

The Key

TO THE FUTURE



JULY 2008

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The Clay County Women's Exchange meets the second Tuesday of the month at Finnigan's Hall, 503 East 18th Avenue in North Kansas City. Reservations are required and can be made by calling 816.464.1120 or going online to www.ccwe.org.

Reservations must be placed by noon on the Thursday prior to our meeting date. The cost of lunch is \$15 for members with a reservation placed by the deadline, \$18 for guests and \$30 for members attending without reservations. We do accept checks and cash. Sorry, we do not accept credit or debit cards.

In This Issue

Page 2

Spotlight Table Information

Page 3

Birthdays

Board Meeting Info

Money Matters

Page 4

New Members

May and June Guests

To Your Good Health

Page 5

Networking Corner

Message From Your President

The Art of Networking

1. Why is everyone so high on networking?

Networking is probably the oldest, most accepted, the best and least expensive way to show and tell. It is also one of the best ways to measure how well you're getting your message across, because you are right in the thick of it when you're representing yourself.

2. Why is networking a must-have business tool?

Today's marketplace is fiercely competitive, and a personal and professional network can:

- Keep you informed
- Position you in your marketplace
- Help you stay on the cutting edge

3. How do I make it a successful business experience?

Initially, you must believe that one, networking is power, and two, networking is powerful.

4. Why are the skills so important?

When you apply the skills then you turn just hanging out and collecting business cards into a serious and profitable business opportunity.

5. Networking doesn't only occur at formal networking functions?

Networking can take place in elevators, on street corner, at the cash register waiting in line the café au lait. If there is another person in your immediate space, the situation is ripe for networking.

6. How do I approach people?

The best advice is to be aware. See what books, magazines or newspapers people are carrying. If they have packages look for the store name and start a conversation, just to name a few.

7. Will people respond favorably?

It depends on the person, the place and the time. But don't get turned off. Some days you win, some days you lose and some days you get rained out. Just keep on trying.

8. What if you're shy?

There is help. There are many books, tapes, seminars and groups that teach you to network for success.

You should know that the number one biggest fear of all fears is not death, it's public speaking. Networking in a broad sense is a form of public speaking. It's all about speaking in public. Maybe one-on-one, but it's the same as speaking, because in networking you are putting forth your ideas. So know that you're not alone in your fear of networking.

9. What are some keys to successful networking?

- Don't hover. Go inside the circle and mingle, even if it's with yourself for a few moments until you make contact.
- Have your business card enlarged and laminated. Wear it as your name badge.
- Smile, look interested, give off the vibe that you are approachable. Put out that you have something to offer, and you are willing to exchange it for what they have for you.
- Be confident that what you have to say is interesting, and what you have to say *will* be interesting.

Come join us every second Tuesday of the month. Clay County Women's Exchange is a "safe place" to learn and practice your networking skills.

*Excerpts from 101 Ways to Promote Yourself
by Raleigh Pinskey.*

CCWE Luncheon • Tuesday, July 8th, 2008

Networking 11:30 AM to 12 PM

Luncheon 12 PM to 1 PM

Finnigan's Hall • 503 E. 18th Avenue • North Kansas City

Spotlight Tables

A great way to market your product or service...

If you have been a CCWE member for 3 months, or more, you are eligible to participate in our Spotlight Table program.

Each month we will feature 3 businesses. This is a great way for you to let our members and guests know who you are, what you do and why we need to know you.

For participating with a Spotlight Table you have the opportunity to submit a short bio about your business or service which will appear in our monthly newsletter prior to the meeting. You will have 1 minute at the podium to talk about your business or service during our monthly meeting; plus you will get a free business card ad in the newsletter the following month.

This month's Spotlight Tables will feature:

Ann Braness

Reece and Nichols

Ginny Young

Young for Life

Clay County Women's Exchange

Make plans now to promote your business or service with a Spotlight Table in 2008. Tables are on a first come - first served basis. Interested? Contact Colleen Konieczka at colleen.konieczka@agedwards.com

Ann Braness

Reece and Nichols, Realtor

I'm sure you have heard all the bad news about the Real Estate Market. Someone forgot to tell Ann Braness! I would love to help you find your dream home, whether you are a first time buyer, a move up buyer or downsizing! I am part of Mary Richards team. This is beneficial to you the buyer or seller because someone is always available to answer any questions you might have. And of course, two heads are always better than one! In fact, make that three heads. Jane Daniel has just joined our team as an assistant.

