

PRESIDENT'S MESSAGE



On November 20, 2008 we held our annual Holiday Bazaar. Nearly everyone attending, including our vendors, considered the event a great success.

Following the event, many of the member vendors met with me to debrief. Among the sentiments offered:

- This was great for me. I got the opportunity to visit with other WBOA members and experience what they have to offer. I learned so much more about them than I can in our regular meetings.
- I learned from my colleagues and got some great ideas for ways to display my products or services even more effectively in the future.
- I bought beautiful gifts for family and friends.
- It felt really good to be supported by our membership.
- This was a wonderful networking opportunity for increasing my connection with other members.

When we consider the mission and goals of the WBOA, these statements hit the mark. We function to create opportunities to learn and grow in our business skills; to become more comfortable and effective building relationships through networking, volunteering and membership; to support each other through sharing ideas, impressions and stories; and to look for the positive and the opportunities that unfold in all the things we do together.

The Holiday Bazaar is designed to provide these experiences and it appears we did a great job with that. I want to thank all of our vendors for their participation in the event and I want to thank our board and other volunteers who helped to pull it all together.

At the Board of Directors meeting on December 4, 2008 we acknowledged that we are at the half way mark for this year. We took a moment to consider what we are grateful for in relation to our WBOA experience. Nearly every one agreed the relationships we have made and deepened through our volunteer experience on the board has been the richest reward of all. We have learned together, created together and succeeded together. When we meet each month it is with smiles and warmth. We hate to see it end in just six short months.

Now is the time to bring our attention to you, the members of WBOA, to consider the possibility of serving in a volunteer role in the organization in the year ahead. We will begin this month to share with you information that will help you understand the possibilities for getting more involved. I know that you too will want to have this wonderful growing experience. It definitely has a positive impact on your business growth.

I have planted the seed. Now all you need to do is pay attention to the roles we play and the information we will share with you in the months ahead.

Happy Holidays to all of you.

WARMLY,

Linda

\$15⁰⁰ WITH RESERVATIONS AND \$18⁰⁰ WITHOUT.

Important: Please call voicemail at
(413) 827-4182

RESERVATIONS BY:

Monday, December 15

No show reservations will be billed

TAKE Charge

BUILD YOUR BUSINESS FROM THE INSIDE OUT

Thursday, December 18, 2008
7:45 a.m. • Holiday Inn at Ingleside,
I-91 Exit 15 Holyoke, MA
(hoholyoke.com)

The December speaker is Carla Oleska from the Women's Fund of Western Massachusetts. She will be talking about giving and how important it is to us and our businesses. Many of us are quite philanthropic but are we aware of the value our actions add? The majority of us would probably never define ourselves as philanthropists, but when this term is explored in its broadest sense, the reality is that women are leaders in philanthropy (we just give it a different look!). Carla will explain how to use our time, talent and treasures to create thriving communities.

Carla Oleska, Ph.D., executive director of the Women's Fund has held the position since 2006, but has been connected with the Fund since its inception, both as a grantee partner and donor. She has over twenty years of professional experience in creatively addressing the needs of women and girls, specializing in the design of programs enhancing academic preparation, higher education access and degree completion. Her work on behalf of women and girls has been recognized both regionally and nationally.

Prior to joining the Fund as director, Carla had a long and varied career in administration and teaching at Elms College, Chicopee, MA. During her tenure at Elms she served on many public boards and committees, including Girl Scouts of Pioneer Valley and the Polish Center for Discovery and Learning.

She currently serves on the Board of Directors of the newly formed Girl Scouts of Central and Western Massachusetts, Inc., the Board of Community Action of Franklin and Hampshire Counties, and is a member of the Hampden County Literacy Cabinet.

NEWS FROM THE COMMUNITY CONNECTIONS COMMITTEE

Greetings fellow WBOA members! Here is an update on CCC activities...

First I want to thank everyone who completed the surveys from the October meeting, and also those of you with whom I had a chance to sit down and brainstorm. There are many great ideas for how the CCC can help in our goal this year to increase the credibility and visibility of the WBOA as well as to help each of you grow your business. Several of you decided to take the leap and become involved as committee members and I am looking forward to working with you; we will plan a meeting in January after the holidays. A nice mix of having fun and being productive is what I envision; sound good? Several others of you also expressed a possible interest in becoming involved, or doing so on a project or event basis, which is great! Each time I have been involved in a discussion of what we can do, I sense a lot of excitement building.

