

# The Key

TO THE FUTURE



## JANUARY 2009

### CCWE OFFICERS 2008

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**Penny Johnson**

Vice President

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Secretary

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### BOARD MEMBERS

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Awards

**Carrie Martsching**

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*Lunch Reservations*

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Networking

**Carol Birkey**

Newsletter/Directory

**Penny Johnson**

Programs

**Margaret Heitman**

Public Relations

**Glenda Kleppinger**

Special Events

**Karen Calkins**

Spotlight Tables

**Colleen Konieczka**

Web Master

**Barbara Star**

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](http://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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Money Matters

## What Is The Net Worth of Your Network?

*Test your Networking Savvy! Are you a smart networker? If you answer all 10 questions "Yes" you're a networking whiz. If not, use the tips to make your networking pay off.*

- Do you look for ways that your resources and information can help other fulfill their personal and professional goals?  
**TIP:** *When your conversational partner mentions an interest, enthusiasm or challenge, listen generously by suggesting a resource, book or website that will interest her or by introducing her to someone you know who shares that interest or concern.*
- Do you know at least 100 people well enough (professionally or in the community) to call and say, "Hi, this is \_\_\_" and they know who you are and what your skills and talents are?  
**TIP:** *Think of networking as TEACHING who you are and what you're good at.*
- Do you belong to at least four professional or community organizations and are you visibly active in at least two?  
**TIP:** *Take an active role so that you can show your character and competence and showcase your talents.*
- At social and business events, are you comfortable with introductions, can you remember names, do you introduce people to one another, and do you greet the leaders, hosts and speaker?  
**TIP:** *Make your own name memorable. Remember other people's names. Up your visibility by greeting the movers and shakers.*
- When people ask "What do you do?" do you avoid labels and titles and explain what you do in a way that starts a conversation?  
**TIP:** *Tell people what you want them to remember about you.*
- Do you make people aware of the kinds of problems you can solve, so they refer the right contacts and resources to you?  
**TIP:** *When somebody says, "What's new?" tell them a short story with you as hero, saving the day, serving the customer and solving the problem. Share your excitement in and pleasure at what you do.*
- Do you use conversations as a way to find a reason to exchange business cards?  
**TIP:** *Use cards to verify contact information so you can set up another meeting or provide some kind of information. Make notes and follow up quickly.*
- Do you know how to end conversations comfortably?  
**TIP:** *Say "It was great to hear about your marketing plans. I'll look forward to seeing you next month, Jean" Shake hands and leave. Or listen for challenges or interests and introduce her to someone who share them.*
- Before you go to an event, do you create a mental list of what is on your agenda?  
**TIP:** *Talk to people about upcoming challenges, what or who you want to find, what you want to know about. Don't waste your time on the ball scores or the weather. Instead get to topics that make great connections!*
- Do you find ingenious ways to re-connect, follow up and stay in touch?  
**TIP:** *Share rides to meetings; call and make plans to sit together at an event; or invite a networking contact to be your exercise buddy.*

## CCWE Luncheon & Reservation Information

**Tuesday, January 13, 2009**

**Networking 11:30 AM to 12 PM ■ Luncheon 12 PM to 1 PM**

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

### Program

#### AWARD WINNING Presentation

*Membership Drive Awards, "Special" Awards, "Woman of the Year 2008"*

*Installation of Officers for 2009*

### Luncheon Menu\*

Blackened Chicken, Oven-roasted Potatoes and Sauteed Mixed Vegetables.

Plus salad, rolls and 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**

# 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:**

## **Cheryl McCann**

*McCann's Bookkeeping & Tax Service*

## **Mary Olshefski**

*Silpada Designs*

## **Holly Schenk**

*Schenk Photography and Design*



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



## **Cheryl McCann**

*McCann's Bookkeeping & Tax Service*

From PB&J to a PDA, (Personal Digital Assistant), this Mompreneur finds time to do it all. Cheryl McCann owner of McCann's Bookkeeping & Tax Service has been in business for 6 years operating out of her home. She is the business partner for YOUR accounting needs, providing bookkeeping and accounting services to her business clients as well as tax service to both businesses and individuals. One of the benefits that set her apart from other accountants in this area is her commitment to customer service. She offers a drop off and pick up service with deliveries and meetings at her clients place of business as well as QuickBooks training or review and budget set up. The move to her new office right in the back yard will help her meet with clients more efficiently while still keeping an eye on what happens at home.

Having her own business has been a dream of hers since she was a senior in high school, where when asked "What do you want to be after high school?" her reply was to have her own accounting business that she runs from home while staying home with her children. Cheryl was voted most likely to succeed by her high school class. Although it is not something that was an easy choice to make nor did she fulfill her dreams right away, with the support of her husband Terry, they decided that this was the best way for her to have a career in her field and to be an interactive mother to their two children Marci now 12 and Phillip 7. "I have tired it all, stay at home mom, part time working mom, full time working mom, but this is the only thing that we have found that makes us all happy.. I loved parts of but not all of those phases in my life so I made the situation that work best for me. It is truly the best of both worlds." Balance is something that I have to work hard to do and don't always do well, but I try not to let the "To do's" get in the way of the "Love You's" at our house and that is what is most important. Hey, balancing things is part of my job as a mom and as an accountant and after all of these years I must be doing something right because my clients and my family all seem to be happy.

