, the state-by-state pattern has scientific value, Oswald explained. "We wanted to study whether people's feelings of satisfaction with their own lives are reliable, that is, whether they match up to reality - of sunshine hours, congestion, air quality, et ceteras - in their own state. And they do match."

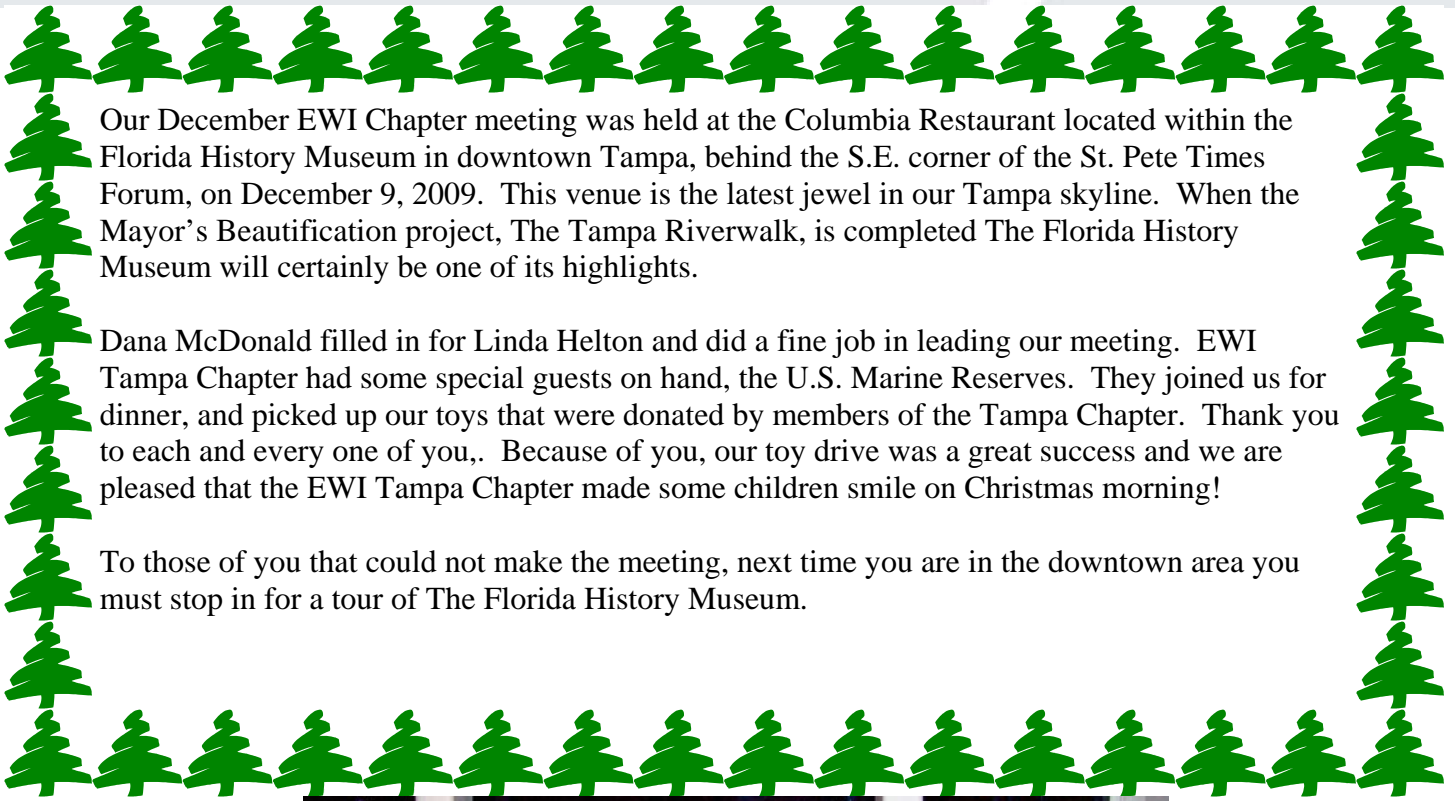
Oswald and Wu used data from CDC's Behavioral Risk Factor Surveillance System collected from 2005 to 2008. The survey, launched in 1984, collects information on a variety of health measures.

The research was supported by Britain's Economic and Social Research Council.

