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President's Message

We are all busy and sometimes it is difficult to read every great magazine and inspirational website. I do read a lot and ran across this great article about taking risk – I felt it was worth sharing – I hope you will enjoy as much as I enjoyed!

With Gratitude, *Cher*



Cher Frederick
President

The Bud Takes a Risk by Jo Wanmer

I love the quote, "And the day came when the risk it took to remain tight inside the bud was more painful than the risk it took to blossom." ~Anais Nin

It caused me to think. A bud when it is closed tight is protected from the wind and rain. Its delicate petals and stamens are enclosed, safe from harm, bundled up tight and secure. But the pressure is building! Some thing is pushing them, one against the other and gossip is that at the top of the bud, the protective case has split and some of the petals are being pushed out!

Actually some of the petals were excited at the prospect of being free, of being able to move as they wished, of greeting the 'Sun' that they had heard so much about. Others were more cautious - fearing unnecessary change!

Now the report had come back from the top petals that the sun was dulled, and they were being battered by the wind. They were trying to get back in the bud - and all that was doing was increasing the split - and other petals were exposed.

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The February Program 2nd Wednesday of the Month

"Women and Heart Disease" - February 11, 2009

Cindy Messerle, Carol for Heart

Please join us at our February luncheon when Cindy Messerle, CAROL for Heart, will share information regarding risk factors, symptoms and prevention of heart disease in women. You are never too young or too old to start taking care of our heart!

The February Luncheon Sponsor will be **Marg Ford, Silpada**. Marg will have lots of cash/carry jewelry for your Valentine's Day shopping. Normally, WRN members receive a 10% discount. However to encourage and support Carol for Heart, 25% of the retail sales will be given to CFH. The name of each person ordering will go in a drawing for FREE jewelry. Bring your checkbook along with your Valentine Wish List and treat yourself to some beautiful sterling silver jewelry!

The meeting will be held **Wednesday, February 11^h** at the Bay Pony Inn on Route 113 in Lederach. Registration and networking at 11:30 am; **the meeting will begin at 11:45**; \$20 for members, \$25 for guests. **Pre-registration deadline is Sunday February 8th**. If you have not been receiving a luncheon e-vite, please contact Tracy McGovern at wrmontco@comcast.net to be added to the invitation list.

2009 Programs/Schedule

February 11, 2009

"Women and Heart Disease"
Cindy Messerle,
Carol for Heart

March 11, 2009

"Be Comfortable in Your
Own Skin Anytime, Anywhere"
Paula Gregorowicz,
The Paula G Company

April 8, 2009

"Laughter"
Irene Doniger

April 23, 2009

Annual Business/Health Fair
Lakeside Inn

May 13, 2009

"Getting to the Goals"
Valerie Shinbaum MS.LPC,MAC

June 10, 2009

"Summer Book Review"

July 8, 2009

"Creative Marketing"
Laura Edwards,
Infusion Marketing

August, 2009

No Meeting

September 9, 2009

"Identity Theft"
Mary C. Miller, Director of
Mont. Cty. Consumer Affairs

October 14, 2009

"Public Speaking"
Sheryl Nierenberg, Adjunct
Professor/Bus. Entrepreneur

November 11, 2009

"Financial Planning that
makes Sense"
Maria Shields,
Ameriprise Financial

December 9, 2009

"Bring a Bra Holiday Luncheon"

January's Program Recap

As with every January, this month's luncheon was the WRN Montco Annual Meeting. President Cher Frederick (Mary Kay) kept the business part of things short this year. She called for a vote to pass the bylaw changes that had been posted on the web site. Once the bylaw changes passed, Cher spoke briefly about Membership as the Vice President of Membership. LaVerne Scheetz was not able to attend the meeting. Cher said that the group had reached 73 members in 2008 and that the goal for 2009 was 100 members.

Along with being a good membership year, 2008 was also a good fundraising year for WRN Montco. Thanks to the Health Fair, the Expo and the 50/50 raffles the group was able to present two \$1000 scholarships to women in need. Funds were also raised for Carol for Heart through the Halloween party. Treasurer Maria Shields (Ameriprise Financial) said that WRN Montco was on budget financially.