Stop by my table and check out the new Reece and Nichols web site and the new Property Investment Profile which will keep you updated on the real estate activity in any neighborhood you choose.

Whether you are buying or selling real estate, I would love to help you!

Ginny Young

Young for Life

I have been an Independent Shaklee Distributor and product user for 26 years. I don't always like to admit that I'm a senior citizen but I am proud to admit that I am one who takes no medication (want to know my secret, stop by my spotlight table at the July meeting).

Take this little quiz.

How would you rate your vitality? On a scale of 1 (lowest) to 5 (highest) rate the following:

- Daily energy level _____
- Immunity system strength _____
- Appearance of skin, hair, and nails _____
- Ability to manage stress _____
- Healthy daily diet _____
- Overall health and outlook _____

Bring your scores to the July meeting and I'll give you your results

In addition to nutritional products, we have personal care and non-toxic cleaning products. Many times, products we use to clean and wash our clothes with are just as unhealthy as many of the foods we eat. Dr. Forrest C Shaklee founded this company on Living in Harmony With Nature® that is committed to developing products to improve the health of people and the planet.

If you have any questions, please visit my website www.shaklee.net/young_for_life, send an e-mail VYOUNG2@kc.rr.com or call 816-453-7192. I look forward to seeing everyone in July

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HOW MUCH RETIREMENT INCOME WILL YOU REALLY NEED?

Many people underestimate lifestyle costs, medical expenses and inflation.

What is enough? What is not enough? If you're considering retiring in the near future, you've probably heard or read that you need about 70% of your end salary to live comfortably in retirement. This estimate is frequently repeated ... but that doesn't mean it is true for everyone. It may not be true for you.

You won't learn how much retirement income you'll need by reading this article. You'll want to meet with a qualified financial professional who can help you estimate your lifestyle needs and short-term and long-term expenses.

That said, there are some factors which affect retirement income needs – and too often, they go unconsidered.

Health. Many of us will face a major health problem at some point in our lives – perhaps even multiple or chronic health problems. We don't want to think about that reality. But if you're a new retiree, think for a moment about the costs of prescription medicines, and recurring treatment for chronic ailments. These minor and major costs can really take a bite out of retirement income, even with a great health care plan. While generics have slowed the advance of prescription drug costs to about 1-2% a year recently,¹ one estimate found that a 65-year-old who retired in 2007 would need \$215,000 to pay for overall retirement health care costs – up about 7.5% from 2006.²

Heredity. If you come from a family where people frequently live into their 80s and 90s, you may live as long or longer. Imagine retiring at 55 and living to 95 or 100. You may need 40-45 years of steady retirement income.

Portfolio. Many people retire with investment portfolios they haven't reviewed in years, with asset allocations that may no longer be appropriate. New retirees sometimes carry too much risk in their portfolios, with the result being that the retirement income from their investments fluctuates wildly with the vagaries of the market. Other retirees are super-conservative investors: their portfolios are so risk-averse that they can't earn enough to keep up with even moderate inflation, and over time, they find they have less and less purchasing power.

Spending habits. Do you only spend 70% of your salary? Probably not. If you're like many Americans, you probably spend 90% or 95% of it. Will your spending habits change drastically once you retire? Again, probably not. Most people only change spending habits in response to economic necessity or in pursuit of new financial goals. People don't want to "live on less" once they have had "more".

Social Security (or lack thereof). In 2005, SSI represented 39% of a typical 65-year-old retiree's income. But by 2030, Social Security may only replace 29% of that income, after deductions for Medicare premiums and income taxes. Since 1983, retirees earning more than \$25,000 in SSI have had to pay income tax on a portion of their benefits.³ This is all presuming Social Security is still around in 2030.

So will you have enough? When it comes to retirement income, a casual assumption may prove to be woefully inaccurate. Meet with a qualified financial professional while you are still working to discuss these factors and estimate how much you will really need.

