

# THE JAYCEE SPIRIT

A MONTHLY PUBLICATION OF THE BISMARCK JAYCEES

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## PRESIDENTIAL MESSAGE

Hey Jaycees! It's hard to believe that March is already here. Time flies when you're having fun – at least that's what I've always heard. I personally think it should be "time flies when you aren't at work and drags on when you are". Does anyone else have that problem or is that just me?

Coming up you will see we have our party that takes place for us non-national convention participants. I have so graciously volunteered to be a designated driver – as I have decided to give up alcohol for lent (that and actually it helps with the diet). I have no problem giving people rides – as long as there is no throwing up in my car (and Leif will be in St. Louis, so I should be safe, right AI?).

Please keep in mind, the end of April is our OYND convention in Fargo. Cost for registration has gone up to \$60. I would like to see a good amount of people to show up for this to support our OYND candidate Carrie Grosz (I hope that's how her name is spelled). For those new Jaycees – what a great opportunity for you to meet Jaycees from all over the state and see what other chapters do in their community.

Another thing to keep in mind is recruiting. So far this year we have been able to meet our magic number that was given to us by national headquarters. We have a few months where we do not have any renewals, so I'd like for us to get out and try to get some new members so we can continue to meet that magic number. We have great members – so I have no doubt in my mind we can't find more.

If you have any questions, concerns or have any item you want to discuss at the next meeting, give me a call on the JC phone (220-1243) or shoot me an email so it can be addressed.

Jill  
President

## INDIVIDUAL VP

They say that you can judge a person's character by the way they treat animals. The Save the Animals in North Dakota (STAND) blog provides a way for you to stay apprised of issues concerning North Dakota's animals, to act locally to help those who can't help themselves, or even to adopt a new fur-laden friend. The site focuses on homeless animals and local shelters, but there are also animal rights, and news updates. Check it out at: <http://www.savetheanimalsnd.blogspot.com/>

## COMMUNITY VP

No Article Submitted by Chris Z. this month.

## MEMBERSHIP VP

This month I am going to provide some tips on recruiting new members.

Recruiting follows the basic rules of salesmanship, which include:

- Listen to those you are trying to recruit
- Be honest
- Be yourself
- Know the product
- Keep a positive attitude

Techniques vary, but the rule of thumb should be to choose a comfortable technique. The more comfortable a person is with his or her presentation, the easier recruiting will be.

The following steps are used by most successful recruiters (and salesmen!):

- Introduce yourself and your chapter.
- Find out information about the prospect that will help you match the interests of the Junior Chamber to those of your prospect.
- Talk about the Junior Chamber, using information learned in step two.
- Get the prospect to agree with you about how the Junior Chamber is important to the community and the individual.
- Ask the prospect to join, fill out the application, and ask for dues money. Ask for referrals, too.

If the prospect is reluctant, offer to pick him or her up for a chapter meeting or event. It is easier to recruit if prospects can see the immediate results of the chapter's efforts. An excellent training tool for new members is to send them recruiting with a long-term member, allowing them to learn first hand.

Leif Olson  
MVP

**Management VP/Treasurer**

How many of you have tried budgeting and think it's a waste of time? Come on, let's see those hands. OK, that's just about everybody. I've kept a budget of one kind or another, first on paper and then with the help of various software programs, for about 20 years -- despite a strong suspicion that I was wasting my time. The illusion of control, I argued to myself, was better than none at all.

My approach to budgeting was to carefully track my spending during the month and to adjust my budget targets up and down in each category, so that my total expenses never exceeded my income.

Useful? Sometimes.

Anal-compulsive? Probably.

After two decades of this, though, I started to wonder if there isn't an easier, more effective way to budget. I realized that the hardest part about keeping a budget is getting useful information from it. There's too much detail and not enough bottom line. My answer is "the 60% solution," a faster and easier way to structure your budget without having to account for every penny.

What you're trying to do with a budget is to prevent overspending, which ultimately leads to piling up debt. Contrary to the way most people budget, however, it rarely matters what you're overspending on -- dining out, entertainment, clothes. Who cares? It's still debt, right?

