

UCWBG Fall Symposium - Transitions: Moving Forward with Your Life Journey

By Jane Ranshaw, '72

Have you been considering a change in your career? Been looking to balance your schedule between work and home? Thinking of retirement? These are but a few of the kinds of transitions people face regularly. But you need not be in a transition right now to benefit from the outstanding seminars that make up UCWBG's Fall Symposium at the Mid-America Club on Wednesday, October 17.

You will have your choice of four sessions:

Building Your Brand

Whether you're looking to start your own business, expand a current one, find a new job or move up in your organization, you need to establish a "brand identity." What makes you unique? How can you differentiate yourself in a short introduction on the proverbial elevator or in your resume or bio? You have a story that transcends the usual, and this session is designed to help you tell it. Presenter Paulette Peters, Vice President, Leadership Staffing, Talent Management, Harris Bank – Bank of Montreal, our Marquis Sponsor.

Maximizing Your Network

In the words of Merle Tresser, former UCWBG Board member and the presenter of this dynamic session, "Networking is more than having lunch with people." Successful networking involves identifying people who can help you and then finding the right way to approach them. You will learn how to ask for support with confidence and use communication techniques that advance your transition. Merle is an executive recruiter at Susan

Sally Edwards: The Heart of an Entrepreneur

By Susan Kane, '91



Each of us is born to the world with a unique set of talents and abilities. The fortunate find a calling that combines their talents with needs in the world, forging a career fueled by passion.

Sally Edwards, the keynote speaker for the upcoming UCWBG Fall Symposium, "Transitions: Moving Forward with Your Life Journey", will share the wealth of experience she has gained in her own life transitions in a talk entitled "**Change the Game, Win the**

Race". As an entrepreneur, professional athlete, prolific author and motivational speaker, Sally is an inspiring role model who has spent her life following her heart—both literally and figuratively. She continually reinvents herself, transitioning from one phase of her journey to the next. As she proudly celebrates being 60 years young this month, she encourages others to live their lives with passion and fitness as cornerstones.

As a born entrepreneur and MBA, Sally has built several businesses around her passion for physical fitness. Fleet Feet sports, a pioneering athletic shoe specialty store, Yuba Sports Snowshoes, Heart Zones USA and her latest venture, The Sally Edwards

Continued on page 6

Rosenstein Executive Search Limited.

Bringing Out Your Best through Coaching

Everyone needs help during a transition, and many businesspeople have gained from working with a personal coach. Those who succeed often say a special coach helped them navigate the rough waters that come with a transition. Depending on your needs and goals, a coach may be a good option to consider. In this session, you will learn how to find the right coach for you, understand the financial commitments, and see how to work with an advisor who can challenge your thinking while supporting your goals? See how effective coaching can change your life. Presenters are Kathy Flanagan and Michael Baker of Lee Hecht Harrison.

Creating Your Financial Strategy

Successful transitions require a certain level of financial security. While many successful businesses have survived an owner's risky gamble with a Visa card as backup financing, most do not. This informative and fun session will explore financial planning strategies in support of your life change. Come prepared to outline your financial road map and take control of your financial future. Presenters are Leisa Aiken, Timothy Financial Counsel, Inc. and UCWBG's VP of Finance, and Heather Wright, Vice President, Managing Director of the Wealth Management Team for the Harris Private Bank.

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Save this Date
Wednesday, October 17, 2007

UCWBG Fall Symposium...

"Transitions: Moving Forward with Your Life's Journey"
Register online at www.ucwbg.org

The Exponent is published
4 Times A Year
Call Ayo Falusi at
312-542-9618
To Discuss Submitting An Article

Design:

Bohringer Creative, Inc.
630.279.6635
www.bohringer.com

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Leadership in the 21st Century: It is Our Time!

By Gail Schoenbeck, XP-61

On September 13, the Executives' Club of Chicago, a strategic partner of the UCWBG, held it's first of four meetings of the "Women's Leadership Breakfast Series." More than 600 attendees including UCWBG members enjoyed a dynamic panel discussing "Leadership in the 21st Century: It is Our Time!" As Moderator, Gloria Scoby, Senior Vice President/Group Publisher, Crain Communication, actively engaged the panel consisting of Marianne Cooper, Vice President, Public Sectors Americas, IBM; Sue Ling Gin, Chairman & Chief Executive Officer, Flying Food Group; and Maria Pappas, Treasurer, Cook County.

