



# SWENNEWS

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Publication of the Society of Women Engineers, Tampa Bay Area Section

## EWEEK SUCCESS!

by Malika Yapparov

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### Hello SWE Members and Friends:

February 23 Florida West Coast Engineers celebrated yearly National Engineers Week banquet. The banquet is dedicated to educating and raising public awareness about engineers' contributions to the society and has attracted 250 attendees this year. It is also a great opportunity to make professional contacts and new friends. Our local section had a bright spot in the program—an opportunity to give an opening presentation! Carissa Giblin (TBA SWE vice-president) and Sandy Petit (TBA SWE president) did a wonderful job by putting together an entertaining video on 'What is an Engineer?' The video involves interviewing kids between the ages of 6 and 16 about their understanding of what an engineer does, what being an engineer involves and whether they would want to become an engineer. Carissa presented the video. Their hard work paid off with lots of laughter and loud applause from the audience. It was an accomplishment for SWE to be proud of! Carissa also acted as a chair for banquet planning

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committee, putting many hours into making this event a success. Jasmina Hodzic (USF Student SWE section public relations officer) was given an outstanding engineering student award through the local professional SWE section. Jasmina has been working hard at promoting the student section at USF and in the community by organizing fundraisers and raising food for the homeless.

Other highlights included the keynote presentation given by Dr. Forrest Masters from Florida International University followed by the awards ceremony. Dr. Masters directs the Laboratory for Wind Engineering Research at the International Hurricane Research Center. The topic was applying novelty technology to study ground level wind speeds during major storms and hurricanes and wind affects on buildings and structures. He is currently working on a full-scale technology that is capable of simulating 2-4 scale winds to further study wind affect on a low-rise structure. The engineer of the year award was given to Said Iravani, Ph.D., PE. He is a president of Iravani Professional Association and has been involved in numerous consulting, construction, research and teaching projects specializing in, but not limited to environmental, civil, structural, geotechnical and materials engineering.

If you want to learn more about E-Week go to [www.eweek2006.org](http://www.eweek2006.org).

### EWEEK 2006:



Photo: Carissa Giblin, SWE-TBA VP and Said Iravani, Engineer of the Year 2006



# Upcoming Events

## USF Women Engineers Forum -

Jerrika Rice, President, USF SWE

USF SWE would like to invite all of you to attend our annual Women's Forum. This event is built to introduce the collegiate members to what it is like to work in 'the real world' through professional members and their knowledge. The event will have a speaker section with several professional members answering questions and spending time sharing about their engineering experiences. Afterward an informal time to snack and chat will give each of us the chance to get to know each other.

Working professionals will have the opportunity to offer advice, meet new potential employees, and network.

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- What:** USF Engineering Forum
- Date:** Thursday, April 13, 2006 (next Thurs.)
- Time:** 5:30 pm Networking  
6:00 pm Panel Discussion
- Place:** USF Campus  
ENB 108

RSVP via email to Karen Karvazy,  
[karenk@chastainskillman.com](mailto:karenk@chastainskillman.com)

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**Hope to see you all there!**

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Have something  
for the newsletter?

Send your  
news/photos to  
Karen Karvazy at

[karenk@chastainskillman.com](mailto:karenk@chastainskillman.com).



# Events

## Events Calendar



### April 2006

SWE Meeting- April 13th

### May 2006

May 9th - SWE Luncheon - Columbia



### June - August 2006

Break for Summer - Please Stay in Touch!

Job Postings and Informal Announcement will

continue - please share your news with the

newsletter editor.



## Luncheon at the Columbia

*Thursday May 9, 2006*

We're looking to make SWE-TBA the best it can be and we need your help. Please come join us May 9th and offer your ideas.

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- What:** SWE Luncheon
- Date:** Tuesday, May 9, 2006
- Time:** 11:45 am
- Place:** Columbia Restaurant,  
Ybor City
- Cost:** \$20 - RSVP not  
necessary, but very helpful

The cost includes tea, chicken or fish plate, and salad. RSVP via email to Karen Karvazy, [karenk@chastainskillman.com](mailto:karenk@chastainskillman.com)

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The agenda is simple - come join friends, provide ideas for next year to make 2006-2007 a success, and call for officers. We will also recognize our officers this year and give them a great pat on the back for their work. We're looking forward to it!

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*During our February meeting, Jessica Majeski presented some insightful questions and answers to SWE members. We asked her to provide a small selection for those who couldn't attend. Jessica can be reached at [jessica.majeski@nmfn.com](mailto:jessica.majeski@nmfn.com) or (727) 421-7893.*

## **“Achieving Financial Security” by Jessica M. Majeski, Northwestern Mutual**

Most people do not learn about financial security in school. They don't take classes that teach them how much and what type of insurance to buy. They don't take seminars that teach them about long-term savings. Yet many people don't ask for help. Some are afraid to ask. Others are embarrassed or ashamed. Others have had a bad experience with an insurance agent or a financial professional and assume that they must all be the same type of pushy individual. The intent of this article is to give you a short, concise overview of financial security and to encourage you to ask for help.

So what is “financial security?” There are many different scenarios that can play out in life...

- You could live a long, happy, healthy life.
- You could become disabled due to an accident or illness.
- You could die prematurely.

In order to be truly “financially secure,” you – and your business – must be prepared for *all* of these scenarios.

The first element of financial security is risk management. The risks include long-term disability and premature death. When considering the magnitude of each risk, it is important to ask yourself what would happen if you became disabled or died *today*. How long would your savings last if you were unable to work for the rest of your life starting *today*? How much long-term disability protection does your employer provide? Is it enough? Is the benefit taxable? How would you continue paying your monthly living expenses, maintain your standard of living, continue saving for your children's college education, and continue saving for retirement if your spouse died *today*? What if you died *today*? How much life insurance do you need? How do you even calculate that number? Are you adequately protected at this time?

Once you've addressed risk management, you can then move on to the next element of financial security, which is wealth accumulation. Depending on where you are at in life, you may be saving for a variety of reasons, including retirement, education for your children, starting a business, going on vacation, buying a second home, etc. It is always important to ask several questions when saving... How much do you need? When do you need it? How long do you need it? How much can you afford to save? There are many different types of vehicles in which to establish savings, and the answers to those questions will help to ensure that you are balancing the right amount of savings in the right types of vehicles. Is your current savings plan congruent with your goals?

The final element of financial security is wealth preservation and distribution. The key concern here is that your goals are met both during life and after death. An effective wealth preservation and distribution strategy blends personal, financial, and tax objectives. How much income do you need to retain your current lifestyle for the rest of your life? What are your charitable inclinations? How will you pay for home health care, assisted living, or nursing home care? Will you have an estate tax? Have you ever thought about these issues?

In summary, financial security means that you are prepared for whatever life – and death – delivers. It means that you know your goals. It means that you have the right amount of insurance. It means that you have the right amount of savings in the right types of vehicles. It means that you can sleep well at night knowing that you've done everything within your means to manage risks and save for your future. Are you prepared?

*Jessica Majeski's mission is to educate her clients on financial security and to provide customized solutions for achieving that security. She specializes in working with business owners and engineering professionals. Jessica has a B.S.E. in Chemical Engineering from the University of Michigan.*