Looking at my own spending history, I realized that it wasn't the little luxuries here and there that got me in trouble. It was the large, irregular expenses, like vacations, major repairs and the holidays that did all the damage. To avoid overspending, I had to do a better job of planning for those.

And then there were the really big expenses: buying a car, putting a down payment on a new home or putting a new roof on an old home -- all of which can run into the tens of thousands of dollars. They also can often be postponed, sometimes for years, which theoretically should give me a chance to save for them.

Understand your committed expenses

As I looked back over the past 20 years of budgeting, I saw that there were a few years when my wife and I believed we were fairly on top of things, even with a much lower income than we have today. How did we manage?

The key was a drop in our fixed monthly expenses. It was a period when declining interest rates had lowered our adjustable-rate mortgage payment to about 15% of our household income. That left us with

some extra money each month to set aside in a savings account for those irregular expenses.

We later moved to a bigger house with a much bigger mortgage payment, higher maintenance costs and utility bills, and obscene property taxes. The monthly mortgage payment was only 20% of our gross income, far lower than the 33% that most lenders will allow, but, suddenly, we were struggling again.

Even after refinancing our mortgage at a lower rate, we were still often running out of cash before the end of the month. I realized that other fixed expenses had crept upward over the years. As my children, Natalie, now 17, and Jackson, 14, have gotten older, they need things like music lessons and sports equipment that can add several hundred dollars a month to our basic expenses. They're also outgrowing clothes faster than we can buy them.

The slow but steady growth in our monthly spending commitments was putting a squeeze on our budget. I call these "committed" expenses rather than "fixed" or "non-discretionary" expenses, because things like music lessons are neither fixed in amount nor absolute necessities, but rather are commitments my wife and I have made to provide for our children.

The 60% solution emerges

After analyzing our spending patterns over the past couple of years using our Microsoft Money data file, I determined that we needed to keep our committed expenses at or below 60% of our gross income to come out ahead at the end of the month.

Committed expenses:

Basic food and clothing needs.

Essential household expenses.

Insurance premiums.

Charitable contributions.

All of our bills -- even such non-essentials as our satellite TV service.

ALL of our taxes.

I'm not saying that 60% is a magic number. It's a workable goal for my family, and it's a nice round number. But your number might well be a bit higher or lower. At any rate, it's a good place to start.

Then I divided up the remaining 40% into four chunks of 10% each, listed here in order of priority:

Retirement savings: consisting entirely of my 401(k) contribution, which is subtracted automatically from my paycheck.

Long-term savings: also automatically deducted from my pay to buy Microsoft stock at a discount as part of an unusual stock-purchase program. The relative lack of liquidity (i.e. the difficulty of turning these shares into cash) makes it harder to spend this money without some planning and a series of deliberate

steps. In a real emergency, though, I could sell and have the cash wired into my bank account within three days, so this is also our emergency fund.

Short-term savings for irregular expenses: which are direct-deposited from my paycheck into a credit union savings account. Money in this account can be easily transferred into our checking account, as needed, via the Web. Over the course of a year, I expect to use all of this money to pay for vacations, repairs, new appliances, holiday gifts and other irregular but more or less predictable expenses.

Fun money: which we can spend on anything we like during the month, so long as the total doesn't exceed 10% of my income.

You may have noticed that only 70% of my paycheck is used for everyday expenses. Since we never see the other 30%, my wife and I generally don't miss it. We don't really need to track our expenses, because our checking account balance is generally equal to the amount of money we can spend. That's the way a lot of people do it, but they don't first make provision for savings.

The key is keeping a lid on those committed expenses. You can categorize them if you want, but it isn't really necessary. In fact, you could make a budget with just three categories: committed expenses, fun money and irregular expenses, and that's just what I've done with the budget in Money 2005. (I can't really give up my anal-compulsive ways completely, so I've also created a set of subcategories to track the committed expenses, partly because that also allows me to export parts of my spending data to a tax program at the end of the year.)

