



Women BUSINESS OWNERS Network

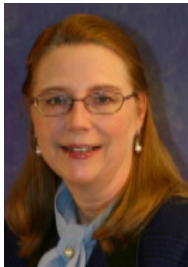
September 2009

Serving the Needs of Women Business Owners in Southeast Nebraska

Post-Vacation Ramblings

By Glenda Hinz

Partner, AroundLancasterCounty.com;
Owner, HINZtime Virtual Assistance;
and WBON President



If you've been reading this column, you'll recall that last month we took a driving vacation to who-knows-where-we're-going. Our travels ended up taking us to Keokuk, IA (so I could get in my dose of genealogy research); Springfield,

IL (it's Abe Lincoln's bi-centennial); Terre Haute, IN; Louisville, KY (home of Louisville Slugger bats and Churchill Downs); French Lick, IN (West Baden Resort is wonderful! And the foot massage wasn't bad either! A little winning at the casino helped too); Indianapolis, IN (home of the Indy 500/Brickyard 400, and they have a really nice zoo and downtown area); Michigan City, IN (the local theatre group is a hidden treasure, and the sand dunes were neat); and Bettendorf, IA (Rock Island Arsenal, John Deere Pavilion, and Lock and Dam #15). Vacations are fun, but catching up when you get back makes you need another vacation!

We did manage to get my office put back together once we returned from our travels. There are still boxes of stuff throughout the basement because I refuse to move them back in the office without sorting and tossing first. And I need to get things hung up on the walls and make it a bit more homey. But it's nice to have almost everything back where it should be and a fresh coat of paint on the walls.

It's also time for a fresh new programming year at WBON with new Board members and new member benefits.. (Our fiscal year is September 1 – August 31.) Your Board is busy planning programs for the coming year and ways to make your membership

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WBON in September

Creating a Professional Image

Presented by Jennifer Bartels, Premier Designs

Wednesday, September 16, 2009

11:30 am - 1:00 pm

(Reservations required by noon, Friday, September 11)

The Knolls

2201 Old Cheney Road, Lincoln

\$15 for Members & 1st-time Guests; \$20 for Non-members

Add \$5 for late or no reservations.

(No-shows will be billed)

A professional image is important when you are representing yourself and your business. Jennifer will help you create not only a great first impression but a great lasting impression. She also promises to show you how to lose 10 lbs. without breaking a sweat—with accessory and clothing aerobics.

Everyone will take a fashion personality test to find out what their fashion personality is—Dramatic, Romantic, Natural, or Classic. Examples will be shown of each of these styles using models—most likely some of our WBON members.



Jennifer and her husband, Lynn, have 2 boys: 10-year old Luke and Max who is 5. The boys play sports and keep their parents very busy. Jennifer was a Registered Nurse for 18 years, specializing in Cardiology and Intensive Care. She still spends a small amount of her time in Nursing Education at Lincoln Surgical Hospital.

She has been with Premier Designs for 7½ years, selling beautiful, affordable, high fashion jewelry and helping women earn it for free. Her emphasis on serving, rather than selling, has led her to become an expert in professional image consultation. Jennifer currently has over 100 ladies on her team, and she loves to help them build their own successful businesses.

For reservations or information, call the WBON hotline at 402-434-7926 or register on-line at www.wbon.us by noon on Friday, September 11

(no-shows will be billed).

- Bring another woman business owner as a guest!
- Bring your business cards for networking!
- All southeastern Nebraska women business owners are welcome!

August meeting review

Stop the World, I Want to Get Off: Time Management to Achieve a Balanced Life

by Marilyn Peach, Haven Manor

Special thanks to Kolleen Meyer-Krikac, MS Certified Life Coach and Licensed Professional Counselor, for her fun and enlightening presentation. With 16 years of experience helping others achieve goals and improve life satisfaction, she provided tangible ways for us to evaluate the gap between where we are now and where we would like to be. We need to take a serious look at whether we're in charge of our schedules, or if we're just along for the ride. If we say "yes" to some things, we're saying "no" to other things. Are we saying "yes" to the things that achieve our goals?

The coaching mandala Life Balance Wheel indicates how well our core values interrelate to our ideal life in relation to our physical environment, personal and spiritual development (personal growth, education, etc.), social life (remember fun?), health and self-care, romance, finances, family & friends (our "community"), and our career. A balanced life is like a balanced meal; it makes us feel healthy and complete. When it is out of balance, it's like an unhealthy diet, and we don't feel good about life. In fact, it can even lead to physical illness!