Following the annual meeting portion of the luncheon, Cher introduced the sponsor, Cathy Paretto from The Gallery School of Pottstown. Cathy spoke about her organization's upcoming fashion show fundraiser – Fashion Plates 3 -- which will be held March 29th at the Brookside Country Club. The event will feature couture designs by Toi Sweeney (Her Majesty the Queen), as well as Jockey Person to Person casual wear presented by WRN Montco's Crystal Connelly. Funds from the event will go towards The Gallery School's work in providing art classes to families of cancer survivors and others in need of a therapeutic and rewarding way to relieve stress.

After Cathy's Sponsorship spot, the speaker of the day, Bill Hoke of Pottstown SCORE® told the group why "Profit Is Not A Dirty Word."



Bill Hoke, Author

Bill said that people start their own businesses for a variety of reasons, but if their business is going to be successful it all comes down to one thing – profit. "If you don't have profit, you won't survive," he said. "Without profit you won't enjoy your business and you won't be able to try anything new."

The problem, according to Bill, is that many business owners use the wrong methods to measure financial performance. He said that balancing the checkbook, tracking sales dollars and getting an annual report from your accountant are not effective in determining profitability. Bill said the key to determining profitability is to use the Margin Method. Business owners need to track monthly the difference between their sales dollars and their margin dollars. Margin dollars are what is actually made from a sale once the costs of that sale are taken out. "Margin dollars are real money," Bill said.

Once a business owner begins using the Margin Method to track monthly margin dollars, they can then determine what their Annual Cost of Operation is as well as their the Average Gross Margin.

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January's Program Recap

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The equations work out like this:

Sales x Gross Margin % = Margin Dollars

Margin Dollars – Cost to Operate = Profit or Loss

For more detailed information on How To Build A Successful Small Business, Hoke's book "Profit Is Not A Dirty Word" can be purchased through Pottstown SCORE or borrowed through their loaner book program. SCORE also holds regular workshops and provides confidential weekday financial counseling sessions to small business owners. You can find them at www.pottstownscore.org, call 610.327.267 or e-mail info@pottstownscore.org

March Program

"Be Comfortable in Your Own Skin Anytime, Anywhere"

Paula Gregorowicz, *The Paula G Company*

Have you ever wondered why some people seem to be able to do, be, or have whatever they want? It seems like they achieve success on their own terms and their lives and their businesses just keep growing and growing. They are at ease with who they are and have the power to attract the perfect people and circumstances into their lives.

Do you know why they are able to do what they do? **They are comfortable in their own skin.**

Join us at the March luncheon to learn more about 3 little known secrets to building your bottom line from the inside out.

March Luncheon Sponsor - Laura Edwards, *Infusion Marketing*

ALSO FOR THE MARCH PROGRAM... PLEASE NOTE:

We will be collecting donations of household necessities (kitchen and bathroom cleaning products, paper towels, toilet paper, etc.) and toiletries (shampoo, feminine products, soap, lotion, etc.) for Haven of Hope. Haven of Hope is a Transformation Center for Drug and Alcohol Addicted Women. Their purpose is to:



- Restore women to their former capacity and position in society
- Re-establish a moral standard of living in society
- Restore their ambition to have success in life
- To prepare women to reunite with their families
- To assist women in becoming independent, respectful, reliable, family-oriented, and no longer dependent on welfare

Other Member Events

WRN-Chester County

Tuesday, February 10, 2009

11:30am - 1:30pm

"A Marketing 'How-To'"

The Inn at Chester Springs
Exton

www.wranchesco.com

WBO Idea Cafe

February 17, 2009

5:30pm - 7:30pm

Speaker on *Time Management*
Collegeville

Community Outreach:

Mont. County SPCA

www.wboideacafe.com

SCORE Workshop

March 9, 2009

7:00pm - 9:30pm

"Personnel Pitfalls in a
Small Business"

Pottstown

610-327-2673

Collegeville Business Networking Group

Monday Mornings

8 am - 9 am

Collegeville Diner

610-489-681 or 610-308-8603

Quakertown Business Networking Group

Tuesday Mornings

7:30 am - 8:30 am

Karlton Cafe

215-858-8195

www.QBNG.org

If you have an event that you want included in the WRN newsletter, please contact Cheryl Messum: eagleville@minutemanpress.com

The Women's Referral Network (WRN) of Montgomery County introduces you to fellow professional women in your community and serves to promote business opportunities among and for women. Network to make the connections you need to propel your business or career. Learn from others and share your success.

