

Global Link

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WELCOME TO NEW AND RETURNING MEMBERS

Sean P. McKee
Cecilia L. Oetgen

UPCOMING AAFSW PROGRAMS

April 20: Recital with Debbi Miller, Francesca Kelly, and the Women's Chorale of McLean, VA

May 18: AAFSW's 50th Anniversary Celebration and Fashion Retrospective

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Ladies, Start Your Businesses!

Whatever the reason for starting a business, there are several important tips that apply to everyone. Unfortunately, some women's ability to execute the advice may be hampered by their own underlying beliefs.

Many women and men are drawn to starting an enterprise because of the desire for independence and the opportunity to reach big goals. Drivers include entrepreneurial passion, personal reward, the need for a portable career, a wish to escape dissatisfaction in the workplace or simply to have flexibility and create a good work-life balance.

But does advice for men and women who want to start a business differ in any way?

Self-Belief

Joan Raymond asked the question in a 2008 *Newsweek* article: "Are men smarter than women? No. But they sure think they are. An analysis of some 30 studies by British researcher Adrian Furnham, a professor of psychology at University College London, shows that men and women are fairly equal overall in terms of I.Q. But women, it seems, underestimate their own candlepower (and that of women in general), while men overestimate theirs."

Who is smarter, women or men, isn't the point. It's about acknowledging and embracing the capabilities that each person actually possesses.

Furnham continues: "Men aren't more clever or smarter. But since they think they are, they are more confident about their abilities. These self-beliefs, however, may be highly adaptive. Who gets a job? A bright woman who doesn't think she's smart, or a not-so-bright man who believes he's capable of anything? Arrogance and hubris are not attractive qualities, but confident, self-belief may be. Certainly, underestimating abilities might hurt you. There's a good quote from one of your countrymen, Henry Ford. He says: 'Whether you believe you can do a thing or not, you are right.' And that is what is troublesome. Beliefs may be more important than actual ability in certain settings."

Matching Confidence with Capability

Furnham was referring to "who gets the job" but could easily have said "who starts a successful business." Advice for women who want to start their own business is generally the same as for men.



Stephanie Ward is a marketing and business coach for entrepreneurs and the author of a free special report, 7 Steps to Attract More Clients in Less Time, which is available for free at her website, www.fireflycoaching.com.

Continued on page 4.



From the President's Desk

“Snowmageddon,” a term coined by local journalists to describe the winter deluge of

snow in the DC metropolitan area should be but a memory by the time you read this. What a welcome sight those first forsythia and other spring blossoms will be. This is a winter for the record books! Overseas members, you are lucky you missed it!

I am pleased to report that planning for AAFSW's May 18 program to honor 50 years of AAFSW service to the community is well underway. Be assured that you will not get talking heads and self-congratulatory speeches: Patricia Linderman and Francesca Kelly are collaborating on an original play that will take you skipping down AAFSW's memory lane. These creative lights of AAFSW are our own version of the Capitol Steps and they are hard at work producing a mini-masterpiece!

Mark your calendars for May 18. You do not want to miss this program! If there is sufficient interest from our overseas members, we can arrange to make a video of the event so that you can enjoy it as well. Please contact me at president@aafsw.org if you are interested.

If any *Global Link* readers have been members of AAFSW since 1960, please contact the office at 703 820-5420 or email office@aafsw.org. We are also interested in talking to members who were female Foreign Service Officers required to resign before the 1972 changes in policy. Do you have personal experience with professional contributions cited in your husband's career evaluation before the 1972 Directive? If so, we would love to hear about them.

If you know of any members who did outstanding volunteer work overseas prior to 1990, we would also like to hear from you. Since 1990 these nominees have been recorded for posterity as nominees for the SOSA Awards, but regrettably we have no records of that type for previous years. Your memory of past events is important to us so we can acknowledge and celebrate members who made significant contributions.

Last but not least, applications for the AAFSW 50th Anniversary Spousal Fellowships for small business start-ups are due April 9. For more information, see page 5 of this issue of *Global Link*.

Happy spring!

Faye Barnes
AAFSW President

Job Opportunity

The AAFSW Office Manager position, 20 hours/week, will open this summer. Our office is located near the Ballston Metro, and a parking spot is included. Requires flexibility, organizational, interpersonal and computer skills. If you are interested in learning more, email office@aafsw.org or president@aafsw.org. A more detailed advertisement will be available soon in the *Global Link* and at www.aafsw.org.

