

The Key

TO THE FUTURE



FEBRUARY 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, \$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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Getting The Most Out Of Your Business Networking

Networking is a lot of fun! Regretably, most people start with a networking group by looking for immediate gains.... that is, for favorable results for themselves. If this is what you are trying to achieve, you are networking for the wrong reasons.

It is not the quantity, it is the quality. If you haven't got any leads yet – have you given one – ever? Or, have you made a suggestion that might help a fellow member? Did you call anyone with a compliment? You must be willing to put in time waiting, as it might take a while before people feel comfortable with offering you a referral.

To get the most out of your networking experience, you need to build a relationship with people whom you want to have contact and don't run from person to person, with the expectations of first giving away your card and hoping to gather the other person's. You can't build a relationship with a person when your objective is to get out there and collect cards.

The highly effective networker will take the time to cultivate a rapport. After the business networking event is when the real work begins – follow up ASAP.

If you want to gain the most out of business networking, follow the . . .

Ten Commandments of Networking!

1. Thou shalt drop the "what is in it for me?" attitude.
2. Thou shalt listen.
3. Thou shalt build a relationship.
4. Thou shalt give the first referral.
5. Thou shalt not tell other of the referral you require; thou shalt "show them" with a story.
6. Thou shalt be specific of the type of referral.
7. Thou shalt reciprocate when appropriate.
8. Thou shalt participate in the network executive, functions and network time.
9. Thou shalt thank the person who gave a referral.
10. Thou shalt follow up on the referral within 24 hours.

*Submitted by Carol Birkey, Business Coach.
You can reach Carol at
www.carolbirkey.com*

**International
Networking Week
February 4 - 8, 2008**
*see the Networking
Corner on page 3*

CCWE Luncheon & Reservation Information

Tuesday, February 12, 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

"Salute To Presidents"

A program with words of wisdom and great networking advice from Past Presidents of CCWE

Luncheon Menu*

Mesquite Chicken Breast, Scalloped Potatoes and Steamed Broccoli.
Cherry Pie 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, February 7th**

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:

Kathy Chambers
Liberty Community Chorus

Karen Calkins
Stampin' Up

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

Sandra M. Hader, CPA

8534 N. Britt Avenue
Kansas City, Missouri
64154
Ph: 816.420.0011
Fax: 816.436.8343
hadersandra@aol.com

Kathy Chambers

Liberty Community Chorus

The Liberty Community Chorus began as a non-audition, summer chorus in 2003. Over 100 singers participated in the first concert, and the chorus changed to a two semester per year schedule in 2004. The current semester starts January 31st with rehearsals at the Liberty United Methodist Church, followed by a concert in April.

The choir is open to all singers 16 years and older from the Liberty and surrounding area. It's mission is to foster the singing talents of the choir and share the art of choral music with our community. Our programs have been varied and diverse, including a Holocaust Memorial Concert and Beethoven's *Mass in C* with the Liberty Symphony. The theme of our Spring 2008 concert is *Gloria! The Music of John Rutter*. Our artistic director is Bryan Taylor, who is also a member of the award-winning Kansas City Choral. If you enjoy singing or listening to choral music, join us!

www.libertycommunitychorus.com



Circle of Giving

Referring one another is the greatest compliment we can pay each other. The "Circle of Giving" is a statement of how referrals work. The following was provided by Joy Lamas, Beyond WOW Video.

Being a member of CCWE has truly benefited our business & I attribute that to several things. First, I think it's important to arrive early for our monthly meetings. Typically I get there about 30 minutes prior to the start of the meeting, & network. That means that I make sure to say hello to those that I know, but I also take time to meet new members/guests, finding out more about who they are and what they do in their business.

Secondly, I've done a spotlight display table, which offered our company the opportunity to showcase our services. Having a spotlight table includes the opportunity to speak to members individually & also to the group.