WRN Connection is a monthly publication of the Women's Referral Network of Montgomery County. It is available as a PDF on our website:
www.wrnmontco.com

Editor: Cheryl Messum
Minuteman Press of Eagleville
610-539-6707
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All articles, news, information, thank you's and advertising should be submitted no later than the Friday after the monthly luncheon meeting via phone or email (preferred) to Cheryl Messum, Minuteman Press. Articles submitted must have a general interest and are subject to editing if accepted for future publication.

ADVERTISING

Members can advertise in the monthly newsletter and on the website. Advertising forms are available at the luncheons. Both medias are a great source of advertising - advertisements reach all members and recent guests and help you reach a targeted market.



PO Box 388
Harleysville, PA 19438-0388

**Women Connecting
For Success**

January Door Prizes

At our January luncheon, the following members donated and won the door prizes and 50/50 drawing:

Donation from **Alyson Wentz**, *Geiger Promotions* (Various promotional items) Won by **Kathy Kalis**.

Donations from **Pat Maslowski**, *Patricia's Draperies & Interiors* (Pillow and Flowers) Won by **Polly Kalesh**, *Express Data Systems, Inc.* and **Sherri Gill**, *Patriot Benefits Group, Inc.*

Donation from **Kathy Doherty**, *AISC* Won by **Pat Maslowski**, *Patricia's Draperies & Interiors*.

Donation from **Bill Hoke**, Our luncheon speaker (Copy of his book) Won by **Susan Lapp**, *Buxmont Media*.

50/50 Drawing Won by **Mary Beth Bette**, *MB's Fitness Center*.

Thanks to the members who donated the door prizes and Congratulations to the winners!

Spring Clothing Drive - MAY 2009



The organization for our spring clothing drive has been identified and it is Wings for Success, located in Frazer, PA. Wings for Success assists low income women in achieving independence, stability and self-confidence. Wings serves homeless women, survivors of domestic violence, crime victims, women in recovery, and women transitioning from welfare to work. Wings is in need of professional and

business casual apparel, especially sizes 0-2 or plus size items as well as accessories including:

- Suits (pants or skirts) and multi purpose jackets or blazers
- Dresses and skirts
- Pants, dressy business as well as quality black cotton pants, black jeans or khakis
- Blouses, tops and shells for under jackets
- Uniforms (medical scrubs, lab coats and nursing/food service shoes)
- Maternity clothing
- Shoes in excellent condition
- Handbags, scarves, jewelry
- NEW ONLY - Cosmetics and Pantyhose

Member Highlight

Helena Baron - Harleysville Savings Bank



Helena Baron, this month's highlight, works for Harleysville Savings Bank, a 95 year old institution. In this time of turmoil she is proud of the fact that she recommends her bank as a safe place to put your money. Perhaps some of you, like me, have wondered about the difference between a savings bank and any other bank. She tells me, these days there is no difference. Before the deregulation of the savings and loans back in the 1970's, savings banks provided the savings accounts and loans and commercial banks provided the checking accounts. Now they all do both.

Helena, who is originally from Norwalk, Connecticut, has been residing in Pennsylvania for the past 36 years. She moved to our state when her husband accepted a job here shortly after they were married. She lives with her cat, Judie, who is a Himalayan; half Siamese and half Persian. Helena thinks cats make wonderful pets because the right breed (obviously hers) can be very loving and their independence allows her to keep the hours that her job demands.

As an Assistant Vice-President and Branch Manager of the bank, Helena has a diverse range of responsibilities but says coaching her staff to reach their full potential is her most important one. Her affiliation with Women's Referral Network has allowed her to articulate to our group the value of her bank and how it can meet their business and personal needs.

When Helena isn't working she is either visiting her granddaughter or traveling to a cultural destination such as Florence, Italy. Helena has two children, one of whom graduated from college with a major in art. For Helena's recent milestone birthday they traveled to Florence, Italy, having both wanted to see the statue of David. She says it was all she expected it to be and would recommend this city for anyone's travel itinerary.

A good referral for Helena is anyone who is looking for a safe bank with excellent customer service. She can be reached at hbaron@harleysvillesavings.com. Or 215-855-1011.



Our recycling program helps increase the dollars in our Scholarship Fund. You can bring your empty inkjet cartridges, laser cartridges, and cell phones to the meetings. Our website now has the lists of accepted cartridges and phones. Please refer to the website to make sure your recycled items will be accepted.

