



# ISA News

International Society of Women Airline Pilots  
December 2006 Newsletter

## ISA Ski Days

January 22-25, 2007

Keystone, Colorado

The "ultimate all-things-to-all skiers" resort  
*Skiing Magazine*

2,227 acres of ski terrain  
24 lifts

3 mountains accessible from Keystone Village  
Snowboarding, Nordic Skiing, Ice Skating,  
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*See Page 3 for details*



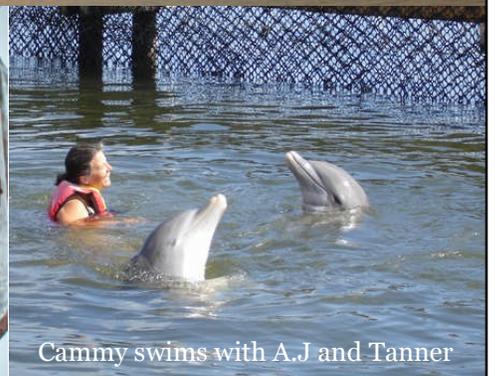
## ISA Board Members Mix Business with Play in the Florida Keys



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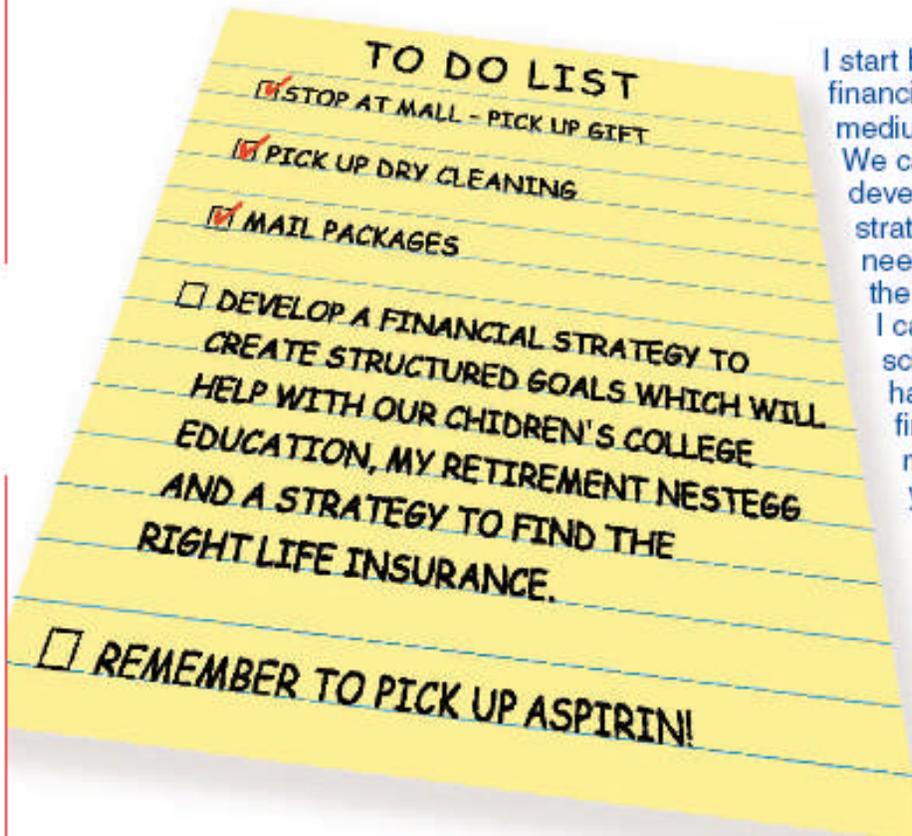


Laurie inks the budget



Cammy swims with A.J and Tanner

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## Calendar of Events

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### January 2007

**23** Board of Directors Meeting, 9 a.m., AXA headquarters, Denver, CO, contact Cammy McHenry at [C.j.mchenry\\_1997@att.net](mailto:C.j.mchenry_1997@att.net).

**22-25** Ski Days, Keystone, CO, contact Krisan Wismer at (303) 791-4246 home, (303) 324-5085 cell, or email [kaptainkrisan@comcast.net](mailto:kaptainkrisan@comcast.net). Details will also be included in web mailing early January.

### February 2007

**10** Family Day, "African American Pioneers in Aviation", 10am to 3pm, National Air and Space Museum on the National Mall, Washington, DC, or visit [www.nasm.si.edu](http://www.nasm.si.edu)

**15-17** 18th Annual International Women in Aviation Conference, Orlando, FL. Volunteers needed in Exhibit Hall to staff the ISA booth, contact Tracy Leonard at [isado1thing@hotmail.com](mailto:isado1thing@hotmail.com).

### March 2007

**17** Family Day, "Women in Aviation and Space", 10am to 3pm, Steven F. Udvar-Hazy Center, Chantilly, VA (Dulles Airport), or visit [www.nasm.si.edu](http://www.nasm.si.edu)

**TBA** National WASP WWII Memorial and Groundbreaking Ceremony, Avenger Field, TX, or visit [www.waspwwii.org](http://www.waspwwii.org)

### April 2007

### May 2007

**7-11** 28th Annual ISA Convention, Park City, UT.

**31** Deadline for renewal of **ISA Membership Dues**, "pay early, pay by check".

### June 2007

**15-17** International Forest of Friendship Celebration, "Flying, Forests and Future (Youth and Education Programs)", Atchison, KS, contact Ann Kieffer at [ISANewsEditor@cs.com](mailto:ISANewsEditor@cs.com), or visit [www.ifof.org](http://www.ifof.org).

### Committees

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International Society of Airline Pilots  
c/o Jeannie Dismukes, Membership Chair  
97 Circle View Drive  
Newbury, NH 03255

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## Chairwoman's Hot Topics

By Cammy McHenry

Hello and welcome to the fall issue of The ISA newsletter. We are trying to bring ISA into the 21<sup>st</sup> century and that means there are some real changes coming. The first thing we're working on is having the newsletter come in an electronic format. Ann Kieffer, our newsletter editor, will have more about that in her article. There will be a break in dues if you elect to receive your newsletter that way. So check out all the info on that in this article.

The vote is also in this issue to find out how the membership feels about the future direction for ISA. We really do want everyone's input. Please take a moment to fill out the ballot that will be in a pull out format in the middle of the newsletter. This isn't the vote to change the bylaws — it's the poll to find out how you want things to go. Where do you want ISA to head this century? The Board wants to hear from you!

We would love to add your article to the newsletter. I know you can get tired of just hearing the Board reports so let us hear what you're doing. There is an article in this issue about swimming with dolphins. There's an article about getting to the Board meeting. What are you up to, please let us know. Help make this publication something you want to read.

There are five Board positions opening up for next year. **Secretary**; you do do more than just take minutes, so get in touch with Maggie Badaracco to find out what

is involved. **HUPER**; the social director for the organization. Jane DeLisle is in this position right now. See her article and get an idea of what she does — if you've got questions, please get in touch with her. **Corporate Communications**; that position is our PR person. Dana Cooper will be stepping down from that position next May. Education; is filled by Alicia Kubida. She to is coming to the end of her Board term so see her article to get an idea of what is involved. **Convention** is the last position that needs to be filled. It's not as hard as it may seem. I've been doing it for three years now and it's time I step aside. I'm sure there is some one out there with some great ideas. The Board has worked really hard to make these jobs as simple as possible and I know that anyone who is stepping down from their positions would be more than happy to help you get started in your position. We need help filling these positions so please let us hear from you.

It's been said before but here's another reminder: Support ISA. We will have a special convention/membership renewal flyer coming in January. Please look for it and send those checks back in promptly. Also, you can help ISA by paying by check. Credit cards cost ISA about 4%. That can be a lot when you're operating on such a tight budget. SO... pay early, pay by check.