50th Anniversary Celebration

On Tuesday, May 18, we are planning an AAFSW 50th Anniversary special event. We will look at AAFSW's achievements over five decades with a backdrop of the events of that decade. We will also feature fashions of the era, with AAFSW members wearing period clothing! Do you have any shirtwaist dresses from the early 60's, miniskirts from the later 60's or tie-dyed clothing and maxiskirts from the 70's? How about padded “Dynasty” shoulders from the '80s when spouses almost got some remuneration for their representational efforts overseas! And then we have the high flying 90's when we connected over the internet for the first time!

It's amazing what our members may have in their closets. Please share one of your stunning ensembles! Contact Sheila Switzer Program Chair at 703-569-8867, programs@aafsw.org or Margaret Teich at 703-8210-5421, office@aafsw.org.

Please join us on May 18 for this fun celebration. Male spouses welcome, of course!



April Program: Spring Music Recital

Dear friends, let's get together and celebrate spring! Beauty is all around us: the flowers are blooming and the birds bring joy to us with their music. We will reply with some music of our own.

AAFSW is fortunate to have among its members, two outstanding professional singers, both Foreign Service spouses. Debbi Miller received her music degrees at Birmingham Southern College and the University of Texas. Francesca Kelly received hers at Northwestern University. Both have sung all over the world, or as much as their "trailing spouse" lifestyle has allowed.

Our two sopranos will sing the first part of the program, with a magnificent performance of opera, art song, and cantata selections by Bach, Handel, Mozart, Mendelssohn, Offenbach, Delibes, and Humperdinck, in four different languages.

Through their music you will experience philosophers expounding on the nature of pain/pleasure or joy/sorrow, sisters merrily plotting a flirtation, children saying their bedtime prayers, flowers dancing in the spring meadows, sinners stumbling their way towards redemption, a bored housewife reviewing a bad movie, friends wafting down a petal-bedecked stream to escape their worries, a lament at the swift passage of time, and lovers admiring a starry night.

The second part of the program will be presented by the Chorale of The Woman's Club of McLean. They will present a program titled "A Taste of Americana". Selections of music by American composers, American folk music, famous music from movies and patriotic music will be performed.

Iris Reimann, the Chorale director, is an outstanding pianist. In her years as a Navy spouse Mrs. Reimann produced and directed many variety shows. Her background includes experience as a music teacher, accompanist for opera companies and choir director. Her lively spirit and great sense of humor make rehearsals and performances a great deal of fun for chorale members!

More information about the Chorale may be viewed on the Woman's Club of McLean website, <http://www.mcleanwc.org>—search for "chorale."

Please come and enjoy this lovely program and invite your family and friends.

Sheila Switzer
AAFSW Program Chairperson



APRIL 20 PROGRAM: SPRING RECITAL

Please reply no later than Tuesday, April 13, 2010. The event takes place on Tuesday, April 20 from 10:00 a.m. to 12 noon at the Department of State (C Street Entrance.) Please send this form and check made out to AAFSW for \$15 per person to:

AAFSW Reservations
4001 North Ninth Street, Suite 214
Arlington, Virginia 22203
You may also reserve and pay online at www.aafsw.org.

APRIL 20 PROGRAM

Name (as you wish it to appear on the name tag)

Date of Birth and Passport or Driver's License Number

Telephone

Name of guest(s), D.O.B.'s and Passport or Driver's License Numbers

Ladies Start Your Businesses, from page 1.

But, keeping in mind that women tend to underestimate their brilliance, one difference would be that women need to make sure their confidence level matches their true capability. Confidence goes a long way to create credibility, something that every business owner must have.

If this generality doesn't apply to you and you feel super-confident, then there is nothing to stop you from moving forward and creating a successful business. And who knows? Perhaps you can inspire other women who aren't as confident to connect to their true value.

Write Down the Vision You Have for Your Business

It's important to know where you are going. Getting your thoughts down on paper is an excellent way to clarify what you want for your business. Think big and be willing to imagine large possibilities. Having a vision will also help you through the tough periods when you wonder why the heck you started a business in the first place (alas, it's not always pure bliss).

