Mission Statement:

Parents Without Partners provides single parents and their children with an opportunity for enhancing personal growth, self-confidence and sensitivity towards others by offering an environment for support, friendship and the exchange of parenting techniques. For the minor children of single parents, it offers them the opportunity to meet peers living within the same family structure and thriving. No more standing out in the crowd or feeling isolated because they are part of the single parent family towards others by offering an environment for support, friendship and the exchange of parenting techniques. For the minor children of single parents, it offers them the opportunity to meet peers living within the same family structure and thriving.

PREAMBLE TO OUR CONSTITUTION

As conscientious single parents, it is our primary endeavor to bring our children to healthy maturity, with the full sense of being loved and accepted as persons, and with the same prospects for adulthood as children who mature with their two parents together.

Adults and children in single parent families face unique and challenging circumstances. For children to mature and flourish in the absence of either parent requires an added measure of love, understanding and sound guidance. To provide these is a responsibility inherent in parenthood, regardless of marital status.

The challenge of providing for both ourselves and our children a nurturing family life is often complicated by established patterns of community life. Consequently, a need for community resources to assist single parents in communication and meeting their special circumstances exists.

WHO WE ARE

Parents Without Partners (PWP), Inc. is an international, non-profit educational organization devoted to the welfare and interests of single parents and their children. Its programs and activities are entirely the volunteer work of members of PWP Inc.

WHO IS ELIGIBLE?

You are eligible for membership if you are a parent of one or more children, single due to death, divorce, separated or never being married; and are of good character. Neither custody nor age of your child or children is a factor in eligibility.

HOW TO JOIN PWP

You must attend an orientation about PWP. You will need to complete an application form and pay your first year dues.

Continued on last page....
Effective with the closing of the office in Michigan, all of the participating Zones will be responsible for the processing of their chapters' renewal notices being sent out, the receiving and verification of the monies received and the issuance of new membership cards.

At the last meeting several items were discussed about the handling membership renewals, etc and here are some of the items that we all agreed upon: Renewal notices should be sent out early enough in advance of the expiration date thus giving the member a chance have the amount due on hand before their expiration date. The notice should indicate the member's name, address, membership number, and the amount of the dues and to whom the dues should be returned to.

Should any Zone need help in creating this process within their Zone, there are people on the committee to assist. Should any PWP member have question, please get in touch with your Zone President.

It was agreed at the last committee meeting that each of the participating Zones would be receiving a certain amount of Membership cards based on their current total membership. This committee will continue to work together on a monthly basis with regards to any and all questions/concerns that may arise.

There also Zones who have asked and agreed to work together on their membership processing until they are able to conduct the processing on their own.

If any member has a question or concern, please feel free to contact me at your convenience.

Sue Ellen T. Hayes
Membership Adviser
As some or all of you may know, a motion was sent out to the membership earlier this year to dissolve the International Board of Directors. Unfortunately, in my opinion, this motion passed and was effective with the ending of the 2019 convention held in July.

Having said that, let me tell you, the members of this organization, that it is only the Executive Committee that is gone NOT the Zones or the membership. The Zones are alive and well and we will continue to work to increase our membership and prosper with the knowledge that we are here to help all Single Parents no matter where they are located.

The Zone Presidents and those involved in the Membership Committee will continue to have meetings to re-design the structure of the existing organization, to work in increasing our membership and to be available to each member or prospective member who needs information, advice and support. So, if your chapter or a member of your chapter needs advice or assistance on an issue, please feel free to contact anyone on a Zone Board.

Membership Growth is the way to sustain your chapter's existence. ADVERTISING IS ONE OF THE BEST WAYS TO DO THAT !! You ask, how can that be done? Easy - there are brochures that can be passed out; there are flyers that can be posted in schools, grocery stores, churches or left on car windows in all the parking lots in your area. SOUND LIKE A LOT OF WORK? Maybe it is but it can be done - just get a group together and meet at one location one day and another place the next day or the next weekend to pass out all the flyers you can. The end result can be successful for your chapter!! You can create your own flyers or brochures, you can ask for copies to be sent you via PWP.

REMEMBER you are the core of your chapter. If you want it to grow then please stand up and volunteer to be part of the success !!

SueEllen T. Hayes
Membership Adviser
Parents Without Partners, Inc.
"Where New Friendships Begin"

INTERNATIONAL BOARD OF DIRECTOR’S
ANNUAL DELEGATE’S MEETING FRIDAY, 7/17/2019
(1st Session)

Page 1 of 2

Called to order at 9:17 am CST by Janet Gallinati, President.

**Roll call:** Present; Janet Gallinati, President, Judy Goodman, AVP; Kay Morgan, Secretary; Mary Anne Britton, VP Family/Educational Programs; Harriet West President Zone D; Pat Davidson President Zone F; Elizabeth McEwen President Zone L.