Time management helps us make each aspect of our lives work together for balance. We need to evaluate what's working vs. what's not working. For example:

I always/never have time for...

My goals are/are not well-defined when it comes to...

I procrastinate/never procrastinate about...

It's easy/hard for me to say no to...

Meeting deadlines is easiest/hardest for me...

I'm pretty clear on how long it takes vs. spend too much time on...

We're more successful with time management when we work within our time management preferences and use our natural energy cycles. Preferences include such things as:

Working independently/collaboratively

Concentrating in short bursts/long stretches

Working in silence/with background noise or music

Focusing on one thing at a time/multi-tasking

Achieving our goals is easier and more rewarding when we work within our natural energy cycles. We need to evaluate whether mornings, afternoons, evenings, or late nights are the best or worst time for us to complete specific types of tasks. And, when our energy is lagging, we need to do what works well for us (e.g., taking a break, playing music, eating a high-energy snack, stretching, reviewing my goals, taking a catnap, exercising, etc.).

Some final, great tidbits of advice:

Carve-out time every day to nourish ourselves and "refill our buckets."

Don't procrastinate – just do it and you'll feel better!

Break tasks down into achievable, bite-sized pieces.

Keep a chart of goals and reward yourself for completing the job!

Marilyn Peach works for Haven Manor, Independent and Assisted Living Plus+. A family owned, Christian-based business serving Lincoln, Hickman and surrounding communities for 27 years, they provide seniors with long- and short-term care, memory care, hospice, and adult day care.

Ramblings

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even more beneficial for you. And of course, we always welcome suggestions you might have.

I want to take this opportunity to thank the 2008-2009 Board for their service, professionalism, and wisdom throughout the year. And thanks to the 2009-2010 Board members for their willingness to serve. Take a moment to thank those who donate many hours of their time to this group.

Be sure to join us at our September meeting to learn more about your professional image. September is our Annual Meeting which means you'll hear a "State of WBON" report, and we'll be installing our new Board members. We may even have a surprise or two for you! I look forward to seeing you on September 16!



5 Simple Strategies To Create Cash In Your Business Right Now

by Elizabeth Genco Purvis, a.k.a. "The Marketing Goddess" www.marketinggoddessblog.com

Submitted by Susie Joyce

One of the things I hear most often from my new clients is, "Elizabeth, I need to start making money... yesterday." Can you relate?

I certainly can! There have been plenty of times in my business where it felt like my cash flow was a total roller coaster—up one minute, down the next. And I have to tell you...one day, I just plain got fed up with it.

It takes a lot to push me to the breaking point, but when I'm there, I am SO THERE. So I made a decision: do whatever it took to master my cash by learning how to manage it, and more importantly...learning how to create it on demand. (And it has worked—my cash creation strategies have resulted in multiple 30-day five-figure windfalls this year.)

The first thing you must remember is that you receive money in exchange for the value you give. Naturally, the skies aren't just going to part and rain gold ingots down on your head simply because you "need money right now!" Cash flow problems are simply amazing opportunities to provide great value to your clients. The great news is, you can create cash quickly because you have everything you need to do just that, right now.

The second thing to remember is you must take an active role to generate more cash flow, rather than just leaving it up to chance, blaming the economy, or waiting for "things" to change. Remember, you are responsible for the financial health in your business, nobody else. Creating more cash, in good times and bad, has nothing to do with luck and everything with the questions you ask yourself and the actions you choose to take. (A good first question to ask when you begin the cash creation process is, "How can I create more value right now?")

The 5 strategies below are both practical and energetic. All of them are very client-attractive and 4 of the 5 do double-duty as marketing strategies for you. Best part? You can use them to create cash immediately, and they position you for the inevitable economic turnaround.

1. Create something special for your very best clients. Once your clients have experienced the value of working with you, they will want even more transformation from you! First, discover the 3 most pressing problems your clients are having right now. Choose one and create a short package or program, focused on providing quick results.

The name of the game here is specific results. What will bring your clients the most value right now? Focus on that problem first. And remember, your clients can't say yes if they don't know about it! So don't keep your offer a secret. The "special offer" is a great chance to connect with your best clients one-on-one and see what they're up to.

2. Buddy up. One of the quickest shortcuts to the "know, like, trust" factor is an endorsement from or alignment with a business owner who serves the same clientele as yours. There are all sorts of ways to leverage "rich relationships" to create cash fast. One possibility: create a special package or program for their clients. Your partner can host a teleseminar for "their peeps" introducing you, offer it via email, or even recommend your package one-on-one.