Door Prizes

Each month we have two door prizes and a 50/50 drawing with proceeds used to support our Scholarship Program. Members are encouraged to sign up to donate product(s) or services(s) specific to their business. Please contact Peg Elliott of Century 21 Alliance (610-489-2100, ext. 220) to donate door prizes during 2008. Thank you for your continued support of our WRN Scholarship Program!

SPECIAL!! **Limited Time**

Luncheon Sponsorships are available for \$100. Please complete the sponsorship form - available on the website - and contact Crystal Morgan-Connelly at 610-476-6676 or crystal@gotjockey.com to secure your spot!

If you do not wish to receive a printed copy of the WRN newsletter, please go to the WRNMontco web site, in the News section and request to be taken off the mailing list.

Please recycle this newsletter by passing it along to another woman in business.

Membership

Don't forget to volunteer for a committee. We need help with the **Membership Committee** – Can you help with greeting or signing in people? Can you help with our raffle tickets? What about helping maintain the member database?

The **Program Committee** needs help with developing new ideas for programs at our monthly meetings, contacting speakers, planning and holding special events, writing thank you notes, and coordinating speaker gifts.

The **Communications Committee** needs help with writing, proofreading, producing newsletters, event flyers, and the annual directory.

The **Publicity Committee** needs help with producing monthly press releases and contacting newspapers, radio, and TV stations.

The **Outreach Committee** needs assistance in exploring ways to grow our membership and ways in which WRN can be a source of philanthropy in our communities.

The **Memories Committee** needs your help in developing write-ups and maintaining a Memory Book to share at meetings & outreach events.

Sign up to help a committee today!

Helping out helps you!

There Is No Stopping Us Now - Confidence

Sharon Scotti, Electrolysis Clinic

Over the years I have come in contact with many different types of women as well as men in my practice. They are from all walks of life who all have something in common, they lack self-confidence on some level. Having confidence is different for everyone and is achieved through our individual life experiences. Starting at a very early age, we start to develop who we are by the people we come in contact with and our own individual life experiences. Today we live in a world where we are surrounded by the media, and that can be good or bad. We all learn ways of feeding our self confidence because we are not only staying home and raising our children but we are working another job outside the home. We are switching gears from home to the executive work place. Some of us have been fortunate, and were able to work from the home, but this also has its own strategy of going from work mode to home mode, almost like a switch, you're on then off and you need to be confident that you can multitask all day long.

I have been practicing the art of hair removal for 26 years and I call it an art form because I see how it can transform a person into becoming more self confident. I have seen even the most confident person come into my office and leave feeling better. Remarks like "I feel so much better" or "thank you so much for what you do", give me some indication of how much better a person feels. I'm writing this to let you know that it is OK to have a little vanity and in a lot of situations it is more of a need, it can be related to a hormonal disorder. I know what it feels like to want more self confidence, I struggled with it most of my life. When you meet new people, which most of us come in contact with all the time, we need all the help we can get so our outward appearance is the first thing people see before they get to know you. It is OK to think of yourself once in a while and treat yourself to something that makes you feel or look better. You deserve to be kind to yourself because you work very hard.

Mothers today are raising their daughters differently then when I was raised and when a mom brings in her 13 year old daughter to see me for a consultation, I know she is trying to protect her from embarrassment or teasing from other children because she had gone through something similar herself at that age.

Today as women we have a lot to keep up with, the media makes sure of that, so if there is another degree we can get, we go for it, or another class we can take, we sign up and if we can improve our appearance we do it, we are independent women, we make our own money and we do not have to ask anyone for it because, THERE AIN'T NO STOPPING US NOW!

Sharon

12-inch RULE



Member displays at the monthly luncheon are limited to 12 inches in width. This will allow more members to display in the space; as always, it is first come, first serve. Thank you for your cooperation.

President's Message

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One big petal was very quiet in all the ensuing discussion! He knew he was close to the Sun now. He had waited sooo long! He pushed up and out with all his might. He could see the split just above him now! I'll try again, he determined. I must get a glimpse! So he focused and tried again. He pushed and pushed and the pressure was too much for the bud and it split down the side. The petal turned his eyes outward! What wonder! What fresh air! The smells! The perfume! The possibilities! The freedom!

"It is wonderful, just wonderful!" he yelled to the petals behind him. "Come on! Let's show the world how beautiful we are!" He urged.

"But, the risk!" the other petals argued, "Let's stay here - it is more comfortable now the bud is split!"