Article by Heather VanNext—10 Connects.com

The state-by-state list, from happiest to least cheery:

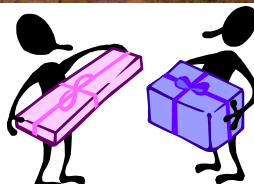
1. Louisiana
2. Hawaii
3. Florida
4. Tennessee
5. Arizona
6. South Carolina
7. Mississippi
8. Montana
9. Alabama
10. Maine
11. Wyoming
12. Alaska
13. North Carolina
14. South Dakota
15. Texas
16. Idaho
17. Vermont
18. Arkansas
19. Georgia
20. Utah
21. Oklahoma
22. Delaware
23. Colorado
24. New Mexico
25. North Dakota
26. Minnesota
27. Virginia
28. New Hampshire
29. Wisconsin
30. Oregon
31. Iowa
32. Kansas
33. Nebraska
34. West Virginia
35. Kentucky
36. Washington
37. District of Columbia
38. Missouri
39. Nevada
40. Maryland
41. Pennsylvania
42. Rhode Island
43. Ohio
44. Massachusetts
45. Illinois
46. California
47. New Jersey
48. Indiana
49. Michigan
50. Connecticut
51. New York



Our December EWI Chapter meeting was held at the Columbia Restaurant located within the Florida History Museum in downtown Tampa, behind the S.E. corner of the St. Pete Times Forum, on December 9, 2009. This venue is the latest jewel in our Tampa skyline. When the Mayor's Beautification project, The Tampa Riverwalk, is completed The Florida History Museum will certainly be one of its highlights.

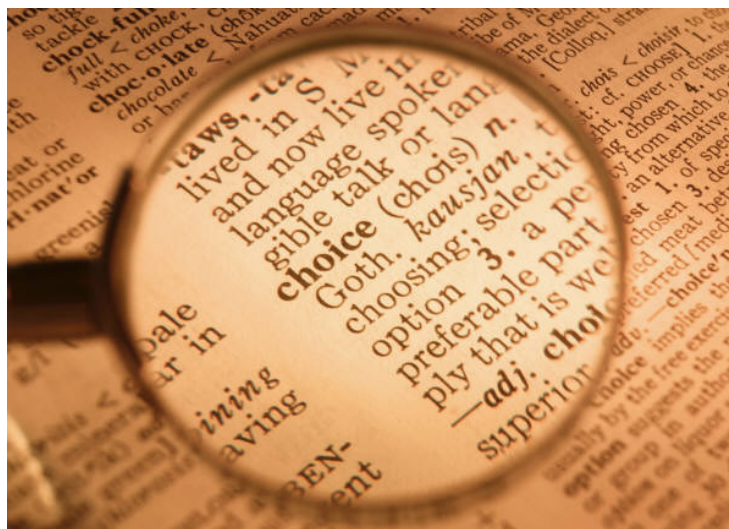
Dana McDonald filled in for Linda Helton and did a fine job in leading our meeting. EWI Tampa Chapter had some special guests on hand, the U.S. Marine Reserves. They joined us for dinner, and picked up our toys that were donated by members of the Tampa Chapter. Thank you to each and every one of you,. Because of you, our toy drive was a great success and we are pleased that the EWI Tampa Chapter made some children smile on Christmas morning!

To those of you that could not make the meeting, next time you are in the downtown area you must stop in for a tour of The Florida History Museum.



**I discovered I always have choices and
sometimes it's only a choice of attitude.**

-- *Judith M. Knowlton*



EWI Tampa Bay Chapter Meeting

January 13, 2010

at

Malio's Prime Restaurant

400 North Ashley

5:30 PM Meet & Greet

6:00 PM Dinner

SAVE THE DATE!

January 2010

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 New Years Day 	2
3 Ena Justo B-day	4	5	6	7	8	9
10	11	12	13 Chapter Meeting Malios	14	15	16
17	18	19	20 Chapter Board Meeting	21	22 Leah Brainard B-day	23
24	25	26	27	28	29	30
31						

February 2010

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9 Wanda Champion B-day	10 Chapter Meeting Venue TBA	11	12	13
14	15	16	17 Chapter Board Meeting	18	19	20
21	22	23 Trish Gray B-day	24	25	26	27
28						