## Editor's Corner

By Ann Kieffer

ISA News is published three times a year with articles from committee and Board members that report on the business of ISA+21. ISA News also needs to showcase the organization's mission featuring ISA members supporting that mission (see page 20). If ISA News is to be an effective communication tool, you, the membership, must get involved. Do you want more content than director and committee reports? If so, you, the member-

ship, command the direction this newsletter takes. I alone cannot provide the variety of articles with content you are interested in reading. Therefore, I officially appoint all ISA members as ISA News reporters. Please send articles to: [ISANewsEditor@cs.com](mailto:ISANewsEditor@cs.com)

When I volunteered as ISA News editor, one of the

*(Continued on page 22)*

# View Points

## Newsletter

Mary Ana is on a trip and today I received the ISA newsletter in the mail. I know she will be thrilled to see the new issue when she gets home.

First, as an interested third party observer, I think the latest issue of the newsletter is the best I have ever seen. The four color front and back cover, together with the numerous photos throughout the edition adds greatly to the enjoyment and readability of the issue.

Second, I think all the officer reports are clear, concise and cast a terrific light on how well the organization is run, and how much everyone cares so much about each other.

And lastly, I am very pleased Mary Ana got her picture in the Convention Photo Album twice, once with the Delta girls, and then again with Patty Barrera and Jane DeLisle. Great Job!!

Keep up the great work. Everyone in ISA should be very proud of your newsletter, your accomplishments and friendships.

*Butch Gilbert  
Tampa, FL*

As you can guess, my husband is my biggest supporter. The newsletter was great. I'm looking forward to the coming year's worth of newsletters.

For my two cents... I really would like to see the newsletter continue in print and maybe even expanded. We all know that the only time I have to really peruse something is on a layover and I love being

able to stick the newsletter in my bag to go.

I know that it's a big expense, but it is really the only thing we do for everyone in the organization - communication. I would actually suggest increasing dues (that hasn't been done in a decade or so) in order to keep the costs in line with the income.

*Mary Ana Gilbert  
Delta Airlines*

## Membership Eligibility

I was not able to attend the convention in Hawaii, but thought that I'd add my 2 cents on the membership issue. Our 90,000 wt is outdated. It needs to change or ISA will die out.

*Linda Wright  
Continental Airlines*

I was not privy to the discussions at the meeting in Hawaii but the rule as it stands sounds fine to me.

*Helen Parker  
British Airways*

When I started flying, (1962) girls that flew were a rarity! My first ISA convention was the first time I realized there were actually people like me in the world! Up to that time, I had felt so alone...like I was plowing the field totally alone. Well, what an empowering moment to stand in the middle of 200 women just like me!!!! WOW!

With all this said, I am totally opposed to being more exclusive. I truly believe that by embracing our sisters who fly in a small regional carrier airplanes we become

large in more ways than just numbers. I would vote for accepting all 121 air carrier pilots that have achieved a certain amount of success which would be judged by the number of hours logged in the airline industry, verified by a company log document. Perhaps some number like 5000. By this time, you and I know a pilot has paid some dues! In my opinion this would be a much better way of showing achievement. Some of us have completed careers in the regional airline industry already. What a sad thing if we miss the opportunity to share our lives with such ladies!

*Luan Meredith  
Early Medical Retired  
Air Wisconsin Airlines*

When we started ISA, the 90,000# rule was meant to give us some clout by getting recognition for our break-through into the "majors." As the third President of ISA (1984-86), I always felt we were doing ourselves a great disservice excluding the very women we wanted to help.

In those early years we established an "associate" membership status for those who fell outside the regular membership category. Those joining were welcomed and helped by the regular members.

I think any woman who's interested should be allowed to join. If the Part 121 Jet qualification (your airline must operate a jet, not that you must fly it), you're in. If you're working for an all-turboprop airline, then use the Associate Category to

*(Continued on page 9)*

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give them greater visibility and encouragement (but allow a lower dues structure due to the lower pay scale of a non-jet airline).

Too many organizations die for lack of new younger members. Are we next?

*Karen Kahn  
Charter Member  
Continental Airlines*

I was one of the few "associate members" back when commuter pilots could receive the magazine. I couldn't afford to go to the conventions, but I did receive the newsletter and I really appreciated that small connection to my dream. I was thrilled when I was finally able to apply for full membership and begin attending conventions and meeting the ladies that I had read so much about.

I think that it is time to change the entry requirements; preference would be Part 121 AND flying a jet aircraft for that carrier.

I have no elitist attitudes towards folks in turboprop a/c, been there myself, but I think that we do need to draw some line somewhere. There is a small, but valid, concern that loosening the requirements too far would turn this into primarily a networking opportunity.

*Becky Howell  
Southwest Airlines*

My knee-jerk reaction is not to change the bylaw for membership qualification. Having said that, I would like to see the arguments for a change and what that change would look like.

*Charlene F. Sammis  
Retired Captain*

*American Airlines*

It seems to me that some expansion of the criteria is needed to prevent the organization from dying. It was shocking to me at the last convention, having not been for a while, how stagnant the organization seemed to be, how there were few new members or younger pilots.

At LAX, the 80s gates used to contain the UAL 737s. Now the RJs are there. That's where our new and younger members are. However we do it, we need to bring them in.

*Helen Erskine  
United Airlines*

I became an ISA member this spring and only because my airline had, at the time, aircraft weighing over 90,000 lbs on its property. Those aircraft are now gone and I can only assume if I applied now I would be turned down.

That, to me, is ridiculous. In my opinion all Part 121 pilots are equal. It's the same job, more or less, regardless of the equipment. If we want to make this organization a group of female major airline pilots then call it what it is. Otherwise, open it up for everyone who flies under the Part 121 banner.

There are some of us who may be quite content to spend our careers at a regional...should those women be denied membership to a great organization because size matters?!

*Molly Boss  
Air Wisconsin Airlines  
CL65 Captain/Check Airman*

Considering the amount of growth in part 121 operations worldwide and the larger number, percentage wise, of women pilots, it is deplorable that we don't number in the thousands. Most women airline

pilots are not ISA members which doesn't speak well for our organization.

As far as the "eligible" part is concerned, I initially wanted to keep our requirements the same for only one reason, so that job networking would be held to a minimum at the conventions. I have since changed my mind.

Our industry has gone through unprecedented changes. The majors pay much less, the regionals and commuters pay more, and as time goes on we will only see this gap grow smaller and smaller.

I personally hatched my airline pilot dream in 1977 when the very first of our ranks were just beginning to be hired. Back then it was unheard of for a pilot to quit one airline to go to work for another. Now pilots are changing jobs, companies and even careers for a multitude of reasons.

Our world has changed, and if we don't, we will cease to attract new members. If we don't serve the needs of even our current members, attrition alone will be our death knell. I like the idea of allowing membership to all Part 121 carriers which have jet powered airplanes. I don't want to over tax the membership committee with an abundance of complicated rules.

*Michelle Carter  
United Airlines*

### *What's Your View?*

Write a letter to [ISANewsEditor@cs.com](mailto:ISANewsEditor@cs.com)

Comment on editorials, columns, or other topics in *ISA News*, or any subject matter important to you.

# Board of Directors' Meeting Marathon, Florida

**It's not all work...  
We still found time to play!**

*Photos by Jim McHenry*



Watched sunset from 7-mile bridge followed by dinner at local Fisherman's Wharf and hangar stories back at Laurie's "Clam Shack"!

(L-R): Ann, Maggie, Jane, Laurie, Cammy



Tuesday board meeting interrupted with cake and ice cream.

"Happy Birthday" sung to Laurie which was recorded into the official ISA meeting minutes.



Tuesday evening dinner at local Tiki Bar restaurant to celebrate Laurie's birthday and Cammy's Iron Butt accomplishment followed by Key Lime pie and more hangar stories at Laurie's house!

