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••• Educating Women to Make Informed, Intelligent Financial Decisions. •••

Bridal Trends • Continued from inside

Express Yourself from this Day Forward

Even if funky flowers and dotty décor aren't for you, you can still try something different. One easy way to change things up is with color. Instead of using a host of hues, you could go simple with a monochromatic scheme. Choose a color that has meaning to you and add a few accents. You might be surprised how clean and elegant it looks.

Another option is a unique wedding registry. Over 91% of couples sign up for a gift registry, but how many register for cash gifts? With Mountain America's MatriMoney, you get just that. And that can really add up—as much as \$17,800 in cash gifts based on the average number of guests (178) and their gift amounts (\$70-100).**

Plus with MatriMoney, you won't need to register at multiple stores or return gifts. You'll spend your cash gifts where and when you want, on the things you need (learn more at www.macu.com).

Say "I Do" to Being You

There are countless ways to plan your wedding—from traditional to avant-garde or anywhere in the middle. The important thing, however, is being true to yourself.

Additional fun facts:**

- Number of weddings each year in US: 2.3 million
- Biggest wedding months: June and August
- Average age of a bride in the US: 25.3
- Average age of a groom: 26.9 *W*

* Nicole Warburton. "Spring 2008: Bridal Trends." *Deseret News*. April 14, 2008.

** "Statistics on Weddings in the United States." www.soundvision.com

Finding Help for Business Owners

Most entrepreneurs tend to be do-it-yourself kind of people, and women business owners are no exception. In fact, a vast majority of women attempt to do it all—have a successful career, be a fabulous parent and spouse, run a household and still have time for other interests.

Moreover, many small business owners spend a lot of time on administrative tasks because they think they can't afford to pay for help. But assistance is available in small, inexpensive increments—say, four hours a week—or on a per project basis.

Continued inside

NAVIGATING THROUGH CAR NEGOTIATIONS

Women generally participate in most household buying decisions. Yet, when it comes to negotiating for a new car, many women feel intimidated and "steer clear."



In fact, women will overpay as much as \$1,353 just to avoid negotiating the price of a car, say authors Linda Babcock and Sara Laschever.†

Continued inside

IN THIS VOLUME:

In most any endeavor, the secret to success is preparation. Whether you're looking to hire help for your small business, negotiate the best price on a new car or plan the perfect wedding, it's all about determination and the right strategy.

While willpower is something only you can muster, we can help you plan accordingly and always come out on top.

The Art of Delegating

Here are some tips to help you decide if letting someone else take over small or routine tasks is right for your company:

① Understand what your time is worth—see it as an actual number (dollars per hour) or in terms of reaching a specific goal.



② Decide which things on your to-do list are absolutely necessary and which are things you think you should do.

③ Determine which tasks you can automate—for example, managing finances and paying bills can be done with Mountain America's

Online Business Banking (find out more at business.macu.com).

④ Realize that “should-dos” (filing, inputting data, organizing receipts) are good things to outsource.

⑤ Weigh the real price of doing the “should-dos” yourself against outsourcing them to someone whose time costs less.

Time to Call the Cavalry

When you decide to get help, you have a variety of options. Two of the most popular are virtual assistants (VAs) and onsite workers. VAs are independent contractors working online from home and can be hired through organizations like the International

Virtual Assistants Association. VAs are generally inexpensive, but use caution: yours could be on the other side of the world and not a proficient English-speaker.

Onsite workers, on the other hand, are either employees of yours or a temp agency. They physically come to your business, which means you can manage them directly. However, expect to pay higher wages—as well as taxes and benefits, if you're employing them yourself.

Whatever direction you choose, just remember that it's okay to ask for assistance. After all, it's about helping your business run as efficiently as possible, and that means you can concentrate on what you do best. *W*

TAKING THE PERSONALITY PLUNGE—2008 BRIDAL TRENDS

Brides are shaking things up this year, according to a recent article in the Deseret News.*

They're swapping traditional Cinderella-style gowns for curvaceous and contemporary dresses; formal photos for sassy poses and grungy cityscapes; and reception halls and churches for spacious lofts and elegant lobbies. All in an effort to showcase individuality and be unique.

“We always tell brides to not be afraid to design their event around their personality,” said Kate Burton of BrideAccess.com.

After all, the average wedding costs \$20,000,** so you'll want to make sure your wedding goes exactly as you planned.

Continued on back



How do you deal with pushy or tough car sellers? You do some homework. The more you know, the more confident you'll be when it comes to haggling.

10 Tips for Buying a New Car

- ① Figure out which type of car you want and its options.
- ② Calculate how much you can afford. Walk out if the seller exceeds your limit.
- ③ Know the price manufacturers charge dealerships for cars. Consult car-pricing guides or get quotes from several dealers.

④ If you're buying a used car, have an expert check out the car.

⑤ Ask an experienced car buyer to go with you.

⑥ Only agree to negotiate if you feel comfortable with the seller.

⑦ Look at it as a business deal.

⑧ Be prepared to spend at least an hour negotiating.

⑨ Don't go in tired or hungry. Hunger and fatigue are power chips for the seller.

⑩ Make sure the final price is final. Include all taxes, fees and other add-ons in the quote.

It's All Worth It

Negotiating may be unpleasant, but you'll end up with a car at a lower cost. Once you're ready for financing, you can apply for your auto loan today at your nearest Mountain America branch, over the phone at 1-800-748-4302 or online at www.macu.com. *W*

*Women Don't Ask: Negotiating and the Gender Divide