Gloria Scoby introduced the panel and shared with the group how 35 years ago, as the first women publisher, she knew every woman executive in the United States because there were so few women. Today, she stated that she knows only about 10%. She emphasized that this is because as women we share an ambition to define and redefine women's work in business. Gloria was acknowledged several times throughout the breakfast meeting for her fine career and contributions in promoting women in today's business.

Sue Ling Gin discussed solving problems for the future by being flexible, cost conscious, turning crises into opportunities and by delivering quality product. As an entrepreneur, Sue pointed out that there are moments that impact the future; they are opportunities for the true entrepreneurial spirit to arise. She shared her two defining moments: First, was when her major client

declared bankruptcy; she redefined her business and grew it. The second was when her business was significantly impacted with the food service industry restructuring after 911; she once again recreated her business which led to her expanding internationally.

Marianne Cooper accentuated the importance of company culture sharing first-hand how IBM has succeeded in enhancing women in business. She also addressed why mentoring is important in leading in the 21st century. Marianne emphasized to lead by example, hire women, mentor women, have a mentor, create role models and further your networking opportunities. She elaborated on each of these points and generously shared the "how to."

Maria Pappas emphasized the importance of streamlining and efficiencies. She shared of her success in restructuring the effect that foreign languages had on the way property taxes where being handled in Chicago. Her approach was to understand the problem by talking with individuals, identifying the Top 20 languages most used in Chicago and computerizing frequently asked questions and answers in those languages. Maria also suggested to be sure that you take care of yourself! In doing so, it is important to schedule two hours a day for you... doing what is most important for you!!

With these excellent speakers, needless to say, not only was a good time had by all, it was also a great learning experience!!

Calendar of Events

CALENDAR OF EVENTS

October						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Saturday, October 6, 2007

Chicago Women in Business Fall Panel

Thursday, October 11, 2007

Kellogg Executive Women's Network

Saturday, October 13, 2007

UCWBG Board Meeting

Wednesday, October 17, 2007

Transitions: Moving Forward with Your Life Journey

Thursday, October 18, 2007

North/Northwest Networking Group

November						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

Saturday, November 10, 2007

UCWBG Board Meeting

December						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Saturday, December 1, 2007

Annual Holiday Luncheon in Long Grove

Saturday, December 8, 2007

UCWBG Board Meeting

President's Message - Transitions: Making Sense of Life's Changes

By Gail Schoenbeck, XP-61



In 1976, Gail Sheehy wrote a book called *Passages* which is about life's transitions. According to Sheehy, "the passage (or as I would call it a transition) is a necessary element of the spiritual journey into self-knowledge and renewal: If you want to grow, you must be willing to change." So I ask you, "What kind of transitions have you experienced lately?" In my message today, we'll look at some of the transitions that

our Board Members have gone through this past year and in this issue of the Exponent, Ayo has captured some interesting perspectives on transition. We will see that changes are inevitable in our lives... some are planned and some happen by circumstance. It is how we face change that determines our success or failure.

As we will see, Gail Sheehy's quote still stands strong today. Personally, there have been a lot of changes in my life over the past year. I look at each change as a challenge to find the good – to find the lesson to be learned – to make it a positive situation in both my work and personal life. Let's look at a few of the transitions that our own Board members have experienced this year: Jennifer's baby Emilia, Mary's new position at Newark, Barbara's at Jenner and Joan's at IBM; Esther started her own consulting practice; Leisa, Maggie and I have been dealing with senior parent issues. Obviously, each one of our Board members has experienced at least one major change in her life this past year; I wanted to mention just a few to get us thinking of the role that change plays in our every day lives and how these transitions create change in the way we live our lives.

Let's take a minute to look at the root of the word transitions. According to Webster, it means "Passage from one state, stage, subject, or place to another: Change. A movement, development or evolution from one form, stage, or style to another." One could say that with the autumn weather, change of seasons is in the air. We all have to flow with the change and get prepared by pulling our fall wardrobe together amongst other things. As the seasons change, we too constantly experience change or new transitions. When contemplating these transitions, it is simple to realize that whether positive or negative, change is something that each of us needs to proactively manage. We want to be strategic: develop a plan, deal with the emotions and allow ourselves to be flexible while implementing the change or transition.

