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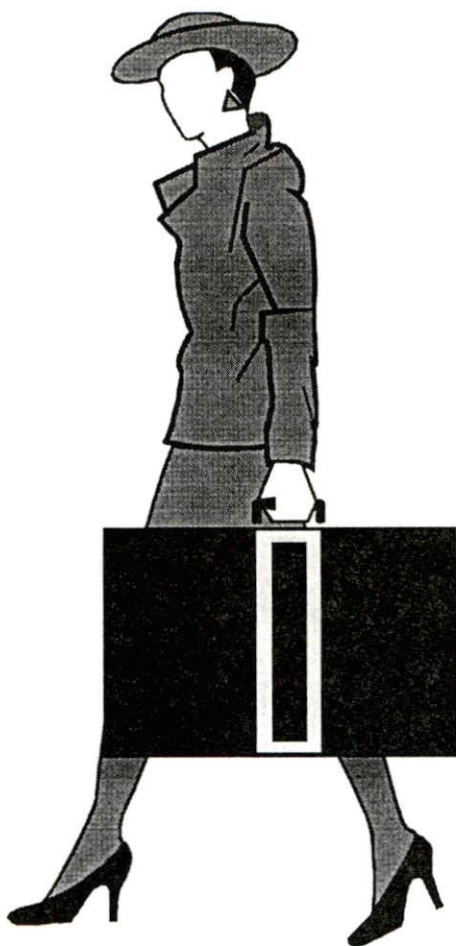


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A B W A

AMERICAN BUSINESS WOMEN'S ASSOCIATION

CARDINALS OF KENTUCKY

BOWLING GREEN, KENTUCKY

Nov 10 1997

Editor:

Diane Carver
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Bowling Green, KY 42101
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ABWA Mission Statement:

The mission of the American Business Women's Association is to bring together businesswomen of diverse backgrounds and to provide opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking support and national recognition.

Invocation:

Lord in the quiet of this hour
We come to Thee for wisdom, and for power;
To view Thy world through only love-filled eyes;
To grow in understanding; to be wise
And sure to see Thy guiding light; and thus
To know each other as Thou knowest us. Amen

Pledge of Allegiance:

I pledge allegiance to the flag of the United States of America,
and to the Republic for which it stands, one nation, under God,
Indivisible with Liberty and justice for all

AMERICAN BUSINESS WOMEN'S ASSOCIATION
CARDINALS OF KENTUCKY
BOWLING GREEN, KENTUCKY
NOVEMBER 10, 1997

ISSUE IV

November 10, 1997

The newsletter is edited and published monthly by the Newsletter Committee of the Cardinals of Kentucky Chapter, American Business Women's Association, Bowling Green, Kentucky.

Executive Board

President -----Diane Carver
Vice President -----Nora Mahoney
Secretary -----Brenda Roberts
Treasurer -----Elaine Renfrow

Committee Chairpersons

Membership -----Anna Beason
Newsletter -----Diane Carver
Program -----Hazel Bryson
Education -----Sara Phillips
Fund Raising -----Sue Donoho & Carole Smock
Publicity -----Phyllis Steele
History ----- Peggy Sharer
Hospitality ----- Janet Pierce

National Directors

Founder ----- H. A. Bufton, Jr.
Executive Director ----- Carolyn B. Elman
Convention Director ----- William H. Blair
Business Manager ----- Adrian Shottenkirk

Official Publication - Women In Business

NATIONAL OFFICERS

President -----	Cathy Butler
First Vice President -----	Lois Revenaugh
Secretary - Treasurer -----	Barbara Torres
District V V. P. -----	Rita Boyl-Feeley

NATIONAL HEADQUARTERS

American Business Women's Association
9100 Ward Parkway, P. O. Box 8728
Kansas City, Missouri 64114

NATIONAL COLORS

Black and Gold

NATIONAL FLOWER

White Carnation

NATIONAL MOTTO

"A Better Way to Advance"

NATIONAL THEME

"Together: A Circle of Leaders, A Circle of Friends"

MISSION STATEMENT

The mission of the American Business Women's Association is to bring together business women of diverse backgrounds and to provide opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking support, and national recognition.