These are the ideas that generated the most interest, in descending order of popularity.

1. Social events, WBOA related projects
2. Having brochures and sending speakers to Small Business Association events/workshops
3. Sponsoring a table at a business related conference
4. Walking for a cause, having a structured networking event
5. Doing a Habitat for Humanity joint project (a connection has already been made with the Women Build project – anyone interested in planning meetings, please contact me)
6. Connecting to female students at area colleges
7. Representation at meetings or on boards of other organizations

WOMEN'S NIGHT OF COMEDY

WBOA has the opportunity to sponsor the Women's Night of Comedy, formerly sponsored by the Business and Professional Women's Association, this coming March. Stay tuned for more information on that event, which is a riotous good time and a great chance for WBOA to get in the spotlight. Thanks to Becky Castro for linking us to this opportunity.

NEXT STEPS

My thought is to prioritize where we want to put energy, identify projects to accom-



Faye Omasta of Hickory Dell Farm presenting at the Holiday Bazaar.

plish the remainder of this year, and move other projects to next/later years. We can work on several projects simultaneously, and can develop sub-committees including those of you who want to work on as few as one activity or as many as you like. For example, many of you already attend other organization's meetings or sit on their boards – it would be great if you could let us know about those activities. Also, some of you may have contacts with area colleges and could either initiate outreach to them or pass on the names so that someone else can initiate contact. The possibilities are endless.

As your chair, my plan is to update you monthly in this newsletter. Also, look for any individual emails if you indicated you would be interested in being involved in a particular event or endeavor. Please contact me any time at my email address: m_murrayoffice@verizon.net, or by calling my business cell at 413-565-5159. I'm looking forward to working together!
- Michelle Murray, MA LMHC

CORRECTION

In the October 2008 issue "Becoming Richer by climbing up the Pyramid" article by Kate Clayton-Jones the disclosure was omitted from the bottom portion of the article. The disclosure should read. Securities and Advisory Services offered through National Planning Corporation (NPC), member FINRA/SIPC, a Registered Investment Advisor. NPC and Catherine-Rose Insurance and Financial Services are separate and unrelated companies.

Thank You **THANK YOU**

During the November Holiday Bazaar, a raffle was held for several fantastic prizes, with all proceeds going to the DVSS program of the YWCA in Springfield. Thanks to all of the members who donated items to this raffle. Because of everyone's participation, we were able to present the YWCA with a generous gift.

Joanne Attardi – *The Nut Lady*
Victoria Owen – *Owen Employee Benefit Strategies*
Bonnie Norkin – *Bonnie's Knifty Knitting*
Carla Clason – *Mary Kay Cosmetics*
Linda McDonald – *Reach Resources*
Kat Lovell – *Create Your Change Hypnototherapy*
Sally White – *Leblanc Associates, LLC*
Vicky Lynn Fanska – *Beauty by Jeunique*
Karen Cardoza – *Karen Cardoza Jewelry*
Deborah O'Neill – *Girls Just Wanna Have Fun*
Karen Knight – *Life Legacy Writing*
Sue Keller – *Strong & Healthy Smiles*
Freda Brown – *Divorce Financial Services*
Kathy Nowak, CPA

Congratulations to Vicky Lynn Fanska, our grand prize winner, who won a camera, donated by the WBOA.

WHEN SELLING BECOMES THE ONLY DANCE THERE IS

By Ann Latham

If you are a small business owner, you learn early that regardless of your business, marketing is your business. Not only must the quality of your products and services drive referrals, repeat business, and word of mouth advertising, every word and every action becomes a part of your marketing package.

While marketing is the most important thing you do, you must not confuse marketing with sales. If you do, every word and every action becomes all about selling rather than marketing. There is no better way to hurt sales than to let selling become the only dance there is. When selling is the focus, people dance. They dance around answers. They dance around questions. They dance around objectives. And they dance while potential business dances away.