When you stop to think of it, things change all the time. Why not choose to appreciate the change and possibly think of reinventing ourselves? U.S. history shows that our society has experienced major shifts from agriculture, to industrialization, and now, today, to a prominent service industry. With each of these shifts, individuals have experienced transitions. Some have responded by initiating change, some have contemplated or resisted the change and still others have chosen not to make a change. If you are in the space of initiating, contemplating or resisting a change, I would recommend that you choose to incorporate investigating your options into your personal strategic plan. As we all know, it is best to be prepared... The more knowledge we have the more power we have to choose. For example, if you are exploring a new career, a few items which you want to know are your objective, your communication strategies and your target market including your interest in various industries and companies.

In looking at life as being one continuous transition, we may not always have control over the change that we experience; our jobs may be eliminated, we may experience a divorce, or the untimely death of a loved one. What do we do when there is change that we did not consciously ask for or want? Perhaps, the best thing we can do is to embrace, accept and create a plan of action. It is how we handle our emotions during transition that will determine how we handle the transition. May I suggest that you allow yourself to experience your emotions whether it is shock, denial, sadness or anger until you ultimately experience acceptance. Someone once said it is not what happens to us that matters, but rather how we handle the unfortunate circumstances. We always have a choice... As we determined, life is filled with transitions. We have to be ready for them and realize that under many circumstances, this is how we grow... Every transition in life can be an opportunity to learn and grow.

I'd like to close by stating: "Pay attention to your endings... Are you moving towards them or away from them?" For example, let's look at that new job you are taking. Is it because you are excited about it and feel it is a great opportunity, or is it because you hate your current position and anything is better than what you have? It is important to look at your endings. Once again, are you moving towards something or away from something? The future will be both exciting and challenging as each of us face new transitions as they are naturally a part of life. I look forward to seeing you along the path as we move toward our future transitions.

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How To Lose Your Business Insurance Coverage Without Really Trying

By Margaret Swanton, '80

Are you thinking about starting your own business? There are many useful books and articles to help you plan for that big step. However, I have recently seen an issue that is probably not described in any of those publications – the risk of inadvertently losing your insurance coverage. For many businesses, there are no insurance requirements and I have seen successful businesses elect to be self-insured for certain risks. However, this article is not about whether to buy insurance; it is about protecting the coverage you have already paid for. Recently I have seen experienced successful business owners who are shocked when their claims are denied. Two factors particularly increase the risk that a smaller business's insurance will not be there when needed. Many business owners buy insurance coverage through independent brokers without completely understanding the role of the broker or how the industry works. Second, business owners are busy. Many of them merely express their needs to their brokers and rely on their brokers to provide the appropriate policies. I have seen businesses lose their coverage three ways.

First, coverage may be lost because premiums are misappropriated. When a broker receives a payment, the broker is supposed to bind the policy making it effective and hold the money until billed by the carrier. Brokers often work through other brokers to get volume discounts; these large-volume brokers bill the broker and pay the carrier. Any break in the chain from business to carrier can result in loss of coverage. Many states including Illinois regulate the insurance industry but regulation doesn't prevent misappropriation. A few years ago, Michael Segal, the owner and founder of Near North Insurance, was convicted of misappropriating over \$35 million in insurance premiums over a twelve year period. The case illustrates how easy it is to miss the "red flags" of misappropriation. Prompt identification of misappropriation is difficult because policies are sometimes delivered quite late in the coverage period; some clients not knowing when to expect the policy never notice that it is missing. Cancellation letters should be obvious red flags; however they may be overlooked when they are issued by unknown parties such as the large volume brokers. Some businesses rely on Certificates of Insurance and I understand why it is tempting to do so. Certificates of Insurance are summaries of coverage prepared for third parties such as lenders. They present information clearly and in a standard format; unlike policies, they are easy to read. Unfortunately, business owners can not rely on them. They include strong disclaimers of responsibility. In addition, for businesses that buy coverage through brokers, Certificates of Insurance are generally prepared by the broker without confirmation by the carrier and, as noted, premiums can be misappropriated before reaching the carrier. I have seen Certificates of Insurance issued for non-existent policies.

Second, incorrect client information in the policy may allow the carrier to deny a claim. Client information, like premiums, travels through various hands before reaching the carrier with a risk of error at each point. A carrier denied a claim for one of my clients because of an incorrect address for one of the policy's covered properties; the carrier's inspector had earlier visited the property and noted the correct address but the carrier did not

correct the policy. The claim was eventually paid after my client filed a complaint with the state oversight agency but payment was significantly delayed. In another case, a carrier denied a claim because the owner of the policy was not properly identified on the policy; that claim is pending. In each case, the client had a Certificate of Insurance with the correct information.