Absent: Christine Manning, Treasurer; SueEllen Hayes, VP Membership; Don Palermo President Zone B; Loree Mara President Zone C


Sign-in sheet attached.

Quorum was established.

No waivers of absence.

Janet Gallinati appointed Shirley Luedecking and John Marx as counters and Judy Palmer as Parliamentarian for the meeting.

Shirley Luedecking moved “to accept the Annual Meeting Rules of Conduct.” 2nd, carried
(Copy of Rules attached.)

Mary Lou Everett moved “to approve the 2018 Annual Meeting minutes.” 2nd, carried
Treasurer’s report attached. Diana Jett moved “to approve the Treasurer’s Report subject to audit.” 2nd, carried.

Mary Anne Britton gave us up-date on Children’s Program.

**New Business:**

Mary Anne Britton moved “to donate all remaining funds in International CD to St. Jude’s Hospital.” 2nd, carried.

Janet Gallinati will notify all members the final donation amount after all bills are paid as well as a copy of the letter from the anonymous donor stating that in the case of the International Board being disbanded that the remaining funds are to be donated to a 501C3 charity.

Kay Morgan moved “that the funds remaining in the International bank account after all the bills are paid are to be divided among the Chapters according to their membership count.” 2nd

Kay Morgan amended “change “bank” to “checking”. 2nd, carried
_____ amended “change “Chapter” to “Zone”. 2nd, carried

_____ amended “all Zones current in their required paperwork (ie. Treasurer’s audits) for the 2018 fiscal year shall qualify for participation in the distribution of the monies. according to the number of members in that Zone.” 2nd, carried.

Final amended motion “that the funds remaining in the International checking account after all the bills are paid are to be divided among the Zones current in their required paperwork (ie. Treasurer’s audits) for the 2018 fiscal year shall qualify for participation of the monies according to the number of members in that Zone.” Carried.

Comments:
Janet gave special thanks to Janet Kaiser, Rita Pulley and Pat Davidson from Zone F for their work on planning this Convention. Everyone, including the youngsters, enjoyed the Convention - meetings, workshops, meals and fellowship, The tour on Tuesday was wonderful.

Mary Anne Britton thanked the International Board ahead of time for their work in the next 6 months transitioning their work to the various Zone Boards.

Cheryl Shillcutt personally thanked those responsible for a great week. She enjoyed the workshops, renewing old friendships and thought everything ran very smoothly.

Janet Kaiser thanked everyone for attending.
Rita Pulley reminded us about the Chinese Auction, Basket Raffle and Home-made Quilt Auction in the hospitality room and that the drawings will be Saturday night at the Banquet.

Zone Presidents have not yet addressed the possibility of a centralized 2020 Convention.

Good of the Membership: Janet Gallinati said for the most part she has enjoyed being President since she took over when Garland Harris, President passed away. There will be many challenges in the up-coming months. Please give the new leaders the respect she has received. T-I-C

Shirley Luedecking moved “to recess at 10:53 am until Saturday’s IBOD meeting. 2nd, carried.
Respectfully submitted,
Kay Morgan, Secretary
ZONE C
Here are some pictures from our trip to the Virginia Beach Museum of Contemporary Art. The first is a "Family Pin" representing family - showing a table with food, all the kids sitting together for a family photo, and arts and crafts. The second photo has Emma, Sydney, Abbey in the front, with Summer in the back. The third photo is Summer showing off her embroidery project. The last photo is Abbey and Summer working on their projects.

Zone C is looking forward to cooler temperatures as the autumn approaches. It sure was a hot summer here!! I was out of commission for much of the summer due to foot surgery, but our activities continued with dances, family karaoke, let's eat outs and more. We will be going to our second baseball game of the season with the Norfolk Tides in a couple of weeks - they donate tickets to our group every year as a non-profit. We are also participating in two back-to-school community events and a Kicking Children's Cancers 5k/Event to help spread the word about PWP.

We have a lot of interest now coming out of Delaware and should be organizing an introductory meeting soon. Watch for our Zone on Facebook - Parents Without Partners of Delmarva - PWP Zone C for more details.

Due to changes in the structure of PWP, the Zone will now be processing renewals for the chapters in Zone C. You will receive a renewal notice with instructions to mail your renewal directly to your chapter. This should speed up the process of getting your updated membership card.

Take care!

Loree Mara
Zone C President
ZONE D REPORT

Returning home from International convention meant a new era in the history of PWP. The dissolution of the Board of Directors left the Zones in charge of PWP. As Zone President I have sent all Zone chapter emails with general information about what had happened and what to look forward to in the future.

One of main changes is the processing of memberships, instead of one central office each Zone is now in charge of their own members. Since there are six Zones there maybe six different ways to renew a membership or create a new membership. The Zone Presidents are working together (via telephone conferences) to insure that the membership processing will be taken care of smoothly and efficiently even though each Zone maybe slightly different. If you have questions or concerns about your membership please contact your own Zone President.

