



Alliance of
WOMEN
Entrepreneurs

QUARTERLY NEWSLETTER

THIRD QUARTER 2004

Alliance of Women
Entrepreneurs
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The Technology Angle: by Julie Lough, Micro Visions, Inc. Identity Theft- Beware of Phishing Scams

Have you ever received an e-mail from what appeared to be your credit card company, bank, or eBay asking you to confirm or provide updated information to your account such your password, social security, bank account, or credit card number? If so, the e-mail was most likely part of a phishing scam (pronounced fishing).

Often these messages are so cleverly and professionally designed it is easy to assume the e-mail is legitimate. Their purpose, however, is to gather confidential information to steal your identity or access your accounts. According to statistics, spam success rates are typically ½ percent. Phishing success rates are closer to 3 percent, and in certain campaigns have yielded a return of 20 percent.

How can you avoid being lured by a phishing scam?

- Never provide any confidential information via e-mail or an e-mail form.
- Whenever confidential information is provided (i.e. Internet shopping, banking), make sure the site is secure (the web site address should start with https not just http).
- Avoid clicking on links provided in a suspected e-mail. These links may look legitimate but most likely will take you to a "spoofed" site. Either manually type in the address in the browser window or cut and paste the address into the browser window.
- Contact the company via phone to determine if the e-mail was legitimate.
- Make sure your browser is up to date with all security patches.

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AWE MISSION STATEMENT

AWE was founded to advocate, promote, and facilitate growth and prosperity of its members. AWE continues to honor the original precepts of its founding: • To encourage ownership and management of a business by women professionals; • To encourage and support women in businesses; • To foster economic stability for women professionals; • To improve the climate for entrepreneurship and small businesses at the local level through unique networking opportunities; • To provide educational programs that will benefit the members of the Alliance.

AWE BOARD MEMBERS

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AWE President's Corner

by Rhoda Kreuzer

Summer is here and with it our thoughts tend to go toward picnics, vacations, and other fun activities. It is the time of year we all await, anticipating sunny days and relaxed, fun times.

Unfortunately, for some of us that relax-ation tends to become a time when our focus slips away from our business and we coast through the summer. We relax and think we'll get back to more serious thoughts in the fall.

While balance and relaxation are important in our lives, we need to maintain our focus on the priorities. Maintaining focus is one of the keys you see in the most successful people. They have a perspective year round that focuses on the highest priorities.

I encourage you to maintain your focus on two essentials, networking and continuing to learn. AWE has opportunities for both networking and learning throughout the summer. In June we have great speakers that will continue to broaden our knowledge in strategic planning and marketing. August promises to be a great blend of relaxation and networking with the golf outing.

All of these are great opportunities you won't want to miss. Last year we had over 100 people attend the golf outing and the networking was fantastic! Plan now to make the summer not only relaxing, but also productive and focused. Make AWE a continuing part of your summer plans to ensure continued business growth all year long. ■

Career Development Fund Recipient:

Charlene Hammontree

I recently attended two training programs with the help of AWE Scholarship Funds, and I would like to share with you how they have benefited me, my business, and my clients.

After selling my business, my love for homes and helping people with the biggest investment of their life, came full circle again as I returned to the real-estate field as a REALTOR™. I bought a web based data management program and knew I was in trouble when the manual came with 6 three-ring binders! It could do all sorts of cool things, but I had not a clue how to do the tricks, nor did I have the time to read binders. Some free training was included, but I would have had to wait until it came to the area. An independent contractor who teaches TOP PRODUCER Training for many years, offered a 1 day crash course with hands on learning!!! What a time

saving asset this has been for me and my clients.

I also wanted to enhance my education by starting my certification process for the Accredited Buyer Representative (ABR for short). This "benchmark of excellence in buyer representation", is obtained to by completing a two-day course and passing the exams, along with attending an elective course on marketing. I can proudly state, that I am now an ABR™ Candidate. I have to submit five completed transactions in which I represent "Buyers" and then will be awarded the full designation. This designation is given by the National Association of Realtors™ making this an elite group of real estate agents. Currently less than 300 agents hold ABR designations in the Grand Rapids Area. I learned so much and I know my clients will benefit from this as well.

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Career Development Fund Recipient: Rhoda Kreuzer

DISC Profile Seminar

Thanks to the career development fund, I recently attended a workshop to learn more about behavioral/personality styles. The profile system we learned about is called DISC. This profile illustrates how our natural styles influence our communication, our preferences, our reactions, and our perspectives.

For example, we may be energized by systems, or by people, or by goals. Each of the four basic behavioral styles has its own primary focus and strengths. When we come to understand the differences and how to draw on them in team settings, it allows us to create true synergy.

Communication is another example where our behavioral styles come in to play. Miscommunication often is the result of someone communicating in a way that seems natural to them, but not to the listener. This approach makes it more difficult for the listener to hear the correct message. However, once we understand more about the four natural communication styles, we can adapt to the needs of our listener and become much more effective.