(Clockwise from L): Alicia, Kandy, Maggie, Laurie, Cammy, Ann, Jane

**How do you get to the board meeting?**

*By Cammy McHenry*

When the board decided that we would be holding the September meeting at Laurie Reeves' home in Marathon, Florida I got to thinking. Some of the members would already be there (Laurie). Some of the members live in the area and would be driving in (Maggie, Jane and Alicia), and the rest would probably non-rev or jumpseat in.

I got to thinking about September and the weather



Back row (L-R): Laurie Reeves, Kandy Cassano, Ann Kieffer, Maggie Badaracco, Alicia Kubida

Seated (L-R): Jane DeLisle, Cammy McHenry

*Photos by Jim McHenry*

and how I'd be getting to Laurie's. Then it hit me! Why not drive my motorcycle down for the meeting?! As I was thinking about it I ran across an article in a magazine which talked about the Iron Butt Association. The IBA is a motorcycle organization made up of crazy people (I think). The whole point is, lots of miles in not too much time. The first two entry levels are 1,000 miles in 24 hours and 1,500 miles in 36 hours. You are allowed to combine these two rides. All other rides have to be done individually, i.e.; 2,000 miles in 48 hours, 3,000 in 72 hours, etc. When I proposed the idea to my husband, insanity hit and we started planning.

It's easy to get 1000 miles between Cincinnati, OH and Marathon, FL. The 1500 took a little more planning. With lots of Mapquesting I found that we could

ride to Florida straight down I-75 and get our 1,000 miles in at Venice Beach, FL. Then if we felt up to it the next day we could stay on I-75 across south Florida and go back north to Melbourne, FL and then back south for the 1500. We had a plan and we were off.

The best laid plans never do quite seem to work out the way planned. We left at 0340 (yes AM) to miss all rush hours in all cities going south. We left a day earlier than planned due to the weather forecast. As every pilot knows weathermen lie. When we left Cincy the weather was 45 degrees. I started out with 4 layers on the top half of my body and 3 layers on the bottom. I was also wearing winter gloves with hand warmers in them. Then we hit rain south of Corbin, KY and were in it till Knoxville, TN. That was no problem. We had rain gear and we stopped under an overpass and put them on as trucks and cars went whizzing past at 70+ miles per hour in the dark (the sun hadn't even come up yet)! The day got better as we headed south.



The rain stopped and the rain gear came off at one stop. The weather started warming up and the layers started coming off at subsequent stops. I was getting tired but the first goal was in sight. We rode into the night as we were approaching the first 1000 miles and as the sun went down the layers started coming back on. It really is amazing how quickly it cools off as the sun goes down. We only had 20 miles to go to reach our goal! All of a sudden there was a flash of lightning and we were instantly soaked. In the dark I swear I never saw it coming. We got off at the next exit looking for a dry place to get out of the weather. I couldn't find an overpass and it was the exit from nowhere. After the exit it was 6 miles till we found a gas station where we could pull over and get out of the weather. They were closing but told us we were welcome to hang out under their awning but there was a Ramada hotel 2 blocks down the road. I decided we had to pass on the Iron Butt ride and go for warmth and dry. Off we rode in the rain and one and a half miles later the Ramada came into sight.

When we checked in, looking like drowned rats, I asked if they had internet access. All rooms were wire-

less so since I had my laptop with me I checked how close we had made it. The total mileage from our first gas stop, the official start of the ride, to the hotel was 1000.54 miles. I told Jim that was great but the organization would probably find a way to not give us the credit; besides I was cold, wet, tired and everything was wet so forget the next 500 miles. We finally got to bed about 2330.

At 0430 the next morning I sat straight up in bed thinking "we can do this". I basically kicked Jim out of bed and said let's go. The room looked like a hurricane, I had stuff everywhere. Clothes were drying on every conceivable surface. My laptop was still plugged in and boots were on the heater but miracle of miracles they were dry enough to wear and of course the rain was gone. By 0600 we were on the road again. The second day really went better. We saw a few cops but they seemed to ignore us and there was no rain! We finished up just north of the Sawgrass Parkway at 1445. We had almost an hour to spare.

From there we leisurely drove to Key Largo and the next day we drove on down to Key West. I was not going to be that close and not make it all the way. On Monday



we drove back up to Marathon for the Board meeting on Tuesday. The meeting was great and Wednesday Laurie and I swam with Dolphins. Then Jim and I headed north much more slowly. It actually took us 2 days to get to the Keys and 10 days to get back home.

There were a few glitches heading north but since we had more time they didn't seem as difficult. By the time it was all over we were in 9 states and had put 3700 miles on our bikes. Believe it or not, this weekend we're getting together with a couple of friends of ours for a little three day ride to West Virginia.

I swore I was done and would never try any of the other rides but I just realized Boise, ID is 2,000 miles away and I have a sister who lives there. Maybe next summer I can go visit her....



## My Dolphin Encounter

By Laurie Reeves

This year I gave myself a birthday gift and a reward for surviving budget cuts at the autumn Board of Director's meeting. Cammy McHenry, Chairwoman, and I had reserved swims with dolphins near my home in the Florida Keys, the site of the BOD's lodging and meeting. After a hearty supper the night before, overlooking Florida Bay with accompanying sunset, I tried to figure out why we were the only two Board members who signed up for the Dolphin Encounter. Rum drinks were ordered and the answer came. Others had done this while in Kona at convention. Apparently there really is time to enjoy convention. I hadn't noticed then, but I am going to make up for it now.

Cammy and Jim returned in the morning from their hotel to join us for breakfast, we waved off the carpool of commuters headed to home and the airport, and reported to the dolphin facility. There was a briefing about safety, for us and for the dolphins, and a talk about conservation and common sense for encounters with dolphins in the wild. The dolphins we were to meet



were born at this facility or had been acquired from other facilities, all familiar with human contact. We were the strangers to the encounter.

We walked to the causeway between the holding lagoons where we met up with our sun bronzed trainer. Only a young woman from Germany joined us, making our swim a rather exclusive event. Slipping into the water, we each had a greeting kiss from A.J., the older dolphin, and father to Tanner. We were then able to experience several encounters with the dolphins. We had a handshake with Tanner, who stood on his tail and extended his flippers for us to grasp. We swam to the center of



the lagoon and gyrated, asking the dolphin to imitate us. Sabina danced, Cammy bobbed up and down, I barrel rolled down the lagoon. The dolphins caught on, and did as we did. We were at dockside as a dolphin swam under our extended hands, for his own backrub before we had the exciting dolphin tow. We swam away from the dock, arms extended and the dolphins, one on each side, swam by us. We gently grasped the dorsal fins and were towed the circumference of the lagoon, leaving us again at dock-



side. We were close by the several hundred pound mammals when the pair swam by us in a burst of speed, getting up to as much as 18 mph, and they leapt into the air in formation right in front of us. With that signature leap we felt like we were in the middle of a movie, and in fact we were. The facility will film your encounter for you, for an extra fee, of course.

The causeway is sheltered by a shady roof with benches. We strolled about to see the other lagoons. The staff whom we observed in research or training situations were enthusiastic, to say the least. Cheers went up when the dolphin completed her task correctly. The encounter left me with a feeling of knowing the dolphins personally. They have names; several we saw were expectant mothers. Some had visible scars from injuries which were the reason for their rescue.



In the holding lagoons there was playful interaction between the dolphins. All were vocal ambassadors for their species and for their friends in the sea.

*The Dolphin Research Center (DRC) is a not-for-profit education and research facility, home to a family of Atlantic bottlenose dolphins and California sea lions. For more information visit [www.dolphins.org](http://www.dolphins.org)*



## Secretary's Report

By Maggie Badaracco

### Board of Directors' Meeting Minutes September 26, 2006 Marathon, Florida Keys

**1. Call to Order** – Cammy McHenry at 0910Z.

#### **2. Board Members Present**

- a. Cammy McHenry, Jane DeLisle, Maggie Badaracco, Laurie Reeves, Ann Kieffer, Kandy Cassano, Alicia Kubida
- b. Jeannie Dismukes was available by phone.
- c. Tiana Dougherty, assistant to Dana Cooper, Corporate Communications chair, was available by phone.
- d. Strike Fongeallaz, local liaison for Park City, was available by phone.