The PWP website and 800 telephone number are paid for through the end of 2019. The Zone Presidents are definitely going to continue the 800 number but due to high costs the PWP website may have to be streamlined and reworked if it is to continue. More discussion will take place on that topic at future Zone Presidents meetings.

In order to stay in communication with all members we want to see the Single Parent Newsletter continue. Its past success is due to the editor, Mary Anne Britton, who has now chosen to give up that position in the near future. With that said we need to find a PWP member who is interested in taking over the editorial position. Do you know of someone who would do this or are you interested? Let your Zone President know as soon as possible so the new editor can “train” alongside Mary Anne before she “retires”.

Zone Presidents are always looking forward to talking to their members and answering questions and concerns that may arise. If you have ideas, questions, answers, or thoughts please direct them to your own Zone President either by phone, email, or letter—we are here to help keep and grow the membership.

Harriet West

Zone D President
Belleville Chapter has been very busy with planning for the International Convention that was held on July 17-20 in Fairview Heights, Illinois. 16 adults and 2 children attended the pre-convention tour on July 16. We started the day with a trolley ride that took us to Laclede’s Landing, St. Louis Arch, Old Cathedral, Old Courthouse, Bush Stadium, Millionaire’s Row, Union Station, Forest Park – Zoo, Science Center, Museums, etc, U-City Loop, Downtown St. Louis and more. After the tour we enjoyed lunch at the Old Spaghetti Factory in Laclede’s Landing on the riverfront. After lunch we traveled to the Gateway to the West Arch. Several members of the tour ventured to the top of the arch while the rest of the group watched a movie about how the arch was built. We then went to Mastermind Vodka Distillery to learn how they make vodka and enjoyed a sample. Then it was off to Bobby’s Frozen Custard to enjoy a sweet treat. We ended the tour by passing the Catsup Bottle water tower. It was a long day but we learned a lot and had fun.

There were many interesting workshops during the week. We had a librarian teach us how to turn a book into a piece of art; we had a chiropractor give chair massages; we learned about DISC Personality Styles; the Supreme Court; and the most appropriate one for where PWP is now – “Burned Out to Set On Fire-Reclaiming Your Passion & Life Balance is Bunk”. We also had great workshops lead by our own PWP members – Rita Pulley “What Do I Owe You? What Did You Expect?” Diana Jett – “How To Keep A Positive Attitude!”; Shirley Luedecking “Hugs, Hugs, Hugs”. There were 21 total attendees at the convention.

Besides the convention, our chapter had a very interesting hands-on discussion in June. We learned “Basic Tips for Flower Gardening”. We even planted our own marigolds and morning glories. My morning glory has almost taken over an area on my deck. For July, we learned several new card games – “Helping Your Neighbor” was our favorite. We also attended a great production of “Singing In The Rain” at the Looking Glass Playhouse. The next one coming up in September is “Matilda”. It should also be a great production.

We had 7 entries in FITAP this year and received 6 first place and 1 honorable mention awards at International Convention. We also received first place for our newsletter. Good job everyone who entered.
GREETINGS FROM ZONE H -
The Huggable Zone

Huggable Zone?
YES WE ARE!!

The Zone H Committee and the chapters within Zone H had a meeting at the end of August to talk about the changes facing us without an International Executive Committee. It was agreed that we could and should continue onward so that any and all single parents within our Zone have the ability to join a chapter and also to start new chapters if we are able to.

Discussion was held on how the membership processing would be held and that each chapter will need to be involved to a certain extent. Membership renewals for the months of September and October have been sent out and so far renewals for the month of September have been received by our Zone Treasurer, Chris Manning. Membership cards are being sent out as money is received.

We continue to answer all calls and e-mails from prospective new members. Also we answer all inquiries from Facebook that come all states within Zone H.

La Mirada Chapter #176 and Emerald Empire Chapter #1102 are very excited about upcoming events including but not limited to the annual holiday events. Hopefully, in future issues we will be able to give everyone a synopsis of has happened.

SueEllen T. Hayes
Hello Members and Friends of Parents Without Partners,

I have just returned from Parents Without Partners International Convention in Fairview Heights, IL. The Convention was held July 17th thru 21st. The workshops were given by professional speakers. The local committee included Pat Davidson, Janet Keiser, and Rita Pully. They did a great job getting everything ready for us to arrive.

I arrived at the Four Points by Sheraton in Fairview Heights, IL on Monday July 15th. The pre-convention tour was on Tuesday July 16th. The tour included a tour of St. Louis, the Spaghetti Factory, and the famous Louis Gateway Arch. I can’t believe it but I went up in the Arch. I didn’t think I could make it but I did and enjoyed it very much.

The Opening Session for the 60th Parents Without Partners Convention was conducted by Janet Gallinati, our International President. The opening session included the Parada of Flags, opening speeches, introduction of board members, and special announcements for the week.