Several of our clients have come to us from CCWE, and several have also referred us to their friends & family. One example is Kerri Nobrega. Not only did Kerri hire us to do a Photo slideshow for her father-in-law's birthday, but she also told her mother-in-law that we do film transfers to DVD. Guess what? Her mother-in-law had Kerri drop off her film to us & when both jobs were done, Kerri's mother-in-law showed the DVDs to her good friend Eden. Eden brought us over 13 hours of film to be put onto DVD. Do you think it was worth my time getting to know Kerri better, while providing her information on several of our services? You bet it was! Kerri's known for her networking & this is only one example of how both of our networking time helped others benefit from our services.

Everyone has a story to tell. If you'd like to let others know how networking at CCWE has worked for you and your business contact Carol Birkey at carol@carolbirkey.com

January Guests

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

Doris Gaither
guest of Vicki Lucito
Casey Fry
guest of Dawn Peterson
Keri Graragazloo
Rachel Hall

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



Congratulations

Referral Queen 2007
Cheryl McCann

4th Quarter
Referral Award Winner
Michele Shields

NETWORKING CORNER

International Networking Week

February 4 - 8, 2008

Grab a red pen and your calendar. Plan your own networking celebration. Here are some suggestions (these work no matter what week it is).

1. Lunch with your most valuable networking contact. Who is that person?

Agenda: Explore ways to be even more useful to each other.

2. Lunch with a colleague from work whom you'd like to know better.

Agenda: Find a way to collaborate to solve a problem or initiate a change.

3. Dine out with 3 contacts who would enjoy, and benefit from, meeting each other.

Agenda: Share resources and information to help people achieve their goals.

4. Have coffee with a new contact.

Agenda: Ask good questions. Listen generously for what you can give.

5. Host a "bring-something-for dinner gathering" of friends.

Agenda: Ask everyone to write on a nametag something they "**Must do in 2008**". Help each other figure out how to get it done.

From Contact Count News at www.contactscount.com and online newsletter by Anne Baber and Lynne Waymon



Happy Birthday To You....

February Birthdays

- 1 Lori Cook
- 7 Mary McCormick
- 20 Elaine Adcock
- 23 Sharon Dean
- 25 Carol Birkey

March Birthdays

- 10 Kathy Chambers
- 11 Peggy Fryer
- 13 Joy Lamas
- 14 Margaret Tosti
- 19 Marilyn Demers
- 20 Judy Robinson
- 22 Donna Stilwel-Kronick
- 24 Margaret Heitman
- 27 Brenda Dunham
- 28 Barbara Bunce
- 28 Susan Henson

GETTING IT DONE

Elbow Room

Take Back Your Office With These Space-Saving Ideas

Home offices can be a tight fit. After all, it takes a lot of stuff to keep a home business going. But there are simple ways to be productive and efficient without wedging yourself between your desk and the walls. Try these ideas to free up more space.

- 1. Store it.** Some home offices look more like storage rooms. Crates of old files and boxes of extra supplies stack up in corners and cover the floor. You don't have to work in such cluttered surroundings. Instead, store seldom used items in another part of the house like a closet or the attic.
- 2. Switch office equipment.** If your printer, copier, and fax machine are spread out across your office, replace them with an all in one multifunction machine that takes up much less space while handling the same workload. Trade in a big full size monitor for a slender flat panel or you could replace your bulky desktop computer with a sleek notebook instead.
- 3. Clear a path.** Many home business owners never meet with clients or suppliers in their home offices. Yet you may have outfitted your office with extra chairs, side tables or a coffee table intended for that purpose. Get rid of those obstacles or convert some of the space to bookshelves and file cabinets to help reduce office clutter.
- 4. Hide it.** That unused space under your desk makes the perfect place to stash office stuff like a keyboard or a slide out drawer that can be mounted to hold small things. You might also try rollaway file carts and cabinets on casters. These can roll into other areas when not in use.
- 5. Get Help.** In the race for home office space, you might need to call in an expert. Professional organizers can help. Find one who specializes in home offices.