NOVEMBER MEETING

DATE: Monday, November 10, 1997

PLACE: Mariah's Restaurant

TIME: 5:30 p.m.- Social
6:00 p.m.- Dinner

HOSTESSES: Marilyn Laney
Hazel Bryson

INVOCATION:

PLEDGE OF ALLEGIANCE: Group

DINNER

SPEAKER: Nick Vandagriff
T.R.I.A.D.

VOCATIONAL SPEAKER:

BUSINESS MEETING: Diane Carver

BENEDICTION:

**CARDINALS OF KENTUCKY CHAPTER
MEMBER SPOTLIGHT**

Margaret Minton

Family Matters:

Spouse: Hayward Minton

Children: Robert Minton

Home Address:

10073 Old Richardsville Road
Bowling Green, Kentucky 42101
502-843-8853

Business Address:

Retired

ABWA Information:

Joined: 09/20/63

Number of Years a member: 33 years

Positions Held:

President, Vice President, Treasurer and Various Committees

Organizations:

Church:

Rays Branch United Methodist Church

Hobbies:

Sewing, and Crafts

OCTOBER MEETING SUMMARY

The regular meeting of the Cardinals of Kentucky Chapter was held on October 17, 1997 at Phyllis Steele's house. The meeting was called to order by Diane Carver at 6:00 p.m. The Invocation was given in unison, followed by the Pledge of Allegiance. There were 18 members and 2 guests present. The guests were: Delisa Smith and Doris Settle.

There was no speaker since this was our annual Halloween Costume Party. Several members were in costume. Brenda Roberts won a prize for "best costume".

Motion to accept the minutes of the September meeting was made by Sara Phillips, seconded by Marilyn Laney. Minutes approved. Motion to accept the Treasurer's report was made by Peggy Sharer, seconded by Jennifer Kraft. Report approved.

The only report of communications was a "thank you" from Phyllis Steele. In other committee reports, Elaine Renfrow, Treasurer, read the names of those whose chapter dues are outstanding: Emily Devore, Shae Peay, Margaret Minton, Lisa Dunn, Janet Pierce, Kaye Foust, Beverly Lear, Trees Wells, and Nancy Murray.

Sara Phillips, Education, reported that an application for a scholarship has been received from T. J. Shockley. No action was taken since the new format of having National select the recipient goes into effect in January 1998. Diane Carver, Newsletter, reported that the newsletter would not be mailed before the November meeting since she will be on vacation.

Anna Beason, Membership, reported that she has applications for membership and reminded those who may be interested in joining that there are chapter dues are \$12.00 per year as well as National dues. The November meeting will also be the Fall Enrollment. Any names should be given to Anna Beason. Peggy Sharer, History, took possession of a new camera which was authorized in an earlier meeting. Carole Smock, Ways and Means, has ordered the nuts for the fall project, and they should be available during the first two weeks of November.

Diane Carver brought the items left from spring Conference for members to purchase. The prices for the items are: picture frames--\$5.00 each, pins--\$10.00, towels--\$1.00, pic-a-pocket--\$1.00, tee shirts--\$5.00. Phyllis Steele reported that ABWA Day was a fun and successful event. Elaine Renfrow reported that as delegate to the convention she cast her vote for the various officers, and that she really enjoyed attending the Woman of the Year Luncheon, several seminars, and especially the Riverboat cruise.

Hazel Bryson moved that the chapter help to support Brenda Williams as a candidate for District V Vice President, and that we might use some of the proceeds from the sale of the Spring Conference items for this purpose. The motion was tabled until after January 1998. An orientation program will also be a part of the November meeting. Diane will contact persons to participate.