Now, at this point you may be saying, "Well, la-dee-dah for you, but there's no way I can get my committed expenses down to 60% of my income."

How to get your spending down

For a lot of people, part of the difficulty in reducing committed expenses comes from the need to make big monthly credit card payments. If you're carrying a substantial amount of non-mortgage debt, I'd suggest using the 20% that would otherwise go to retirement and long-term saving to aggressively pay down your debt -- but only after you cut up those cards. Every dollar in interest that you don't pay is just like getting a guaranteed, risk- and tax-free return on your money equal to the interest rate on the debt. When your debts are paid off -- and it won't take long using 20% of your gross income -- immediately redirect that money into savings.

Now, let's take the really hard case: Even excluding debt payments, reducing your committed expenses to 60% still seems like an impossible goal. If that

describes your situation, the odds are good that you're facing one of the following problems:

You have a more expensive home than you can afford.

You've committed to car or boat payments that are larger than you can afford.

Your children are in a private school that you can't really afford.

There's just a big, ugly gap between your income and your lifestyle.

If it's one of the first three, you can undo the damage by slowly unwinding the commitments you've made and choosing something less appealing but ultimately more appropriate

If the problem is having champagne tastes on a beer budget, you'll need to take a long, hard look at where the money is going and why. Take the "Savvy Spending Quiz" on MSN Money to see if perhaps you're using money and things to fill a void in your life. Often, the steps needed to fill that void have little to do with money.

The real secret to building a budget that really works isn't tracking what you spend, any more than counting calories is the secret to losing weight. The key is creating a sustainable structure for your finances, one that balances spending and income and that leaves enough room to handle the unexpected.

By Richard Jenkins

Lori  
Management VP/Treasurer

WANTED: A FEW GOOD SINGERS

FOR: JAYCEE IDOL COMPETITION

WHEN: SATURDAY, APRIL 28<sup>TH</sup>

WHERE: OYND CONVENTION IN FARGO

MORE INFO: CONTACT PRESIDENT JILL (JC IDOL PM)

## **SECRETARY**

I am going to encourage everybody that can to attend Jaycee Convention at the end of April. It is a lot of fun and well worth it. I have been challenged at the last convention in January as a First Timer to bring two members that have never been to a convention and I would like to go to the Fargo convention completing my challenge. Anyone that is interested in going talk to anyone on the Executive Board Committee.

I would like to inform everybody that April 15<sup>th</sup> -21<sup>st</sup> is Growth Week, so put on your thinking caps with some ideas that we can do during that week and bring them to the meeting, if you are unable to attend the meeting and have some ideas for the week just get in touch with one of the Exec. Board members.

Amy

## **WELCOME NEW MEMBERS**

Dennis & Becky Burdolski

Judy Bauer

## **YEARLY RENEWAL REMINDERS**

**March:** Jana Perry

**April:** None

**May:** Derek Judt

## **ANNIVERSARIES**

Jana Perry

## **BIRTHDAYS IN MARCH**

Brandy Herner



*"Not So Sainly Patlouis Party!"*

Not going to St. Louis?  
Neither are we ~ but that  
doesn't mean we still can't  
have fun! Join us for our "Not  
So Sainly Patlouis Party"

Hosted by: Bismarck Jaycees  
Saturday March 17th, 2007

*Bismarck Jaycee Leadership Hall  
301 E Century Ave*

Time: 5:00 pm See back of invite for  
more details.

RSVP to: Melissa Evans (701) 527-3718  
evansm@bis.midco.net



*Please Join Us!*

Come press your luck with the  
Bismarck Jaycees. We will play  
games, have munchies and drinks.  
Bring your favorite games and  
munchies to share! Maybe you will  
walk away with a pot o'gold!  
BYOB! Don't forget to wear  
your *green!*

Let us know if you need a  
place to stay!

*RSVP By March 10  
2007 Directions inside  
envelope!*



## **SPRING INTO ACTION!**

Hey new Jaycees! What can you do to start your Jaycee career successfully? New Jaycees can leap into action by participating in the Springboard program. What is Springboard? It is a member activation program run nationally by the USJC's. First year members of Springboard follow a straight forward path of personal growth so you can benefit from the entire Jaycee experience. By the end of the year you should make a fully informed decision about renewing your membership.

