

The Key

TO THE FUTURE



NOVEMBER 2008

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Spotlight Tables

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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.

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10 Ways To Make The Most of the Meetings

1. Just say "Hi!" It's a "Hi" that flashes a message in neon lights: "I feel great about meeting you, and I'd like to talk with you." It's inviting and energizing and relaxing at the same time.

2. Give yourself a job. You don't have to wait to be elected to the board. Just look around and be helpful. Greet newcomers. Doing something will make you comfortable and give you a reason for starting conversations.

3. Check in with acquaintances. Meeting new people may actually be easier than beginning a conversation with a person you see only rarely and know only slightly. It's easy to put your foot in your mouth inadvertently when you begin a conversation with someone you haven't talked with recently. Assume that the person's life has changed. It probably has. To avoid a slip-up ask general questions rather than specific ones.

4. Talk about what you're thinking. Notice what you are thinking and then talk about it. Make a statement about what's on your mind. Opening a conversation that way is much more likely to create a connection than if you comment on something that has nothing to do with the occasion, like the weather. If you're new, you might start out with "I've never been here before. What's next?"

5. Say what you see. Another way to begin is to look around and be interested and

inventive as you react to your surroundings.

6. Reflect on the occasion. Ask questions about the event or activity. Or ask about people's interest in it.

7. Link up with your competitors. Often people avoid talking with people who are in the same business. But they can be excellent contacts and may even refer business to you, eventually. Always be ready to offer some information to your competitor first. That way, it won't appear as if you are trying to get something for nothing.

8. Introduce yourself to the leaders. You can spot the leaders, they're the ones rushing around. Don't be intimidated; walk right up and say "Hi!". If you're considering joining, make an appointment to talk with a leader after the meeting.

9. Talk and sit with people you don't know. Nearly 75% of people who attend networking events end up sitting next to the people they came with. Your job at a networking meeting is to make contact with people you don't know or don't know well.

10. Come with a purpose. More than 85% of people who attend networking events have no specific purpose in mind, nothing they want to find or connect with, or learn, no one they particularly want to meet. Know what you want and ask for it.

Excerpts taken from "Smart Networking"

CCWE Luncheon & Reservation Information

Tuesday, November 11th, 2008

Networking 11:30 AM to 12 PM

Luncheon 12 PM to 1 PM

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

Program

- Election of Officers for 2009 •

Nomination of "Woman of the Year" (to be announced in January) and much more

Luncheon Menu*

Turkey, Whipped Potatoes w/gravy and Steamed Broccoli.
Apple Cobbler for dessert.

*Finnigan's is a banquet facility and cannot accommodate individual meal requests. We offer a Vegetarian Option for those who would prefer a meatless choice. If taking this option, please specify such when placing your reservation.

Cost

Reservations Required

\$15 for members • \$18 for guests • \$30 for members without reservations

Reservations due by **noon Thursday, November 6th**

Reserve at 816.464.1120 or www.ccwe.org

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:

Caryl Joy Goodman
joyful IMPRESSions

Lisa Keefe
New Mark Care Center

Shawn-Marie Simmons
The Pampered Chef



Make plans now to promote your business or service with a Spotlight Table in 2009. Tables are on a first come - first served basis.

Caryl Joy Goodman

joyful IMPRESSions

If you can think it, dream it, or see it, I can create it. Personalized Notecards, Stationery or Announcements, I can create it all for you. "It's all about the details"! What a perfect gift for that special friend, above and beyond teacher, loyal babysitter or anyone else special in your life! The men in your life will appreciate personalized notecards as well. Let me save you time by addressing all your Christmas envelopes so that you can tend to other important matters.

"NEW" For that special person who travels, the ultimate gift of personalized luggage tags, saving time and confusion by insuring immediate identification of your luggage. Large 3.5 inch round tags are imprinted with your name or initials to identify from a distance. Attaches to luggage with a silver tone buckle. Tags are available in neon colors of blue, pink & green in smooth vinyl or in black or white leather. Don't forget that these tags are also great for computer bags, golf bags and backpacks.

As I child I loved oil painting by number and now, I get to add special little touches to your notecards with glitter. I love glitter!

TECH TALK

XP Pro Discontinued and Sweetened Tax Incentives

Two compelling Reasons to Replace Aging Computer by Year's End

Microsoft has announced that the XP Pro operating system will no longer be available after January 31, 2009. Starting February 1, 2009, all PCs will come preloaded with Vista only. If you are not inclined to make the transition to Vista, or use softwares that are not yet compatible with Vista, this would be a good time to think about purchasing additional or replacement PCs while XP Pro is still available.