Wealthie Simmons - The Violence Prevention Center - Convention Charity Signs and Symptoms of Domestic Violence. Wealthie is the trained member of the Violence Prevention Center. She shares domestic violence information to churches, schools and community agencies in three counties. The center serves thirty-five people at one time. They serve four hundred and thirty-five each year. It is a safe place for a mother to take her children. We collected over $500.00 to donate to the center.

Rita Pulley gave the workshop on What Do I Owe You? She gave us some tips on how to make extra money. Mystery Shopping in a store will help bring in extra income.

Maggie Bacon had a workshop on How to Turn a Book into a Piece of Art. Maggie had instructions on how to recycle an old book into a piece of art by folding the pages. This was very interesting.

Jeremy Hunter, D. C.M. S. - Innovative Chiropractic - Jeremy said, have fun, eat right, get enough exercise, and socialize. You are in charge of your health. Eat omega-3 fish once per week.

Diane Jett - How to Keep a Positive Attitude - You alone will or can adjust your attitude and you deal with what you are given, think positive about what you are doing, and think for yourself. You can’t help what happens but, you can control how you handle it. Your attitude can make or break you.

Amy McQuiggan - DISC Personality Styles - It doesn’t matter what’s been written in your story so far, it’s how you fill up the rest of the pages that counts.

Professor Sandra F. Sperino - Understanding the Supreme Court - Sandra works for Federal Court Judge, three judges, pap federal judges appointed for life time and nine judges on Supreme Court.

Nancy Bauer - Everything You Ever Wanted to know About Travel - Do not let your driver’s licenses out of your sight, use debit card for cash, check the date on your passport, and take your medicine in your carry on.

Annual Meeting - This is the time when members can voice their opinions on various issues facing our organization. Motion #:1 to donate the money in the CD to ST. Jude Hospital - PASSED. Motion #:2 That the funds remaining in the International Bank Account, after bill have been paid for the office, and the 2019 Convention be distributed to the existing zones per capita membership. All zones that are current with their required 2018 fiscal year shall qualify for participation in the distribution of the money. PASSED.

PWP Workshops - Questions and Answers - The International Board answered questions concerning PWP. Each member will pay their membership dues directly to the Zone. The chapter can keep thei portion of the dues and mail the $20.00 to the zone. Sue Ellen Hayes has agreed to man the PWP 800 number. Our web-site is paid thru December 2019. It was discussed about having a combined Zone Conference in the future. The Zone Presidents are working to solve some of the problems that may come up.

Richard Avdoian presented the workshop on Burned Out to Set on Fire - Reclaiming your Passion. Burned out is an increasing threat to our mental and physical health. You may need to route your life in a different path. Leave your home and venture out of your house. You will not meet people unless you venture out. I need to be needed. Burned out is a thought you need to forget. If you believe in God, you are way down the road. You need to use your talents.

Shirley Luedecking - Hugs - Hugs - Hugs. Shirley reviewed the various types of hugs. She always gives an interesting workshop. This was a good workshop to close out the day.

I would like to thank Zone L for allowing me to represent the Zone at the International Convention.

Elizabeth McEwen
President Zone L
Message from the Editor …

So what happened to the September SPN… Life… I was down with a cold… for weeks—off work for a bit… then work; then home to sleep and get better. Took three weeks; then feeling much better; I was walking my dog but life happened again… I fell and messed up the right side of my body… Still hurting from that. So blessed I did not break anything but cracked ribs, badly injured knee, both are still healing—sometimes it hurts to breathe. I fall, but so far, it appears I know how to fall properly—just banged up and bruised. Enough right? Then a very good girl friend mother dies. Way too young but so quick it was a bit unexpected. Plans change and you want to be there for those who lost a loved one—death cannot be planned—when it happens all schedules change; priorities change—Life happens and you go with the flow.

Many blessings your way

Mary Anne,
maryannebritton@provide.net,
Parents Without Partners,
Single Parent Newsletter Editor

PWP PLEDGE

For all who are searching and need hope
For all who are friendless and need companionship
For all who are homeless and need sheltering love
For all who are striving for a more successful way of life
For all who are recovering from the traumatic experience of the loss of a partner
For all who are struggling with the problems of single parenting
We come together in Parents Without Partners to further our common welfare and the well being of our children
We come together in mutual understanding, promising to help one another as we strive towards growth and maturity for ourselves and our children

LETTERS TO THE EDITOR ...

Letters to editor can be emailed to:
parentswithoutpartners@yahoo.com
In Subject Line of your email put the words LETTERS TO THE EDITOR
Yes all letters received will be included in the next edition of the SINGLE PARENT NEWSLETTER
Thank you …..
Editor of the Single Parent Newsletter

and to ALL born in September and October
HERE ARE 10 THINGS MONEY CANNOT BUY:

1. LOVE  Money can buy lust, attraction and power…but it can’t buy love. This is because love is something intimate; something heartfelt; something mysterious. Money is none of these things. Money is simply a method of exchange – no more and no less. It’s used to pay for a product or a service; its convenience, comfort, and luxury – none of which typify what human beings truly need. Many of us find this lesson out the hard way. We accumulate more, only to feel emptier. This is because we are raised in a culture that glamorizes wealth; which, in effect, leads to misconceptions and false beliefs.