Stop dancing long enough to put yourself in the buyer's shoes. We buy from sources we trust. Where the personal connection or past experience with a seller is weak, we search for substitutes:

- Do they seem to understand our problem?
- Do they exhibit expertise in appropriate areas?
- Are they recommending the right product for us?
- Is there a track record of success?
- Have they been recommended by someone we trust?
- Does their brand have a good reputation?
- Does their presentation – behavior, website, facilities, marketing materials, etc. - inspire confidence in their ability to deliver as advertised?

We want a solution to our problem or an answer to our dreams, and our readiness to buy depends on trust.

What is trust?

Trust is the belief is that someone has our best interests in mind. The belief that someone will not try to sell us the wrong thing or something they can't deliver.

So how do you build that trust?

Entrepreneurs extolling their virtues with flashy pitches are a dime a dozen. How does that convince us they have our best interests at heart? There is nothing wrong with flashy pitches, but people can say anything. Pitches and proclamations don't build trust.

Less common are entrepreneurs willing to demonstrate their value by providing free samples, information, advice or helpful questions. This group is on the right track. They are showing us, not telling us, their value.

Least common is the entrepreneur who focuses on us, the buyers, and sincerely asks questions to understand our challenges. They try to match us with legitimate value, whether they or someone else are the source of that value. These rare individuals can be found in all types of businesses. They are as likely to send us across the street as to their own shelves because they are focused on our needs above their sale. They are honest about what they might do if in our shoes. They are willing to admit what they don't know. This doesn't mean they are shy about the value they offer, but they show through many actions, words, and questions, that they have our best interests in mind. They readily and naturally demonstrate their value while helping us.

Are they giving away business by pointing us to other sources? Are they giving away value by providing too much information? Not in the long term. Maybe not even in the short term.

We learn to trust them and to respect them. If they can meet our needs, we'll likely buy from them. And, we'll be back, time and again. Once they've won our trust, the selling is easy.

And even if we don't buy, we will likely extol their virtues to others who may. We will remember them for their honesty, expertise and willingness to help. And we will have no difficulty referring them to others.

As a small business owner, don't let selling become the only dance there is. Stop dancing long enough to step into your customers' shoes and see if you can help.

Ann Latham is President of Uncommon Clarity, Inc., a firm that helps clients improve individual and organizational performance. For more information, visit www.uncommonclarity.com or call 413-527-3737.



Terry Spier of Magical Beadstalk presenting at the Holiday Bazaar.

DVSS DONATIONS (FORMERLY KNOWN AS ARCH)

Please bring your travel sized, unused toiletry products, new women's and children's undergarments and sleepwear, along with functional cell phones with their chargers to be donated to the YWCA of Springfield's DVSS program. The DVSS program (Domestic Violence Shelter Services), formerly known as ARCH, provides these items for the more than 100,000 women and girls the YWCA assists annually. A tote will be located in the back of the room for you to drop off your items. Donations can also be given directly to Allison Biggs, who can be reached at either (413) 222-6441 or at: allison@amdesignworks.com.

Your Legal Ally

Gina M. Barry

Estate Planning, Elder Law, Real Estate

Bacon \ Wilson
ATTORNEYS AT LAW



SPRINGFIELD WESTFIELD NORTHAMPTON AMHERST
413.781.0560 \ www.baconwilson.com \ http://bwlaw.blogs.com/estate_planning_bits/

KATHY MEYER

*Independent Financial Advisor
kmmeyer@comcast.net*

Kathy Meyer has been an Independent Financial Advisor for one year, and is a new member of the WBOA.

Her business is special because she puts the person before the investment. In addition to her financial credentials she has a Master's degree in Social Work and experience as a counselor. She also taught at the college level for 11 years. These experiences gave her a broad-based understanding not only of investments, but of the people making them. Since each person or couple has a unique situation, risk tolerance, and attitude toward money, understanding the person is a prerequisite to helping them do appropriate investing and financial planning.

Kathy's ideal customer would be a successful, growing business that wanted to start offering a retirement plan for its employees. Kathy finds the most challenging aspect of her business finding individual and small business clients.

KAREN CARDOZA

*Karen Cardoza Jewelry
kpcardoza@aol.com*

Karen Cardoza has been in business for ten years, and a member of the WBOA for nine years. Her business stands out because she designs earrings that fit comfortably in your ears and can be worn by women with or without piercing. She also creates unique jewelry designed specifically for clients. Her ideal client is a woman who is interested in wearing jewelry designs that highlight and flatter her unique face, coloring and style. Karen finds that the most challenging aspect of her business is managing the entire business herself - wearing all the individual "hats," while growing the business at the same time.