Third, exclusions may unexpectedly limit coverage. Brokers start the process by presenting quotes to the clients; however, quotes do not usually disclose exclusions. Exclusions may significantly affect the price of the policy and the value of coverage. Exclusions may be specifically tailored to the client and eliminate the costs of unnecessary coverage. For example, a client without playgrounds may receive a liability policy without coverage for playground accidents. Others, like assault and battery exclusions, significantly affect coverage without necessarily being tailored to the client's needs and may be surprises to the clients. Exclusions are described only in the policies and are not disclosed in Certificates of Insurance.

Follow these steps to make sure your coverage is there when you need it.

1. Make certain that you get the coverage you paid for.

Follow up on missing policies. Review policies immediately upon receipt and follow up with your broker promptly if you have any issues with your policy.

- Step 1 – Verify that the policy is the one you selected, that it covers the precise time period desired, and that the names and locations are correct. This step is reasonably easy and can probably be delegated to a responsible assistant.
- Step 2 – Read the policy to verify that it provides the coverage you desire. Unfortunately, this step, while essential to verifying your coverage, is likely to be time-consuming and difficult. Policies are hard to read and some are more complex than others. You may want to hire an independent insurance consultant to review your policy. Understand that you can not rely on your broker to verify the adequacy of your coverage.

2. Put it in writing – and make it specific. Confirm your selections in writing. Make certain that the invoices accurately reflect your selections – it is hard to complain that the policy you paid for was not the one you wanted. Follow up all phone calls with letters confirming discussions.

3. Don't ignore cancellation letters; if a letter references your policy, you could lose your coverage. Immediately contact your broker. If you suspect that your premiums have been misappropriated, file a complaint with the state oversight agency; in Illinois contact the Department of Financial and Professional Regulation.

Margaret (Peg) Swanton, MBA, 1980, is an independent management consultant who investigates fraud allegations.

She works with business owners and managers to determine how the fraud occurred and how to resolve it, and provides litigation support services including forensic accounting. She also does business process reengineering. She is a CPA and a Certified Fraud Examiner and can be reached at 312-987-1800.

Welcome New UCWBG Members: July - August

Jennifer Chow '07

Bain & Company

Winifred Date '82

The Northern Trust Company

Marguerite Dillard '07

OSI LLC

Jinnie English '99

English Consulting, Counseling & Therapy Services

Mary Tweedie '07

Wyeth

GSB Alumnae Notes...

Irma Silverstein, GSB class of 1951, writes to UCWBG...

"At the time I attended Chicago GSB my name was Irma Arenz, and I entered the GSB directly from the College at the University of Chicago. After my first year at the GSB, I became interested in the Restaurant Administration program, which the school offered for a number of years. I think that at the time the Restaurant Association donated significant money to the school in order to conduct the program.

For historical records concerning women in the University of Chicago business school, you might be interested in the following:

At one time the school was named Commerce and Administration. When I attended, it had already been named the Graduate School of Business Administration.

We had a club for the women students (not many) in the school. Taken from the previous name of the school, the women's club was called the "Comad Club". Each year there was mention given for scholarship and service to the outstanding woman in the business school. Her name was then engraved on the Comad Plaque which hung in the school. I won that award one year, although there wasn't much competition, because there were so few of us.

We held luncheon meetings at the school, I don't remember if we did that monthly or weekly. There was always a woman speaker from the business community in Chicago. We resented being told that we would have to start low, perhaps as secretaries, and try to build up from there. But that was the constant message in those days of the glass ceiling, a term that had not yet been invented.

Good luck to your organization."

Secure in Business

By Gail Schoenbeck, XP-61

On June 5, Robin Weidner, the noted author of *Secure in Heart – Overcoming Insecurity in a Woman's Life*, led a group of UCWBGers and guests in an interactive session of discovery on "How to be Secure in Business by Facing your Insecurities." She emphasized that the greatest gifts that women bring to business is their propensity towards making personal connections. However, she also pointed out that a woman's sensitivity in relationships can also lead towards "insecurity, causing her to project an outward strength that's far from the inward security she feels."

Besides providing a framework for understanding insecurity in business, and where it comes from, Robin touched on the topics of "Being Gifted," "See Jane Lead," and the "Life Boat Theory." During the session, each of us identified our gifts through exploring our past jobs, education and training, life experiences and relationships. With regard to "See Jane Lead," Robin pointed out that, as women, we have a special gift of being relational. The Life Boat Theory addressed how the gifts of others help lead us towards security. In this regard, we each shared of our own gifts and the life experiences that have supported and enhanced these gifts in our daily lives.