Create a Rock-Solid Business Model

This may seem like a no-brainer, but it's not uncommon for people to have an idea for a business and yet not be clear about how exactly it will make money. Your business model doesn't have to be a lengthy business plan but it does need to contain concrete information about how revenue will be generated and how much profit will be earned.

Have a Clear Niche and Target Group

Trying to be everything to everyone simply doesn't work. Clarify what problems your business solves and for which specific group it solves them. By focusing on one group, creating a profitable business becomes much easier. Having a niche and a target group will allow you to grow faster and you will create expert status for yourself through your business.

Realize How Critical Marketing is, and the Amount of Time it Takes

Many business owners think they are in the business of delivering products or services their business provides. But actually, you are in the business of marketing the products and services your business offers. And yes, if you are a one-person business you will have to both market and deliver. Starting out, you can estimate spending 50 percent of your time on marketing. If you don't want to do it (or know you won't do it), hire someone. The point is, it has to get done.

Have a Franchise Mentality From the Start

Even if you have no intention to franchise your business, if you design it in a way so that it could be franchised, you will make life much simpler for yourself. This concept is all about creating systems and procedures so that things flow easily and you're not constantly reinventing the wheel. After all, you want to create a business, not a job. An exceptional resource on this topic is the book, *The E-Myth Revisited* by Michael Gerber. A must-read for any business owner.

Stay Focused

As a business owner you wear many different hats. And while that can be exciting, it is easy to get distracted and end up spending time on things that are not going to move your business forward. Identify the high payoff activities and plan them into your schedule.

Be Willing to Outsource

You don't have to do it all yourself. In fact, in time you'll find that it's nearly impossible to do so. Begin by outsourcing tasks like administration, tax/accounting, and technical issues. As your business grows, you may want to hire employees or contract people for support in more expanded roles within the business.

Make Your Business Bigger and Portable Using the Internet

If you're like many female entrepreneurs, you have lived in many cities (or countries) and you are likely to be moving again in the future. By marketing on the Internet you create a portable business you can take with you wherever you go. And even if you plan to stay put, you can dramatically increase the reach of your business by having an Internet presence and marketing online.

Avoid Isolation, Get Support

Starting your own business can feel lonely at times. Women are experts at creating connections and networking, so be willing to get out there and meet new people. Support can come from many sources. You can create a group of fellow entrepreneurs that meets regularly (in person or virtually on the phone/video Skype) to discuss and share ideas. And if you can't meet in real time because of your location, don't worry. There are many ways you can meet new people virtually. There are forums and blogs where you can interact and connect with people. And of course, there are all of the most well-known social networking sites: www.facebook.com, www.twitter.com, and www.linkedin.com just to name a few. And you can get one-

on-one support and guidance by finding a mentor or hiring a coach.

Don't Wait Until You Feel 100% Ready

Do the necessary research and preparation before starting your business, but do not fall into the trap of waiting until you know “everything” before you start. This is where the lack of confidence can delay, or arrest the decision to begin your own business. There will always be more to learn and some things you can't learn until you actually begin.

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More Resources for Foreign Service Family Member Entrepreneurs

<http://www.state.gov/m/dghr/flo/c21620.htm>

Information on home-based businesses from the Family Liaison Office. Specific to Foreign Service family members, publications such as the *Home-Based Business Guide* provide guidance on State Department rules and regulations for operating a home-based business overseas as well as tax tips.

<http://www.irs.gov/businesses/small/>

Small Business and Self Employed Tax Center from the Internal Revenue Service.

<http://www.irs.gov/businesses/small/international/>

Information for U.S. citizens working abroad including the Foreign Earned Income Exclusion.

<http://globalspouses.blogspot.com/>

Global Spouses is a blog designed by a Foreign Service spouse to facilitate networking between self-employed Foreign Service family members.

<http://www.trailingspouse.net/>

Informal community of expat professionals hosted by a Foreign Service spouse.

<http://aafsw.org/classified/services.htm>

AAFSW members may advertise their services indefinitely in the Classified section of the AAFSW website.

AAFSW Fellowships for Small Business Start-Ups.

AAFSW is pleased to announce a special one-time award of a limited number of fellowship funds to support small business start-ups. The one time financial award is in commemoration of AAFSW's 50 years of service from 1960 to 2010, providing advocacy and support to the Foreign Service. The program is based on criteria developed for the Family Liaison Office Professional Development Fellowships, (09 STATE 124971) with the caveat that this program funds small business start-up costs, which are no longer eligible under the FLO program.