In addition, The Economic Stimulus Act, also responsible for those \$600 rebate checks a while back, provides for some nice tax incentives to purchase new equipment. You've probably heard of Section 179 deductions already, where depreciation on equipment could be accelerated to the present tax year. Congress sweetened those deals in this Act, so long as your business is reporting a profit – by doubling the amount you can write off as an expense — but only for equipment acquired by the end of this year. Both leased and purchased equipment share these tax benefits. Please consult your tax professional to see how the tax implications pertain to you.

If you have been contemplating replacing or adding additional computer equipment to your network, Microsoft and the Federal Government are both giving you reason to consider doing it before December 31st this year.

*Submitted by Traci McKown, Blue Oak Technology Solutions
You can contact Traci online at tmckown@blueoaktech.com.*

**CCWE
Christmas
Luncheon
Dec. 9th
Gift Exchange**

If you wish to participate please bring a gift with a value of \$10 to \$15

Spam Filtering Clean out your "in" box!

Free 30 day trial

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

Blue Oak Technology Solutions
Year "IT" Branch Office

No obligation

- No hardware
- No software
- No maintenance
- Filtering can begin in minutes

File 13

FOOD DRIVE

for Hillcrest Transitional Housing of Clay County

At this time of year it is behoves us to take a few moments and give "thanks" for all that we have. At CCWE we'd like to show our thanks this year by helping those in less fortunate circumstances. With Food Pantries at an all time low, we're asking members to please help fill this need. Becky will be picking up items after our meeting. *Items listed in bold italics are especially needed at this time, but all donations are welcome.*

Canned Goods

Chicken

Spaghetti-o's or Ravioli

Tuna

Dry Goods

Breakfast Cereal

Coffee and Tea

Hamburger, Tuna and Chicken

Helpers

Instant Oatmeal Packets

Kool-Aid Packets

Pancake Mix

Spices (ALL kinds)

Taco Shells

White Sugar

Fresh Foods

Chicken

Hamburger

Vegetables and Fruit

Frozen Foods

Frozen Dinners and Hot Dogs

Frozen Vegetables

Other

Baby Food and Formula

Cooking Oil or Shortening

Fruit Juices

Pancake Syrup

Spaghetta Sauce

Cleaning Supplies

Bleach

Dish Sink Scrub Brushes

Laundry Detergent

Fabric Softener

Paper Towels

Personal Care

Antacids

Aspirin

Band-Aids

Cold & Cough Medicine

Diaper Rash Cream

Diaper Wipes

Hand Sanitizer

Hydrogen Peroxide

Make-up for Women (natural colors to be worn in a professional workplace)

Pepto Bismol

Q-Tips

Rubbing Alcohol

Sinus Medication

Diapers, size 3, 4 and 5

Toilet Paper

Women's and Men's Deodorant (full size)

For additional information on Hillcrest Ministries go to www.hillcrestministries.org

Congratulations

Kari Jo Bear of Thomann Financial Services and **Diane Ostrum** of Still Point, winners of the 3rd Quarter Referral Queen Award



Happy Birthday To You....

November Birthdays

- 1 Tina Carpenter
- 5 Carole Wood
- 8 Tracy Johnson
- 11 Angela Miller
- 12 Kerri Nobrega
- 13 Toni Cracraft
- 16 Kari Jo Bear
- 17 Traci McKown
- 24 Michelle Paul

December Birthdays

- 12 Caryl Goodman
- 13 Mary Ulmer
- 18 Barbara Fleming
- 21 Barbara Perry
- 27 Cheryl McCann
- 31 Linda Rusche

November Board Meeting

Friday

November 21st, 2008

12:00 PM to 1:00 PM

at the

Clay County Annex

1901 NE 48th Street

50/50 Split

Grace Harriger
Arbonne International
winner of the 50/50 Split.

Elaine Adcock
Health Coach

"inch loss coach"

Phone: 816-734-4474

E-mail: eadcock@kc.rr.com

PGN

Financial Services, LLC

Brenda S. Dunham, ChFC, CSA
Financial Advisor

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(816) 564-3020 Cell
(816) 891-9550 Corporate Phone
(816) 891-2425 Corporate Fax

www.visage-inc.com

Welcome To Our Newest Member

LeAnn Greer
Fleishman-Hilland
2405 Grand, #700
Kansas City, MO 64155
Phone: 816-474-9407
greerl@fleishman.com

Fleishman-Hilland is a Public Relations Firm.