## **Mary Olshefski**

*Silpada Designs - Independent Representative*

Mary Olshefski is an Independent Representative for Silpada Designs. Silpada Designs was started by two Kansas women in 1997. Silpada is a line of fine quality .925 sterling silver jewelry that is handcrafted by artisans in several countries. There is no nickel in any of the jewelry, so women who break out with certain types of jewelry can almost always wear Silpada. Besides sterling silver, many pieces are also made with natural materials, including various types of shells, minerals, and stones.

Mary have been selling Silpada since October, 2007. She has a great time selling the jewelry, and would love to help you get some. Mary has three services to offer you:

1. She can sell you the jewelry or help your spouse or significant other buy the perfect gift for you if you give her a wish list!
2. She can help you get a lot of jewelry free just for having your girlfriends over for a Ladies Night Out. Her December hostesses each received approximately \$360 in free jewelry!
3. If you are interested in learning more about how this fabulous jewelry can provide you with an avenue to supplement or replace your income in an area that is recession proof, she'd love to talk with you and share the business opportunity.

Silpada offers a life-time warranty on all of the jewelry, and will replace anything that breaks, no questions asked. If you hold a retired piece that breaks, let her know, and Silpada will replace it with something of equal value from the current catalog. She currently has a promotion to get an extra \$100 in free jewelry on top of what your party earns if you book in January, and has 3 dates left. Let her know if you're interested!

## **Holly Schenk**

*Schenk Photography and Design*

Holly Schenk has been in the Kansas City area since 1982. She currently teaches art classes at Hope Lutheran in Shawnee, community education for the North Kansas City School District and will be one of the first CE teachers at the Kansas City Art Institute's new Northland satellite at Briarcliff West, opening this spring. She also works on her own paintings as much as possible. Her favorites are pastel and mixed media with lots of color and she does commission work ranging from caricatures, to murals, to fine art pieces.

Recently, she was selected to be the first rotating artist at Gladstone's new community center. One of Holly's favorite sayings, "Having original artwork on your walls is the same as knowing that the diamond on your hand is real." Please stop and visit Holly at the Spotlight table.

**Northland Business Owner Receives Gladstone Chamber Award**

Beyond Wow Video Services, LLC located in the Northland, received the Gladstone Chamber of Commerce's award for Business of the Year. This award was presented to Steve & Joy Lamas of Beyond Wow Video Services, LLC. on Friday evening, December 5<sup>th</sup> at the Chamber's annual dinner & awards ceremony held at Staley Farms.

A member of the Association of Video Professionals (AVP), a nationwide network of professional video studio owners, Beyond Wow Video Services, LLC owner, Joy Lamas, serves on their Board of Directors.

Beyond Wow Video Services, LLC works with both corporate & consumer level clients to create projects such as corporate marketing videos, photo slideshows for Events, and film/photo/slide transfers to DVD. Beyond Wow Video Services, LLC located in the Northland, has been serving the Kansas City area for the past 4 years & has received National recognition for their video projects.

###

**Hillcrest Transitional Housing Fund-Raising Event**

Premier Designs Jewelry is extending an invitation to partner with them for the Hillcrest Transitional Housing Fund-Raising Event on Friday, January 30, 2009 from 3:00 PM to 8:00 PM. The fund-raiser will be held at the Freedom House building, 2050 Plumber's Way in Liberty, Missouri.

The mission of Hillcrest Transitional Housing is to be a transitional housing program providing a Christian environment that helps homeless families become self-supportive, self reliant contributors to society. For more information contact Jennifer Madsen at 816-506-5168 or [jenniferjewelry@kc.rr.com](mailto:jenniferjewelry@kc.rr.com)



**Happy Birthday To You...**

**January Birthdays**

- 10 Karen Calkins
- 12 Sandra Hader
- 12 Dana Mauzy
- 23 Jennifer Madsen

**February Birthdays**

- 1 Lori Cook
- 7 Mary McCormick
- 20 Elaine Adcock
- 23 Sharon Dean
- 25 Caorl Birkey
- 27 Gina McLean

**January Board Meeting**

Friday  
**January 23, 2009**  
**12:00 PM to 1:00 PM**  
at the  
**Clay County Annex**  
1901 NE 48th Street

**December Guest**

*We would like to recognize our December meeting guest. . . .*

**Pat Pierson**  
**Imaginative Designs**  
*guest of Traci McKown*

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

***Congratulations***

**Mary McCormick**, *McCormick & Fracassa Elder Law Firm*, for being named one of the Northland's "Super Lawyers" by the Missouri and Kansas Super Lawyers magazine. This is Mary's 3rd year being awarded this title (she's considering getting a cape). **Way to go Mary!**


***Sympathy***

Our condolences to **Jennifer Madsen**, *Premier Designs Jewelry*, and her family. Her father-in-law passed away unexpectedly this past week. If you like to extend your condolence, her address is 4919 Evanson Ave, Kansas City, MO 64133.

