

Soroptimist International Sacramento Newsletter March 2020

SIS Mission: To provide women and girls with access to the education and training they need to achieve economic empowerment.

Table of Contents	<u>Page</u>	Table of Contents	<u>Page</u>
President's Corner	1	Love your Life	9
		SOS	10
Club Members\Higher Office	2	March Birthdays	10
Investing in Volatile Market	3	Program Schedule	11
Asset Allocation	4	Crab Fiesta Flyer	12
Membership Committee	7	43rd Annual Conference	13
Guest Speaker - March 6	8	Sangria Social	14
Live Your Dream	8	_	

President's Corner Elizabeth Payette

Lorie Hill brought us the poem *In Like a Lion, Out Like* a Lamb to refer to the March's changing weather. However, it's been so mild I don't hear too much "roaring" of rain or cold. It's been the perfect time to turn our attention to the club's activities. Of course. we've been planning and working for months to bring the Crab Fiesta Fundraiser to fruition on Saturday, March 7th. I'm sure by now you and your guests have tickets and will join me as we enjoy a delicious dinner and fundraise for the Dream programs - DIBI, LYD,

scholarships and grants – to advance the club's mission. I want to extend my sincere appreciation to the Crab Fiesta Fundraiser Committee, donors, sponsors, volunteers, and

all club members and their friends and colleagues who have given their time, attended, and donated. This large-scale event is a huge undertaking and there are many

non-SIS community volunteers who will be working alongside members to sell beverage tickets and bead necklaces for the Heads & Tails game, help during auctions, and be of all-around assistance. Please give a special "Thank You" to Rosalie Gladden as CFF co-chair. Having led the event in prior years, once again Rosalie took on a lead role and gave hundreds (yes, hundreds!) of hours so everyone will have a wonderful experience.

The club will honor women receiving the Live Your Dream Awards on Friday, March $20^{\rm th}$. You likely feel as I do that this is such a special luncheon when the club provides a



cash grant to deserving women who have overcome obstacles. We see the efforts of our fundraising directed to help women live their dreams.

Mark your calendar for Thursday, March 26th for a Happy Hour social at Idelle Claypool's home. And lastly, please take a sneak peek at the annual SNR Conference that will be in Reno from April 24-26th.

https://drive.google.com/file/d/1WtP60SEk YyLKnPdrtHXIt0OwF8qB 9K2/view. I especially encourage first time attendees and new club members to go. You'll gain a big picture understanding of Soroptimist and have the opportunity to meet members from the 50+ other clubs in the Sierra Nevada Region. If you are interested in going, please email me to let me know. The club budgets to send a cohort of members, including a club voting delegate, but I don't want anyone to miss out especially the first timers.

Enjoy the joyous springtime. As always, thank you for your dedication to our mission.

Elizabeth Payette

Club Members Seeking Higher Office By Membership Committee

Our club is honored that we have two members who are seeking higher office in the Soroptimist organization. As you know, there is a requirement that only Past Presidents can be nominated for District or Region positions in Soroptimists. We have two Past Presidents who have been nominated and at this time are unopposed. Yea!!!!!

Idelle Claypool has been nominated as the District III District Director for the next two years. What an honor, and how wonderful for our club! Here are some quotes from her candidate statement: "Region and District Experience: I have attended many district meetings. My first experience at the Regional level was the SNR Development Retreat in

2014. Since then I have attended most Conferences and Development Retreats and have served as a Delegate and a Teller. I have enthusiastically encouraged Club



participation at the Regional events and promoted Regional projects and direction. I attended the chartering and installation dinner of the newest SNR club SI South Yuba and it was at that event that I decided to commit to being a candidate the District Director Position. The excitement for the Soroptimist mission from this club and all of the other clubs in attendance was infectious. I would like to work with other clubs in our District so we can all share our passion and ideas and make connections because of our common goal.