2. TRUTH  Money may be able to buy influence, but truths are the most influential of all. Oftentimes money is spent to push beliefs or an agenda, and can even be spent to create biased research to bolster an opinion. And oftentimes, it’s the money that wins… in the short term. In the end, no matter how much money is spent on stifling or skewing the truth, it will always be revealed in the end.

3. TIME  Each passing minute is time that you will never get back; you are one minute closer to dying. This is meant to be morbid or depressing, but truthful. Our life starts to fade away from the moment we are born. Despite all of the scientific and medical advances, there exists no practical way to significantly extend life. The extremely wealthy have spent countless amounts of money in the vain attempt to extend their lives only to find out that they die around the same age as everyone else. No amount of money will be able to turn the clocks back. We must simply take life in, moment-by-moment, while experiencing it to the fullest.

4. PEACE  The cultivation of your thoughts is the only thing that will ever bring you true peace. One aspect of this is accepting when bad things happen and turning it into a positive experience. Look at the countless amounts of money that governments and individuals have spent in the name of “peace”. These vast sums have never been able to come close to what we would define as “peaceful”. More importantly, your inner peace does not depend on the ‘balance’ section of your bank statement. It’s how you train your mind, set expectations, and define what inner peace truly means to you.

5. TALENT  The gifts and abilities that you possess in your mind and body are priceless. While money can certainly help develop a talent, it will never be able to purchase a talent or skill. Aside from innate talent, there is the ability to learn a skill or talent; this will never be able to be purchased with any amount of money. The mental processes and dexterity of the mind and body will never be purchasable…they are invaluable.

6. HEALTH  While certainly true that money can purchase healthcare and medicine, it cannot replace natural health once it’s gone. At the same time, activities like exercise, preventative medicine, and natural self-care costs little to nothing. It’s almost depressing to see celebrities spend outrageous amounts of money in the vain attempt to keep their “natural beauty”. First off, aging is natural beauty; wrinkling is natural beauty; gray hair is natural beauty. On the other hand, surgical procedures that implant plastic and other medicinal substances into the body? This is not at all natural.

7. MANNERS/CLASS  Rude people exist across the entire income spectrum. How to treat someone in a respectful manner obvi-ously does not come from money. Arguably, there are more wealthy and entitled snobs than there are those of modest means. Money may indeed put you into a “higher class”, but it certainly does not make you classy. Need proof? See Kim Kardashian or Miley Cyrus. Case closed.

8. TRUE FRIENDS  Possessing money may certainly attract people who want to be friends, but it doesn’t guarantee true friendship. Most true friends love one another…and what did we discuss about money and love? The same concept applies here. True and lasting friends are the ones there during the ‘boom’ and are still there during the ‘bust’. Money and possessions don’t matter to true friends…your person matters.

9. KNOWLEDGE  The information that you accumulate, the elements of your intellect, and the ways that you exhibit wisdom can never be bought. Have you ever wondered why some of the wealthiest people seem to act in the most asinine ways? This is because money or something else has influenced their thought processes. Some wealthy people have stated how money makes them feel ‘invincible’, and as a result have made some truly bad decisions. So it’s not only the acquisition of this knowledge that makes it invaluable, it’s the practical application of this knowledge…neither of which money can buy.

10. PRESENCE & ACCEPTANCE  Perhaps the most important is presence and acceptance – the ability to be mindfully present and accept, without judgment, each and every situation. This tremendous, life-changing gift is not available for purchase; only to those who seek to understand and apply the concepts. The ability to be present, while accepting each moment as we navigate life is a valuable gift…more valuable than any amount of money. After all, if we are practice presence and acceptance throughout our life, what is the need for money?
Don't Crack Under Pressure

Once upon a time there was a king who wanted to pick the wisest person among his subjects to be his prime minister. He decided to put three finalists to an unusual test. He placed the three candidates together in a room at the palace, and told them the door had been fitted with the most complicated lock ever designed by the Royal Locksmith. "Whoever is able to open the door first will be the Prime Minister," the king declared.

The pressure in the room was palpable. The three set to work immediately. The first began to work out complicated mathematical formulas in search of the secret combination. The second scoured thick volumes on lock construction. The third sat quietly by a window, lost in thought.

Watching the clock and feeling the need to come up with a solution as soon as possible, the first two worked feverishly to open the door, growing ever more panicked. But then something unexpected happened.

The third candidate walked over to the door and simply turned the handle. With no effort, the door swung open! It had been unlocked all the time.

