



Women's Resource Center NEWSLETTER

A Quarterly Newsletter

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Women: Invest In Your Financial Literacy

by Lisa Smith,
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If you want to learn about anything (how to cook fine meals, drive a car, practice yoga or raise a baby), you can probably find a good book or take a class to get a good basic overview of the topic in relatively short order. If you want to learn about money, however, the path to knowledge isn't as clear, quick or easy. It's a bit ironic too, considering that dealing with money is something we all need to do in some way or form. Becoming financially literate should certainly be one of the tasks on our "to do" list. Even if someone else takes care of the bills today, the harsh realities of life dictate that, at some point, you are likely to benefit from having a basic understanding of money and finance.

The Challenge

Even the language associated with finance and money sound complex to the point of intimidation. Stocks, bonds, mutual funds, hedge funds, derivatives, beta and the Sharpe ratio are just some examples. It's a major disincentive that causes many people to give up before they even start. While it's true that developing an advanced understanding of money and finance can take years of effort, getting the basics under control is easier than one might think.

Pay Off Your Debts

Now that you are spending less than you earn, you can take your efforts to the next level. Your surplus cash can be used to pay down your debts. This financial strategy reduces the amount of money you will spend over your lifetime on interest payments to creditors. It's also a good opportunity to spend a few minutes learning more about interest. You will become aware of how interest adds up over time, causing you to pay way more than face value for your purchases.

While we're on the topic of interest and the power of compounding, it's a two-way street. The same math that works for creditors also works for investors. Understanding the power of compounding and how it works provides insight into an important strategy that investors use to make money, and highlights why it is a strategy that you want to have working for you, not against you.

Start to Save

Once you are spending less than you earn, it's time to save. Anything you save has the potential to grow. There

are two basic types of savings: short term (emergency fund, upcoming expenses) and long term (investing for retirement). If you don't know much about investing, that's okay. There's a simple way to start both your short-term and long-term savings plans. For short-term needs, open up an account at the local bank. There are no-fee, no-interest checking accounts for when you first start out, and then interest-bearing savings accounts when your balance is high enough. For your long-term needs, you can start by putting your money in a mutual fund that tracks the Standard and Poor's 500 Index. It's a simple, inexpensive way to dip your toe into the stock market, and since S&P activity is reported in the news every day, you will also have some sense of how your money is doing. You'll generate investment returns that keep pace with the general stock market, as the S&P is a good gauge for measuring market behavior.

The Next Level

Sophisticated investors are quick to point out that saving at your local bank will never generate the type of investment returns that will make you rich, and that the S&P 500 is just one of the many thousands of possible investments in the market (not to mention bonds, commodities, real estate and a host of other money-making ventures). They are, of course, correct.



After you've dipped your toe in the water, you may want to develop a more sophisticated lens yourself by continuing to enhance your knowledge and understanding of investing. Learning about mutual funds is an easy way to do it. From there, you can expand into learning about stocks, bonds and more.

Your strategy for doing so will be to take advantage of the many tools available to you, including newspapers, magazines, books, videos and websites. Your employer may offer educational seminars on topics like your company's 401(k) plan, estate planning and saving for a child's college education. Local community centers may also offer programs.

The Sky's the Limit

A self-study program motivated by your specific interests will lead you down the path to increasingly complex ideas and investments. Formal programs and certifications are available; and of course, professional assistance is always available. Insurance companies, banks, brokerage firms and other entities all have financial services professionals who usually offer a free initial consultation. After speaking with several experts, you may even decide to hire one. If you do, the basic understanding that you have developed will help you understand expert advice.

The Bottom Line

The path to greater financial literacy begins by taking the first steps of knowing how much money is coming in, and doing your best to keep as much of it as possible for smart investments. From there, it is simply a matter of making an effort to research and learn about investing strategies that capture your attention. What are you waiting for? Get started today. Also, feel free to use the *Investopedia Stock Simulator* to practice what you learn, risk free!