Club Experience: I joined SI Sacramento in 2010 and have served as President, 1st Vice President, Recording Secretary, Parliamentarian and Board Member. I have Co-Chaired our See's Candy Fundraiser since 2015, I have Chaired or Co-Chaired the following committees one or more times: Attendance & Hospitality, Finance, Program, Project Selection and Scholarship. I participate in all fundraisers, have led DIBI sessions, regularly attend meetings and have recruited many new members. "



Sarah Lee has been nominated as the Sierra Nevada Region Secretary for the next two years. This too is a great honor and makes our club very proud. Here are some quotes from Sarah's candidate statement:

"Region and District Experience: I have attended most SNR Conferences and Development Retreats since joining Soroptimist International in 2015, representing SI Sacramento twice as a Delegate. I was a 2019 SNR Development Retreat Workshop Co-Presenter. I have served on the SNR Nominating Committee. I have been a consistent sponsor of the SNR Conferences. I have attended three District meetings since joining in 2015 and attended the Charter and Installation Dinner in 2019 for our Region's newest club, SI South Yuba.

Club Experience: I have served our club on the Board as President, 1st Vice President, 2nd Vice President, and Corresponding Secretary. I have chaired the Live Your Dream Committee for three years, the International Goodwill and Understanding committee and the Program committee. I have served, at one time or another, on most of our club's other committees and I have been a facilitator for

multiple Dream It, Be It sessions. I am an active participant in all Club fundraising and an enthusiastic supporter of building deeper friendships within our club through our Club Social events.

On a final note, I would like to share my passion for issues impacting women and girls. In every area of my life, I strive to find opportunities to improve the lives of women and girls and educate others on the importance of a society where women enjoy equality."

Wow!! Aren't we a lucky club to have these two women willing to represent us in these higher Soroptimist positions? As a club, we are sure to support these two energetic ladies as they take on these new responsibilities. They make us very proud of them and of our club, which has produced these very competent leaders. That is what Soroptimist membership is all about!

Four Ways to Invest More Confidently in a Volatile Market Submitted by Mary Kobane Wells Fargo Advisor

When financial markets fluctuate, even the calmest investors can start to question their financial



strategies. But volatile markets can present opportunities, says Tracie McMillion, head of global asset allocation strategy for Wells Fargo Investment Institute (WFII).

"Financial markets are frequently volatile—that's their nature," she says. "Over longer periods of time, that volatility can add up to attractive portfolio growth."

McMillion shares an analogy that compares this worry to seasickness: "If you stare at the

waves directly ahead of you (the current financial market), the water may look bumpy and turbulent, and you might feel ill at ease. However, if you look outward at the horizon (your long-term investment goals), the ocean as a whole appears to be on a fairly even keel."

In addition to focusing on your financial horizon, here are some strategies you can use to help weather economically turbulent times.

1. Match your investments to your time horizon. The simplest way to feel more comfortable about your investments is to align them with your financial calendar, no matter what happens in the financial world this month or year. For example, do you need some of your money fairly soon, or want it close at hand in case of an emergency? If so, McMillion says you should consider investments such as cash holdings and short-term bonds that shouldn't lose much, if any, value over the short term.

On the other hand, if you won't need some of your investment money until you retire multiple years in the future, equities or longer-term bonds are worth a closer look. Those investments carry more risks but also offer potentially better returns.

2. Know what to expect from your assets. Some investors lose confidence because they don't fully understand how their investments work. In that case, McMillion says, some knowledge of typical asset behavior is a good thing.

Consider reading up on different types of investments and asking questions of your financial advisor. Once you know how your investments are more likely to perform in certain financial markets, you can help ensure that your investment strategy is in line with your tolerance for risk.

3. Tune out the noise. By "noise" McMillion means the constant barrage of financial reports from the 24/7 news media. "It's

common for the financial markets to temporarily get a little bit messy as they sort through the current news cycle," she says.

However, investors usually don't need to react to the everyday financial news, no matter how topsy-turvy things may seem. "Remember: The U.S. news tends to report on a very small slice of available investments, particularly U.S. large company stocks," she says. "Your portfolio, if it's diversified as it should be, probably isn't going up and down to the same degree as these stocks. Your portfolio changes are probably much more moderate."

4. Regularly revisit your plan. There's no such thing as a completely set-it-and-forget-it investment strategy, McMillion says. It's always smart to check in regularly with your investment advisor. "Your life circumstances may change, or your financial goals could shift," she says. "You'll feel much more confident that your investments are doing their job if you review them regularly with your advisor."