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*Submitted by Kari Jo Bear, Thomann Financial Services, Inc.
You can reach Kari at 816-781-8782 or kjbear@kcnet.com*



Happy Birthday To You....

July Birthdays

- 8 Diane Ostrum
- 11 Patti Tomlin
- 12 Sarah Breedlove
- 16 Margie Lee
- 19 Evelyn Misner
- 22 Shawn-Marie Simmons
- 26 Juliann Graves
- 26 Melinda Untiedt

August Birthdays

- 2 Jackie Thompson
- 8 Sue Shores
- 12 Laurie Arbuthnot
- 14 Connie Swayze
- 24 Kelly Wesley

July Board Meeting

Friday

July 18th, 2008

12:00 PM to 1:00 PM

at the

Clay County Annex

1901 NE 48th Street

50/50 Split

Becky Poitras

Hillcrest

Transitional Housing
winner of the 50/50 Split.

Essence Of Wellness - Part 5

E eat correctly
S sleep 8 hours nightly
S upplement with whole food nutrition
E xercise 90 minutes weekly
N aturally hydrate with pure water
C lean air to breathe
E liminate stress with rest and relaxation techniques, include magnets (earth's energy)

Eliminate stress

- Word 'stress' comes from Latin word which means to be drawn tight.
- Good stress—motivates to work hard
- Bad stress—distress
- All stress produces physical, psychological, emotional and behavioral symptoms.
- Stress is the major cause of all disease
- Damage from the stress is done by free radicals that alter our brain chemistry and the way we deal with reality.
- Fight or flight response.
- Hard to lose weight and lowers natural immunity—damages tissues like what is in rheumatoid arthritis and Fibromyalgia.
- Stress can be reduced to be prevented and the symptoms reversed over time.
- *Vitamin C, Supplement of Omega 3 fatty acids, green barley—antioxidant products that reduce the free radicals produced from a stressful experience.*
- Stress affects all body systems—you want to employ all essential values from the essence of wellness because they will act as pillars of strength when you *breathe clean air, drink clean water, exercise have proper nutrition and supplementation and get a good night's sleep—principles of wellness and rehab from stress!*
- *Magnetic energizing of the entire body will reduce stress more easily. The earth is a magnet and we live in a magnetic field. We need the proper magnetic alignment for every cell in the body to function properly.*
- NASA scientists discovered the astronauts left the magnetic field of the earth when they left the earth's atmosphere in space travel years ago...they now have magnetic generators in their space suits, the shuttle and the space station.

Excerpts from radio broadcast by Dr. Gordon Pederson Ph.D., who has a master's degree in Wellness and is a Doctor of Toxicology. Dr. Pederson has formulated over 150 products and is an international best selling author with medical texts and popular titles, such as, Chicken Soup for the Soul. Over the next few newsletters we will explore each value as differentiated by Dr. Pederson.

*Submitted by Glenda Kleppinger, Alpha Omega Wellness
 You can reach Glenda at 816-781-5374 or glenda@kleppinger.com*

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Welcome To Our Newest Member

Cathy Griffis

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 10020 NW Prarie View Road
 Kansas City, MO 64153
 816-285-5358
 clgriffis20@yahoo.com
 www.mysilpada.com/maryolshefski*

Helping your dreams come true, making home ownership easy and convenient. I shop for the best rate on home loans.

Spam Filtering Clean out your "in" box!

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- No maintenance
- Filtering can begin in minutes

Traci McKown
 816-415-2310
 trcmkown@blueoaktech.com

Blue Oak
 Technology Solutions
 Year "IT" Branch Office

No obligation

May and June Guests

We would like to recognize our May and June meeting guests, and thank the members that invited them.....

- Candice Wager - Home Sweet Furniture**
guest of Liz Besser
- Judy Bellville - Designer Embroidery**
guest of Melinda Untiedt
- Kara Engnes - Mary Kay**
guest of Tracy Johnson
- Janet Brown - M&I Bank**
guest of Lori Cook
- Susan Perrin - Helzberg Diamonds**
guest of Judy Robinson
- Grace Harriger - Arbonne**
guest of Caryl Goodman
- Beth Hottel - Printing Unlimited**
guest of Joy Lamas
- Sjarpn Garland - Artist**
guest of Sandra Hadar

When you invite a guest, please be sure they register so we may recognize them and thank you.