JOSEPHINE TESSIER

*Mary Kay Cosmetics, Professional Image Coach
tessier112@comcast.net*

Josephine Tessier started her business thirty-four years ago December 1974. She wanted to be a stay at home mom, so she researched different businesses that she could do at home. She found that Mary Kay was very lucrative, great tax benefits, no quotas, training, very little start up money, and work your own hours. She liked everything about it: helping women to

take care of their skin and looking great! She knew how important self image is to your self esteem. Mary Kay opened many doors for her. It really put her out there by marketing her business with workshops, beauty Pageants, and fashion shows. About seven years latter when her children were in school all day, she was offered a position she could not refuse with The Division of Employment and Training, again it was doing something she loved - helping people. She was working with clients that were Unemployed and had to get back into the job market. She was able to develop a resume, gain interviewing skills, do workforce development and workshops. She was able to move up in the division, and left as a claims adjuster learning all about unemployment law. She left because there were no more challenges for her in the company. When a package came along for the second time, she decided to take it. Throughout this time, she continued to be very active in my Mary Kay Business. She always took advantage of all the training with the company. She has been top in sales and recruiting many times. She had the advantage of training with Mary Kay herself, and many National Sales Directors. She has a team of consultants that she works with, many of them had been her customers. When they saw how much money she was making they decided to hop on board with her. Most of her Team Members work a full time job, The product is fabulous. It is the best product, as it has been voted #1 in skin care and color cosmetics for the last 13 years. The company has a wonderful staff of skin care and color specialists always on top of the latest in skin care and glamour trends. The anti-aging products that are second to none.

WE WANT TO HEAR FROM YOU!

If you have an article that you would like to be included in the next WBOA newsletter, please email it to Freda Brown, Newsletter Chairperson at FREKEV@aol.com.

The insertion deadline for the January newsletter is December 26.

CHANGE OF ADDRESS

Catherine-Rose - Insurance and Financial Services
Kate Clayton-Jones
617 Hoosar Road
Conway, MA 01341
Office: 413-369-0151
Fax: 413-369-0168

SALLY WHITE

LEBLANC ASSOCIATES, LLC

LeBlanc Consulting LLC is changing to LeBlanc Associates LLC! We are re-structuring our services to better serve our clients in getting better results faster. Executive Offsites for Business Planning and Team Development remain on the menu.

The Millennials are here and boy, are things different in the workplace! Sally now provides new employee orientation and training, new supervisor/manager training, and workshops and seminars on how to close the gap between the 4 generations in the workplace.

With over 30 years as an executive in start-up firms and Fortune 100 firms, Clare's focus is now on being the interim Chief Executive Officer or Chief Marketing Officer providing companies an affordable alternative to hiring during transition times. He continues to help clients close the gap between operating in chaos and operating in sync.

If you know any companies needing help in integrating the "20 somethings" into their work environment, call Sally. If you know any firms needing an interim "C" level manager, call Clare. We help our clients get better results faster!

JOSEPHINE TESSIER

MARY KAY COSMETICS

Josephine Tessier is celebrating her 34th anniversary month with Mary Kay!

CHARLOTTE DUNAJ

UNDERLINGS LINGERIE

Due to the overwhelming response, The Helping Hand Committee of the South Hadley and Granby Chamber, which recently announced their holiday toy and mitten drive for youngsters at Jessie's House, today has added several collection sites for donations of new toys, gifts and warm mittens and hats between now and December 19. The ages of the Jessie's House youngsters range from 2 months to 17 years old. At a time when many people are suffering from economic woes, these families can use your help to put a smile on their children's faces at Christmas. Thank you to all!

New toys, gifts and clothing can be dropped off at:

CONTINUED ON PAGE 5

- Family Cuts, 189 East St., South Hadley (Cash donations can also be taken here and gifts will be purchased);
- TD Banknorth, 460 Newton St. South Hadley;
- Carey's Flowers, 300 Newton St., South Hadley;
- Acupuncture & Oriental Medicine, 130 College St., South Hadley
- Florence Savings Bank, Pleasant St., Granby;
- South Hadley High School, courtesy of the Leos Club;
- Underlings Lingerie, 19 College St., South Hadley;
- The Spa at Stony Brook, 134 College St. (Donors will receive a \$10 gift certificate to the Spa.)
- Wingate at South Hadley, 573 Granby Rd. (Rt. 202), South Hadley.

