

# IaSPDGA

## Quarterly Newsletter – Dec. 2008

### Convention Notes

If you missed the Convention in Marshalltown this year, here is a quick summary. We started the weekend with a little extra something. The National Dog Groomer's Association of America held a seminar on Friday Oct. 17<sup>th</sup> in order to teach us what to expect when certifying to be a Master Groomer. It included breed demos, stripping and carding, setting patterns, test taking tips and more. If you have ever thought about certifying, then this seminar is very helpful. We asked a lot of questions and got a lot of good information. I know that I want to feel like I know what I'm getting myself into before jumping in head-first! If you could not make it that day but would like more information, you can contact the NDGAA at [www.nationaldoggroomers.com](http://www.nationaldoggroomers.com).

Saturday was a full day of Sarah Hawks showing us how to groom 5 different terriers! Sarah is a true pro and if you have not had the privilege of enjoying her demos then you need to make the time. She is not only a wealth of knowledge when it comes to grooming dogs correctly but she is very personable and willing to answer any questions about the business end of what we do, including the trials and tribulations of our trade. We were so happy to have her come all the way from the east coast for us and hope that everyone who attended the convention took a lot of notes!

Saturday night the Marshalltown Chamber of Commerce provided wine, soda and snacks for anyone who was interested to enjoy by the pool. We had quite a little crowd stop by and partake! Part of the fun, of course, is listening to all the stories that are told by fellow groomers. If you did not attend convention this year, or haven't in a while, then you really are missing out on the camaraderie of the weekend. I think it just helps to know that we are not all alone in dealing with some of the issues we face on a daily basis. For the most part things go pretty smoothly for me but occasionally I wonder "is it just me or does every groomer have these problems?". By going to convention, I get some of those questions answered and I go home feeling much better.

Sunday started off with a little blip! Our motivational speaker got stuck on the interstate with a blown rental car tire and had to wait for help from AAA! The poor thing! And she still had a great attitude when she arrived, go figure! We also had CPR certification that morning and the Annual Meeting for the IaSPDGA. In the afternoon the Marshalltown Police Dept. brought their K-9 police dogs to give a demonstration, which everyone seemed to thoroughly enjoy! And just before the raffle drawings at the end of the day we had Dr. Elizabeth May, a veterinary dermatologist from ISU, talk to us about common skin conditions that plague our animal friends. We could have scheduled her for 2 hours!

In addition to everything I just mentioned we also had several vendors occupying booths for the weekend so we could get in some shopping and repair work, if needed. We always appreciate the fact that they give up their weekend once a year to come to us for our convenience.

We had a great weekend and hope that next year we see more new faces and all of the old! It is such a great weekend to get away, have a little break from the daily grind, get motivated, learn some new things and, as a bonus, we get to write it all off on our taxes! What could be better? I know the new officers and board members are very motivated to make next year something new and exciting again! So, look for next years convention dates in upcoming newsletters and online at [www.iowaprofessionaldoggroomers.com](http://www.iowaprofessionaldoggroomers.com) and make it a point to attend and have fun!

## IaSPDGA Annual Mtg. Highlights

- We discussed our current web site and decided we need to gather more information from different web providers to see how we can update our site and make it more user-friendly, with more information.
- Motion was passed for all association members to receive a newsletter via snail mail.
- Vicki Reynolds is the new newsletter editor. If anyone has any information for an upcoming newsletter call her at 319-643-2703.
- We discussed holding 2 one day seminars, one in eastern & one in western Iowa. This will be discussed in detail at upcoming meetings of the new officers & board members.
- Membership Dues: Any dues paid in the *current* year, by Dec. 31<sup>st</sup>, will be for the *following* calendar year (Jan. – Dec.). This is as simple as we can state it!
- Drawings at meeting: free convention package – Amanda Silverman, free association membership – Debra Morrow, \$25 gift cert. from Drs. Foster & Smith – Tammy Davis, 2 gift baskets – Martha Whiteside & Kelly Dennis-McMann.
- Election of Officers: President – Tedra Edwards, Vice-President – Kathy Poole, Treasurer – Corine Barnes, Secretary – Sharon Coleman.
- Election of Board Members: Michelle Briggs, Ann Kirk, Ginger Plummer, & Carrie Henderson.

## Holiday Recipe: Eggnog Muffins

This Recipe is from the December 2008 Midwest Living magazine (pg. 82). I made it for company one week and everyone really liked them! Plus, they are very easy to make.

2 ¼ cups all-purpose flour	2 eggs, lightly beaten
1 cup sugar	1 cup eggnog (I used lite)
2 tsp. baking powder	½ cup butter, melted & cooled
½ tsp. ground nutmeg	1 tsp. vanilla
Nutmeg-Streusel topping (recipe follows)	½ tsp. Rum extract (I did not use this)

Grease twelve 2 ½ in. muffin cups or line with paper bake cups; set aside. In a medium bowl, combine flour, sugar, baking powder & nutmeg. Make a well in center of flour mixture & set aside. In another bowl, combine eggs, eggnog, melted butter, vanilla & rum extract. Add egg mixture all at once to flour mixture. Stir just until moistened (batter should be lumpy). Spoon batter into prepared muffin cups, filling each 2/3 full. Sprinkle Streusel topping over batter in cups. Bake in a 375 degree oven for 18 – 20 minutes, or until golden & a wooden toothpick inserted in center comes out clean. Cool in muffin cups on a wire rack for 5 minutes. Serve from muffin cups; serve warm. (Made about 16 muffins for me).