**3. The minutes** from the Board Meeting in Kona, Hawaii on May 15, 2006 were corrected and approved as amended.

#### **4. Officers and Committee Reports**

a. *Chairwoman/President – Cammy McHenry*

1. AXA sponsorship

Since there is so much turnover on the Board, AXA wants to make sure all incoming Board members know what they offer to the ISA members and what they do for ISA. Their brochure on the scholarship account and their package that they offer all ISA members at a discount was discussed.

2. Levels of sponsorship were reviewed

**Gold level sponsors** - Any company or person who gives \$10,000 or more to ISA either for the general fund or for scholarship will get in return 2 hotel rooms at the convention and 2 registrations and a full page in the newsletter for 3 issues to use at their discretion.

**Silver level sponsors** - Any company or person who gives \$5,000-\$9,999 to ISA either for the general fund or for scholarship will get in return 1 hotel room and the convention and 1 registration and a half page in the newsletter for 3 issues to use at their discretion.

**Bronze level sponsors**—Any company or person who gives \$1,000-\$4,999 to ISA either for the general fund or for scholarship will get in return 1 convention registration and ¼ page space in the newsletter.

As far as a sponsor contributing an article for the

newsletter, it is at the editor's discretion much like a member contributing an article.

Giving a presentation at the Board meeting is at the Board's discretion.

b. *Newsletter-Ann Kieffer*

1. Discussion on the bulk mailing and the non-profit aspects of mailing the newsletter. Due to AXA's ad in the newsletter ISA is not given non-profit rates for bulk mailing of the newsletter. The benefits of first class mailing were discussed along with making the newsletter available on the web site for electronic subscriptions.

Alicia Kubida made a motion:

**ISA will work on changing the format of the newsletter to electronic with a savings of \$7 per member in member renewal fees for any one electing this option. ISA will add another membership contribution category.**

**Active member using printed newsletter - \$55**

**Active member electing electronic version - \$48**

**Inactive member - \$20.**

Motion was passed unanimously.

2. Also, adding a renewal/convention newsletter in January would best serve the membership. The year 2007 will be a transition year while the website develops a "member's only" section of the ISWAP.ORG website. The next three newsletters will be mailed with bulk mail including the new convention issue to be out January of 2007 for Park City. The newsletters after that will be electronic unless requested otherwise. This is a major cost savings for the organization and the membership.

3. Ann Kieffer, ISA News Editor is asking for reporter members to contribute to the newsletter.

c. *Secretary – Maggie Badaracco*

1. Election of Board 2007, Five Board positions will be vacated in May 2007. The committees coming open are HUPER, Secretary, Convention, Corporate Communications, and Education.

2. A "members only" section is needed on the web site for member only information like newsletters and member directory and for voting for Board members and various other elections. Various Board members offered ideas of people with expertise on

this.

3. Use of broadcast e-mail for election is deemed appropriate by the Board.

4. The chair for the Peer Support Team has resigned and is no longer a member, so the Board decided to combine Peer Support with the Gender Issues committee

d. *Treasurer – Laurie Reeves*

1. Treasurers' report for 2006 has been submitted. The distribution per committee within the operating budget is still under review.

2. Review of 2007 budget and approved.

4. The Board has approved \$2,500 for upgrading the web site to one that has a "members only" section.

e. *Convention – Cammy McHenry*

1. 2007 Park City Convention reviewed.

2. 2008 Convention. No sites proposed by members. The Hyatt is interested in hosting a convention and the Omni is interested. Four sites will be submitted to them for bid.

3. 2009 convention will be international.

4. **Pay early and pay by check** is the favored policy for any monetary transactions due to high credit card fees at the convention and renewing membership.

f. *Corporate Communications – Dana Cooper* (not present and no report)

g. *Education – Alicia Kubida*

1. Pictures from ISA events are needed for the scrapbook from 2000 through 2005. Anyone with pictures is requested to e-mail, send them to Alicia Kubida.

h. *HUPER – Jane DeLisle*

1. There is one nomination for ESV award.

2. Non-members requesting maternity policies will be asked to pay \$10 for copying and mailing. They will be scanned in the future and e-mailed.

3. Two babies and Jane upgraded.

4. For Ops manual, new duty of keeping a list of ESV awards and retirements and their gifts.

i. *Membership – Jeannie Dismukes* (not present, sent a written report)

1. The membership application will be revamped and updated.

2. Discussion on membership reminder letter.

3. Discussion on publishing the roster every three years rather than every year.

4. Membership total-292, 2006 paid membership

267, 203 active and 64 inactive.

j. *Scholarship – Cheryl Konter and Kandy Cassano* (Cheryl not in attendance)

1. Kandy reviewed for the Board the division of responsibilities within the scholarship committee. Rather than Financial and Airline, they divided it by incoming money and outgoing money. Kandy is incoming which would be sponsorship and Cheryl is outgoing which would be applications.

2. UPS has donated \$5000.

3. FedEx has given scholarship two 727 type ratings to award.

4. There are other possible type ratings and money that might be donated. Emphasis on B-737 type ratings.

5. Past scholarship awards were reviewed.

6. Scholarship web page will be revised

7. Efforts to increase applicants for scholarships.

8. Update application on web site to be writeable. Ann will assist.

9. AXA is working on ideas for "core" amount of funds for scholarship.

Laurie Reeves made a motion:

**\$3880 be utilized from the ISA Scholarship fund to upgrade the Two Higher Power SIC B-737 training awards from year 2005 to PIC B-737 training awards. Motion passed unanimously.**

k. *Store – Amy Jayo* (not in attendance, sent a report)

1. Total sales \$1000.95 Net Sales \$777.00(excluding money from Norah's book.

## 5. Unfinished Business

a. A package will be sent to Dana Cooper to keep her current with Board activity.

b. Ballots will be included in the next newsletter polling the membership on what changes might be needed in the membership requirements in the bylaws. Ballots need to be returned to the secretary by January 5, 2007.

## 6. New Business

1. Condolences were sent to Eden Alegre's mother by HUPER chair, Jane DeLisle. An article by Alicia Kubida will be submitted to the newsletter on Eden.

2. Linda Wright, Aviation Hall of Fame

3. Discussion on Advertising on the web site and in the Newsletter.

7. Next Meeting Tuesday January 23, 2006 at AXA Headquarters in Denver.

8. Meeting Adjourned 1600



# Treasurer's Report

By Laurie Reeves



ISA + 21  
TREASURER'S REPORT  
Sep. 26, 2006

## ISA BUDGET 2007

Account Summary end August, 2006

### Bank of America

Checking account	39,621.93	
Investment account	<u>34,534.80</u>	
		<b>74,156.73</b>
AXA Advisors		
Scholarship Fund account		<b>252,314.11</b>
<b>Net Worth</b>		<b>326,470.84</b>

### Income

Membership	12,445
ISA Store	<u>650</u>
<b>Total Income</b>	<b>13,095</b>

### Expenses by Committee

Administration	1,275
Awards – Captain's Club	130
Bank Fees	550
Business Meeting	0
Chairwoman	10
Convention	200
Corporate Communications	245
Education	220
Gender Issues	10
Human Performance	160
IFALPA	700
ISA Store	765
Library	20
Membership	2,095
Newsletter	5,100
Scholarship	550
Secretary	405
Treasurer	<u>650</u>

**Total Expense 13,085**

**INCOME - EXPENSE = + 10**

Administration: Corporate Filing Fees, Liability Insurance, Legal Retainer fee, Postal service, Software

Business Meeting is for room rental

Committee expenses include Business Supplies, Postage, Printing, Shipping, Telephone

Newsletter expenses include Printing, Production, Postage Domestic and International

Treasurer includes CPA fee for filing tax returns

Not included in the budget numbers:

Convention activities on site are self-supporting

Paid from Scholarship Fund:

Scholarship Awards and

WAI Conference attendance

Respectfully submitted,  
Laurie S. Reeves, Treasurer



**Make a Difference and Do Your "One Thing" for This Great Organization**

Time to nominate our future  
ISA Board of Directors

**Nominations close February 10, 2007 for the May 2007-2009 board**

We need to fill five seats. The committees opening up are:

- Human Performance and Resources (HUPER) Secretary
- Corporate Communication
- Education
- Convention

If you have any questions about any of these committees, please contact the board member on that committee or the secretary. This is an excellent opportunity to make new friends, gain new skills, and have fun. No prior experience is needed although a level of computer expertise is nice. If you are interested, or know someone that is, please submit the name to the secretary via snail mail or e-mail before **February 10, 2007**.