New Contact Information

Kari Jo Bear has a new email address
kari@thomannfinancial.com

September/October Guests

We would like to recognize our September/October meeting guests, and thank the members that invited them.....

Julie Harper - Creative Memories

guest of Caryl Goodman

Joy McManans - Interior Spaces

guest of Margaret Heitman

Chalease Hart - Liberty Housing Authority

guest of Carol Birkey

D'Ann Smith - Shaklee

guest of Elaine Adcock

Tari Haynes - Joe's Carpet

Jutta Gledersma - Massage Therapist

guest of Caryl Goodman

Valerie Rock - Den Again

guest of Grace Harriger

LeAnn Greer - Fleishman-Hillard

guest of Judy Robinson

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

TO YOUR GOOD HEALTH

12 Food Additives to Avoid

Including something new in a food isn't always a good idea, especially when it comes to your health. Here are 12 additives to subtract from your diet:

1. Sodium Nitrate (also called Sodium Nitrite)

This is a preservative, coloring, and flavoring commonly added to bacon, ham, hot dogs, luncheon meats, smoked fish, and corned beef. Studies have linked eating it to various types of cancer.

2. BHA and BHT

Butylated hydroxyanisole and butylated hydroxytoluene are used to preserve common household foods. They are found in cereals, chewing gum, potato chips, and vegetable oils. They are oxidants, which form potentially cancer-causing reactive compounds in your body.

3. Propyl Gallate

Another preservative often used in conjunction with BHA and BHT. It is sometimes found in meat products, chicken soup base, and chewing gum. Animal studies have suggested that it could be linked to cancer.

4. Monosodium Glutamate (MSG)

MSG is an amino acid used as a flavor enhancer in

soups, salad dressings, chips, frozen entrees, and restaurant food. It can cause headaches and nausea, and animal studies link it to damaged nerve cells in the brains of infant mice.

5. Trans Fats

Trans fats are proven to cause heart disease. Restaurant food, especially fast food chains, often serve foods laden with trans fats.

6. Aspartame

Aspartame, also known by the brand names NutraSweet and Equal, is a sweetener found in so-called diet foods such as low-calorie desserts, gelatins, drink mixes, and soft drinks. It may cause cancer or neurological problems, such as dizziness or hallucinations.

7. Acesulfame-K

This is a relatively new artificial sweetener found in baked goods, chewing gum, and gelatin desserts. There is a general concern that testing on this product has been scant, and some studies show the additive may cause cancer in rats.

8. Food Colorings: Blue 1, 2; Red 3; Green 3; Yellow 6

Five food colorings still on the market are linked with cancer in animal testing. Blue 1 and 2, found in beverages, candy, baked goods and pet food, have been linked to cancer in mice. Red 3, used to dye cherries, fruit cocktail, candy, and baked goods, has been shown to cause thyroid tumors in rats. Green 3, added to candy and beverages, has been linked to bladder cancer. The widely used yellow 6, added to beverages, sausage, gelatin, baked goods, and candy, has been linked to tumors of the adrenal gland and kidney.

9. Olestra

Olestra, synthetic fat found in some potato chip brands, can cause severe diarrhea, abdominal cramps, and gas. Olestra also inhibits healthy vitamin absorption from fat-soluble carotenoids that are found in fruits and vegetables.

10. Potassium Bromate

Potassium Bromate is used as an additive to increase volume in some white flour, breads, and rolls. It is known to cause cancer in animals, and even small amounts in bread can create a risk for humans.

11. White Sugar

Watch out for foods with added sugars, such as baked goods, cereals, crackers, sauces and many other processed foods. It is unsafe for your health, and promotes bad nutrition.

12. Sodium Chloride

A dash of sodium chloride, more commonly known as salt, can bring flavor to your meal. But too much salt can be dangerous for your health, leading to high blood pressure, heart attack, stroke, and kidney failure.

Sources: * MSN Health and Fitness

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

CCWE Membership Drive

The CCWE Membership Drive runs to November 29th. If applications are being mailed, they must be post-marked by Friday, November 28, 2008 to be considered.

Four Words You Shouldn't Believe

These are the words that make investors irrational.

“This time is different.” Beware those four little words. They are perhaps the most dangerous words an investor can believe in. If you believe “this time is different,” you are mentally positioning yourself to exit the stock market and make impulsive, short-sighted decisions with your money. This is the belief that has made too many investors miss out on the best market days, and scramble to catch up with stock market recoveries.