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 Luxury Suites • Training
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JANICE WILLIAMS
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 816-734-2526

9205 N. Brooklyn
 Kansas City, MO 64155

Cell Phone Chaos

Last week I accompanied a friend to a doctor’s office. The waiting room was packed. People were sitting on the floor, leaning against the wall and slumped over furniture. A few of the lucky ones had chairs. Everyone looked miserable. For the most part the only sounds were moaning, sniffing and coughing. I must admit that I was questioning my decision to drive my ailing friend to her appointment. I dug into my handbag for a vitamin or anything that might boost my immune system instantly.

Suddenly the near quiet room was shattered by a male voice, yelling, “Hey Bubba, whatcha doing?” It only took a second for most of us to realize that we were in the company of one more rude cell phone user. What followed was an explanation of where the caller was, his reason for being there (the last thing anyone wanted to know), when he thought he would be leaving and which bar he and Bubba should meet in when he was finished.

Clearly, this inconsiderate being had no idea that this month, *July, is National Cell Phone Courtesy Month*. No doubt, he has never heard of courtesy, let alone cell phone courtesy.

Have you noticed that he is not in a class by himself? As the number of cell phone users rises, the horror stories about them increase. We all have not just one unbelievably rude cell phone incident to relate, we have dozens.

Don’t you wish that along with those bizarre directions on how to set up and use your phone—the ones written by the people who designed the phones and therefore already know how to use them—there were also instructions for cell phone conduct? Rules like:

- 1. Keep it private.** No one else wants or needs to hear your phone conversation. If you feel compelled to make or receive a call on your cell phone, find a private spot away from other people.
- 2. Ask permission first.** When you think that you may be receiving an important call, let others know and ask their permission to leave your phone on and to take the call.
- 3. Excuse yourself.** When the all-important call comes, excuse yourself and find that secluded spot.
- 4. Turn your cell phone off.** Whether you are attending personal or professional functions, just turn off the phone. You can check your messages later. Few of us are so indispensable that we cannot be out of contact for a few minutes or hours.
- 5. Use the silent ringer or vibrate function appropriately.** When you are in the presence of others, it is just as inconsiderate to check the incoming call as it is to answer it. If your phone vibrates, excuse yourself to check the call or, better yet, check it later. How discounting is it to have someone with whom you are speaking suddenly say, “Do you mind if I check my phone and see who this is?” You almost hold your breath waiting to see who will win the attention of your companion, you or the caller?
- 6. Keep your voice down.** You don’t need to be like Bubba’s friend in the waiting room and yell. The phone may look tiny, but it picks up sound perfectly well.
- 7. Remember the phone booth.** It was not constructed for the sole purpose of allowing Superman to change his clothes. Its’ original function was to afford people private access to a public phone. Seems like a whacky concept today.
- 8. People are the problem, not the phones. Pass it on.**

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Message From Your President

Well it’s July. *WOW!* Seems just like yesterday we were starting our new year — but you know what they say... “*Time flies when you’re having fun.*” Based on that, I must be having a ball because time sure is flying by.

I want to take a minute and thank all the ladies that have pitched in and helped me out this year, making my job as CCWE President much more productive and fun. It’s that great spirit that makes Clay County Woman’s Exchange the wonderful, exciting organization that it is....and now we’d for you to help us share that spirit with others.

In October we are going to have a Membership Drive and I’m sure all of you will want to get on board. There will be great giveaways, such a \$100 and \$50 gift/gas card, fun networking, a wonderful speaker and more. We’ll be giving you more details on this event in the coming months at our meetings and in your newsletters.

The only requirement we have for participation in the giveaways, you must be a member of CCWE by the 31st of July.

So start inviting your associates and friends to join us for lunch. Once they get to know us, I know they’ll like us (what’s not to like?) and want to be a part of our great organization.

I hope all of you have a fun filled and safe summer and I look forward to seeing you the second Tuesday of each month.

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