Funds for this program were donated by AAFSW members and Foreign Service community members. This program is a supplement for spouses who have entrepreneurial skills and are considering establishing a portable business overseas. Subject to budgetary considerations, fellowships of up to \$1,500.00 will be granted on a reimbursable basis for business start up costs.

Applicants must be the spouse, or partner of a civilian direct hire USG employee assigned to or residing at an overseas post under chief of Mission authority. The applicant must also be a member of AAFSW at the time of application. Membership information is available on www.aafsw.org or by emailing office@aafsw.org.

There is still time to apply! Proposals are due in to AAFSW no later than April 9, 2010.

More information and application forms can be found at www.aafsw.org.

Proposals can be submitted as follows:

- Emailed as an attachment to office@aafsw.org
- Faxed to AAFSW at 703 820-5421
- Mailed to AAFSW, 4001 North 9th Street, Arlington, VA 22203

Selections will be announced at the AAFSW 50th anniversary program on May 18th in the Benjamin Franklin Room. Successful applicants will be notified prior to this date.

For additional information contact Faye Barnes, AAFSW President at president@aafsw.org or Margaret Teich, AAFSW Office Manager at office@aafsw.org. (703 820-5420)

Department of State cable #00013019.

Frugal Furnishings for the Foreign Service Family

The summer transfer season is approaching, and many Foreign Service families may be wondering how to furnish a new residence in the DC area. Or, wondering what will come out of the storage unit they haven't opened in ten years. Or wondering how to furnish bedrooms for the children they somehow acquired over the last few tours. Or just standing there wondering!

I was in this position myself a few years ago, when we returned from overseas and decided that we would like our new house to look like grownups lived in it, not college students. Out went the utility shelves and ratty armchairs that had graced our living rooms in years past to make room for we knew not what, but we were pretty sure it would at least be made of wood with some kind of finish on it, and that we wouldn't have to throw a blanket over it when company came.

Of course, we were on a budget. As you can imagine, our mortgage payment doesn't leave a lot of extra cash lying around for Pottery Barn shopping sprees. Fortunately, the Washington, DC area may be the best market in the world for second-hand furniture. There are many people with plenty of money and taste who need to make room for new furniture. Lucky for those of us who love a bargain!

Starting at the top end of the market, try antique stores and consignment shops such as Upscale Resale in Falls Church. Many antiques and near-antiques cost less than new furniture and are made to a higher standard as well. Prices generally drop the longer the item has been in the store. One of my favorite consignment pieces is a china cabinet made of reclaimed Brazilian hardwood that is both completely unique and large enough to store my collection of pottery, china and glassware from all over the world. It was a splurge, but still cost less than half what a comparable piece would cost retail.

Flea markets and junk stores are another great option for unique pieces. Just about every area of the city has a flea market at some point--check the Weekend section of the Washington Post for updates. Antique/junk stores tend to cluster in outlying towns: some of my favorites are located in Leesburg and Lucketts, Virginia.

Thrift shops can also offer excellent bargains. Some are better for home furnishings than others. Goodwill usually doesn't carry much furniture at all, but Salvation Army seems to specialize in it. Items often just need a good wiping down, but some need to be refinished or repainted. Still, when you can get a large

solid maple dresser for \$85, as I did, it's worth a little elbow grease to make it shine.

Most of the lamps in my house also came from thrift stores. I don't think I paid more than \$10 for any one of them, and they are all the good solid kind that would cost upwards of \$40 new. If you like a lamp base but not the shade, buy a new shade at Target. If you like the base, but not the color, spray paint it to suit your taste. If the switch is broken, a new one costs 99 cents at the hardware store. If the plug looks suspicious, you can easily rewire the whole lamp with a kit purchased at the hardware store for about \$6.

When shopping for used furniture, look for well-constructed items made of solid wood, not particle board or plywood. Look for nails, not staples. Dovetailed drawers are always a plus. Furniture should sit solidly without wiggling or tipping, and drawers and doors should open and close smoothly. Don't worry too much about the hardware. If a piece is missing a drawer pull or knob, just find something to match at the hardware store or on eBay, or buy a whole new set of hardware--you will still end up with a bargain. Remember, an ugly or damaged finish is just a finish, and can easily be painted over or replaced (a small orbital sander is very helpful). Sometimes, a good polishing with denatured alcohol is all it takes to give a shabby varnished finish a nice antique look.