One technique that assists us in doing so is to become a mirror of the person with which we wish to communicate. So if they speak at a fast pace, we can pick up the speed with which we communicate. If they tend to be more factual, we can also try to communicate more concisely and factually. This helps to ensure that our communication will be more readily understood.

Whether you are making a presentation, servicing a client, or resolving a conflict; an understanding of these differences can have a profound impact. Successful interpersonal relationships are the basis for reaching our business goals. The DISC Profile allows us to understand our behavioral tendencies, elevate our interpersonal skills and gain confidence when interacting with people.

For more information on this subject, feel free to contact Rhoda Kreuzer, at Partners In Action, 457-3453. ■

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DEADLINE:

Submission deadline for the 4th Quarter Newsletter is September 10th, 2004. Please direct all submissions to Megan MacNaughton at: macnaught@sbcglobal.net

AWE Bulletin Board

Wanted: Sponsors for the AWE Golf Outing at Boulder Creek! Sponsorships from \$100 to \$1,000 are available for the August 16th event. Contact Shannan Dennison (464-6255) or visit the AWE Website, awe-westmichigan.org for more details.

Doris Drain of United Bank and Suzanne Knight of 1-2-1 Personal Computing have each won a \$50.00 gift certificate from Victoria's Charms (Vickie Betit) for volunteering on the Program Committee of AWE in the months of April and May respectively.

Wanted: A few volunteers are needed to help plan the annual AWE Awards Dinner in December 2004. Contact Vickie Betit.



NEW MEMBERS

AWE would like to welcome its new members! From March 1st to May 31st, 2004, the following individuals and organizations have joined:

Deanne Bomers,
Violet North East

Tania (Dee Dee) Fuller,
Fuller Law and Counseling, P.C.

Kim Gosiger,
Crusader Martial Arts

Tamara Mercer,
Weekenders USA

Kristen Nauss,
*Michigan Community
Blood Centers*

Estelle Sloomaker,
Constellations Concept & Copy

Pamela Stewart,
Elizabeth Alyce Couture

Kathie Vulcan,
Grand Exhibits

Pat Ward,
Photography by Pat

Don't Forget!

Pre-registration for all AWE events is to be done online using the fast and easy Acteva site.

To register, please visit www.acteva.com/go/awe.

Member News

Deanne Bomers, Violet Northeast Flower Shop – Deanne is celebrating her third year in business with a 10% discount for AWE members through August.

Julie Grevengoed, Keller Williams Realty – Julie has joined Keller Williams as a real estate consultant.

Carolyn Kooy, Monroe, Sweeris & Tromp P.C. – Carolyn has passed the CPA exam.

Megan MacNaughton, Acoustic Arts – Megan and Roger MacNaughton have recently produced a CD for the opening of the Lena Meijer Children's Garden.

Michelle Scott, RN, Voices for Health – Michelle has completed her Master's degree in Sociology and has been accepted into the PhD program at Michigan State University. Voices for Health has also moved to 1000 Monroe NE, phone (616) 233-6505.



Doreen Bolhuis, GYMCO Sports – GYMCO Sports has been named "Small Business of the Year" by the Grand Rapids Area Chamber of Commerce.

Got some good news you want to share in the next issue? Forward your glad tidings to Megan MacNaughton, at macnaught@sbcglobal.net

Career Development Fund Recipient: Julie Lough

Leadership: A Predictor of Success

There are many factors that determine group success but good leadership is imperative. The seminar, "Leadership: A Predictor of Success" presented by Rhoda and Eric Kreuzer, covered the important elements of understanding our own leadership strengths, the situations that require specific leadership attributes, and developing leaders around us. A brief summary follows.

The ideas discussed in the seminar were based on a leadership profile by Miriam Kragness. Leadership qualities are grouped into twelve attributes, which are then categorized into four quadrants:

character, analysis, accomplishment, and interaction. These are described below:

1. Character includes the attributes of enthusiasm, integrity, and self-renewal.
2. Analysis includes the attributes of fortitude, perceiving, and judgment.
3. Accomplishment includes the attributes of performance, boldness, and team building.
4. Interaction includes the attributes of collaborating, inspiring, and serving others.

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Member Profile:**Leslie Fiorenzo,
InVest in People**

In today's competitive business environment, people – your people – make or break your organization. When you create an environment that allows your people to reach their greatest potential, you also create an environment that allows your business to reach its greatest potential. InVest in People, LLC provides innovative tools to build strong teams and designs solutions to improve employee performance. If you want to boost your bottom line as a direct result of improving your people, you want to work with us.

Partners Leslie Fiorenzo and Kimber Minix are committed to the ongoing success of their clients, providing resources to assist an organization that wants to capitalize on the potential of its most important asset – its people.



Leslie Fiorenzo is a visionary at heart working closely with each client to create a positive and synergistic working relationship. Her understanding of business and employee relations has proven invaluable in developing customer-focused solutions.

Kimber Minix has been providing immigration services for small to mid-size companies in the US and abroad for over 10 years. She assists companies who employ foreign nationals to obtain the legal documents required for bringing and keeping the foreign nationals in the U.S. legally.