For the common sense and activist approach, the king named the third person to the coveted post. Such a shining example of grace under pressure convinced the king that he had indeed chosen well.

Pressure . . . stress . . . angst – call it whatever you want. Let it take control of your mind and you will struggle to open every door that you need to walk through. You must learn to master that pressure or stress in order to make it work for you.

An article in "Bits and Pieces" describes how certain types of stress can actually be good for you. Citing the Mother Nature Network, the article explains how moderate and intermittent amounts of stress, such as a project deadline that gets moved up, can actually help us become more aware of our situations and motivate us to find creative solutions to problems. In addition, it teaches us how to operate outside our usual comfort zone.

Life will hand us occasional curveballs. Understanding how to approach them is the first step to navigating the next one that will inevitably present itself. True, it may throw us off balance at first. But reacting appropriately and swiftly becomes more manageable each time.

"That's how we build the resilience muscle," said Jack Groppel, co-founder of the Johnson & Johnson Performance Institute. "Stress is the stimulus for growth, and recovery is when the growth occurs."

According to "Psychologist World," it is perhaps unsurprising that the workplace is a key source of stress because we spend much of our lives at work. A recent survey published by the American Psychological Association found that as many as 70% of Americans reported suffering from workplace stress. Separating work-related tasks, such as resisting the urge to catch up with emails in an evening, from leisure and family time, can help prevent workplace stress from spilling into other areas of your life.

The article goes on to say that despite the negative effects of stress, it can also impact our performance in more positive ways: "The pressure we feel to meet a deadline, accomplish a goal or meet the demands of a schedule, for example, can motivate us to improve our performance."

Indeed, the Society for Human Resource Management found that more than half of workers who put in more than 40 hours a week do so not because of pressure from management, but because those demands are self-imposed. For them, working hard isn't necessarily so much a stressor as a source of fulfillment.

I personally thrive on pressure. The more balls I'm juggling, the more I feel like I'm spending my time well. I turn pressure into purpose. True, there are necessary tasks and projects that I don't relish and work to finish simply so I can cross them off my list. The payoff comes when I see that list with a number of accomplishments at the end of the day. That's my motivation.

Learning how to deal with pressure and stress is critical to your health and success. Whether that means an attitude adjustment, a job change or a heart attack is up to you. Don't make your situation more difficult by doing things the hard way. In other words, walk right up to the door and try the handle first.

Mackay's Moral: Pressure turns a diamond in the rough into a precious stone.
Is everyone aware we have an international Facebook page? Wondering how you can get the word out and increase Membership in your chapter? Social media is the 21st century way of getting the word out. ANY event your chapter is hosting and would like to share (over 4,500 people on the site from all over the world), please send write-up (who, what, where, why—plus cost if applicable) to Lorée Kampers (kampers2000@yahoo.com) or Mary Anne Britton (maryannebritton@provide.net).

Also parentswithoutpartners@yahoo.com

Let’s get the word out!!!
MAKING FAMILY LIFE MORE FUN

The notion of “family fun” often takes on a new meaning when the family is headed by a single parent. Planning pleasurable activities, around work and family commitments, can be an extra challenge—one which doesn’t leave much time for themselves.

When single parents work together, it’s easier to plan fun activities for the whole family.

Fortunately, an international organization helps make it easier for parents and their children to have fun together, by joining the resources of many such families. Parents Without Partners, Inc. (PWP), the largest single parenting organization in the world, provides members with a variety of unique, timely and topical benefits, including:

• Family Activities – May include holiday activities, pot luck suppers, fun and educational outings, picnics, hikes, camping, bowling, etc.;

• Adult Social/Recreational Activities—Help single parents to learn to relate again with other adults as single persons; and

• Educational Activities—Group discussions, lectures by psychologists, lawyers and other professionals, study groups, training seminars, leadership and personal growth opportunities.

With PWP, single parents are able to face the challenges and triumphs of parenting today, with a supportive network of people who’ve been there.

To learn more about PWP, or to find a nearby chapter call 800-637-7974 or visit the website at www.parentswithoutpartners.org.

email parentswithoutpartners@yahoo.com

YIN AND YANG The official PWP symbol is seen as a letter P centered around a rotating cosmos of blue and white symbolizing the Yin Yang school of philosophy. Chinese philosophers, long before Confucius, saw the universe and all natural forces as based upon two fundamental elements, Yin (blue in the symbol) and Yang (white in the symbol).

Yin is earth, shadow, passive, moisture, feminine. Yang is heaven, the sun, fire, active, masculine. The universe is in constant change. The forces of Yin and Yang interact and reinforce rather than oppose each other. At the darkest of the night (yin) begins the rising influence of the day (yang). Nothing in the universe remains isolated. Unless there are similarities and the contradictions, beginnings and endings, the individual cannot stand out. Through the endless rotation of the blue and white cosmos, the turmoil of the past (yin) gives way to the positive forces of the future (yang) and each world within worlds develops a new and challenging shape.

