

# The Key

TO THE FUTURE



**MAY 2009**

**CCWE OFFICERS 2009**

- President*  
**Carrie Martsching**
- Vice President*  
**Traci McKown**
- Secretary*  
**Kari Jo Bear**
- Treasurer*  
**Margie Lee**
- Past President*  
**Penny Johnson**

**BOARD MEMBERS**

- Ambassadors*  
**Caryl Goodman**
- Awards*  
**Judy Robinson**
- Historian*  
**Judy Robinson**  
**Karen Calkins**
- Hospitality*  
**Gina McLean**  
**Harlene Bowman**
- Membership*  
*Correspondence*  
**Caryl Goodman**  
*Lunch Reservations*  
**Karen Allenbrand**
- Member-At-Large*  
**Margaret Heitman**
- Networking*  
**Angie Clark**  
**Ginny Young**  
**Michelle Jerred**
- Newsletter/Directory*  
**Penny Johnson**
- Programs*  
**Joy Lamas**
- Public Relations*  
**Kathy Chambers**
- Special Events*  
**Paula Bornus**
- Spotlight Tables*  
**Brenda Dunham**
- 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, responding to the evite or by 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. Those reserving but not attending will be billed. We do accept checks and cash. Sorry, we do not accept credit or debit cards.

## It Was An Award Winning 1<sup>st</sup> Quarter...

### Referral Awards

**Joy Lamas, *Beyond Wow Video* and Carol Birkey, *carolbirkey.com***  
 *tied for 1st Quarter Referral Queen*

**Grace Harriger, *Arbonne International* and Penny Johnson, *Johnson Creative Service***  
 *tied as runners-up*



*Toni Cracraft*



*Joy Lamas with Judy Robinson - Awards Chair*



*Kathy Chambers*



*Carrie Martsching*

### Kudo Award Winners

*The following kudo award winners were nominated by members and presented their awards at April's meeting.*

**Toni Cracraft** - *Who tries her best to support other CCWE women*

**Joy Lamas** - *For donating 10% of March business proceeds to Hillcrest Transitional Housing*

**Kathy Chambers** - *For introducing evite to CCWE*

**Carrie Martsching** - *Who participated in teaching a class twice with only a weeks notice.*

**Judy Robinson** - *For taking board minutes in March*

### CCWE Luncheon & Reservation Information

**Tuesday, May 12th, 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**

**Nutrition for Women**

*Program information on page 4*

**Cost Reservations Required**

**\$15 for members • \$18 for guests • \$30 for members without reservations. Due by noon Thursday, May 8th.**

*Reservation information in left column.*

*Luncheon menu on page 4*

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## 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:

#### Michell Jerred

*Arbonne International*

#### Jutta Malgadey-Geldersma

*Licensed Massage Therapist*

#### Kathy Sievert

*www.GreatSecretDeals.com  
and www.GreatTripDeals.com*



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



Contact Brenda Dunham at [bdunham@pgnfinancial.com](mailto:bdunham@pgnfinancial.com) to book your table.

## Michelle Jerred

*Arbonne International - Independent Consultant*

I began my journey with Arbonne last February when my sister told me she had found a brand of products that may be able to help my two little girls with their extremely sensitive skin and eczema. She sent me samples, I tried them, loved the relief they gave my daughters, and as they say “the rest is history”.

By May I knew I wanted to be a full time “fixer” and started my home based business. With over 300 products formulated to be pure, safe, and beneficial, I can help you or someone you know find a solution for issues inside and out, head to toe. From age spots to acne, cracked feet to crow’s feet, or breakouts to bad burns, I want to help you!

If you would like a product sample, to get together one-on-one, or host a fun presentation with your friends, please call me at 816-204-1042 or email to [mjerred@myarbonne.com](mailto:mjerred@myarbonne.com). You may also visit my website at [www.mjerred.myarbonne.com](http://www.mjerred.myarbonne.com).