Another possibility is to buddy up with another entrepreneur or practitioner and offer sample sessions or some other lead generator (such as a free report or audio) as a bonus. They add value to their clients, and you get a steady stream of potential clients who have already heard the good word about you. And you get to provide value to them in your sample session or free giveaway.

Remember to "dig the well before you're thirsty!" The "buddy up" strategy is VERY powerful...but of course it requires you to have existing relationships with potential partners! Cultivating rich relationships should always be a part of your overall marketing plan.

3. Go to a networking event and follow up. I know it's easy to believe that "networking events don't work," but the truth is, I've walked out of events I've never attended before and landed thousands of dollars in new business within a few days, and my clients pick up business at networking events regularly (yes, even events they've never been to before). There are 3 keys to making networking events work for you.

The first is, be visible! Business will not come to you if you're hiding out. If you have an opportunity to say who you are and what you do, take it! Then, go beyond just sharing your elevator speech by looking for opportunities to share your expertise. Offer useful tips, resources and help during group discussions and in one-on-one conversations - in other words, add value! (Bonus: this feels great, too.)

Second, focus on giving first. When you're talking to someone new, really listen and focus on how you can help them, even if it's not your service. Focusing on THEM takes the emphasis on how nervous (or strapped for cash) you might feel in the moment and gives you space to shine and serve, authentically.

The third key is: follow up. Check in with those you spoke with, send them a resource they may need, and add them to your follow up system for further connections.

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5 Simple Strategies

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4. Pay yourself first. You've heard this one before and it bears repeating. Want more money? Give it to yourself! I recommend paying yourself twice every month. Make a commitment to set aside money for yourself on those dates, no matter what.

"But Elizabeth, how can I pay myself first if I don't have any money?" Here is where your energy really comes into play. It's not the amount, it's the action. Start with ONE DOLLAR. Everyone can create a dollar. Just don't miss those dates. Honor that commitment to yourself.

In her book *Rich Woman*, Kim Kiyosaki (wife of "Rich Dad" Robert Kiyosaki) models this practice with courage that borders on stunning. She tells of the commitment that she and Robert made to "pay themselves first, no matter what." Their commitment was so strong that they would call their creditors and explain that their payment would be late, but it would come. Whether that's the right course of action for you or not doesn't matter—the takeaway here is, "Whatever it takes." Start with one dollar.

5. Raise your fees...and the value you provide. The quickest way to create more income without doing more than you do now? Raise your fees! If you haven't taken a good look at your services in a while, chances are good that you're giving away too much and charging too little. Remember, your clients are paying you for a solution to a problem, not to be bombarded with "stuff."

Overloading your packages actually diminishes the value of your service, because these days, your clients want solutions quickly... and it's something they will pay more for. Cutting down the amount of time you spend with each client requires you to streamline your solution: they get results faster, and you make more in less time. A win-win!

Cash creation opportunities are a great time to revisit your current packages and redesign them to provide more value with less of your time. Then follow up with a few clients who may have passed on your service before. Just ask them, "How's that [problem] going for you now?" If there's a match, it's a great time to offer your new, streamlined services.



A Brief History of Health Insurance in the United States

www.neurosurgical.com

In 1929, the first modern group health insurance plan was formed. A group of teachers in Dallas, Texas, contracted with Baylor Hospital for room, board, and medical services in exchange for a monthly fee. Several large life insurance companies entered the health insurance field in the 1930s and 1940s as the popularity of health insurance increased. In 1932 nonprofit organizations called Blue Cross or Blue Shield first offered group health plans. Blue Cross and Blue Shield Plans were successful because they involved discounted contracts negotiated with doctors and hospitals. In return for promises of increased volume and prompt payment, providers gave discounts to the Blue Cross and Blue Shield plans.

Employee benefit plans proliferated in the 1940s and 1950s. Strong unions bargained for better benefit packages, including tax-free, employer-sponsored health insurance. Wartime (1939-1945) wage freezes imposed by the government actually accelerated the spread of group health care. Unable by law to attract workers by paying more, employers instead improved their benefit packages, adding health care.

Government programs to cover health care costs expanded during the 1950s and 1960s. Disability benefits were included in social security coverage for the first time in 1954. When the government created Medicare and Medicaid programs in 1965, private sources still paid 75 percent of all of the health care costs. By 1995, individuals and companies only paid for about half of the health care with the government responsible for the other half.