Maggie Badaracco  
[isasecretary@adelphia.net](mailto:isasecretary@adelphia.net)  
1545 S. W. Egret Way  
Palm City, FL 34990



## Membership Report

By Jeannie Dismukes

I hope fall is finding everyone well. I have been having a great time admiring the wonderful fall foliage, it was spectacular. I can't believe how summer flew by and what a great time I had. I believe I have things under control as Membership Chair and am excited about some changes we are making at ISA.

The board approved a new category for Active U.S. pilot membership; **electronic**. Members will now have the option to renew as an electronic vs. standard member. This option will be available with the 2007 membership renewals. By choosing to be an electronic member, the newsletter and roster will be available in PDF format sent via email and/or downloadable on the ISA web site (no snail mail). Electronic members' renewal will be at \$48, while standard membership (paper) will continue to be \$55. Due to the added cost of processing payments for International members we are not able to offer any discounts for electronic or standard membership dues. Inactive pilot membership rates will remain at \$20. We encourage all to choose electronic for the planet, ISA money, and time of your volunteer board.

Introducing a *Members' Only* section of ISA web site. The board would like all members to be included and receive timely updated information about ISA and the aviation world affecting each of us. How great would it be to view pictures of what each of us is doing within aviation and in our personal lives? What a great way to keep up with friends for more than 3 days a year. A Members Only section allows us to place the roster, newsletter, bylaws, standing rules, ops manuals, etc. on a secure section of the web to provide greater security/privacy. It will also enable ISA members to vote, participate in bulletin board discussions, and the board can solicit member opinions via surveys, etc. Who knows what else? If you have any suggestions or would like to see something please submit your input to me at: [willjean@tds.net](mailto:willjean@tds.net).

We are in the development stages of making a plan and have hooked up with a host. As many of our airplanes have moved into the electronic world so must we. It's all good. If you are like me and operate in the 727 world, ISA will still be available on paper and the

phone is still the best way to stay in touch. We will keep everybody updated on the development of the members only section. Also, if we do not have your e-mail address please send it to me. At this time, I'll just use it for membership renewal purposes under your request.

Please this year when you think of renewal or making donations to ISA please send check, money order, or travelers check. Plastic is getting more expensive for us to process and less of your money is going to ISA. As your Membership Chair please take the time to vote on our Bylaws regarding Membership Eligibility. It is important that everyone's voice be heard. It will only take a few minutes of your important time.

Everyone should have received their 2006 roster, if not, let me know. I have two corrections to make: Laurie Reeves zip is 33051, and please correct the spelling of Karen Nathan. If your info is wrong or changed, please let me know.

Don't forget to stop and enjoy life!

### Women in Aviation Conference 2007

We are looking for numerous volunteers to work at the ISA+21 booth and interview scholarship applicants.

This is one of the most fun ways to "do your one thing for ISA". Plus, come a few days early or stay a few days late and have your family join you for a visit with Mickey.

All interested parties please contact:

Tracy Leonard  
[isado1thing@hotmail.com](mailto:isado1thing@hotmail.com)  
(303)904-2015 home  
(702)858-1439 cell



## Vice Chairwoman & Human Performance and Resources

By Jane DeLisle

Greetings from the HUPER department!

We had a great Board meeting in the Keys on September 26. We ironed out a lot of issues, mainly the budget that takes place every Fall meeting. Thank you Laurie Reeves for your wonderful hospitality! It was fun celebrating your **BIRTHDAY** with you!

### BIG ANNOUNCEMENT!!!!

**I will be finishing my term as HUPER chair in May at Park City, UT. If any of you would like to "DO ONE (EASY) THING" for ISA and take over this position after convention, please let me know. You meet a lot of the members and feel good about being active in your organization without putting more than a couple of hours a month into the HUPER duties.**

I have compiled a list of the ISA retirements that have occurred until now along with a list of ESV (Extra Special Volunteer) recipients. This will help keep our records organized on these members in the future.

Speaking of ESV awards, please think of any extra special volunteer members that go over and beyond normal volunteering. These members can not be a board member or a committee chair, but must be nominated by January 1, 2007.

Thanks and I'll see you in January at Ski Days!

Now for the news in the HUPER Department:

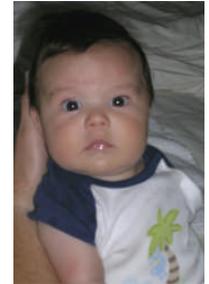


### Baby News:

**Adrienne** (Alaska Airlines) and **Raymond Grechman** want to announce the birth of their second child Roxanne Claire born December 23, 2005. Charlotte Claire was born on August 11, 2004

### **Laura Forsyth** (JetBlue Airways)

wrote to say that she has been playing hooky for awhile, but has a new baby to show for it!! Laura and her husband welcomed a son, Hayden Montgomery Forsyth, on April 22, 2006. He weighed 7 lb, 15 oz.



### Transitions:

I am happy to announce that I upgraded in July 2006 on the Airbus 320 with JetBlue Airways based in FLL. Training was really a family affair with my husband, Joe, giving me the upgrade simulator training, **AND** sitting as my seat support on my Captain check ride! Good thing he didn't yell at me during training or else it would have been a very long ride home!

My second trip was even more eventful as scheduling assigned me a trip with no clue that my husband was scheduled to fly the same trip as F/O. We were able to fly a great 3 day trip together, having a long overnight in NY where we celebrated our 16<sup>th</sup> wedding anniversary in Little Italy! I am happy to report no fights during the 3 day trip!!



**Gina Labella**, furloughed AA, ISA 727 scholarship winner in 2005, just started FEDEX this week on the 727.

**Congratulations to all of your life changes!!**

## In Memoriam

By Alicia Kubida and Jane DeLisle



We are sad to report that **Edén Alegre** recently passed away due to acute leukemia. An ISA member from Philippine Airlines (PAL), she was the second woman to be hired by that airline. (They began hiring women pilots after Corazon Aquino became president of the Philippines in 1986.) At the time, Edén was working as a military researcher. Her supervisor, who was a pilot, encouraged her to apply for a pilot job with PAL. She said, "You must be joking!" but she was attracted to the idea of free travel. She was hired in 1988. She went on to fly as First Officer on the Shorts 360, Fokker 50, Boeing 737, and the B747.

Edén was a returning ISA member, and this year she recruited the five other women from her airline to join. Edén, Lilibeth Tan, and Yvonne Sunga even came to the convention in Kona. Lilibeth wrote to say that Edén was quite pleased to see her photo in the August newsletter, as well as her letter to the editor. It is a letter worth reading again.

*"ISA has been a positive influence in my life. I was a relatively greenhorn first officer of the 36 seater Short 360 turbo prop aircraft when I attended the 1992 convention. It was a thrill for me to see a ballroom filled with female pilots. I was very much impressed to see captains of wide body jets. Memories of these smart ladies would keep me going whenever my career was in the doldrums. I would keep telling myself that if they can fly the big bird so can I one day."*

Thanks to all the ISA members who made Edén feel welcome and at home in Kona. She will be greatly missed.