Prior to this informative session, attendees enjoyed networking at the reception and dinner catered by Wolfgang Puck's, on the 6th floor riverfront view of the Gleacher Center.



Connect, Engage, and Enjoy your UCWBG Membership!

If you have a story, ideas or news to share, please contact Ayo Falusi at **312.542.9618** or by email **aFalusi@ChicagoGSB.edu**.

Robin Weidner is an entrepreneur whose business *Robin Weidner Copywriting & Consulting* is fast growing and serves national and international clients. You can learn more from her book site www.secureinheart.com.

Is Your Support Network in Place? "This Says it All"

Author Unknown

A young new wife sat on a sofa on a hot humid day, drinking iced tea and visiting with her Mother. As they talked about life, about marriage, about the responsibilities of life and the obligations of adulthood, the mother clinked the ice cubes in her glass thoughtfully and turned a clear, sober glance upon her daughter. Don't forget your "Sisters," she advised, swirling the tea leaves. They'll be more important as you get older. No matter how much you love your husband, no matter how much you love the children you may have, you are still going to need Sisters. Remember to go places with them now and then; do things with them. "Remember that Sisters' mean ALL the women in your life, your girlfriends, your daughters, and all female relatives too. You'll need other women always. Women always do."

"What a funny piece of advice!" the young woman thought. 'Haven't I just gotten married? Haven't I just joined the couple-world? I'm now a married woman, for goodness sake! A grown! up! Surely my husband and the family we may start will be all I need to make my life worthwhile!'

But she listened to her Mother. She kept contact with her sisters and made more women friends each year. As the years tumbled by, one after another, she gradually came to understand that her Mom really knew what she was talking about. As time and nature work their changes and their mysteries upon a woman, Sisters are the mainstays of her life.

After more than 50 years of living in this world, here is what I've learned:

THIS SAYS IT ALL: Time passes. Life happens. Distance separates. Children grow up. Jobs come and go. Love waxes and wanes. Men don't do what they're supposed to do. Hearts break. Parents die. Colleagues forget favors. Careers end. BUT -- Sisters are there, no matter how much time and how many miles are between you. A girl friend is never farther away than needing her can reach. When you have to walk that lonesome valley and you have to walk it by yourself, the women in your life will be on the valley's rim, cheering you on, praying for you, pulling for you, intervening on your behalf, and waiting with open arms at the valley's end. Sometimes, they will even break the rules and walk beside you...Or come in and carry you out. Girlfriends, daughters, granddaughters, daughters-in-law, sisters, sisters-in-law, Mothers, Grandmothers, aunties, nieces, cousins, and extended family, all bless our life! The world wouldn't be the same without women, and neither would I.

When we began this adventure called womanhood, we had no idea of the incredible joys or sorrows that lay ahead. Nor did we know how much we would need each other. Every day, we need each other still.

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Sally Edwards: The Heart of an Entrepreneur (Continued)

Company, are among her creations. Along the line, she has recognized when the time was right to sell some of these enterprises, "changing the game" and transitioning to the next venture or opportunity.

As an athlete, Sally's early love and talent involved running. In her early 30's, she raced and won ultra-marathons of 50 to 100 miles. After encouragement from a friend, she finished second place in her first triathlon in 1981—an Ironman requiring a 2.4 mile ocean swim, a 112 mile bike and a marathon run of 26.2 miles. Ready for a change from running, she transitioned to a new phase of life.

Sally helped grow the sport of triathlon, eventually completing 16 Ironman triathlons and being inducted into the Triathlon Hall of Fame. A new phase as a professional athlete began in 1990, when Sally was recruited by women's sportswear maker, Danskin, to become the National Spokeswoman for the Danskin Women's Triathlon Series. In this role, Sally has been the final finisher in over 120 races. Transitioning from a "front of the packer" to the final finisher has turned out to be a rewarding move. Having changed the game, she is winning the race by continually finishing last, inspiring countless women in front of her. Winning the game does not necessarily mean finishing first.

Sally now thrives on sharing the dream to get Americans fit. Combining her passion and talents as a prolific author and entrepreneur, Sally's latest creation, The Sally Edwards Company, is being built to share her abilities as a motivational dynamo and physical fitness and physiology expert. You won't want to miss the opportunity to be inspired as Sally shares her experiences and knowledge on life transitions as part of the upcoming UCWBG Transition Women's Symposium.