KATHY MEYER
INDEPENDENT FINANCIAL ADVISOR

State Representative Don Humason invited financial advisor Kathy Meyer to be the featured guest on his December cable program "From the State House to Your House." Kathy will discuss financial issues and the current economy. The program will air on Channel 15, the community access station in the Westfield viewing area. The airing date hasn't been set at the time of this publication. Kathy will announce the date at our December WBOA meeting.

LINDA McDONALD
REACH RESOURCES

Announcing New Collaboration: Three Local Professional Coaches Team Up

Women's Power Coaching is a collaboration of three professional coaches: Marcia Bloomberg, Prosperity and Abundance Coach, Carrie Hemenway, Career and Life Transitions Coach, and Linda McDonald, Executive and Business Leadership Coach, have teamed up to pool their resources and offer their considerable talents and experience to help women empower themselves to lead fuller, richer lives and see new options towards their personal and professional development.

In total they have over 60 years of experience in both the private and non-profit worlds and life experience that provides them with insight and inspiration. Each is a trained coach, having studied at a coaching institution certified by the International Coach Federation.

The WPC team exhibited at the Massachusetts Conference for Women's on December 11, 2008 in Boston. Nearly 5000 women attended. Each coach meets with clients both in-person or via telephone. Bloomberg, Hemenway, and McDonald are offering a series of programs after the first of the year, both locally and via telephone (called "teleclasses"). For information or to register, go to info@womenspowercoaching.com or www.WomensPowerCoaching.com. "I'm excited to be part of this talented team," says Linda McDonald.

"We enjoy working together and look forward to continuing to build our business and working with powerful women."

Linda McDonald has also recently published a new article, Five Stages to Change Your Life by Managing Your Inner Critic - Self-Discovery Life Coaching Tools

"As a life coach, I came to realize the impact self-talk and the inner critic can have in holding us back or propelling us forward. Imagine being able to take charge on a conscious level so you can respond with intention, dignity and assertiveness. Imagine making those choices that put you in your best light and create opportunity for success in relationships at home and work." Learn to manage the default modes that your inner critic uses to sabotage your best efforts. Be in control of your own actions through self awareness, a conscious commitment to change, learning helpful strategies, tools and techniques and then practice. You can move from auto-reaction to responsibility and a greater sense of empowerment in your interactions with yourself and others. To read more go to <http://ezinearticles.com/?id=1687402>

CALENDAR OF *Events*

SATURDAY, DECEMBER 20, 2008

3:00 - 5:00 p.m.

Hickory Dell Farm Decorating Workshop
Make a wreath, kissing ball, swag, cemetery box or centerpiece with fresh, local greens. We supply instructions and materials. Reservation required.
Call Faye Omasta, 413-586-0031.

SUNDAY, DECEMBER 21, 2008

1:00 p.m. - 3:00 p.m.

Hickory Dell Farm Holiday Photo Day
Have your photo taken with Santa and/or the llama-deer. Bring your own camera, or we can take it for you. And, if you like, we can make a print and/or put it on a T-shirt. Call 413-586-0031 to make an appointment (not required).

Your **AD HERE!**

Looking for a great place to advertise your business that will reach local business women and the community? Have you noticed the advertising in this newsletter, and wondered how that can be you? Contact Allison Biggs by phone at (413) 222-6441 or by email at allison@amdesignworks.com, to learn about the advertising options that are available to you!

Now that our newsletter is in digital form and we have made the transition to full color ads, take advantage of this opportunity to get your business noticed. Consider WBOA newsletter advertising as an important part of this year's marketing plan!

Mark YOUR CALENDARS
UPCOMING MEETINGS
(THE THIRD THURSDAY OF
SEPTEMBER-MAY, 7:45-9:30 A.M.)
2008: 12/18
2009: 1/15, 2/19, 3/19,
4/16, 5/21
WOMAN OF THE YEAR EVENT:
6/18/2009



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