Activities included in Springboard are attendance tracking, public speaking, recruitment, community service, and training on how to be a great Jaycee. In addition you must participate in 10 activities in your local Jaycee chapter. Finally you must document your activities and have the chapter president certify your completion of the program.

Sound difficult? Well... perhaps! But how many easy to do activities are really worth the time? New members should complete this program! You will enjoy it along the way! This fall at the August state convention in Bismarck special awards will be given to each member who completes the program.

I will distribute Springboard certification forms to the new members at the March meeting. If you cannot attend the meeting you can download a form from the USJC website at <http://www.usjaycees.org/Forms/MemberManagement/SpringboardForm.pdf>

Activate your Jaycee Career today!!!  
Yours in Jaycees,

Patrick Groce

## **BRAIN TEASERS**

What is light as a feather, but even the strongest man cannot hold it more than a minute?

How could all of your cousins have an aunt who is not your aunt?

A man left home running. He ran a ways and then turned left, ran the same distance and turned left again, ran the same distance and turned left again. When he got home there were two masked men. Who were they?

You are driving a bus. Four people get on, three people get off, then eight people get on and ten people get off, then 6 people get on and 2 more people get off. What color were the bus driver's eyes?

**BISMARCK JAYCEES CALENDAR OF EVENTS FEBRUARY 2007**

| <i>Sunday</i> | <i>Monday</i> | <i>Tuesday</i>  | <i>Wednesday</i> | <i>Thursday</i>                          | <i>Friday</i>              | <i>Saturday</i>   |
|---------------|---------------|---|------------------|--|----------------------------|---|
|               |               |   |                  | 01.                                      | 02.                        | 03.   |
| 04.           | 05.           | 06.   | 07.              | 08.                                      | 09.                        | 10.   |
| 11.           | 12.           | 13. Jaycee<br>Monthly<br>Meeting 7:30<br>Sertoma<br>Park<br>Community<br>Building | 14.              | 15. National<br>Convention<br>@St. Louis | 16. National<br>Convention | 17. Not So<br>Saintly<br>Patlouis Party<br>5:00PM<br>@Jaycee Hall<br>National<br>Convention |
| 18.           | 19.           | 20.   | 21.              | 22.                                      | 23.                        | 24.   |
| 25.           | 26.           | 27.   | 28.              | 29.                                      | 30.                        | 31.   |

**General Membership Meeting**  
**February 13, 2007**

17 Members present

2 guests present: Heather and Carla

1. Call to Order by President Jill
2. ID Project - Eric

Eric taught us all how to make an origami cube.

3. Open Items
  1. Review of Previous Meeting Notes
  2. Review of Chapter Finances
  3. Review of Recent Projects & Events
    1. Bowling M Night (Chris)
    2. Speed-dating (Lori)

7 new members gained from the event.

The \$150.00 raised from the event was donated to Carrie's Kids.

3. Treats for Troops (Lori)

2 troops from ND will be receiving 2 boxes each. 1 box will contain toiletry items and the other will contain food items.

The names were given to us by Rosemary Flick.

The packages were to be mailed out the week of Valentines Day.

4. Website Update (Leif)

Leif stated he would get the new stuff purchased for the new website the weekend of the 16, 17th, or 18<sup>th</sup> of Feb.

5. SuperBowl Party (Leif)

14 people present. Potluck meal. Fun time watching the game of his 56" big screen t.v.

6. ONTO donations & President Tami's gift

Bismarck Jaycee T-Shirt given and beaded necklaces.