During the 1980s and 1990s, the cost of health care rose rapidly and the majority of employer-sponsored group insurance plans switched from "fee-for-service" plans to the cheaper "managed care plans." As a result, most Americans with health insurance were enrolled in managed care plans by the mid-1990s.

In 1996 Congress passed the Mental Health Parity Act, to require some employers to offer health plans with psychiatric benefits. Congress also passed the Health Insurance Portability and Accountability Act in 1996. This protected individuals from losing their health insurance when they moved from one job to another or became self-employed. Unfortunately, it did not ensure the overall quality or comprehensiveness of insurance offered by employers.



Sept 10: Wendy Garrison
Sept 28: Sandy Davison
Sept 28: Nanci Francis

Women's Wisdom

The 2009 Inc. 500: The Top 10 Women-Run Companies

submitted by Sellenee Sich



**Mary Ellen Trevino, Owner,
P3S Corporation**

Rank: No. 17

Location: San Antonio, Texas

Revenue: \$13,542,291 in 2008

P3S Corporation is a minority, woman-owned 8(a) and Small Disadvantaged Business (SDB) that provides IT network and physical security services mostly to the Defense Department.



**Bhavna Vasisht, Owner and President,
Ark Solutions**

Rank: No. 33

Location: Chantilly, Virginia

Revenue: \$8,622,230 in 2008

An environmentalist at heart, Bhavna Vasisht plants a tree for each employee or client Ark Solutions takes on. Last year, the company, which performs software technology and technology services, planted 50 trees.



**Selina Lo, CEO,
Ruckus Wireless**

Rank: No. 26

Location: Sunnyvale, California

Revenue: \$32,898,000 in 2008

Lo hates wires. She calls them "a mess," which was the inspiration for Ruckus Wireless, a company that creates wireless networks for hotels and warehouses that include wireless TV.



**Christie Lee, CEO,
Oil Chem Technologies**

Rank: No. 38

Location: Sugar Land, Texas

Revenue: \$10,403,515 in 2008

A chemist first and a CEO second, Lee enjoys brainstorming compounds with her husband, the technical director and vice president of Oil Chem Technologies, which develops chemical compounds to increase oil production in nearly depleted wells.



**Rebecca Flavin, CEO,
EffectiveUI**

Rank: No. 55

Location: Denver, Colorado

Revenue: \$13,774,356 in 2008

The company vision of EffectiveUI is to improve people's lives and their interactions with technology and brands through empathy, creativity and innovation. Flavin gets her inspiration from the passion, integrity and talent of her team.



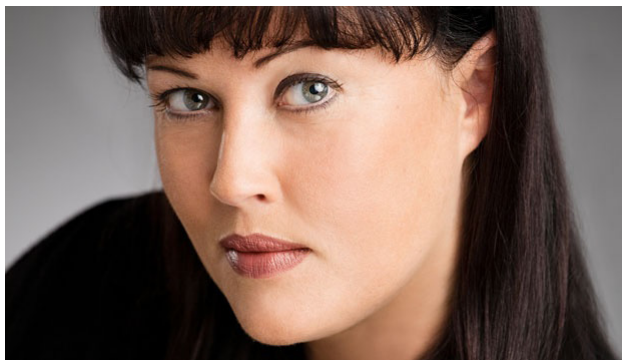
**Louisa Jaffe, CEO and President, Technical
and Project Engineering (TAPE)**

Rank: No. 77

Location: Kingstowne, Virginia

Revenue: \$16,610,029 in 2008

After 28 years in the service, Jaffe retired from the military and started TAPE, which consults with government agencies on their budgets.



Saskia Strick, CEO, International Checkout

Rank: No. 61

Location: Santa Monica, California

Revenue: \$7,226,100 in 2008

When Strick launched International Checkout, an online ordering platform, in 2002, she decided that control was important to her. With little money and "raw determination," she built the business by landing online merchants as clients.



**Stacey Pittman, President and CEO,
ClinAssure**

Rank: No. 85

Location: Irvine, California

Revenue: \$5,043,775 in 2008

Upon graduating from college, Pittman intended to go into the Peace Corps, but her mother had a high-level job in the Pentagon, and her serving overseas was thought to be a bad idea. So she decided to specialize in clinical research for pharmaceuticals and biotech products and started ClinAssure.