Article retrieved and adapted from: *Investopedia.com* web site at: <http://www.investopedia.com/articles/investing/050813/women-invest-your-financial-literacy.asp>.



Women's Health Series seminar lineup for Summer 2013

Women's Health Series seminars are scheduled for Summer 2013 addressing a raw foods diet and natural hormone replacement therapy for women. If you are looking for more insight and information on any of these women's health-related subjects, then join us for the seminars scheduled with local professionals from throughout the region.



Jennifer Raichlin, (pictured left) certified wellness coach with Waterfalls of Wellness Healing Center in Bristol, Tenn., is guest speaker for **"Raw Food for REAL Health."** Scheduled for Tuesday, June 11, 2013, at noon, location is the East Tennessee Room, D.P. Culp University Center.

For years it has been no secret that more fruit and vegetables in our diet are beneficial. Today many individuals have taken that concept to a new level in advocating a "raw foods diet." In fact, a diet rich in raw vegetables can lower your risk of breast cancer, while eating lots of fruit can reduce your risk for developing colon cancer. This growing movement is drawing Americans looking for overall well-being, purification, longevity, more energy, and a cure for diseases like chronic fatigue syndrome, ulcerative colitis, Crohn's disease, and even cancer.

Raichlin's "raw foods" presentation centers on how raw eating is a very friendly eating philosophy for those with high blood pressure, diabetes, and Celiac disease or gluten intolerance. Her seminar outlines the basics of eating "raw" and the amazing health benefits that can be achieved.



On Tuesday, August 13, 2013, **Dera Leigh Stalnaker**, (pictured left) Pharm. D. and women's health clinical pharmacist, is guest speaker for **"Hormones, Health, and Happiness."** Location is the East Tennessee Room, D.P. Culp University Center, at noon.

Stalnaker's seminar addresses getting off the "hormone roller-coaster" and "back on track to optimal health" through individualized bio-identical hormone replacement therapy and nutrition. A pharmacist for Anderson Compounding Pharmacy, which is located in Bristol, Tenn., Stalnaker also will discuss how our hormones affect our *health and happiness*.

For more information on the **Raichlin** or **Stalnaker Women's Health Series** seminars, contact the Women's Resource Center at 423-439-5772.



Murray returns for Summer 2013 series

Inspired by the Joseph Campbell quote, "The privilege of a lifetime is to be who you are," **Pam Murray, B.A., M.B.A.**, local artist and creative coach, will facilitate a 2-part series entitled **"It's Good to Be Me."** Dates for the series are Tuesdays, July 9 and 23, 2013. Location is the D.P. Culp University Center, Meeting Room 3 for both sessions.

Murray guides participants through "letting go of the limits we put on ourselves; recognizing and declaring our gifts, our dreams; and growing into our divine potential." Expressing the true you is the greatest form of service you can bring to the world. Often it begins with visioning a new possibility and a new way of being in the world. Murray aids participants in discovering, *What do I want to create in my life?*

Reservations are required. To reserve a space for **Murray's Women's Personal Enrichment Series**, contact the Women's Resource Center at 423-439-5772.



Holifield to present "Retirement by Design"

On Tuesday, July 30, 2013, **Joseph M. Holifield**, financial advisor with Edward Jones Investments in Johnson City, Tenn., will present **"Retirement by Design."** Location is the East Tennessee Room, D.P. Culp University Center, at noon.

This *Personal Finance Lunch Break Seminar* is designed for women of all ages. Whether someone is 10 or 40 years from retirement, attendees will learn investment strategies to help design the retirement they want. Holifield's seminar aids participants in translating one's vision for retirement into tangible goals.

For more information on the **Holifield Personal Finance Seminar**, contact the Women's Resource Center at 423-439-5772.

