

Southeastern Connecticut WOMEN'S NETWORK NEWS



Volume 33, Number 7, May 2020

Upcoming Programs

Virtual N@N May 7 – Zoom Paint and Sip

The May 7 N@N will be a Zoom Paint and Sip, at 6:30 pm. Paint a simple beach scene and sip your favorite beverage while enjoying the company of Network members and friends.

No registration is required. Click for more information and a supply list, www.sectwomensnetwork.org/events

May 20 Luncheon

Zoom “Brown Bag” Luncheon – Liz Dederer – Pivoting Your Business for Profit

11:45 am, link will be emailed prior to event. This is a **Free** event, no registration needed, click for more information, www.sectwomensnetwork.org/events



The Mind Body Reset of the Coronavirus Pandemic

by Ceseli Milstein

By now, we have run through a roller coaster of emotions from being in the middle of this pandemic. We are grieving the loss of family members and friends who have taken ill and in a matter of days are gone. We have



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Financial Strategies During Times of Crisis

by Nancy D. Butler, CFP®, CDFIA®, CLTC®, Above All Else, Success in Life and Business®

Many people's emotions run high during times of market volatility and income uncertainty. Here are a few strategies that can help you through this challenging time.

- At this time many companies are allowing payments to stop for 30-90 days. Contact the companies you make debt payments to and see what they offer or if you can negotiate lower payments for a while.

- Focus on the difference between essential vs discretionary expenses. Having a roof over your head, clothes on your back, food in your mouth, health insurance and a few other expenses covered is essential. Everything else can most likely wait until finances are more stable.

- Always maintain an appropriate level of cash reserve, typically 3 months of essential expenses. As long as you have a reasonable cash reserve, you can feel more secure

with financial challenges. If you do not have that now, see what expenses you can reduce or eliminate to enable you to build a better cash reserve.



If you can use a tax loss, while the market is down consider selling an appropriate amount of a non-qualified asset that has a loss. You can repurchase the same investment after 30 days and still take the loss to save on income taxes this year.

It's important to stick with a personalized, goals-based investment strategy during short-term market fluctuations. By looking beyond the headlines and the emotions they provoke, you could potentially limit the negative impact to your long-term investments. If you decide that you cannot “stay the course”, consider

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Help for Small Businesses & Self- Employed During COVID-19 Crisis

CTDOL continues to work nonstop to implement the remaining two recently established federal stimulus programs:

- Pandemic Unemployment Assistance (PUA), which provides benefits for self-employed individuals

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The Resident, 30 Years of Success!

We congratulate long-time Network member, Alexis Ann, editor and publisher of *The Resident* newspaper on 30 years of success. Alexis has been a great supporter of the Network donating an article each month for many years to our members. These



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Mind Body Reset...*from page 1*

lost jobs that gave us not only income, but social support as well. Some of us are home schooling, working from home, cooking every day and night, sleeping because we are bone tired or not sleeping from anxiety. We worry about elderly parents and relatives who are in nursing homes, one of the most vulnerable places for this disease to take hold.

We are beginning to realize this is not going away and any plans, near and future, have been dashed. It has become a time of massive reset of mind, body and spirit. The multiple trips to the refrigerator are beginning to add inches to our waists, we are sitting in front of screens more — either computers for work or the television set. We have binged watched programs until our hips ache from sitting so long. We worry whether we will have a job or if a company or restaurant will reopen. The reality is setting in and the time has come to take action for what we would like to be feeling in the next couple of months or maybe longer.

It is time to recognize that what we are doing, feeling, thinking and being has a major effect on our bodies and immunity. If the cookies and sweets have been consumed, don't replace them. We are doing more ordering from grocery stores rather than shopping there. Here lies the opportunity to cut back on the foods that do not serve our health. We can begin to reprogram our cravings by not having the usual salty, sweet, crunchy items we so run to when we are stressed. Order more fruits and veggies, lean meats and fish if possible. If you love bread, start making your own (if you can get flour)! Start honoring what you really are hungry for — a hug, a touch, a connection to family or friends or that which is greater.

*President's Message***Exploring Our Virtual Network**

Hello, friends!
I hope that you are all staying safe and well.

It is spring and signs of new life are popping up everywhere. For many, it is a sign of hope and new beginnings. As Lady Bird Johnson once said, "Where flowers bloom, so does hope." My hope is that our world, country and state are getting closer to controlling this virus and returning to something more normal.