Carole Smock won the half and half. Hostesses Phyllis Steele and Anna Beason presented door prizes to Hazel Bryson and Carole Smock. The Benediction was given in unison. Following the Benediction, the meeting was adjourned at 7:45 p.m.

CARDINAL'S OF KENTUCKY CHAPTER RULES AND REGULATIONS

1. The Chapter will have two candidates for each office selected by the nominating committee. Nominations will be accepted from the floor. Candidates for an office must have served on a Chapter Committee for at least one year prior to being a candidate. The candidate for President should have held a chapter office before being a candidate.
2. The Woman of the Year will be honored each year with a luncheon and presented a plaque and gift from the chapter.
3. The delegate to the National Convention is automatically the Chapter's Woman of the Year. Her registration fee and luncheon will be paid by the Chapter. The alternate will be elected in June. Expenses to the National Convention and registration fees involved will be brought before the Chapter at this time. If a delegate's expenses are not paid by her company, a larger amount will be authorized.
4. The business associate will be recognized at Business Associate Night.
5. At the beginning of the Chapter year, the hospitality committee will comprise a list with the names of the members to serve as hostesses for each month of the year. If a member cannot serve her assigned month, it is her responsibility to find a replacement.
6. Dinner reservations made when the hospitality committee contacts each member will be paid for by the member, unless she cancels that reservation before the dinner meeting on the date established by the hospitality committee. Any changes will be published in the bulletin. Also, all members having dinner the evening of our dinner meetings need to pay for their meals before leaving.
7. Perfect attendance requirements: Member can attend all dinner meetings or use other specified events as their make-up meeting. Member can attend other Chapter's meetings, Business Associate Night, The Woman of the Year Event or regional or national convention. The number of specified events used for make-up meetings cannot exceed three for the chapter year. In the event perfect attendance is not obtained for a year, the member will not lose the years she has accumulated. The next year of perfect attendance will be added to the previous accumulated years of perfect attendance.
8. Chapter dues may be prorated by the Treasurer for the period involved for a member joining or leaving the Chapter at the member's request without a vote by the Chapter.
9. The Chapter will present the outgoing president with a memento of their decision.

10. The scholarship program sponsored by the Chapter will be operated by the established eligibilities and guidelines as stated on Attachment I.
11. The Chapter's standing rules will be reviewed annually following the election of officers. A copy of the Chapter's Rules and Regulations shall be printed in the bulletin two times a year and a copy be given to new members upon their joining our chapter.
12. The executive board can approve expenditures up to \$100 without the approval of the Chapter membership. Any amount over \$100 must be approved by vote.
13. The scholarship and membership education fund will be maintained by the Treasurer separately from the operating funds. Therefore, the Chapter can be advised at any time of the amount we have appropriated for scholarships, Business Associate Night, members education fund, etc.
14. The Treasurer shall deposit all funds monthly so they will clear the bank before the monthly statement is made and give a written treasurer's report each month.
15. The Treasurer should handle chapter monies at all times. If the Treasurer is not available, the President will be responsible for appointing a person to handle the chapter monies.
16. A fund raising event may be scheduled with profits to go for special funds such as Business Associate Night expenses or regional/national convention expenses.
17. Following any fund-raiser, the Chapter should vote for the amount of funds to be transferred from the general fund to the education fund.
18. Any Chapter funds that are given to a member to attend a conference, convention, seminar, etc. and for any reason the member does not attend the function, the funds shall be returned to the Chapter. The member is required to attend the meetings and make a report back to the Chapter when Chapter funds are used.
19. In order for a member to be counted present, she must attend the business meeting of the monthly meeting.
20. A member once a year (August 1 thru July 31) may use chapter funds if available to attend their choice of a Spring Conference or National Convention.