Stock market investing is a long-term proposition – which is true for most forms of investing. Any form of long-range investing requires a certain temperament. You must be patient, you must be dedicated to realizing your objectives, and you can't let short-term headlines deter you from your long-term quest.

But wait – isn't this time different? Well, it is unusual. We are seeing a level of government intervention in the financial markets that we haven't seen since the 1930s. We've also seen banks, insurers and brokerages seized or rescued. So when headlines say “bank failure” and “government bailout”, and media outlets conduct “man on the street” interviews, you are going to get a sound bite or two of someone – not an economist – wondering aloud about a second Great Depression. (In every recession, some news story inevitably appears weighing how the current economic situation stacks up against the 1930s.)

But you know what? This time is different. Today, the federal government is able to intervene in the financial markets in a way it couldn't then. When the Bank of the United States (one of the bigger private banks of that time) collapsed in 1930, the Federal Reserve lacked the power to rescue it. It was an event that gravely wounded the banking system and aggravated the Depression.¹

Today, by contrast, the U.S. government has pulled out all the stops. You have \$700+ billion assigned to mop up bad debt and ease a credit squeeze. You have the Treasury taking stakes in banks and the Fed issuing loans and helping to engineer bank mergers. You have economic stimulus packages and federal government efforts to stem foreclosures. Yes, this is different – and welcome.

What happens when investors believe those four little words. It's called panic. In early October, we all saw it. And yes, the potential for panic still exists – witness the morning of October 24, when index futures declined so fast that “circuit breakers” had to be enacted to halt selling on Wall Street.²

The silver lining here is that recently, the market has begun to move in response to standard indicators again – earnings reports, economic releases from the federal government, news from the housing sector, etc. The news hasn't been great, but investors have shifted their attention from credit market concerns to economic concerns (resulting in more predictable behavior).

Look at the good news we're getting. As of Friday, the overnight LIBOR rate (the interest rate banks charge each other for loans) was 1.28% - below the benchmark U.S. interest rate of 1.5%, well below the high of 4.82% reached on October 10.³ Existing home sales increased 5.5% in September, as a result of a buyer's market - and by the way, year-over-year sales were up 1.4%.⁴ The

average rate on a 30-year fixed mortgage fell to 6.04% this week, down from 6.46% last week.⁵ Remember when oil prices were \$147 a barrel? On October 24, they settled at \$64.22 per barrel (56% lower).⁶ The Treasury Department may soon move to shore up more than 20 financial companies through cash injections, according to Bloomberg; PNC Financial Services Group announced Friday that it would use Treasury funds to buy National City Corporation, effectively creating one of the larger banks in the U.S.⁷

This may be the time to stay in the market. Withdrawing money from a retirement savings account (and the investment funds within it) might feel rational in the short term, but it can be hazardous for the long term – especially since many Americans haven't saved enough for retirement to start with. We're looking at a turbulent stock market right now, and the market may fall a bit further before a recovery builds momentum. The key is to remember that a recession is a few quarters long, not the length of your retirement. If you have questions about your money, turn to the financial professional you count on as a resource.

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Citations.

¹ latimes.com/business/careers/work/la-fi-depression20mar20,0,996017_story [3/20/08]

² biz.yahoo.com/ap/081024/wall_street.html [10/24/08]

³ online.wsj.com/article/SB122485085629866333.html?mod=googlenews_wsj [10/24/08]

⁴ washingtonpost.com/wp-dyn/content/article/2008/10/24/AR2008102401291.html?hpid=topnews [10/24/08]

⁵ latimes.com/business/la-fi-briefs24-2008oct24,0,4130956_story [10/24/08]

⁶ bloomberg.com/apps/news?pid=20601012&sid=aHjEmeXKRmv0&refer=commodities [10/24/08]

⁷ bloomberg.com/apps/news?pid=20601087&sid=aLVM6yyaC.DA&refer=home [10/24/08]

*Submitted by Kari Jo Bear, a representative with InterSecurities, Inc.
You can reach Kari at 816-781-8782 or kjbear@kcnet.com*

HELP WANTED

The Special Events Committee will need help with our Christmas Luncheon on Tuesday, December 9th. If you can come early that day and help decorate or can help during the meeting with the gift exchange please let Michele Shields or Karen Calkins know.

Condolences

Our deepest sympathy to **Liz Besser** whose brother, Walter F. Besser passed away October 26th.

Get Well Wishes

To **Karen Calkins** who had knee replacement surgery in October. Hope your back on you're feet (no pun intended) soon.