Build Your Portfolio on a Solid Foundation Submitted by Mary Kobane Wells Fargo Advisor

Asset allocation is to investment planning what the foundation is to a house or the chassis is to a car. It's what everything else is built upon. And just as important as constructing a house on a firm foundation, having the right asset allocation can be vital to helping you work toward your financial goals.

Although the name may sound intimidating, asset allocation is just technical term for a rather simple concept. Asset allocation is merely how your portfolio is divided up among different types of investments, such as stocks, bonds, and what are called "cash alternatives."

How asset allocation works

Using asset allocation to build a portfolio designed to help you reach your long-term goals requires taking three primary factors into consideration:

Goals. These are simply what you're investing can achieve. For many of us, a major goal is to enjoy a financially secure retirement. If you have younger children or grandchildren, helping them afford higher education without building a mountain of debt is likely another goal. Or maybe you'd also like to make a luxury purchase – such as buying a vacation home or dream car or taking an exotic vacation – down the road.

Time horizon. One reason why knowing your goals is important is because it helps determine your time horizon (how long you have until you need to tap into your investments). If you're 28, for example, and want to retire at 68, your time horizon is 40 years. Simple as that.

Risk tolerance. Your risk tolerance is the amount of volatility in your portfolio's value you're comfortable with. If you find you can't sleep because you're worried about your investments – especially when there's market volatility – you probably need to adjust your asset allocation to suit your risk tolerance.

Putting the pieces together

With those factors in hand, you can begin to piece your asset allocation together. The primary building blocks, at least to begin with, are likely to include:

Stocks. Historically, stocks have offered attractive returns, but along with those returns, there's also been periods of volatility. If you're young, you should have a long time horizon – especially when it comes to retirement. That may allow you to have a larger allocation to stocks because you have longer to ride out any short-term market volatility that occurs.

Bonds. One reason investors like bonds in a portfolio is because their prices have

historically been relatively stable. By owning bonds, an investor's aim may be to help manage his or her portfolio's overall value when there's volatility in the stock market. The larger the proportion of bonds, the more steady the portfolio's overall value should remain. Keep in mind, however, that bonds' returns have been significantly less than stocks.

Cash alternatives. These are relatively lower-risk, lower-return investments. On the upside, they can be easily be converted into cash when it's needed. On the downside, their returns may not even keep up with inflation.

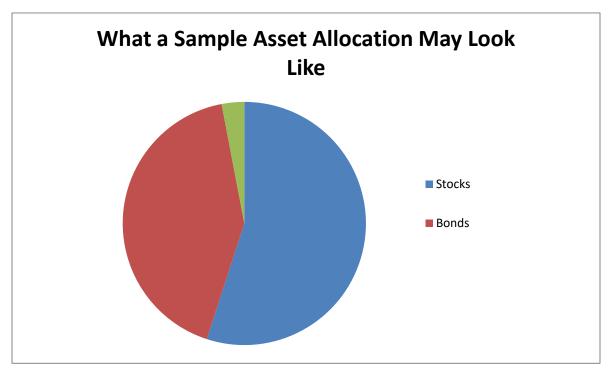
Of course, there are many other investments to consider, such as real estate investment trusts (REITs) and commodities. Just remember that you should intend for each type of investment you choose to play a particular role, such as providing the potential for growth or income or stability, in your overall allocation. Alternative investments, such as those mentioned above, also have their own unique risks that you should fully understand before investing.

Once you've decided on the types of investments to include, you need to determine how much of each is appropriate. If you're looking to grow your investments' value, you'll likely have a larger stock allocation and a smaller one for bonds. The result would be a portfolio with more potential volatility than one with a larger proportion of bonds. You should ask yourself if that's a trade-off you're comfortable with.

Get help if you need it

Although asset allocation is a relatively simple concept, you can see it has lots of "moving parts." That's one reason why many investors opt to work with a professional Financial Advisor. If you decide to seek help, look for an advisor who will first get to know you and then help create an investment plan that's built around (what else?) an appropriate asset allocation.

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.



^{*}Cash Alternatives

Report from Membership Committee

By Nancy Wolford-Landers

Good News!!!