1997-98 Chapter Awards

Standard Of Achievement Award

Recognizes chapter management and member participation.				
ACTIVITY:	Assigned to	Target date	Progress to date	✓ Complete
1. Survey members to determine how well the chapter is meeting their needs and interests and to gather ideas for improving chapter management, programs and activities.				
2. Use survey results to prepare annual chapter goals and action plans to achieve them and publicize to the membership.				
3. Develop and adopt a budget based on the goals and action plans to guide the chapter's fiscal management.				
4. Develop or review written chapter scholarship eligibility requirements and chapter guidelines for any scholarships the chapter may wish to offer to assure your scholarship program meets Internal Revenue Service requirements and present to the membership.				
5. Establish a networking session at chapter meetings for members to exchange business and personal experiences.				
6. Recognize members' personal, business, educational and ABWA accomplishments, honors and awards.				
7. Contact absent members and encourage their attendance at the next chapter meeting and/or event.				
8. Produce six (6) newsletters.				
9. Contact members who did not renew their chapter or national dues to encourage reactivation.				
10. Enroll four (4) new members in the chapter OR combine with one or more chapters.				
11. Have a membership renewal rate of 78%.				
12. Have eight (8) programs that contribute to members' personal and/or professional development.				
13. Spend \$100 on educational programming for all members of the chapter to improve their business-related skills and/or knowledge. OR contribute \$300 to the Stephen Bulton Memorial Educational Fund (SBMEF). (*Note: Prime Time Connection ® Chapters' programming may be focused on personal development or lifestyle issues as well as on business topics.)				
14. Have one (1) member attend and report to the chapter on the 1997 convention or 1998 spring conference.				

ABWA

New Leader's Guide
1997-98 Chapter Awards

Banner Award

Recognizes advanced levels of chapter management and member participation.				
ACTIVITY:	Assigned to	Target date	Progress to date	✓ Complete
1. Survey members to determine how well the chapter is meeting their needs and interests and to gather ideas for improving chapter management, programs and activities.				
2. Use survey results to prepare annual chapter goals and action plans to achieve them and publicize to the membership.				
3. Develop and adopt a budget based on the goals and action plans to guide the chapter's fiscal management.				
4. Develop or review written chapter scholarship eligibility requirements and chapter guidelines for any scholarships the chapter may wish to offer to assure your scholarship program meets Internal Revenue Service requirements and present to the membership.				
5. Establish a networking session at chapter meetings for members to exchange business and personal experiences.				
6. Recognize members' personal, business, educational and ABWA accomplishments, honors and awards.				
7. Contact absent members and encourage their attendance at the next chapter meeting and/or event.				
8. Produce six (6) newsletters.				
9. Contact members who did not renew their chapter or national dues to encourage reactivation.				
10. Enroll eight (8) new members in the chapter OR combine with one or more chapters.				
11. Have a membership renewal rate of 80%.				
12. Have eight (8) programs that contribute to members' personal and/or professional development.				
13. Spend \$300 on educational programming for all members of the chapter to improve their business-related skills and/or knowledge* OR contribute \$500 to SBMEF. (*Note: PrimeTime Connection SM Chapters' programming may be focused on personal development or lifestyle issues as well as on business topics.)				
14. Have two (2) members attend and report to the chapter on the 1997 convention and/or 1998 spring conferences.				



1997-98 Chapter Awards

Star Award

Recognizes fulfillment of the Association's mission.				
ACTIVITY:	Assigned to	Target date	Progress to date	✓ Complete
1. Survey members to determine how well the chapter is meeting their needs and interests and to gather ideas for improving chapter management, programs and activities.				
2. Use survey results to prepare annual chapter goals and action plans to achieve them and publicize to the membership.				
3. Develop and adopt a budget based on the goals and action plans to guide the chapter's fiscal management.				
4. Develop or review written chapter scholarship eligibility requirements and chapter guidelines for any scholarships the chapter may wish to offer to assure your scholarship program meets Internal Revenue Service requirements and present to the membership.				
5. Establish a networking session at chapter meetings for members to exchange business and personal experiences.				
6. Recognize members' personal, business, educational and ABWA accomplishments, honors and awards.				
7. Contact absent members and encourage their attendance at the next chapter meeting and/or event.				
8. Produce six (6) newsletters.				
9. Contact members who did not renew their chapter or national dues to encourage reactivation.				
10. Enroll twelve (12) new members in the chapter OR combine with one or more chapters OR form and install a new chapter.				
11. Have a membership renewal rate of 82%.				
12. Have eight (8) programs that contribute to members' personal and/or professional development.				
13. Spend \$500 on educational programming for all members of the chapter to improve their business-related skills and/or knowledge* OR contribute \$1,000 to SBMEF. (*Note: Prime Time Connection™ Chapters' programming may be focused on personal development or lifestyle issues as well as on business topics.)				