Saluting the Women of ETSU



Slagle recipient of YW Tribute to Women award

On April 24, 2013, the YWCA of Bristol honored a dozen local women from Northeast Tennessee and Southwest Virginia for their successes in the arts, education, business, and volunteer work at the annual **YW Tribute to Women**. **Dr. Judith Slagle**, chair of the Department of Literature and Language at East Tennessee State University, was recognized as one of the twelve honorees. She was honored for her service, leadership, and dedication in the higher education arena.

In her nomination of Slagle, Dr. Phyllis Thompson, director of the ETSU Women's Studies Program, noted that Slagle "is fearless, unapologetic and always a champion of those who have had less opportunity than she. Her life is a testament to championing women in history, women in academics, and women in the community."

A well-published author, Slagle has written seven books, as well as more than 20 articles, book chapters and reviews. The focus of her work has been to recover women's writing that has been neglected and not received the critical attention it should.

In addition, Slagle has presented her work at venues as diverse as Oxford University in England and in Beijing, China. She has also conducted archival research at the Public Record Office, the British Library, the Wellcome Institute for the History of Medicine and other venues in London.

Slagle, who received her Ph.D. from the University of Tennessee-Knoxville, was named a Notable Woman of ETSU in 2008 and received the College of Arts and Sciences Distinguished Research Award for 2007-2008.

Congratulations Judith!

Article contents adapted from the East Tennessee State University web site at http://www.etsu.edu/calendar/EventList.aspx?fromdate=1/1/2013&todate=12/31/2013&display=Year,Month&type=public&eventidn=12892&view=EventDetails&information_id=48275



Feagins named recipient of Bach Leadership Award

Congratulations to **Kathy Feagins**, director of the ETSU Scholarship Office, who was presented the Bert C. Bach Servant Leadership Award during the Spring Gathering

Friday, April 26, 2013.

The award was named in honor of ETSU Provost and Vice President for Academic Affairs Dr. Bert Bach. As winner, Feagins was given the keys to a 2013 Honda

Civic provided by Johnson City Honda. She will have the car for two years.

Feagins is the founding director of the Scholarship Office which coordinates and administers more than 60 scholarships, including the Tennessee Education Lottery Scholarship. In 1999, she was named assistant director of the Roan Scholars Leadership Program, and she served as interim director of the program from 2011-12.

A *summa cum laude* graduate of ETSU, Feagins holds a B.A. in humanities. She received her J.D. degree from Wake Forest University School of Law. She joined the ETSU staff in 1983 as an admissions counselor and was later promoted to assistant director of undergraduate admissions, a post she held until moving to the Scholarship Office in 2013.

Article contents adapted from the East Tennessee State University web site at http://www.etsu.edu/calendar/EventList.aspx?fromdate=1/1/2013&todate=12/31/2013&display=Year,Month&type=public&eventidn=12876&view=EventDetails&information_id=48241.



Tolley-Stokes honored by UNC-Greensboro for Outstanding Alumni Achievement

Rebecca Tolley-Stokes of East Tennessee State University was recently honored for her achievements by the University of North Carolina at Greensboro Library and Information Studies Alumni Association.

She received the Kovacs Award for Outstanding Alumni Achievement, which is presented annually to a graduate of the UNC-Greensboro Department of Library and Information Studies who has made significant contributions to libraries, library users and the field of information studies.

It was established in honor of Dr. Bea Kovacs to recognize individuals whose service to community and career achievements reflects those exemplified by Kovacs. Among those qualifications are exceptional service to users of libraries and school media centers; innovative, creative leadership that benefits colleagues, institutions and professional organizations; and scholarly excellence in research and publication.

Tolley-Stokes is an associate professor and serves as the marketing and development librarian at the ETSU Sherrod Library, where she has worked since 2000. She previously held positions in public and special libraries in Tennessee and North Carolina. She holds her B.S. and M.A. degrees from ETSU and her master of library and information sciences degree from UNC-Greensboro.

Tolley-Stokes co-edited *Generation X Librarian: Essays on Leadership, Technology, Pop Culture, Social Responsibility and Professional Identity* and *Mentoring in Librarianship: Essays on Working with Adults and Students to Further the Profession*, both of which were published in 2011. Her writing has appeared in anthologies, several library journals and numerous reference works.