Leukemia is a cancer that originates in the bone marrow or lymphatic tissues. The disease results from an acquired genetic injury to the DNA of a single cell, which becomes abnormal (malignant) and multiplies continuously. The accumulation of malignant cells interferes with the body's production of healthy blood cells and can leave the body unable to protect itself against infection. For more information about leukemia, please go to [www.leukemia-lymphoma.org](http://www.leukemia-lymphoma.org).



## Education Report

By Alicia Kubida

We had a fun and productive meeting in the Fabulous Florida Keys. Thanks to Laurie Reeves for hosting us!

I'm making progress on the scrapbook project, and plan to have CDs for sale at Park City. Despite my passionate plea in the last newsletter, not one single person has sent me any photos!! I don't have any pix from 2000-2005. This could be the one (very easy) thing you do for ISA this year. Please send me by email, or snail mail, any photos you have of any ISA events or meet-

ings, especially for 2000-2005. I will be happy to return any photos if you would like them back.

Don't forget I have copies of the booklet "Tips on Becoming an Airline Pilot." I'll be happy to send you some.

PLEASE send in your ballot. We need to know how you feel before we can proceed. This is a big moment in the evolution of ISA. Don't let it pass by without your voice being heard!



## Scholarship Report

By Kandy Cassano & Cheryl Konter

I have just returned from the beautiful Florida Keys and my first Board Meeting as Scholarship Co-Chair. (Cheryl had a great excuse to miss it- she was on a cruise she had planned last year!! We are anxiously awaiting vacation photos!) I was made to feel welcome and involved, and I want to thank all the Board Members for their hospitality. And special thanks goes to Laurie Reeves for hosting all of us in her beautiful home!

The Scholarship Chair position offers plenty of work for two people. Cheryl and I have no idea how some of you did this job alone! We decided to split the duties differently than in past years when there were two Chairs. Cheryl will be heading up everything involving applications, interviewing candidates, and ensuring proper payment for training completed. I will be the contact for the sponsors, and be continually soliciting new money for our scholarship program. We will share the duties of advertising our program to flight schools, aviation colleges, and regional airlines. To state it simply- I am looking to bring money in, and Cheryl is looking to send it back out in the form of flight training! We work extremely well together, so if one of us gets busy, the other will certainly help out. We do live in different cities (I am in Memphis and Cheryl lives in St Louis), but we both

work for Fedex, and our paths cross often.

We will be updating the Scholarship area of the web site soon, to clarify how our Financial and Airline Scholarships work. In addition, by the time this newsletter comes out, the application should be "write-able", meaning it can be filled out online with a computer, and printed out completed to mail in. No more trips to Kinko's to find an electric typewriter for our applicants!

I am pleased to announce that we are continuing our relationship with UPS and have already received a check for \$5000 for 2007. Thank you, UPS, and all those that helped make this possible.

In 2005, we awarded two ladies, Penny Leabo and Melissa (Carter) Albert, with a 2-for-1 737 SIC rating from Higher Power. Each winner could upgrade their training to a full 737 PIC type rating at her own expense. However, neither candidate has been able to complete the training. The Board unanimously decided to pay to upgrade these awards to the full PIC types for both ladies for a cost of \$3880 total. This amount is extremely generous, and fortunately, we were able to find the funds for this from past donations. We all felt that our organization is all about helping other women get airline jobs, and an SIC rating would not be of much help. I appreciate the support of the Board on this matter. Both ladies were extremely excited to learn about the change, and are currently trying to schedule the training.

Don't forget, application deadline is December 10, 2007! Please tell everyone you know that might qualify to take a look at our program. You never know where you might meet possible candidates- jumpseating, deadheading, personal travel or friends of friends.

I would also like to mention that Cheryl recently completed MD-11 First Officer training at Fedex. Congratulations!!! The program is eight weeks long, not including IOE, and she still made time for her ISA responsibilities. Great job! Yes, I know many of you are wondering how it could possibly take eight weeks. The last two weeks of the program have been nicknamed "death by LOFT" by previous students, since it includes seven full sims! It is an excellent program, and Fedex is certainly sending us around the world well prepared.

If anyone has ideas for us about potential sponsors or other suggestions, please let us know. We welcome your advice and experience as we learn the ropes.

Congratulations to all our winners that have recently completed training!!

**Laura McCoy:** Higher Power 737 Type Rating

**Cheryl Casillas:** ATP

**Melissa Christlansen:** MEI

**Deb Price:** ATP

**Rachel Thomas:** ME



## ISA Members' Spotlight



By Mary Poplawski



June Viviano (right) receiving award

On Aug 28th, 2006, nine friends of June Viviano gathered at the "50 Women Who Make a Difference" banquet. We had nominated June for this award for all her hard work in mentoring other women in the aviation industry. She truly makes a difference in all the lives she touches.



We gathered around 6 pm at the reception and were seated at our table at 7 pm. The nine of us presented June with a plant that she could put in her yard and remember how much we honor, respect and love her. We also took group and individual pictures. The food was brought out and after we finished eating the Memphis Woman Magazine started the presentation. All the 50 women who were award recipients are doing wonderful things for others. June received her award near the end, (due to the fact her last name starts with "V"), and we all gave her a standing ovation.

*"June has dedicated herself to mentoring other women in this industry. She tirelessly gives her time and personal resources to help other women develop their airline careers. She launched a local chapter of Women In Aviation International called the Memphis Belles; which is dedicated to the advancement of women in all aviation career fields. She has shown what it takes to attain success in an industry where female crewmembers make up only 3% of the workforce".*



Back row (L-R): Val Thal Slocum, Kim Coryat, Mary Poplawski, Bobbie Hodge, Vivian Arendal, Wenyu Fu, Kitty Acuff, Fariah Petersen, and Sheri Marshall.  
Seated: June Viviano, honoree



ISA's mission is to stimulate and encourage women to enter the airline pilot work force as active cockpit crewmembers via education and scholarship. We seek to promote aviation science among women and provide education and information for all airlines and pilots, especially with regard to issues of particular importance to women in the airline community. We may undertake and/or sponsor research and scholarships which support this goal, consistent with the educational and charitable purposes of this organization.

## Is It Time To Update Your Resume?

The motto “Be prepared,” isn’t just great advice for Boy Scouts; it’s also great career advice. You never know when the perfect career opportunity will present itself. If a recruiter called you today with your dream job, would you be prepared to send out an up-to-date resume right away? There are four critical times to update your resume:

- At least once a year
- Any time your career focus changes
- When you anticipate layoffs with your company
- When you begin to feel dissatisfied with your current position

### 1. Update your resume every year.

This is where many people fall short. When that recruiter calls with the perfect job, you may suddenly find your resume is years out of date, and you’ll have to scramble to catch up.



Keep your resume current by including your best accomplishments each year. Don’t count on your memory to recall everything you achieved in years past! You are likely to overlook critical achievements and contributions. If you need assistance, a resume coach may be able to help you through the process with some targeted questions on your most recent jobs.

### 2. Update your resume when your career focus changes.

If you want to change your career path, then you also need to change your resume. There are several ways to shift the focus away from your current job and toward your new career.

By focusing on the skills that will be useful in your new career, you can position yourself as a stronger candidate for the job. Highlight those transferable skills in your new resume, bringing them front and center.

In addition to highlighting your transferable skills, shift your list of accomplishments to support those skills. Accomplishment statements give credibility to transferable skills and prove your ability to cross industry or occupational lines. Well-crafted accomplishments make a big difference in whether you win the interview or are passed over.



Finally, be sure you understand your audience. As you shift career focus, it is critical to understand the hiring motives of your target market. Use your resume as an effective selling tool

by correctly anticipating the recruiter’s “wish list” for great job candidates.

### 3. Update your resume when you anticipate layoffs within your company.

A harsh reality of today’s economy is the need for corporate downsizing. Layoffs and losses are becoming more and more common. But you can prepare for any worst-case scenario by keeping your resume up-to-date.