InVest in People, LLC is a member of AWE, the Grand Rapids Area Chamber of Commerce, Michigan Chamber of Commerce, Home & Building Association of Greater Grand Rapids, and the Association of Human Resource Management of Greater Grand Rapids.

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www.eatingyourpeas.com ■

**Career Development Fund
Recipient: Julie Lough (cont'd)**

Individuals typically have varying degrees of these attributes, which are measured through the "Dimensions of Leadership Profile." The key, however, is to understand which leadership attribute is important for the current situation. For example, when others become discouraged by a difficult task, a person strong in the leadership attribute of enthusiasm should lead. Where others need to grow, be listened to, and be provided guidance, the attribute of serving others becomes critical. When a situation requires fresh ideas a leader with the perceiving trait should lead.

After understanding one's leadership strengths and the type of leadership required for the situation, the goal is to then develop the team. This is accomplished by providing an environment where leaders will thrive, identifying potential leaders, and developing the leaders. When developing leaders it is important to provide resources including responsibility, authority, accountability, time, funds for training/coaching, tools/equipment, and new experiences.

For further details, I highly recommend attending this seminar. Since participating, we have utilized the information in implementing strategic changes at Micro Visions.

I would like to thank all who support the career development fund – those providing the door prizes, those purchasing raffle tickets, and the board for approving my career development request. Julie Lough ■

**Career Development Fund Recipient: Charlene
Hammontree (cont'd)**

Thank you AWE for granting me the funds to continue my education and supporting my business! I owe my continued success to AWE and love being a member! Charlene Hammontree, U.S. Home and Realty www.buyingorsellingmyhome.com Ph. 784-8155. ■

Beware of Phishing Scams (cont'd)

For more tips, view this web page at http://www.antiphishing.org/consumer_recs.htm.

If you have comments, questions, or more information, contact Julie Lough at 616-776-0400. ■

AWE Monthly Membership Meetings

Where: Noto's Old World Italian Dining
6600 28th Street SE, Grand Rapids

Time: 5:45 pm Registration & Networking
6:15 pm Dinner & Meeting

Cost: Reservations Required*
\$24.00 Members
\$30.00 Non-members**

*\$5 extra fee at door if not pre-registered.
**Non-members can attend their first meeting at member rates.

A vegetarian dinner can be requested in advance at no additional cost. Display tables are available to members for \$10 and includes a 2-3 minute commercial presentation. Reservations required for display tables.

Pre-registration is required. Register online at: www.acteva.com/go/awe or e-mail: reserve@awe-westmichigan.org Include your name, company name, phone number, credit card information, number of guests you will be bringing and their name(s). 2 day advance notice required for cancellations.

AWE WIN at Noontime Meetings

Where: First Park Congregational Church
(Downtown Grand Rapids on the corner of Ransom & Fulton). Free gated parking.

Time: 11:45 pm Registration & Networking
Noon Lunch & Meeting

Cost: Free to members
\$10.00 Non-members
\$5.00 cash donation to First Park Church for soup & salad bar, dessert & beverage.

Pre-registration is required. Register online at: www.acteva.com/go/awe or e-mail: reserve@awe-westmichigan.org by 5:00 p.m. on the Thursday prior to meeting date. Include your name, company name, phone number, credit card information, number of guests you will be bringing and their name(s). Pay for meal at the door.

Calendar of Events

July- NO MONTHLY MEMBERSHIP OR WIN AT NOONTIME MEETINGS.

August- NO MONTHLY MEMBERSHIP OR WIN AT NOONTIME MEETINGS.

August 16, 2004

AWE 20TH ANNUAL GOLF OUTING	\$100 per person
Come join us for a fun day of golf, networking and great food! Grilled Steak and Chicken dinner, live entertainment and prizes. 9:00 am - 8:30 pm at Boulder Creek Golf Course, 5750 Brewer NE, Belmont, MI 49306. Sponsorship opportunities still available – contact Shannan Dennison at (616) 464-6255.	18 holes of golf, plus cart. Includes lunch and dinner
	\$50 per person
	9 holes of golf, plus cart. Includes dinner
	\$30 per person
	Dinner only

September 20, 2004- Monthly Membership Meeting
RHODA KREUZER, PARTNERS IN ACTION

Sponsor of the Month Available

"Sales: How to Increase your Success with Prospective Clients" If you have ever wanted a sure way to increase your success with prospective clients, you won't want to miss this meeting. Rhoda Kreuzer from Partners in Action will give you five keys that will ensure getting more approvals. Learn the secrets top sales people use to surpass their goals!

September 27, 2004- WIN at Noontime Meeting
JULIE LOUGH, MICRO VISIONS, INC.

Sponsor of the Month Available

"Deciphering Information Technology Components: A Discussion on the Key Software Utilities Necessary for Every Computer System". The Internet is an amazing resource and has presented huge business opportunities, but in return has created security, performance, and many other issues. This seminar discusses a list of ways to avoid these hazards.

U.S. Home and Realty

I Love Referrals!

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Charlene Hammontree
Real Estate Advisor