Check out the Living in DC section at www.aafsw.org for links to favorite thrift and consignment stores contributed by Foreign Service community members.

Craigslist.org is another excellent way to find good-quality used furniture and other items for your home, such as bathroom fittings and light fixtures. I have bought (and sold) several items this way, including a twin sleeper sofa, a pedestal sink, and most of my office furniture. Search by keyword, price or location. Prices are usually somewhere between what you would pay at a consignment shop and a thrift shop. Sales are generally cash-only, and some bargaining is expected.

Some Craigslist sellers will deliver large items to your home for a fee. For security reasons and to help lift things, I try to bring someone else along when making a purchase, but this is a matter of personal preference. (eBay also offers local sales, but you pay in advance for your purchase and do not have an opportunity to check it out first.)

Moving downward even further in price, DC-area yard sales are not to be missed. They are often community events at which people sell items at rock-

bottom prices just to get them out from underfoot. Some of my favorite bargains have been large terracotta planters for \$1 each, a Ralph Lauren comforter set for my guest room for \$10, a Herman Miller desk chair for \$5, and metal porch furniture for so little I don't even remember what I paid for it.

Check Craigslist for yard sale listings, and stick with the wealthier areas of town for the really good stuff. It's all about the ZIP code. And get started early! Prime yard-saling time is between 8 and 10 AM for the best selection; however, if you show up around noon you may be given leftover items for less, or even for free. Bargaining is perfectly acceptable, especially if you are buying several items at once. Aside from furniture, yard sales are an excellent place to shop for baby and children's gear, toys, and clothing, books and movies, and sports and hobby equipment (I bought my husband an entire home brewing kit for \$10, to his immense joy).

If even yard sale prices are too rich for your blood, try Freecycle, an email list on which people literally give away everything up to and including the kitchen sink. The quality of the goods does vary; however you would be surprised some of the high-value items that are posted. I acquired a very cool Victorian dresser for my front hall through Freecycle, just for a start.

Here's how it works: go to freecycle.org and look up the group closest to your home. Join that group, and start watching for items that you can use to be offered via email. There can be a large volume of mail, so sign up for the digest version if that is a problem for you. Be polite, always show up promptly to pick up items, and of course, offer of your own items on the group when you can—for example, when you move back overseas. Freecycle is also great way to get rid of the college furniture that came out of that storage unit!

The Washington DC area offers excellent opportunities to find very nice furniture for your home at a bargain price. And you will undoubtedly realize that the best thing about your new home, after years in government housing, is that the furniture won't all match. Enjoy the hunt!

Kelly Bembyr Midura is AAFSW's Creative Director and enjoys writing about all things thrifty in her spare time. She has been living in Northern Virginia since 2004.



Frugal Furniture Links

Consignment and Thrift Stores

<http://www.co.fairfax.va.us/dpwes/recycling/thrift/>

Fairfax County offers an extensive list of consignment and thrift shops.

<http://www.narts.org>

The National Association of Resale Professionals. Click "Shopping Guide" to search for thrift and consignment stores by merchandise offered and/or ZIP code.

<http://upscaleresale.com>

Upscale Resale located in Falls Church, VA, buys and sells gently used furniture, antiques, and art.

<http://www.salvationarmy.org>

The Salvation Army operates some of the best thrift stores in the DC area. Enter your ZIP code to find the store nearest you.

<http://locator.goodwill.org>

Goodwill Industries operates several stores in the Washington area, including one very close to NFATC.

<http://uniquethriftstoremd.com>

Very large, well-run thrift "department stores" operated by Value Village. Locations in Falls Church, VA, and Silver Spring and Wheaton, MD. Smaller Value Village stores are located throughout the Washington, DC area.

Other Ways to Buy Secondhand Goods

<http://washingtondc.craigslist.org>

Craig's List, a free online classified service, has a regional site for the Washington, DC area. Search for furniture, appliances, cars, yard sales, etc.

<http://www.freecycle.org>

"Freecycling" or simply giving items away using email offers, is very popular in the DC area. Find a group close to you, offer your items to those who can use them, and look out for offers of items that you might need for your home.

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