(continued)



New Leader's Guide 1997-98 Chapter Awards

Self Award (continued)				
ACTIVITY:	Assigned to	Target date	Progress to date	✓ Complete
14. Have four (4) members attend and report to the chapter on the 1997 convention and/or 1998 spring conferences AND two (2) attendees at a chapter management or leadership skills seminar.				
15. Have a Business Associate Event OR hold an event that captures community-wide visibility for the chapter.				

Spirit Award (Note: This award may be earned only by PrimeTime Connection™ Chapters.)

Recognizes activities that focus on the needs of retired members.				
ACTIVITY:	Assigned to	Target date	Progress to date	✓ Complete
1. Survey members to determine how well the chapter is meeting their needs and interests and to gather ideas for improving chapter management, programs and activities.				
2. Have seven (7) chapter programs and/or events that contribute to members' personal development.				
3. Have an active networking program that helps members get to know others by sharing the experiences and knowledge that each one brings to the chapter.				
4. Participate in, or sponsor in your community, activities that utilize the business skills, talents or experience of members.				
5. Create opportunities to encourage retired or nearly-retired national, inactive or other prospective members to visit and join the chapter.				

Calculating membership renewal percentage: To calculate your chapter's renewal percentage, begin by printing off a copy of your chapter's active membership roster on September 1, 1997, and save it until the end of the award period. (Remember, active members are those who are current in the payment of both their national and chapter dues.) On June 30, 1998, when the award period ends, print off a roster showing the active membership in the chapter on that date. Then, compare the two rosters, name by name, to determine how many of the members listed on your September 1 roster are still showing on your June 30 roster. Divide the number of members whose names appear on both rosters by the total number of members listed on the September roster to determine your renewal percentage. For example, there are 50 names listed on your September 1 roster. On June 30, 45 of those same names appear on your roster. Divide the 45 (whose names appear on both rosters) by 50 (the total number on your first roster) to get a renewal percentage of 90%.



**1997-1998 HOSTESS, LOCATION AND VOCATIONAL SPEAKERS
OF MEETING**

MONTH	HOSTESS	LOCATION	VOCATIONAL SPEAKER
September		Mariah's Restaurant	
October	Phyllis Steele Anna Beason	Phyllis Steele's House	
November	Marilyn Laney Hazel Bryson	Mariah's Restaurant	
December	Diane Carver Janet Pierce	Diane Carver's House	
January	Shelley Glasscock Emily Cleary	Mariah's Restaurant	Carole Smock
February	Peggy Sharer Lucille Walton	Mariah's Restaurant	Sara Phillips
March	Jennifer Kraft	Mariah's Restaurant	Sue Donoho
April	Sue Donoho	Mariah's Restaurant	Peggy Sharer
May	Selma Ray Carole Smock	Mariah's Restaurant	Medora Johnson
June	Margaret Minton Emily Devore	Mariah's Restaurant	Phyllis Steele
July	Officers 1998	Girl Scouts Pavilion	

Benediction:

O Guiding Spirit, Guardian of our days
Be with us as we go our separate ways,
Help us to feel those thoughts that lift and bless
To know a closer bond of friendliness;
To see Thy beauty always - every day,
Translated into living - this we pray. Amen