7. 80s Pizza Party at A & B South

Well attended event. Several people dressed up 80's style. Prizes were given away for the best man and best lady dressed up in the 80's attire.

d) Chaired Upcoming Projects & Events

i) Civic Center Staffing (Chris)

Everything is full for the Winter events. Bismarck Jaycees' name will remain on the list to be called for an event.

ii) August '07 Convention Entertainment (Melissa, Chris, Shawn & Amy B)

No event set yet for Friday of August convention. Will be meeting in 1-2 weeks again. \$500.00 budget to work with to provide the entertainment.

iii) Pitch, Hit & Run (Shawn)

? talk about hosting it April 24, 2007 for the Bismarck one. Shawn was not present to confirm this.

iv) Not So Sainly PatLouis Party - March 17 (Melissa)

Jaycee hall starting at 5:00pm on the 17<sup>th</sup> of March

BYOB and Potluck

Bring games to be played

This is a gathering for those of us who are not attending the National Convention in St. Louis.

v) OYND (Jim) - deadline April 5

Pat nominated Carrie Grozs from Carrie's Kids. Missy 2<sup>nd</sup> the motion. Their was no discussion. Motion passed to nominate Carrie for OYND

vi) Fitterer Twins Fundraiser (Jim)

Twins are still down at the Mayo Clinc. A fundraiser still being planned so when they come home.

vii) October Bowling Tournament (Chris)

2 weekends October 13<sup>th</sup> and 14<sup>th</sup> and October 20<sup>th</sup> and 21<sup>st</sup>.

Will be held at the 10 Spot Lanes. Other details still being worked out.

viii) Bid for Local Officer Training in November '07 (Lori)

Lori called Comfort INN rooms would be \$50 or \$59.

Meeting room free if we gurantee them 10 rooms booked.

Missy made a motion to put in the bid. Amy 2<sup>nd</sup> the motion and there was no discussion. Motion passed to put in a bid for LOTS.

ix) District Meeting Campout(AI)

To be held the last weekend of June at Ft. Stevens ( Garrison). More details to come.

4) Projects & Events in Need of Chair

a) Relay for Life (June 2) Missy going to chair.

Pat to talk to Greg about possibly using the canopy. Dennis mentioned he also had a canopy we could use.

b) Sporting Chance Fishing Tournament (June 2 & 3) Janitda to chair

c) Sporting Chance Water Skiing at Lake Nelson (June 9)

- d) CPG Training with Crysta – April 16<sup>th</sup> Missy to chair  
Monday evening at the Jaycee hall. Time to be determined.
- e) Adopt a Highway - April (Chris)  
April 14<sup>th</sup> to clean the south side of I-94 from Seven Seas to Broken Oar.

5) Other Items of Interest

- a) State Engineering Board - requesting our services for next May (Chris & Al)  
Casino Night at Buckstop Junction
- b) FEB 15: Carrie's Kids Meeting at Trinity Church - 7:30  
Jill, Lori, Janitda, and Amy to attend to present Carrie with the check from speed dating.
- c) FEB 17: Williston Jaycees Bachelor/Bachelorette Auction - 9pm  
Jill, Tiffany, Al, and Missy all plan to attend.
- d) FEB 19: Mandan Jaycees - GMM  
7:00pm at the Stage Stop (upstairs)
- e) FEB 22: DLB Jaycees - GMM  
Jill, Missy, and Amy plan on to attend. Leaving Bismarck no later than 5:00pm. DLB meeting starts at 7:00pm
- f) FEB 24: Garrison Jaycees Coldest Budweiser Run - 2 pm
- g) MAR 13: Next Meeting at Sertoma at 7:30pm
- f) MAR 17: Garrison Jaycees Riblet Supper & Mohall Jaycees Chili Cook-Off
- g) MAR 15 - 18: National Year End Convention in St Louis  
Jim, Janitda, and Leif all attending
- h) MAR 24: Fargo Jaycees Texas Hold 'Em Tourney
- i) APR 27 - 29: State Convention in Fargo

6) Adjourn with Creed

- 7) Post Meeting Activities at Ground Round

Answers to Brain Teasers:

1.

## **Answers to Brain Teasers:**

1. His breath
2. Your mother
3. Catcher&Umpire
4. Whatever color your eyes are because you are driving the bus

**Spring is nature's way of saying, "Let's party!"  
- Robin Williams**