## Jutta Malgadey-Geldersma

*Licensed Massage Therapist*

Jutta graduated from college in 1970 with both a BA and a BS degree. She has experience in several different fields. She established a career with a financially sound corporation, ConAgra, all the way from clerk to management. She developed and facilitated workshops, created workshop manuals and instruction sheets, built customer relations, had marketing responsibilities, implemented inventory control, reduced costs, increased profits and functioned on several boards of directors.

Jutta has established her own business. She is a Nationally Certified and Missouri licensed Massage Therapist. She works out of her home and is experienced in the following modalities: Swedish, Deep Tissue, Reiki, La Stone, Perinatal, Reflexology, and Lomi Lomi. Take advantage of Jutta’s May Mother’s Day Special, see page 5 of this newsletter.

In addition to her Massage Business, Jutta has established J & S Creations, which specialize in hand made items for the home. These items consist of such things as quilts, afghans and whatever someone might desire. You can contact Jutta at 816-741-6121.

## Kathy Sievert

*www.GreatSecretDeals.com  
and www.GreatTripDeals.com*

I have been the proud owner of my own online travel business for two years. My website is powered by the YTB Travel Network. The Blue Valley Educational Foundation and the Independence School District have found ways to turn vacations into donations through my company. And even the Kansas City Chiefs have their own special website too!

I’ve always believed in the home-based business industry and thankfully, now I’ve found the PERFECT company. Not only can we take AMAZING trips at a deeply discounted rate, we also have an awesome online shopping mall with over 600 stores, where YOU can get cash back. Go to my website: [www.GreatSecretDeals.com](http://www.GreatSecretDeals.com) to sign up for a FREE account. And by the way, if you’re an EBAY shopper, you get 25% cash back on your purchase.

Also, Check out my website at [www.GreatTripDeals.com](http://www.GreatTripDeals.com) and enter The Trip of a Lifetime Sweepstakes. Every month, we give away a free vacation and spending money to a different destination. This month the trip is to Breezes Runaway Bay Resort and Golf Club in beautiful Jamaica!

I am looking for people who would like to have fun and travel like a “rock star” at a discounted rate, get great tax savings and make an amazing ongoing income. Ask me about how to make an additional \$1,500 a month or much, much more...the sky is the limit - literally!

### The 4 People Every Business Owner Needs

Forty-one years ago the Beatles introduced a song “*With a Little Help from my Friends*”. That concept still applies to business owners, more now than ever. With so many facets to running a business, i.e., sales, marketing, record keeping, etc., having the right people in your corner can be a tremendous asset, providing both emotional support and business know-how. Typically, there are 4 kinds of supporters who serve as emotional advisors. If you are fortunate to find all 4, you will have your own support group for your business.

- **“The Cheerleader”** – Athletes have them, so why shouldn’t you? Cheerleaders are those individuals who rally behind your ideas and believe in you as a business owner.
- **“The Role Model”** – If he or she is actively teaching or training, then you might consider the role model to be a mentor. These role models will guide you in your business by the principles of their successful business.
- **“The Expert”** – Experts provide the missing piece for business owners who are focused on, and anxious about, keeping the business afloat. “Experts” fill in the gaps by asking questions that start with: “have you given any thought to...”
- **“The Techie”** – Although many business owners dabble in technology, having someone who keeps up with the latest developments can free you up to focus on the big-picture issues that make up most businesses, even the small ones.

Though it’s true that other than cheerleaders, you can hire experts and tech support and even pay for mentoring, having these people in your corner is both comforting and cost-effective. Some business owners are fortunate to have such supporters, while others may need to look more closely at those people already in their inner circle...or get out there and do more networking.