Just then a little voice was heard outside. "Daddy, come quick. The bud is opening! Look at the beautiful color!" "Can you smell the perfume?" was the reply. "No, Daddy, no smell!" "You will be able to smell it when all the petals are open. It will be wonderful"

The petals were all quiet for a few moments. Suddenly they understood! To bloom would eventually cost them everything! But to bloom is what they were created for! To remain a bud and die on the vine was unthinkable! "We must bloom. We must all push together. We must be the best most attractive bloom. Then the bees will come and sup with us, and though we die we will actually live for ever!"

P. S. A week later, a satisfied petal lay under the vine, blown against the fence. His color was fading, but his perfume was still strong. They had done well. The little girl had admired them everyday - but more importantly they had opened themselves completely to the Sun - and the bees had come. And as he looked up to the vine, even now he could see the swelling, just below the last few petals, that spoke of fruit, with its promise of new life.

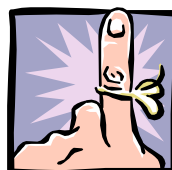
Near him on the ground was a bud - it had never opened itself to the Sun. The vine had dropped it to the ground as useless. How sad to have never experienced the Sun - to never have reached fulfillment! How thankful he was that the big petal had the vision and courage to lead them out!!

"Ask the WRN Board"



At the WRN luncheons there will be a suggestion box on the Member Information table that will be used for members and guests to "Ask the WRN Board" questions and provide suggestions and ideas anonymously. The Board will address the questions/suggestions at the monthly Board of Directors meeting and responses will be provided in the newsletter. We are looking for feedback and suggestions. . . don't be shy!

The **WRN Second Annual Business Fair** will be held on April 23rd at the Lakeside Inn in Limerick, PA from 4pm to 8pm. Exhibitor forms are available on our website www.wrnmontco.com and at the February luncheon. Space is limited so register now!



Unsubscribe Option

It has been drawn to the attention of our WRN Executive Board that mass e-mailings are being sent to WRN members.

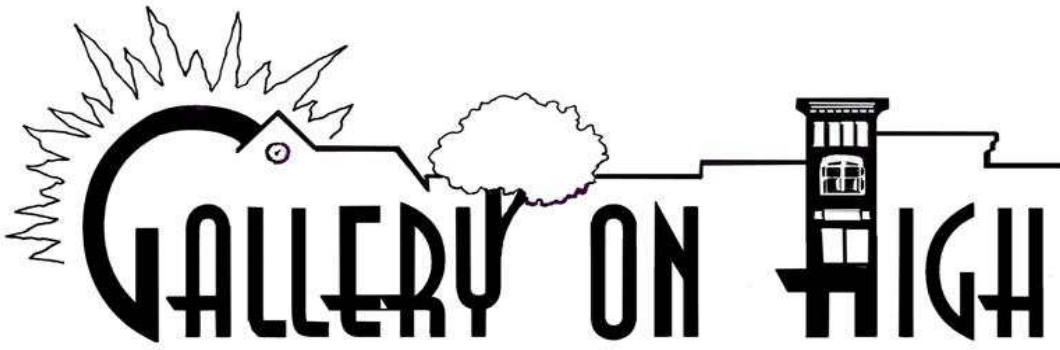
All mailings sent to WRN members by WRN members must contain an option to unsubscribe. If complaints continue and we have evidence that members continue sending unsolicited e-mails without an "opt out" statement, the offending member will be warned. If after receiving the first warning the e-mails persist - continued membership will be in jeopardy.

Please provide an "opt out" on all e-mails sent to WRN members - then respect the option by removing the name from your distribution list.

Thank you,
WRN Executive Board



We want to remind WRN Members that we have a beautiful brochure that allows potential members to request information about our organization. Please take a handful of brochures and several WRN directories out wherever and whenever you participate in vendor/exhibit events or wherever you do business. Thank you for helping get the word out about WRN!



Art Classes

Beginner-Advanced
Children-Adult

Watercolor
Oils & Pastels
Drawing
Pottery
Stained Glass
Glass Fusing
Mosaics
Jewelry
Knit & Crochet
& more

& The Gallery School of Pottstown

A non-profit Community Art School & Gallery since 2004

Where Creativity is sparked, self-confidence built & friendships made.

Representing over 70 local artists

Art Classes, Gift Shop, Art Supplies & Custom Framing

Cathy Paretta, Director

254 High St., Pottstown • 610-326-2506 • www.galleryonhigh.org

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of Montgomery County