We finally have good news to report. Because some of our members have stepped up and invited others to check us out, we now have some ladies who what be become part of Soroptimist to help us pursue our mission. We will be inducting three new members into Soroptimist International of Sacramento on

March 6th. Thanks to the efforts of some of our members.

Be sure to attend the March 6th meeting so you can meet them. They are: Minisha Trivedi, our first Membership Scholarship awardee; Cindy Cox; and, Pat Menz.



Minisha is a graduate student at McGeorge where she is ready to graduate in May with a Master of Public Policy, and she has been already busy volunteering at many of our events. Minisha learned about us through our Website. Yea!!!!

Our second new member is Cindy Cox, who is being sponsored by MaryAnne Selvage. (Thank you, MaryAnne). Cindy is retired from the pharmacy business and is eager to become active in our club. It turns out she is also a long-time neighbor of my son. (small world)

Our third new member is Pat Menz, who is being sponsored by Sally Day. (Thank you, Sally) They have been friends for over 10 years, and Pat is eager to enjoy Soroptimist as much as Sally does. She is semi-retired, so will start slowly.

All three of these ladies will be featured in an article next month, complete with pictures, so

you can learn a little more about them and why they are eager to become Soroptimists.

We hope that the rest of you will look around at your friends and acquaintances and determine if they might be interested in visiting one of our meetings to check us out. Personal contact is the best way to recruit new members. Thank you for your efforts!!!!

Guest Speaker – March 7 Erin Saberi

Erin Saberi, together with a dynamic group of women volunteers and leaders of women's organizations throughout Sacramento County, is leading an effort to establish a

Commission For Women and Girls in Sacramento County.

She currently chairs the Blue Ribbon Commission to Establish a Women's Commission in



Sacramento County, created by unanimous vote of the Sacramento County Board of Supervisors in July 2019.

Erin returned home to Sacramento in 2000 as a political appointee of Governor Gray Davis after spending years working in advocacy, politics, government and international relations based out of Washington, D.C. In 2013, Erin founded Open Square Connect, a Sacramento based consulting business with an emphasis in strategic communications, policy advocacy and collaborative engagement. Throughout her career, Erin has channeled her passion and commitment to "put people first" as an advocate for human rights and for women and children. Prior to her consulting career. Ms. Saberi worked as a child and family advocate, with an emphasis in foster care system reform. She has also worked abroad in human rights and democratic development in Central America and the Balkans.

In addition to her women's advocacy work, Erin is also Co-Chair of The Lane Evans Legacy Project, established to advance political education and engagement in the memory of former Congressman Lane Evans, who represented the 17th Congressional District of Illinois from 1983-2007. The Lane Evans Legacy Project hosted a non-partisan Presidential candidate forum in Iowa in January 2020 and "Putting People First" political forum in Illinois in the fall of 2019.

Live Your Dream Awards Luncheon

Please join us for our very special **Live Your Dream Awards luncheon** on
Friday, March 20th from 11:30 am –
12:45 pm in the Shriners Auditorium. We have two recipients this year – a
Sacramento City College student and our
2nd year awardee from last year. These awards are the culmination of our collective fundraising efforts to support the Soroptimist mission of empowering women and girls. Every year, Soroptimist distributes more than \$2.6 million in education grants to about 1,700 women all over the world.

We welcome guests and look forward to celebrating these remarkable women overcoming obstacles and heading on a pathway to attaining their educational and professional goals.

Love Your Life









2019-2020

Soroptimist Offers Scholarships (SOS) and Donations

SOS

Alice Jarboe
Nilda Valmores
Nancy Wolford-Landers
Pat Canterbury
Yoli Manzo
Idelle Claypool
Phyllis Hayashi
Mary Kobane

Donations for 2019-2020

Sarah Lee
Phyllis Hayashi
Regina Boyland
Elizabeth Payette
Nancy Wolford-Landers - donation in
memory of Darlene Geraty
Nancy Wolford-Landers donation in memory
of Marge Hyde
Nancy Wolford-Landers made a donation in
memory of Mark Holmes