*Submitted by Carol Birkey, Business Coach.  
You can reach Carol at [www.carolbirkey.com](http://www.carolbirkey.com)*



## Happy Birthday To You....

### May Birthdays

- 6 Colleen Konieczka
- 19 Kelly Wilson
- 20 Becky Poitras
- 22 Mary Olshefski
- 23 LeAnn Greer

### June Birthdays

- 13 Carolyn Kirby
- 18 Holly Schenk
- 24 Becky Wills

## 50/50 Split

**Linda Fulgham**  
[lindafulgham.com](http://lindafulgham.com)  
winner of the 50/50 Split.

## May Board Meeting

Friday, May 22, 2009  
**12:00 PM to 1:00 PM**  
at the  
**Clay County Annex**  
1901 NE 48th Street

## April Guests

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

**Susan Stewart - Main Street Pet Resort & Day Spa**  
*guest of DeDe Shields*

**Roslyn Burney - KC Art Institute Northland Campus**  
*guest of Margaret Heitman*

**Laura Gabrielse - Reece & Nichols KC North**  
*guest of Lisa Keefe*

**Sharon Pearson - Pearson Chiropractic & Acupuncture**  
*guest of Glenda Kleppinger*

**Sharon Buford - Western Associates**  
*guest of Lilsa Keefe*

**Kathryn Bland - Kat B Designs**  
*guest of Carol Birkey*

**Robyn Hiatt - NKC Hospital**  
*guest of Judy Robinson & Kerri Nobrega*

**LeAnn Carter - Primerica**  
*guest of Jennifer Madsen*

**Stefanie Lee Thompson - House of Colour**  
*guest of Jennifer Madsen*

**Sheila St. John - Flexible Staffing**  
*guest of Debra Malone*

**Debra Malone - Flexible Staffing**  
*guest of Michelle Jerred*

**Angela Reyes Williams - YMCA**  
*guest of Michelle Jerred*

**June McAdams - Victoria Realtors**  
*guest of Tracy Johnson*

**Traci Morrison - The Crossing at Barry Road**

**Jacqueline Parthé - The Crossing at Barry Road**

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

## Welcome To Our Newest Members

### Linda Fulgham

[lindafulgham.com](http://lindafulgham.com)  
4041 NE 59th Terr  
Gladstone, MO 64119  
Phone: 816-455-0657  
[linda@lindafulgham.com](mailto:linda@lindafulgham.com)

*Designer of handcrafted greeting cards,  
scrapbook albums and home decor items*

### Traci Morrison

*The Crossing At Barry Road*  
7831 NW Roanridge Road  
Kansas City, MO 64151  
Phone: 816-505-9700  
[tracim1547@yahoo.com](mailto:tracim1547@yahoo.com)

*Residential Apartments/Corporate Housing*

### Jacqueline Parthé

*The Crossing At Barry Road*  
7831 NW Roanridge Road  
Kansas City, MO 64151  
Phone: 816-505-9700  
[management@thecrossingkc.com](mailto:management@thecrossingkc.com)

*Residential Apartments/Corporate Housing*

### Susan Stewart

*Main Street Pet Resort & Day Spa*  
13060 Woodridge  
Platte City, MO 64079  
Phone: 816-858-7387 or 816-858-4426  
[susanstewart@kc.rr.com](mailto:susanstewart@kc.rr.com)

## CCWE Luncheon & Program Information

### Program

## Nutrition for Women

### Recipe for a healthy lifestyle

Presented by Vickie Stark Diesel, MS, RD, LD

Vickie is a registered dietitian. She has been a member of the Missouri State Dietetic Association for 20 years and the Kansas City Dietetic Association for the past 10 years & has been licensed in the State of Missouri for the past 12 years. Vickie holds a Masters Degree in Dietetics and Nutrition from Kansas State University and a Bachelors Degree in Foods and Nutrition from Southwest Missouri State University.