Nutmeg-Streusel Topping: In small bowl, mix 1/3 cup all-purpose flour, 1/3 cup sugar & ½ tsp. ground nutmeg. Using pastry blender, cut in 2 Tbsp. butter until the mixture resembles coarse crumbs.

If anyone has any great recipes to share, send them to me, Vicki Reynolds, at 2328 Baker Ave. West Branch, IA 52358.

## **Financial Planning**

If you haven't figured it out yet, financial planning is the key to a happy future, or any future at all. It is so important for all of us, but even more so for those of us that are self-employed or working for employers that are not providing a retirement plan of any kind. No one is going to plan our futures for us and if we don't start planning at a young age it just means that we will work later in life, or never quit working at all. As you all know, being in the grooming business there is a lot of wear and tear on our bodies and we may not be able to work into our sixties. Wouldn't it be great to put enough money away while we're young so that we have the option to retire in our fifties, or any time we feel we want to?

For a great start in understanding what to do and when, I would highly recommend the book "The Total Money Makeover Workbook" by Dave Ramsey. This book is a very easy read. It is written in terms that are, for the most part, easy for the average person to understand and gives workbook pages for you to fill out to simply assess your financial life. The author, Dave Ramsey, made a fortune in real estate at a young age but went bankrupt because he took too much risk and failed to plan for a secure future. Since then, he made it his goal to learn how to handle money wisely and with respect, and to teach others to do the same. He is a Christian and believes that we should be honest with ourselves and with others and that we should deal with our money using integrity. Besides the book, he also has a nightly call-in talk show on Fox Business Network and a call-in radio show.

I would like to give you a very small sample of what you will find in his book.

Before doing anything else he suggests you set up a monthly budget, and don't worry he has workbook pages for this in order to make that very straightforward. "If you don't tell money what to do in a budget, it leaves" (110). Then you start with what he refers to as "the baby steps". Baby Step One is to save \$1,000.00 as fast as you can in order to cover any small emergencies that you might otherwise need to charge on a credit card, such as car repairs. Baby Step Two is to start the debt snowball, which is simply to begin paying off all of your debts. "Just think how much you could do with your income if you did NOT have a car payment, student loan, credit-card balance, medical debt, or even a mortgage" (146). Baby Step Three is to finish your full emergency fund, which is 3-6 months of expenses, in case of a big emergency, such as not being able to work for a while. Then you can move on to Baby Step Four, "invest 15% of BEFORE tax gross income annually toward retirement" (183). The sooner you start to invest, the longer your money has to grow before retirement. Baby Step Five is to help your child or children get a college education (196). And this doesn't mean you have to pay for every dime of it!. Baby Step Six, "Start an accelerated payment plan to pay off your house loan" (208). And finally, Baby Step Seven, "Build wealth like crazy" (221).

If you assume by reading my small overview of this book that you've heard it all before and you don't have to read the entire book, then you are wrong! There is so much more information than I cannot summarize quickly and he explains it so much better than I can (he is the expert), you really should at least check it out at the library or watch his nightly program. It will change your life! As Dave says, "If you live like no one else now... Later you can live like no one else" (11).

Work Cited

Ramsey, Dave. The Total Money Makeover Workbook. Nashville:

Thomas Nelson, Inc., 2003

Note from the newsletter editor, Vicki Reynolds: This is my first newsletter for the association. I am no computer expert and I am still trying to figure out a format and work out the details for future newsletters. If you have any suggestions on what you would like to see in the newsletters or helpful hints about how to format it to make it more readable, then just give me a call at 319-643-2703 or e-mail me at reynoldsvicki69@yahoo.com. This issue is the most difficult with it being the first and being right around the holidays, so please forgive me! Thanks!

If you would like information or have questions about the association and want to speak to someone directly, feel free to call any of our officers or board members.

Pres. – Tedra Edwards: 319-372-5360

Vice-Pres. – Kathy Poole: 641-752-7387

Treasurer – Corine Barnes: 641-752-7387

Secretary – Sharon Coleman: 515-462-4828

Board Members – Michelle Briggs: 319-258-9106

Ginger Plummer: 515-981-5120

Ann Kirk

Carrie Henderson

*Iowa State Professional Dog Groomers Association*  
***Membership Application***

Date of Application \_\_\_\_\_

Name \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Shop Name \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Previously an IaSPDGA Member? \_\_\_\_\_ # of years grooming experience \_\_\_\_\_

Applicant Signature \_\_\_\_\_

Membership dues are \$35.00 per year. Any dues paid in the *current* year, by Dec. 31<sup>st</sup>, will be applied to a membership for the *following* calendar year. Make checks payable to IaSPDGA and mail to IaSPDGA, P.O. Box 528, Des Moines, IA 50302-0528.