Submitted by Cheryl McCann, McCann's Bookkeeping and Tax Service. You can reach Cheryl at 816-781-4082 or clmusbooks@hotmail.com

February Board Meeting

Friday

February 22, 2007

12:00 PM to 1:00 PM

at the

Clay County Annex

1901 NE 48th Street



Congratulations

Congratulations to
Colleen Konieczka
A.G. Edwards & Sons
on being named
"Woman of the Year"
for 2007

50/50 Split

Diane Ostrum
Still Point
winner of the 50/50 Split.

Your Business Shouldn't Be Your Only Asset

If you're a small business owner, you may think of the business itself as your most important tool for building wealth. And to some degree that's probably true — you put a significant amount of money into the business to help it grow, and when you're ready to retire you may be able to sell the business and get your investment back, along with any appreciation in value. But while it may seem like you have it made, don't be fooled into thinking you can rely on just this one source for your retirement nest egg. You need to consider building wealth outside of your business as well.

There are certainly rewards that come with owning a business, but it also comes with plenty of risks too. Sometimes circumstances beyond your control can have detrimental effects to the value of your business. Additionally, your business could change dramatically between now and the time you retire. As a result, it's important to have a backup plan in place in the event things don't quite work out as you had hoped.

One of the first places business owners should start is with a good retirement plan. If you're not already doing so, consider contributing to a traditional or Roth IRA to enjoy the benefits of tax-deferred or tax-free growth on your retirement savings. If your business doesn't have a qualified retirement plan — and as long as your wife is not covered by a qualified plan through her employer either — you can take a deduction on your income taxes of up to \$4,000 (\$5,000 if you're 50 or older) in traditional IRA contributions for 2006. Those amounts will stay the same for 2007 as well. (If your business has a retirement plan, your contributions may or may not be deductible, depending on your income; Roth IRA contributions are never deductible.)

While that's a good start to retirement savings, a qualified plan for your business will let you save much more. There is a wide variety of available plan options, and some can be established with minimal expenses. Just to give you an idea, plan types include: SIMPLE IRAs, SEP IRAs, 401(k) plans, owner-only 401(k) plans, 403(b) plans (for tax-exempt 501(c)(3) organizations), and defined benefit (traditional pension) plans. The best plan for your business will depend on several factors, including the objectives you want to achieve.

One thing to keep in mind is that even if you contribute the maximum to an IRA or retirement plan each year, it may not be enough by itself to provide you with a financially secure retirement. To help you in your goal of preparing for retirement, you should probably have other savings as well. Once you've sized up your retirement savings options, you may choose to invest in an IRA, a qualified plan, a taxable account, or maybe even some combination of the above.

Be aware that the returns on your marketable investments may be less than what you're used to earning in your business, but that may actually work to your advantage. These investments may come with less risk and greater liquidity. They also provide diversification, which is one of the keys to any successful investing strategy.

Your business is definitely one of your most important assets, but it doesn't have to be your one and only. Plan ahead and invest in your retirement as a whole, using a combination of other assets to complement your investment in your business.

*Submitted by Colleen Konieczka • A.G. Edwards & Sons, Inc.
You can contact Colleen at 781-0800 or colleen.konieczka@agedwards.com*

Welcome To Our Newest Members

Barbara Bunce

*Star-Creations Custom Websites
5727 N Colorado Ave
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Providing affordable websites for small businesses and individuals.

Toni Cracraft

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Travel Agent. Small group specialist for Europe and Cruises

Casey Fry

*Mary Kay
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www.marykay.com/cfry*

Independent Mary Kay beauty consultant helping women meet their daily skin care needs.

Keri Gharagouzloo

*American Laser Centers
4918 NE 81st Street
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Medical and Cosmetic procedures.

Susan Henson

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Small Business training and counseling.

Carole Wood

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