SINGLE PARENTHOOD

If you’re raising a child on your own, it may be encouraging to know you’re not alone. More and more children are being brought up by single parents. And no matter what a single parent’s occupation, interests or economic status, he or she is likely to face some common challenges in raising children alone. As a result, many are seeking out others in similar situations—through an international organization devoted to the interests of single parents and their children. Parents Without Partners has devoted itself to the membership and the interests of single parents. Chapters provide: Personal and Leadership Development Workshops. Educational Programs and Discussion Groups on Parent-Child relations, Effective Communication, Dating and Self Improvement. And Recreational and Adult Social Activities.

To learn more, or to find a nearby chapter, call 1–800—637—7974 or visit PWP website at parentswithoutpartners.org.

Many have tried to replicate it—but there is only One

Parents Without Partners
Want a Secure Retirement?

Don't Fall for These 6 Myths

Can you spot a retirement myth when you see one? With so much information being thrown around out there, it can be hard to separate fact from fiction. But if you’re going to build wealth and secure your retirement dreams, you need to make sure you’re not getting sidetracked by bad information or negative mindsets. You don’t have time for that! I want to make sure these six myths don’t keep you from reaching your retirement dreams. So, buckle up your chinstrap, because I’m about to bust some serious myths!

Myth #1: I’ll Live Off Social Security Income

Whenever folks tell me that Social Security is their retirement plan, my eye starts twitching. A recent poll found that almost half (44%) of adults ages 50 and older who are retired or plan to retire in the next few years say that Social Security will be their main source of retirement income. Here’s the problem: There’s a huge gap between what future retirees think they’re going to receive from Social Security and what they’re actually going to get. Right now, retirees receive an average monthly income of $1,461 from Social Security. That’s about $17,500 per year. Folks, that’s barely enough to keep the lights on and put food on the table, let alone actually enjoy a comfortable retirement!

And the news gets worse for those who aren’t retiring for a while because the latest projections show that Social Security benefits will be slashed by 20% in 2035 unless Congress takes action. You know what I always say: Social Insecurity is more like it.

Do you really want the quality of your life to be dependent on how the Senate votes? I didn’t think so! If you want to travel, start that business, or pursue your dreams in retirement, this is your wake-up call. Social Security just isn’t going to cut it. It’s time to take matters into your own hands and start taking steps to secure your retirement future.

Myth #2: If I Invest Up to My 401(k) Match, I’ll Have Enough to Retire

Now listen to me, if your company offers you a match on your 401(k), take that match! It’s a fantastic place to start investing. But stopping at the 401(k) match is like running a marathon and stopping a quarter of the way into the race. I hate to break it to you, but you don’t get a medal for stopping at mile seven!

If you want to build a solid nest egg for retirement, you need to invest 15% of your income into retirement. And that means you have to invest beyond the match. Here’s what I recommend:

If you have a traditional 401(k): Contribute up to your employer’s match in your 401(k), then work with a pro to invest the rest in a Roth IRA. If you max out your Roth IRA and still haven’t hit 15% of your income, go back to your 401(k).

If you have a Roth 401(k): You’re in luck! As long as you have good mutual fund investment options, you can invest your full 15% in your workplace account.

Myth #3: I’ll Work Through Retirement

When it comes to Super Bowl commercials, some are funny and others are pretty weird, but they’re usually entertaining! However, one commercial popped up a couple of years ago that actually made me sad. It was an ad for a financial services company that showed a bunch of retired folks working as firefighters, lifeguards and even night club DJs. Why? Because they had nothing saved for their later years. The commercial also featured a twist on the “Banana Boat Song” with the chorus changed to “I’m 85 and I wanna go home.” The sad part is how close to reality that is. Whether it’s crushing health care costs, higher-than-expected living expenses, or simply because they can’t afford to retire, 79% of workers say they plan to work during their retirement years. And yet, only 34% of retirees were actually able to do so in 2018. Do you want to bet your future on those odds? Me neither.

Myth #4: Medicare Will Cover My Medical Expenses

I know there’s a lot of confusion about Medicare (the government-provided health insurance program for folks age 65 and older) and what it can and can’t do. So let me clear the air here. Medicare can give you very affordable health insurance coverage for doctor visits, medication and hospitalization once you blow the candles out on your birthday cake when you turn 65. That’s the good news.

However, Medicare doesn’t cover the cost of deductibles, co-pays or any long-term care that lasts more than 100 days. Those costs are on you. That last point is really important because the biggest health expense in retirement is long-term care. The median annual cost for care at an assisted living facility is $48,000, and a private room at a nursing home costs more than double that at $100,380. On average, more than half of the people turning 65 today (52%) will need long-term care of some kind.