Officers and Board of Directors 2019-2020

President: Elizabeth Payette Vice President: Jennifer Willis

Second Vice President: Shared by Phyllis

McMaster and Cathy Diepenbrock

Recording Secretary: Mary Anne Selvage Corresponding Secretary: Donna Kistler

Treasurer: Kathy Platz

Assistant Treasurer: Kristy Fitzgerald

Board of Directors At Large - 2018 - 2020: Nancy Wolford Landers Idelle Claypool Carol Adams

Board of Directors At Large - 2020 - 2022: Paula Wright Lauren Buchanan

Parliamentarian: Debbie Rubens

March Soroptimists



Happy Birthday

Lisa Bartoe March 16 Kristy Fitzgerald March 16

SIS Program Schedule for 2019-2020

Club Meetings will be held at Shriner's Hospital, 2425 Stockton Blvd. $1^{\rm st}$ and $3^{\rm rd}$ Friday from 11:30-12:45 Tentative Agenda

Date	Day	Time	Type-Agenda	Comments
3/3/2020	Tuesday	6-7:15 pm	Board Meeting	
		·		Sacramento
			Bus+General	Women's
3/6/2020	Friday	11:30am-12:45pm	Erin Saberi	Commission
3/7/2020	Saturday	6:00-9:00pm	Fund Raiser	Crab Fiesta
			General	
3/20/2020	Friday	11:30am-12:45pm		Live Your Dream
				Idelle Claypool's
3/26/2020	Thursday	6-8:00pm	Sangria Social	Home
3/31/2020	Tuesday	6-7:15 pm	Board	
			April Jarvis © Exec	
4/3/2020	Friday	11:30am-12:45pm	Director, Sac Library	Adult Literacy
				Scholarship (in
4/17/2020	Friday	11:30am-12:45pm	General	Auditorium)
4/28/2020	Tuesday	6-7:15 pm	Board	
			Bus+General	
			Stephanie	
			McLemore Bray,	United Way, Calif.
5/1/2020	Friday	11:30am-12:45pm	Pres. & CEO	Capital Region
			General	Breakthrough,
5/15/2020	Friday	11:30am-12:45pm	Faith Galati, Exec Dir	Sacramento
6/2/2020	Tuesday	6-7:15 pm	Board	
			Bus+General	
			Rosanna Herber,	SMUD Issues and
6/5/2020	Friday	11:30am-12:45pm	SMUD Board of Dir	Women in Business
6/19/2020	Friday	11:30am-12:45pm	Celebrating Success	
				Jennifer to Decide time
6/26/2020	Friday	TBD	Installation	and location
				SOROPTIMIST
7/11-12/2020	Sat Sun.		SNR	DEVELOPMENT
				RETREAT
7/22-25/2020	Wed Fri.		SIA	BIENNIAL
				CONVENTION
August?	Friday	TBD		Summer Luncheon



Soroptimist International of Sacramento, Inc.

PRESENTS

CRAB FIESTA







SAVE THE DATE MARCH 7, 2020 | 5-10 PM

GREEK ORTHODOX CHURCH OF THE ANNUNCIATION

616 Alhambra Boulevard, Sacramento, CA

TICKETS: \$65 (\$70 AFTER FEB. 14)

PURCHASE AT:

WWW.CRABFIESTASAC.ORG

Sneak







SOROPTIMIST INTERNATIONAL SIERRA NEVADA REGION

43rd ANNUAL CONFERENCE

April 26-28, 2019

Conference Highlights:

- Anti Trafficking and Legislative Advocacy Presentation Friday Afternoon
 - Candidate Forum and Delegate Briefing Friday Afternoon
 - Friday Night Entertainment—We can keep a Secret!
- Honoring Awardees: Club Awards, Live your Dream, Ruby and Fellowship
 - SIA and SI Dignitaries and Guest Speakers



Patricia McCay SIA Secretary/Treasurer Official Visitor Huntsville, AL



Mariet Verhoef-Cohen SI President Women, Water and Leadership Netherlands



Dr. Ciriaco "Cid" Pinedo President / CEO Children's Fund San Bernardino, CA



April 26 - 28, 2019

Atlantis Casino Resort Spa 3800 S.Virginia St, Reno, NV 89502

Use Code SNRVR19 to reserve rooms: https://reservations.travelclick.com/98418? groupID=2403051 Registration details will be in the Call to Conference

Call to Conference Coming Soon