Don’t make the mistake of being overly optimistic. It’s safer to assume that you are on the “out” list. Most people who get caught unexpectedly in a layoff thought they were indispensable to their employers. You might be important or well-liked, but remember that the bottom line always has a louder voice than you do. Get your resume ready as soon as you see any indications that downsizing is on the way.



Don’t mistake company loyalty for a fear of change. Often employees would rather take their chances with a potential layoff than make proactive steps toward finding a new job. Once they’re laid off, it’s already too late. Remember, as a candidate, you are always more marketable while still employed. Avoid this trap and start your job search early with self-marketing tools (resume and cover letter) that are up-to-date and top quality.

### 4. Update your resume when you are dissatisfied with your current position.

Job dissatisfaction leads to feelings of frustration, worthlessness, and often hopelessness. But there is no reason to stay in a job you hate. Being prepared with an updated resume can help you feel better in your current job. When you have a really terrible day at work, you can respond to job opportunities that same evening with confidence in your up-to-the-minute resume. Taking proactive steps toward a new career will give you back your optimism and self worth.

If it’s time for you to update your resume, first decide whether your resume requires a simple update or a complete rewrite. If you have been using the same resume format throughout your career, it’s possible that you have outgrown the old look. What your resume promoted ten years ago may not be appropriate or significant for your career choices today. And if you’ve simply been “tacking on” to your old resume, it may start to resemble a house with too many additions, with little sense or direction.

*(Continued on page 22)*

(Continued from page 21)

A professional resume critique can help you decide exactly what you need to move forward. A well-written resume can make an incredible difference in:

- The length of time it takes to make your career move
- The quality of your next position
- The income potential of your next position

Your resume is your best sales tool in finding a new job, and it deserves the investment of your time and commitment. With a little extra effort now, you'll be prepared for anything that comes your way—and be well on the path to your next great job.



*Deborah Walker, CCMC*  
*Career Coach ~ Resume Writer*

Find more job-search tips and resume samples at:  
[www.AlphaAdvantage.com](http://www.AlphaAdvantage.com) Email: [Deb@AlphaAdvantage.com](mailto:Deb@AlphaAdvantage.com)

(Continued from page 5)

first problems I noted was timing of issues in getting convention information to everyone. As the convention is ISA's annual capstone (gala) event, publishing preliminary convention details in the December's issue was too early, and the information became "lost" within the content of other reports and articles. Later, the March issue contained convention reminder information, although it arrived too late for registration deadlines. The solution proposed at the Board meeting was for a dedicated ISA Convention publication. This publication will arrive in your mailboxes (snail mail) by the end of January and contains only the details and information you need for attending the convention; i.e. welcome letter and event description, registration form, hotel reservations, event calendar, etc. It will also contain your membership renewal reminder along with remittance form to "Pay Early, Pay by Check". No excuses for anyone to forget or lose your convention information!

My maternal grandfather was born in 1874 and died in 1961 when I was just a toddler. Although I really did not know him, my Mother would tell us kids how he used to marvel at all the inventions and changes he saw during his lifetime. From horse and buggy to automobiles, horse and plow to tractors and combines, telephones, modern electricity, indoor plumbing, airplanes, jets, even rockets into space. We wonder what he would think of the changes since he died? Man on the moon, space shuttles, international space station, cell phones,

computers, iPods, the Internet, email! There is no doubt, technology has changed the way we live, work, and play. What will future changes bring? It takes courage to change with technology, and your Board of Directors realizes an electronic format of *ISA News* is one small step forward as we look at how information technology can be more beneficial for ISA and its members.

There are several advantages to an electronic (PDF) newsletter. First, cost savings. With declining membership (under 300 total) and rising printing and mailing costs, it is difficult to control price increases with shrinking quantities of newsletters. Second, an electronic newsletter will be emailed to you 3-4 weeks earlier than the current paper version. Issue timeliness is important when news, events, and/or deadlines are critical. Keep in mind, your newsletter is voluntarily managed and edited. Eliminating one or more steps in the production process greatly reduces turnaround time and frees your editor to a life of her own (yes, besides work and ISA). Third, all electronic newsletters will be in color, giving you the full visual impact of each issue. Fourth, paper issues limit production to total pages divisible by 4 (book format, two sided copy on 11x17; i.e. 16, 20, 24, 28, etc.), and is an editor's worst nightmare when left trying to fill blank pages! Electronic newsletters have no production page limits; end at 26 pages, then it's 26 pages. Fifth, if you are accustomed to carrying your paper newsletter, an electronic version allows you to select and print only the pages you want to take with you. Travel with a laptop? Access the PDF file and read any time! Need a copy to share with a prospective member? Copy your PDF issue to a CD-ROM and drop in her mailbox in Flight Ops, or send an email to the prospective member with the PDF file attached. It's that easy.

The Board of Directors understands ISA members may be resistant or reluctant to accept these changes. Therefore, it was proposed and agreed upon to allow members the option to choose between paper and electronic memberships when renewing in 2007. As we progress, adopt, and evaluate our electronic technology usage, our goal in the next 1-2 years is to produce 100 or fewer paper newsletters per issue, of which, we expect that nearly all these paper copies would be used for scholarship candidates and sponsors or when the ISA booth is manned at an aviation event or convention.

In closing, when renewing your ISA membership in 2007, please consider and select the electronic member category (\$48). Save money (you and ISA), save time, and most importantly, help save the planet!

## Longevity Complicates Retirement

### Americans often underestimate needs

Americans are living longer. Life expectancy for Baby Boomers (born between 1946 and 1965) is greater than for any previous generation. National Center for Health Statistics tables show that life expectancy increased by 30 years during the 20<sup>th</sup> century – from 47 in 1900 to 77 at the millennium. And, figures compiled in the Society of Actuaries' 2000 Annuity Table estimate the life expectancy of men 65 years old to be another 15.9 years. At the same age, women can expect to live an additional 19.2 years.

What do these numbers mean to you? The good news is that your retirement may be years longer than you thought it would be. That could also be the bad news. It all depends on how well you have planned and saved for your retirement. Longevity is, increasingly, becoming a major factor in retirement planning.

Recent surveys have sought to determine whether Americans are aware of the implications of longer lives in relation to future sources of income. Questions concerning Social Security, pensions and individual savings – referred to as a “three-legged stool” in the traditional paradigm of retirement income – were included in the surveys.

These surveys have found major misperceptions regarding these three important retirement issues. Let's look at a few of these misperceptions and their potential impact over longer lifespans.

### Social Security

The Employment Benefit Research Institute (EBRI) *2005 Retirement Confidence Survey* found that the average retirement age is 62. When EBRI asked respondents when they thought they could receive full Social Security Benefits, 52% believed that they could claim full benefits at a younger age than is actually the case.

Most people working today won't be eligible for full benefits until age 67. Not being aware of this fact can adversely impact plans about when to retire, how much Social Security income to expect and how much more money will be needed in retirement income – especially since, according to the Social Security Administration (2005), Social

Security payments account for 39% of the average retiree's income.

### Pensions

Defined benefit plans are traditional employer-funded retirement plans that provide income for life. These plans are funded by private companies and guaranteed (up to certain limits) by a federal agency. According to figures released by the Department of Labor in 2005, the number of these plans has dropped from 139,000 in 1979 to 48,000 in 2000. The number of plans and workers covered continues to decline.

Defined contribution plans (401(k)s), on the other hand, are mainly employee-funded. Between 1979 and 2000, the number of these plans increased from 331,000 to 687,000, according to the Department of Labor. Here, the individual employees are totally responsible for deciding how much to contribute, where to invest, and how the money will be distributed at and through retirement. They assume all the risks and bear all losses.

According to Merrill Lynch's *2004 Retirement Survey*, 58% of Americans believe that these plans are guaranteed by law up to certain limits.