Vickie has worked extensively in Community Nutrition for the State of Missouri in the Child and Adult Care Food Program and the Women, Infants and Children's Supplemental Food Program. Other work experiences include: Nutra-Net, Inc—a non-profit organization for nutrition education of parents and children, the Midwest Dairy Association and Council—providing assistance to schools and health professionals and currently, part-time with Show-Me Nutrition Consultants (long term care, hospitals and community weight management classes) and with North Kansas City Hospital as an education dietitian for both out-patients and in-patients.

### Luncheon Menu\*

Beef Enchiladas, Refried Beans, Spanish Rice.  
Summerberry squares 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.*

Luncheon Costs and Reservation Information appear on page 1.

## MARTSCHING LAW FIRM, LLC

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Fax: 816.781.4463

## TO YOUR GOOD HEALTH

### 23 Ways To Feel Good About Yourself

The National Osteoporosis Foundation (NOF) supports you in making a commitment to your health. We encourage you to think of yourself as having healthy bones and vibrant good health. Some people find positive thoughts are helpful in reaching personal goals. Positive thoughts are also called affirmations or words of wisdom. Some people consider it a type of self-talk. Affirmations can help inspire and motivate you. Many people find that they help change attitudes and transform their lives.

When using affirmations, you can either think or say them aloud. Some people say certain ones over and over. Others set aside a specific time of day for affirmations, such as when they first wake up or just before going to bed. You may want to visualize or have mental images as you read, think or say affirmations. When using affirmations, try to believe the words. And, feel good about yourself.

Another way to use affirmations is to place printed or handwritten affirmations on a mirror, door, cabinet or bulletin board. That way they are available as gentle reminders for you. Some people add art or decorate the pages on which they are written. You can also carry them in a purse, briefcase, notebook or book so they are handy to read when you have a few extra moments. You may want to keep a personal notebook of your affirmations that you can add to over time.

The affirmations below are adapted from NOF's Staying Power Kit. We encourage you to use them in ways that help you embrace healthy changes in your life. And, of course, we encourage you to create your own too.

1. I plan to live a long and healthy life. Having strong bones is important in achieving this goal, and I am willing and able to do what it takes.
2. I stay focused on my strengths. Knowing that I have strengths motivates me to do my best every day for my health and well being.
3. I think positive thoughts about my physical and emotional health.
4. I seek out and choose to have friendships with people who support me. Having strong, positive relationships keeps me healthy.
5. I exercise regularly. My bones and entire body appreciate my effort. I become stronger and more flexible each day.
6. I forgive myself for past unhealthy behaviors and focus on the things I can do now.
7. I know that what I do today brings strength to my body and soul.
8. I reward myself in healthy ways. One of my favorite activities is to take walks by myself or with a friend several times a week. I can focus on the beauty of nature or on pleasurable conversation while I do something positive for myself.
9. My bone health is worth my time and attention.
10. I love myself enough to take good care of my health.
11. My bones are an essential part of my body. Bones give shape to my body, and they support and protect my internal organs.
12. I respect and care for my bones and treat them well.
13. I am careful with movements and activities. I care enough about my bones to protect them.
14. When I think about myself, I see a vibrant and healthy person.
15. I welcome people into my life, and strangers become friends. Osteoporosis does not isolate me or keep me from having relationships with friends and family.
16. I approach the future one-day at a time, and I remember to appreciate each day as I live it.
17. I feel good about my bones and my health. I feel good about life.

May Special

\$1500 off

any Massage in honor of Mother's Day  
during the month of May.

Call Jutta Malgadey-Geldersma 816-741-6121.

*To Your Good Health continued...*

18. I accept help graciously and positively. Everyone needs a little help from time to time. I am grateful that there are people to help me. And, I help others in turn.
19. I make my bones stronger by exercising regularly, remembering to get enough calcium and vitamin D.
20. I take pleasure in each new day.
21. I plan and take part in activities, gatherings and social events that I enjoy.
22. I'm happy knowing that I can have strong healthy bones.
23. When I look in the mirror, I remember to STAND TALL. I feel good about myself.