Congratulations Rebecca!

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ETSU Women's Resource Center
Program Schedule

For more information on the events listed contact the **WRC** at 423-439-5772.

JUNE – AUGUST 2013

Main Campus Programs

Tuesday, June 11

“Raw Food for REAL Health” – A Women’s Health Series Lunch Break Seminar. Jennifer Raichlin, certified wellness coach with Waterfalls of Wellness Healing Center in Bristol, Tenn., is guest speaker. Raichlin’s “raw foods” presentation centers on how raw eating is a very friendly eating philosophy for those with high blood pressure, diabetes, and Celiac disease or gluten intolerance. See article page 2.

LOCATION & TIME: D.P. Culp University Center, East Tennessee Room, noon.

Wednesday, June 19

Book Review Group. Participants will meet to discuss *The Paris Wife: A Novel* by Paula McLain. New readers welcome.

LOCATION & TIME: Women’s Resource Center, Campus Center Building, room 220, noon.

Tuesday, July 9

Tuesday, July 23

“It’s Good to Be Me” – A Women’s Personal Enrichment Series. Pam Murray, B.A., M.B.A., local artist and creative coach, returns during summer 2013. In this two-session workshop, Murray guides participants through “letting go of the limits we put on ourselves; recognizing and declaring our gifts, our dreams; and growing into our divine potential.” **Reservations are required.** See article page 2.

LOCATION & TIME: D.P. Culp University Center, Meeting Room 3, noon

Wednesday, July 17

Book Review Group. Participants will meet to discuss *Life After Life: A Novel* by Kate Atkinson. New readers welcome.

LOCATION & TIME: Women’s Resource Center, Campus Center Building, room 220, noon.

Tuesday, July 30

“Retirement by Design” – A Personal Finance Series Lunch Break Seminar. Guest speaker is Joseph M. Holifield, financial advisor with Edward Jones Investments in Johnson City, Tenn. Whether someone is 10 or 40 years from retirement, attendees will learn investment strategies to help design the retirement they want. Holifield’s seminar aids participants in translating one’s vision for retirement into tangible goals. See article pages 2-3.

LOCATION & TIME: D.P. Culp University Center, East Tennessee Room, noon.

Tuesday, August 13

“Hormones, Health, and Happiness” – A Women’s Health Series Lunch Break Seminar. Dera Leigh Stalnaker, Pharm. D. and women’s health clinical pharmacist, is guest speaker. Stalnaker’s seminar addresses getting off the “hormone roller-coaster” and “back on track to optimal health” through individualized bio-identical hormone replacement therapy and nutrition. See article page 2.

LOCATION & TIME: D.P. Culp University Center, Meeting Room 6, noon.

Wednesday, August 21

Book Review Group. Participants will meet to discuss *Flight Behavior: A Novel* by Barbara Kingsolver. New readers welcome.

LOCATION & TIME: Women’s Resource Center, Campus Center Building, room 220, noon.

ALL PROGRAMS ARE FREE and OPEN TO THE PUBLIC.

MORE CAMPUS & COMMUNITY NEWS

Saluting the Women of ETSU



Knoche receives 2013 'ETSU Staff Woman of the Year' award

On April 2, 2013, the *ETSU Staff Woman of the Year* award was presented to **Susan V. Knoche**, medical library assistant for cataloging/serials/acquisitions in the James H. Quillen College of Medicine Library. ETSU President Brian Noland, along with Dr. Kathryn Sharpe, chair of the *ETSU Commission for Women Standing Committee*, presented Ms. Knoche with the award plaque and \$750.00 award check.

Congratulations, Susan!



HOLIDAY CLOSINGS

ETSU will be closed and classes will not be in session Thursday, July 4, and Monday, September 2, 2013.

FALL SEMESTER 2013

Classes begin Saturday, August 24, 2013.



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