When it’s all said and done, the average 65-year-old couple needs around $296,000 saved for health care expenses in retirement even when they have Medicare.
And, just like good ol’ Social Security, the future of Medicare is also pretty murky if you’re not retiring in the next few years. That’s because Congress might have to raise the eligibility age, increase premiums, or reduce coverage in order to cut costs and the keep Medicare benefits going for future retirees. That means that regardless of Medicare, you need a plan to cover all these health costs in your golden years! Here’s how to safeguard your retirement from medical expenses:

**Step 1:** Get **long-term care insurance** the day you turn 60. It’s not a fun birthday gift, but you’ll reap the rewards if you or your spouse ever need this service.

- **Step 2:** Kick your retirement savings into high gear. The sooner you realize you can’t rely on Medicare, the more time you have to ramp up your savings.

**Step 3:** Do you have an insurance policy with a **health savings account (HSA)**? If you do, your HSA (I like to call it a “Health IRA”) could help you fill the gap and pay for medical expenses that Medicare can’t. Not only does the money you invest in an HSA grow tax-free, but you can also take out money in retirement to pay for medical expenses without paying any taxes on it. That’s a win-win!

**Myth #5: It’s Too Late for Me to Save for Retirement**

I hear this myth all the time. Here’s the truth: No matter how close you are to retiring, you still have time to grow your retirement savings. Let’s say you turn 40 this year and bring home around $4,000 a month. By investing 15% of your income until you retire, you could end up with a nest egg worth $914,000. Well, that’s great if you’re 40. But what if you’re 50? Contribute 25% of your income toward retirement until you’re 67, and you could have $592,000. Is that better than zero? You bet it is!

I’ve talked to so many ordinary people who built extraordinary wealth for my new book, *Everyday Millionaires*, and virtually all of them believe they control their own destiny. They’re not waiting for the cavalry to swoop in and save the day. Instead, they choose to focus on the things they can control, set goals and work to reach them every single day. And you can do the same.

No matter how old you are or how much you’ve saved so far, you can still do something. Don’t waste another minute! The more time your money has to grow, the more compound growth can work in your favor.

**Myth #6: I Can Do It on My Own**

When it comes to investing, it can be tempting to fly solo. But there’s a reason why every flight you’ve ever been on has a pilot and a co-pilot in the cockpit. When you’re on your own and you don’t know what you’re doing, you might crash and burn or end up way off-course from where you want to be.

A recent research study conducted by Ramsey Solutions found that Americans who work with an investing professional are nearly twice as likely to say they’re very confident they’ll have enough money to retire, compared to those who invest on their own.\(^5\)
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Single Parent Newsletter Editor
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The problems are many in bringing up our children alone, contending with the emotional conflicts of divorce, never married, separation or widowhood. PWP Inc. is the only international organization that provides real help in the way of discussions, professional speakers, study groups, publications and social activities for families and adults. Through the exchange of ideas and companionship, we hope to further our common welfare and the well being of our children.

*Parents Without Partners* provides single parents and their children with an opportunity for enhancing personal growth, self-confidence and sensitivity towards others by offering an environment for support, friendship and the exchange of parenting techniques. For the minor children of single parents, it offers them the opportunity to meet peers living within the same family structure and thriving. No more standing out in the crowd or feeling isolated because they are part of the single parent family.

**History of the Organization**

*Parents Without Partners* was founded in 1957 in New York City by two single parents: Jim Egleston, a non-custodial parent, and Jacqueline Bernard, a custodial parent. As concerned parents, they felt isolated from society because of their marital status, and decided to form a mutual support organization. Following their first newspaper advertisements directed to "Parents Without Partners", 25 single parents attended the first meeting in a Greenwich Village church basement. Later, media attention brought inquiries from all over the country.

*Parents Without Partners, Inc.* is now the largest international, nonprofit membership organization devoted to the welfare and interests of single parents and their children. Single parents may join one of the many chapters around the US and Canada; they may be male or female, custodial or non-custodial, separated, divorced, widowed or never married. The member-at-large membership is offered to any qualified individual. See our "How to Join Page" on the international website for more information on types of membership.

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**ATTENTION CHAPTER MEMBERSHIP PERSONNEL!!**

**CHAPTERS PLEASE** make sure that your prospective members are aware they cannot join online. Only people who are renewing can do that online. They must attend an orientation and fill out all necessary paperwork and have been verified as a single parent via attorney, doctor, etc etc.

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Parents Without Partners, Inc. International Office

pw pint office@gmail.com

Website www.parentswithoutpartners.org

800-637-7974 Membership Inquiries

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**How to Renew Your Membership Dues**

- Renew by check. Mail your invoice with personal check to the International Office
- Renew on line at www.parentswithoutpartners.org

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We want to include your chapter or zone events-information and/or in the next edition of the Single Parent Newsletter email to parentwithoutpartners@yahoo.com

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**DEADLINE for Articles / Reports / Submittals for November 2019 SPN is October 20, 2019**

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