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

## Notary Class

Become a Notary Public and notarize documents for the mortgage industry. This course will teach you how to make an extra stream of income possible. This is not an MLM or pyramid scheme. This is your business and you will learn how to set your own hours while working full or part-time.

Classes start Saturday, May 30, 2009. Call Carol Birkey for details at 816-781-8053 or email [carol@carolbirkey.com](mailto:carol@carolbirkey.com)

## MONEY MATTERS

### Little Ways You Might Improve Your Financial Life

**This is the year.** You can make 2009 the year you alter your financial life for a better financial future. Let's look at some steps you might think of taking with the goal of financial freedom in mind.

No, we're not talking about those ridiculously obvious steps the usual articles recommend, like "write your goals down" and "set a budget". Let's go past the clichés and get into the real issues.

**Look at your income source, your expenses and your debt.** How do you earn income? If you earn it from one source, is there effectively a ceiling on it, or is there real potential for your income to rise in the next few years? Now look at your core living expenses, the ones you can't avoid (such as a mortgage payment, car payment, etc.). Can any core expenses be reduced? Investing aside, you position yourself to gain ground financially when income rises, debt diminishes and expenses stay (relatively) the same.

**Maybe you should pay your debt first, maybe not.** If you are a business owner or a professional, for example, you'll likely always have some debt. Your ultimate goal should be to build wealth – and you can plan to build wealth and reduce debt at the same time.

Some debt may be considered "good" debt. A debt may be "good" if it brings you income. For example; if you buy a rental property, you're paying a mortgage, but that's considered a "good" debt because you're getting passive income from the rent payments and there is the possibility the property may increase in value. Credit cards are usually considered "bad" debts because of the nature of items that credit cards are used to purchase.

If you'll be carrying a debt for a while, put it to a test. Weigh the interest rate on that specific debt against

your potential income growth rate and your potential investment returns over the term of the debt. If the interest rate on that debt looks like it will outpace your income growth and investment returns, then you should really think about paying that debt down fast, because you can't afford that interest rate.

Of course, paying off your debts, paying down balances and restricting new debts all works toward improving your FICO score, another tool you can use in pursuit of your financial goals.

**Implement or refine an investment strategy.** You should try not to refrain from investing, even when the bears are out. You're not going to retire on the relatively small elective deferrals from your paycheck; you may retire on the growth or interest that those accumulated assets earn over time compounded over many years. Consistent investing, this year and in years to come, has the potential to help you improve your financial life. As a reminder, investing involves risks and the potential for your assets to lose value.

### Manage the money you make on your way to meeting your financial goals.

If you simply accumulate assets, you may have money just sitting there open to different types of risk – inflation risk, market risk, even legal risks.

Don't neglect the risk management strategy that could be instrumental in helping you retain any wealth. Your after-tax return may be more important than your investment return, so risk management should be part of your overall financial picture.

**You may want to request assistance from a financial professional for the wealth you are growing.** A financial professional will help to educate you about the principles of wealth building. You can draw on that professional knowledge and assistance this year – and for years to come.

Investment Advisor Representative with, and Securities and Investment Advisory Services offered through InterSecurities, Inc., Member FINRA, SIPC and Registered Investment Advisor. Non-Securities products and services are not offered through InterSecurities, Inc

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

## Reciprocity WORKS!!!!

**Mary McCormick, McCormick & Fracassa Elder Law firm,** had a unique experience with her bank. **UMB Bank** (Angela Miller) chooses a customer of the month and they chose Mary's office. They brought lunch to her office and requested that Mary get some t-shirts made with her company name on them. The bank staff wore the t-shirts all day and handed out her company's business cards to banking customers to promote **HER** business. She in turn keeps the **UMB Bank** business cards on hand for customers in her office.

*Now if every CCWE member would follow UMB's lead to some degree, what a powerful group we would be.*

©The Key is published monthly for Clay County Women's Exchange by Johnson Creative Service at 816.781.9208