It seems that many people are adapting to our new virtual world of business meetings, luncheons, paint parties and more. Many businesses have learned how to quickly pivot into something new. People have realized that they can learn new skills quickly and yes, work from home virtually and hold virtual business meetings. If you are among those who have been able to pivot your business successfully or have not been affected by the quarantine and have skills and ideas that can help some of our other members, please reach out and offer assistance.

On the flip side of that, unfortunately, many businesses are struggling. If you are in this category, I urge you to reach out to our membership for advice and assistance.

If you are retired at home, this

gives you some great opportunities to learn new things. There are currently many free and very low-cost classes being offered online. If you are bored, take advantage of these great programs!



Now that our Network has gone virtual, we will have virtual luncheons, at least for the next few months, until we can all meet in person again. We will also have virtual meetups every month.

I encourage you to join us either to just say "hi" and see some familiar faces, offer your services and assistance, or reach out to other network members with any issues that you may have. Follow our Facebook page and website for updates on meetings. We will also hold a virtual Zoom paint night on Thursday, May 7 (see details in this issue and on our website). Believe it or not, I have done this twice with another group and it is a lot of fun! I hope that you will join us!

Most of all, stay safe, healthy, and positive! We are all in this together!

Denise Howard
President

How are you able to move your body? We can still go outside which is essential for our bodies and our mental health. It is time for spring planting, and growing our own vegetables has never been more beneficial. Find a new trail in nature and walk slowly, noticing the sounds, colors, leaves beginning to sprout, water trickling in streams, the sun on your face. If it is raining, look for a yoga class online.

Use this time at home to cultivate a new practice that needs quiet, time and centering. Breathe slowly, meditate. Listen to soothing sounds or

[Click here to read more...](#)

Back Together Again!

by Kate Bellandese

It's time to start looking forward. The "Back Together Again" time is coming. This means we have an important decision to make. How are we going to celebrate reuniting with our special people? What will those beautiful moments be like when at last we can be with our loved ones in person? There will be hugs for sure.



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Financial Strategies ...from
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the following options:

1. Reposition only enough of your investments to assure you have a cash position to cover your needs for the next 1-3 years. Keep the remaining portfolio invested.

2. Reposition a portion of your portfolio to be more conservative to provide greater peace of mind and to keep a portion of your money in the market for future growth potential.

With either strategy you will not be 100% right but you will also not be 100% wrong. It is important to understand that selling an asset when the market is down may not be in your best interest.

Conservative investment options to consider include Certificates of Deposit, Fixed Annuities, Variable Annuities that offer riders that help to better secure your principle, and in some cases, secure earnings as well and Market or Mortgage Based Certificates.

Be sure to review all appropriate written materials including brochures, prospectus and contracts before investing. It is important to review your portfolio and your goals on a regular basis.

Talk to your tax advisor and financial advisor before making any changes to your investments.

Contact Nancy for more information at nbutler@aboveallelse.org
www.aboveallelse.org ■

How Can We Help Each Other?

During this first-ever “work from home” and “stay home” virus crisis, what can we do to help each other? As SECT Women’s Network members, it’s in our motto to help each other — “For Powerful, Professional and Personal Relationships.”

These are just a few examples — we can be creative and think of at least a hundred more ways. Members who have lots of time on their hands can offer to grocery shop for members who shouldn’t go out at all. Those who have been furloughed can offer help to essential workers who now have children at home. Those who are now working from home can offer free phone consultations in their area of expertise.

Members who need help, **please reach out** to your Network friends to lend you a hand. Use our online directories for phone numbers and emails. Mem-

bers can also post on our **Facebook Group** page to offer help and ask for help, [click here](#).

We are here to help each other! ■

WE Want YOU!

We Need Your Help!

Join the Luncheon Committee! What is it? It is a great way to finally “put a name with the face!”



We are the people who sit at the front table checking luncheon registrations. If we have enough people, you would only need to help at the front table every few months. Will you accept the challenge? Put a name to that face and meet more Network members! Please reach out to Marielle Winkleman or any board member if you would like to join the Luncheon Committee. Thank you!

Looking for a new bank?

Contact **Deb** today!

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We Need Your Help!