Top 10 continued



Michele Honomichl, CEO, Celergo

Rank: No. 98

Location: Deerfield, Illinois

Revenue: \$8,634,230 in 2008

Honomichl has taken Celergo, her payroll-processing company, global. The business has customers in 90 countries, including Equatorial Guinea, Suriname, and the Dutch Antilles.



Therese Tucker, CEO, Blackline Systems

Rank: No. 113

Location: Calabasas, California

Revenue: \$4,968,000 in 2008

Each summer, Tucker invites the employees at Blackline Systems over to her house for a pool party. While they swim, she cooks enchiladas. "It builds camaraderie," she says.

From the Board

A HUGE THANK YOU goes out to the Nominating Committee of:

Phyllis Webb
Elaine Warren
Ann Woolledge
Susie Joyce
Lisa Sterling

Your time, effort, commitment, and service are very much appreciated by both the Board and the Membership. Thank you, ladies.

Thank you also to WBON members who participated in the election of officers for the upcoming 2009-10 fiscal year. We look forward to another FABULOUS year!

We would also like to take this opportunity to thank the current Board for your service this year. Look forward to more thanks to come to you for your service to our very unique organization of women business owners!

WBON in October

October 21 (Wed.), 2009

11:30am - 1:00pm

The Knolls

2201 Old Cheney Road, Lincoln

Communication:

What's Gender Have to do With It?

Presented by Jennifer Englehaupt, LMHP

Explore the various differences in how women and men communicate. Did you know on average a woman speaks from 20,000, to 25,000 words a day, while a man speaks 7,000 to 10,000 ? Men and women use the same words, but attach different meaning to them. No wonder there is a gap in communication between the sexes. Walk away with information you can use in the workplace as well as personal life to improve communication.

**\$15 for Members & 1st-time Guests;
\$20 for Non-members**

2008/2009 Board

President,	Glenda Hinz 438-2253
Vice President,	Elaine Warren ... 328-8914
Secretary,	Martha Dennis .. 489-6345
Treasurer,	Nanci Francis ... 423-2066
Membership,	Barb Matson 489-3111
Programming,	Gina Larson 416-8714
Communications,	Paula Fehringer 797-7782
Past President,	Phyllis Webb 327-9998

WBON Mission Statement

It is the mission of the Women Business Owners Network to provide a positive, supportive environment, relevant programming, and networking opportunities to women business owners. We strive for a core membership of women who contribute their interests and perspectives to programs that promote professional and personal effectiveness, as well as the development of personal relationships.

Upcoming Events

September 14 (Mon.), 2009,
12:00 - 1:30 pm

WBON Board Meeting
Location: Sarah's Bridal Shoppe
1725 Van Dorn St.

WBON Board meetings are open to any WBON member who wishes to attend.

September 16 (Wed.), 2009
11:30 am - 1:00 pm

Creating a Professional Image

(See Page 1)

October 21 (Wed.), 2009
11:30 am - 1:00 pm

Communication:
What's Gender Have to Do With It?
(See Page 6)

Who can join Women Business Owners Network?

WBON is intended for women who are sole proprietors, partners, and corporate owners with day-to-day management responsibility. Sustaining memberships are available to individuals who support the objectives of WBON.

Annual Dues

First-year dues:
\$120 (pro-rated at \$10/month
to the start of our annual
year, September 1);
plus a \$25 entrance fee =
\$145 total.

Renewal Dues

\$120 per year,
September 1- August 31.
Renewals are due
September 1.

Meetings

- First-time guests can attend one meeting at the member rate of \$15.
- Non-members can attend two additional meetings at the non-member rate of \$20.
- After attending three meetings, non-members are encouraged to become members. If they wish to continue to attend meetings as non-members, they may do so at a rate of \$30 per meeting.
- Past WBON members are welcome to attend at the \$30 rate, and can deduct \$15 from the membership fee if they renew their membership by the close of the meeting.

(Add \$5 to all prices for late or no reservations.)

Members, please let your guests know our policy.

WBON Member Benefits

- Affordable monthly meetings which include lunch and pertinent programming
- Free registration at the WBON meeting of your birthday month (\$15 value)
- Private Member Directory
- Inexpensive marketing opportunities
- Member-to-member discounts
- WBON Lites (more of a bonding/networking experience than just another meeting)
- Informative monthly newsletters
- A network of strong, loving, wise business women to call your friends

Visit the WBON web site: www.wbon.us

developed and maintained by blueship.com