**Welcome To Our Newest Members**

**Harlene Bowman**  
*Bank Midwest N.A.*  
1580 N. Church Rd.  
Liberty, MO 64068  
Phone: 816-792-001 • Fax: 816-415-2886  
Email: [jbowman@dfckc.com](mailto:jbowman@dfckc.com)


Retail banking - deposit, lending and investment opportunities

 **Shaklee**  
Creating Healthier Lives®  
Independent Distributor

**Ginny Young**  
Distributor

Young For Life

Telephone: 816.453.7192  
[vyoung2@kc.rr.com](mailto:vyoung2@kc.rr.com) • [shaklee.net/young\\_for\\_life](http://shaklee.net/young_for_life)

 **PGN**  
Financial Services, LLC

**Brenda S. Dunham**, ChFC, CSA  
Financial Advisor

16908 George Franklyn Dr. ■ Independence, MO 64055  
Phone: 816.448.3350 ■ Fax: 816.478.8826  
[bdunham@pgnfinancial.com](mailto:bdunham@pgnfinancial.com)

### What to Do If You're Offered an Early-Retirement Buyout

Corporate downsizing has become so common that it hardly counts as news anymore — unless you're one of the affected employees. The common alternative to outright firings is to offer a buyout package that strongly encourages early retirement; in theory, the company achieves net savings from lower salary costs and a leaner organization. Usually, you'll hear of a buyout offer on the company grapevine before it's officially announced as your "opportunity" to retire early. You are usually free to refuse, but in reality, you could be terminated soon after with few or no benefits if you do. Alternatively, you might receive a sweeter offer within six months or more. If you think an early-retirement offer might be imminent, here are five things you should consider:

#### Step Back and Think About Your Plans

You generally have three main possibilities: get another job, work for yourself or retire. You should choose sooner rather than later, since it could affect whether you accept or reject your package. If you decide to seek another job, you should move quickly, because it's easier to find work while you are still employed. There's usually a comfortable period between the offer and the expected retirement date, during which you should try to line something up. Also, if you know you want to keep working, you may want to put off the retirement package for as long as you can. If you are trying to start your own business, however, you will probably need to gather as much capital as you can, including cash from your early-retirement package. If you choose to retire, you may want to place the entire package into an investment program.

#### Talk to a Professional

It's smart to go over your specific package and plans with your professional advisor in order to review both the immediate offer and your long-term financial prospects.

#### Size Up Your Offer Carefully

There is no standard offer, but the "sweeteners" you may see can include benefits such as: a bonus in cash, lump-sum payment of retirement-plan benefits, some salary continuation, a credit of extra years of service in your retirement plan, insurance coverage, continuation of medical benefits for a time, outplacement services and stock options. You need to consider the particulars of your package as they relate to your long-term plans.

#### Know the Tax Situation

Distributions from tax-qualified retirement plans are usually taxable to a large extent. This will generally reduce the cash you have available. You can also trigger an additional tax if you withdraw too much from a plan in a single year or if you are too young when you take your distribution. You should be able to defer taxes on your distribution until you need to receive it by rolling over your money into an IRA. Or, if you meet the age requirements, you may be able to use forward averaging to help cut the tax you owe on a retirement-plan distribution.

#### Can You Negotiate?

Your offer may be standard, offered to all the employees in your category of service and age. Such an offer may

not be negotiable. If you have received an individual voluntary separation offer, negotiation may be possible, and you don't necessarily have to accept or refuse the first plan offered. You may need a particular benefit that's not in the package or changes in the benefits that are included. Ask, and you may get a package that works better for you. Don't ask, and you likely will not.

An early retirement can be an excellent opportunity or a long-term problem depending on how well it fits your financial goals. For guidance in your specific situation, speak with your financial advisor.

*This article was written by Wachovia Securities. Provided courtesy of Colleen Konieczka, Financial Advisor in Liberty at 800-821-7354.*

### Free Workshop

#### JC WYATT HOUSE

1309 Felix St. St. Joseph, MO 64501

**Tuesday, February 10, 2009**

**6:00 - 8:00 PM**

*Appetizers and a tour of this historic home are included.*

#### We will discuss:

Weathering current market conditions; Implementing future tax strategies; Re-evaluating your risk tolerance; Design your portfolio to fight inflations; Establishing and maintaining an asset allocation strategy suitable for 2009

Hosted by **Colleen Konieczka**, Financial Advisor, Wachovia Securities. Feel free to bring a friend, just RSVP 816-233-8021 (seating is limited). Special Guest Speaker, Tommy Elms, Regional Vice President, John Hancock.