Woman of the Year Award Nominations

The **Woman of the Year Award** is presented annually, usually at the June Luncheon, but will be presented later this year. It is presented to a member of the NETWORK who meets the following criteria:

- The Candidate must be an active member of the Southeastern Connecticut Women's NETWORK, attending luncheons and participating in other functions.
- The Candidate may be a former, but not a current member of the Board of Directors or its Executive Board.
- The Candidate must be active in her community and within other professional organizations.
- The Candidate must express an interest in helping other women and men achieve professional status and public exposure through networking in the community.
- Deadline for nomination submissions is July 31, 2020.
- Please send all nominations to Kathryn Greene via email: kgreene@lvecenter.com.

The Prior Recipients are:

1991. Nan Crowley
1992. Nancy Hillery
1993. Barbara Gager
1994. Barbara Reed Collins
1995. Linda Mariani
1996. Lois Palmer-Alderson
1997. Barbara Quinn
1998. Joyce Schmidt
1999. Judy Woodman
2000. Millie Devine
2001. Kathleen O'Beirne
2002. Vicki Anderson
2003. Marj Taggart Dedrick
2004. Lois Andrews
2005. Elaine Bono
2006. Cora Murphy
2007. Susan Pochal
2008. Beth Glynn
2009. Kasey Goss
2010. Jane Moriarty
2011. Gail Weber
2012. Christine Lautz
2013. Camilla Ross
2014. Connie Plessman
2015. Louisa Ketron
2016. Donna Yother
2017. Susan M. Dombrowski
2018. Emma Palzere-Rae
2019. Kathryn Greene

THANK YOU IN ADVANCE!

**Southeastern Connecticut Women's
Network**

Help for Small Businesses During COVID-19 Crisis... from page 2

among others, and

- Pandemic Emergency Unemployment Compensation (PEUC), a 13-week extension that allows eligible claimants to collect the additional weeks after exhausting the 26 weeks of state benefits.

The agency began accepting applications for PUA on April 30 and plans to have PEUC in operation by mid-May. Both programs will be retroactive. [Click here for more information.](#)

Back Together Again...from page 2

No doubt a few tears of joy will be shed as well. And then it's time for ... **A really big party!**

Imagine the joy and happiness you will feel being back, in person, with your favorite people. Just imagine the freedom to be with the ones you love. Sit, close your eyes, and really visualize being in person with the people that matter most. It's all right around the corner. This occasion deserves a wild celebration. It's time to start party planning! Reach out to the people you are longing to see and start planning. Together, decide on a theme, a location, the menu. Give your celebration a name if you want to. Make it whatever lights up the participants and defines the group. Start building anticipation and enthusiasm for the road ahead. That road is a bright one because it is filled with a new-found appreciation for the value of just simply being together. I can almost hear the glasses clinking in a toast. Start planning because it won't be long now!

Three cheers for BACK TOGETHER AGAIN!
Be sure to post your party plans and photos on social media and include this hash tag:
#backtogetheragainparty2020

During this Time, Keep Safe Futures in Mind

Please go online to see if you can help Safe Futures and their residents. Please donate cleaning supplies...or any item listed on their wish list. Click on link to view their entire wish list. <https://www.safefuturesct.org/giving/our-wish-list>

Thank you for your generosity!

The Resident... from page 1

articles have been awarded in our monthly drawings.

Due to the economic conditions caused by COVID-19, Alexis has closed *The Resident*. Alexis has provided so much support for the community, businesses and non-profits and everyone will miss reading *The Resident* - Good News!

Thank you Alexis, we wish you the best! We look forward to whatever new endeavors you decide to pursue. ■

Email information to Judy Ricketts-White to be included in the upcoming newsletter, jwhite5506@sbcglobal.net.



[Like us on Facebook](#)

Join and Post to the Network's New Facebook Group Page

One fairly untapped member benefit is the Network Facebook Group page. We encourage you to share your business and personal news on the Network Group page. Members must post their event or information on the Network Facebook Group page themselves. If you have questions about how to post, contact Denise Howard, Publicity Chair bestwellness4you@gmail.com.

For more Network information and articles see our website: www.sectwomensnetwork.org

Copy Deadline is the 20th of the month to appear in the next month's issue. Email copy to Editor Judy Ricketts-White at jwhite5506@sbcglobal.net. The SECT Women's Network reserves the right to edit copy submitted for inclusion in the newsletter.

Network Board Meeting Friday, May 14

The next Network Board Meeting is Friday, May 14, 8 am, via Zoom.com. All members are welcome to attend.

**No reservations needed
Wednesday, May 20, 2020
"Brown Bag" Luncheon at
11:45 am, via Zoom
Instructions and link will be
emailed to you.**