### Savings

According to the *2005 Fidelity Retirement Index*, the typical working American household (average age 43) has typically saved \$18,750 toward retirement. Sixteen percent have not yet started to save. For mid-life households (ages 41-54), the average retirement savings reported is \$30,000. In that age group, 14% are not saving yet. Among pre-retirees (ages 55 and older), the average amount saved is \$60,000. Eleven percent of pre-retirees reporting have not begun to save.

How long would these typical nest eggs last? People often use 85 as an assumed life expectancy when calculating retirement needs. Remember the life expectancies mentioned earlier? Those actuarial figures are *averages*. So, half of those 65-year-old males will live past 80, while half of the 65-year-old females can expect to live past 85.

According to the Census Bureau, there are presently more than 60,000 Americans over 100 years

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old. What if you are one of the estimated 600,000 centenarians in 2040 and you had used age 85 in planning? For 15 or more years you might find yourself totally dependent solely on Social Security and perhaps a small pension income. This is what's known as longevity risk – the real possibility that you might very well outlive your money.

### Planning needed to avoid shortfall - How much money should you save?

Now let's look at planning for the "distribution phase," when you will depend on your nest egg for income.

Many financial professionals believe that people should plan to replace at least 70% of pre-retirement income when they stop working. According to the Employment Benefit Research Institute (EBRI) *2005 Retirement Confidence Survey*, a majority of workers (59%) expect they will need less than that amount during retirement, with about one in five (18%) of those surveyed expressing the opinion that they would need less than half of their pre-retirement income after they stop working.

Furthermore, only 42% of EBRI's respondents said they had actually *attempted* to calculate how much they would need to save. Of those who reported that they had tried to make this determination, 37% used their own methods of calculation and 10% admitted to guessing.

The calculation *is* complex. It is not simply a matter of adding up projected expenses and multiplying it by a number of years. Factors to consider include market volatility, inflation and now, longevity. The effect of recent stock market volatility on retirement savings demonstrates the seriousness of this risk. Asset allocation strategies, a topic beyond the scope of this article, can help manage that risk.

### Inflation – compounding in a bad way.

What makes inflation so potent a threat is the fact that it compounds over time. Perhaps you decide to retire at 65 and estimate that you need \$50,000 a year to support your lifestyle. At 3% inflation (the average over the last 20 years), by age 89 you would need \$100,000 a year to maintain the same standard of living. At 6% inflation, you would need \$100,000 per year by the time you turn 77. The longer you live, the more inflation will consume the value of your retirement dollars.

### The Downside of Longevity

Simply living longer can add significant expenses. Medical advances may have reduced the incidence of fatal illnesses, but longer lives are often beset with chronic health problems requir-

ing prescription drugs, medical treatments or periodic hospitalizations – sometimes all three. In its *Guide to Long-Term Care Insurance* (2004), America's Health Insurance Plans (AHIP) states that people now 65 years old face a 40% lifetime risk of entering a nursing home sometime during their lives. AHIP also notes that the likelihood of entering a home, and staying for longer periods of time, increases as people age.

In the field of health care, inflation and longevity combine in an especially insidious way. The costs of medical care, prescriptions and long-term care are rising faster than the general inflation rate. The longer you live, the more you could be affected.

### Distribution choices

When discussing retirement, emphasis is usually placed on saving and accumulating assets. In fact, when people reach retirement, key decisions must be made about how to distribute funds accumulated in retirement accounts. Choices made at this time may determine whether those assets will provide lifelong income.

A U.S. Government Accountability Office (GAO) report issued in 2003 noted that defined benefit plans and defined contribution plans offer markedly different distribution choices. Defined benefit plans tend to offer annuities that provide guaranteed income for life – no matter how long that life is (guarantees are based on the claims-paying ability of the issuer). Defined contribution plans, on the other hand, tend to offer lump sum distributions or the option to keep assets in the plan.

The GAO further reported that a growing number of plan participants who have a choice of benefit payouts take lump sums or leave their money in the plan rather than receive an annuity. On what basis do they make those decisions?

Plan sponsors usually provide ample information about investing, but surprisingly little information about taking distributions. Prospective retirees often are not given the assistance needed to assess the advantages and risks of different distribution options.

### Develop a Retirement Resource Plan

When developing a retirement resource plan, you should consider a number of factors. First and foremost, do not underestimate your life expectancy. Other considerations include: your housing needs, health and long-term care insurance; provisions for dependent care, funding a child's education, perhaps travel expenses.

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# *An Invitation to* ISA's 28th Annual Convention



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Park City is located in the Rocky Mountains of Utah just 40 minutes from the Salt Lake City Airport. In 2002, the Olympic Winter Games were held in Salt Lake City, Utah. The Mountain events were held in and around Park City. Main Street held a huge street party with music, fireworks and more every night of the Olympics.

Park City is a year round outdoor community. Plan to come early or stay late to take advantage of our outdoor playground or a relaxing spa day. If shopping is your thing, Main Street in Old Town Park City is the location of art galleries, upscale and funky stores.

I know you will love Park City and our wonderful mountains. Please plan now to come to Park City next May for an excellent ISA Convention.

## May 7-11, 2007

The Canyons Resort / The Grand Summit Hotel  
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May 7: Board of Directors Meeting

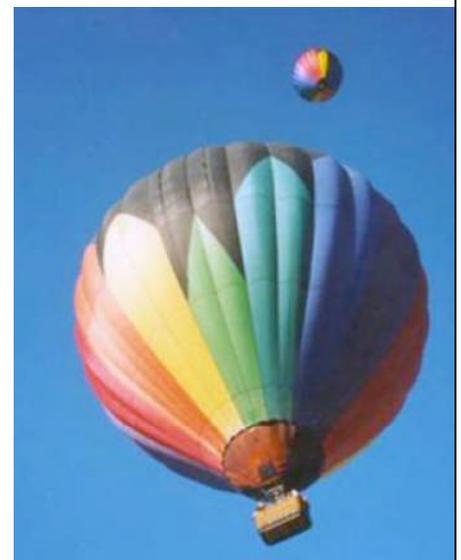
May 8, 9, 10: 28th Annual ISA Convention

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Side Trip: May 11-14, 2007

Jackson Hole, Wyoming & Yellowstone National Park

Watch for your special ISA Convention Issue arriving in  
Mailboxes end of January 2007!



## “A Day at the Beach”

by Lynn Austin



ISA Members (L-R): Lynn Austin, Patty Leon Tomich, Jane Saddler, and Patty Barrera  
(Photos by Bruce Farwell)

Trying to coordinate the schedules of four busy ISA members and their kids is close to impossible!! Jane Saddler (American), Patty Tomich (Alaska), Patty Barrera (United) and I, Lynn Austin (Northwest) had tried for 8 months to find time for a mom and kid's getaway at Jane's beach place. Finally in August the moon, stars, airline schedules and loads lined up.

My boys Hunter (7), Trevor (3) and I along with Patty, Sofia (6) and Alexis (3) Barrera flew to Seattle from San Francisco. We rented a mini-van and took our lively

group for a ferry ride across the sound to the beach. The kids had a blast riding on the ferry - watching the cars getting loaded, wind blowing in their hair and best of all trying to find the food stand. We joined Patty T. and Rosalinda (2), Jane, Robbie (9), Grace (7) and Eric (4) at the beach where we spent two days playing in the sand, taking long walks looking for shells, crabbing and swimming in the freezing cold water!! Jane's house is just spectacular, a kid's paradise with a hot tub. Some airline business was discussed, but for the most part, we just enjoyed each others company and watching our kids bond.



The family photo (clockwise from back row): Eric Farwell, Hunter Austin, Sofia Barrera, Alexis Barrera, Patty Barrera, Jane Saddler, Grace Farwell, Patty Leon Tomich, Rosalinda Tomich, Robbie Farwell, Trevor Austin, Lynn Austin.  
(Photos by Bruce Farwell)



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