

# Coastal Power Women!

Professional Organization of Women Encouraging Referrals

American Business Women's Association (ABWA)  
Coastal Power  
Express Networking  
Myrtle Beach, South Carolina  
www.coastalpowerwomen.com

## Message from the President!

Dear Coastal POWER Women,

As I sat down to write a letter to each of you, I found myself torn between focusing on the ABWA organizational issues before us and my passion of educating women on the need for early detection of cancer. I hope you will all allow me to indulge this month as we enter into October... National Breast Cancer Awareness month.

First, if you are not aware... I am a 3-time cancer survivor - I am a 21 year survivor of Adenocarcinoma and a 2-time survivor (2004 and this past summer) of Breast Cancer. My ability to beat cancer each time has come down to one single thing - early detection! I cannot stress enough how important it is to follow through in regular exams and tests that are vital to detecting cancer early. Here are some facts that might help you understand:

- In the U.S., cancer accounts for 1 in 3 deaths! This year, 564,830 Americans are expected to die of cancer... that's about 1,500 people per day!
- Cancer costs Americans over \$210 billion per year!
- In 2006, there were almost 1.4 million NEW cases of cancer diagnosed in America - 31% of those cases were breast cancer in women!
- In 2006, early detected breast cancer (stages 1-2), had a 10-year survival rate of over 95%! That means that breast cancer diagnosed early is over 95% curable!

There are over 10 million cancer survivors living in America today!

I beg and plead... get your mammograms, go for your annual exams, take advantage of screenings and preventive tests offered by your insurance. And... please... don't pass up getting a test or exam because you have to pay for it! A friend of mine would not get her colonoscopy at 50 years old because of her insurance deductible (a colonoscopy costs about \$2000). At 51 years old, she was diagnosed with stage 4 colon cancer and it had already metastasized to her liver. This week, I had to go to Washington D.C. without her - she lost her battle less than 18 months after she turned 50 because she refused to pay for a \$2000 colonoscopy! Your life is worth so much more than the money it might cost to have a life saving test!

Ladies... If you have a direct relative (mother, sister, aunt, or grandmother) that was diagnosed with breast cancer before the age of 40, you should NOT wait until 40 to have a mammogram! Take the age at which she was diagnosed and subtract 5... that is the age you should get a mammogram.

Trying to save lives through education,

Angela Kegler McDowell

September 30, 2007

Volume 1, Issue 9

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### Next Meeting:

Tuesday  
October 2, 2007  
12-1:30  
Magnolia's Restaurant  
2605 N. Ocean Blvd.  
Myrtle Beach, SC 29577

Meet in the  
conference room. Buffet  
lunch \$10 per person.

# HER BODY AND SOUL & HIS BODY AND SOUL

Take a step into Her Body & Soul and His Body & Soul of relaxation and personal attention. We open our arms to you with a philosophy that combines Earth and Nature. Just like the earth's combination of the four seasons, Fall, Winter, Spring and Summer, we combine the four steps of, Insight, Cleansing, Nourishing, and Transformation. Personal attention creates an indelible memory that makes your journey irreplaceable and a process to help one better understand the benefits of personal care. If you're feeling run down and suffer from persistent fatigue, rejuvenation could be just what you need. Many problems are usually combination of stress, bad diet, overwork, lack of exercise, and lack of Personal attention.

Rejuvenation can include a schedule of essential oil massages and body treatments to stimulate your system while the action increases blood flow, bringing oxygen and nutrients to starved cells you didn't know you had. Hydration is also employed for similar affects. A spa environment also has a beneficial effect, allowing you to forget the pressures of the world outside and concentrate purely on your body and mind.

## RELAX AND REJUVENATE!

Is it time for a **body polish** for dry skin exfoliation? Is it time for a **body masque** for detoxification ad re-mineralizing?

Is it time for a **therapeutic massage**? Is it time for an **anti-aging facial** treatment? Is it time for a **detoxification** of your major organs? Is it time to get your **body and soul** back in balance? **It is time to make decisions on the attention you so deserve.**

**Our menu has a large selection to meet all of your needs. Call today and book your appointment.**

HER BODY AND SOUL & HIS BODY AND SOUL 843-650-7685 Vist us at [herbodysoul.com](http://herbodysoul.com)

**\$100 off**  
**New Web Site Design Fee**

Offer good October 1, 2007  
through December 31, 2007

Contact Tammy Watier  
at Watier Design for details!

843.399.0664

[www.WatierDesign.com](http://www.WatierDesign.com)

## Grand Opening !

**AVON, the company for women.**

For over 100 years AVON has been one of the largest manufacturers of skincare products, cosmetics and fragrances in the world. I am proud to offer to you cutting edge products backed by AVON's excellent reputation, commitment to safety , style, and the environment.

Look for your Avon catalog at the next meeting or order online at [www.youravon.com/kdahlin](http://www.youravon.com/kdahlin) .

Kimberly Dahlin

Independant Sales Rep. AVON

## Recipes!

### ***THE best Crabcakes!***

2 eggs, 1 package Ritz Crackers

2 cups imitation or real crabmeat

1/4 cup of Sam's Club Boursin cheese (may substitute grated asiago, parmesan, & romano)

1/4 cup of green onions

Mix together all of the above, refrigerate 2 hours (or overnight), form into patties, and pan fry on medium in butter until slightly brown on both sides. Cooks up quickly, can be made into mini-patties for appetizer dish or full size for dinner.

Submitted by  
Kimberly Dahlin  
(843) 602-6023

# 5 REASONS TO REFINANCE YOUR HOME NOW

*LOCK INTO STILL-LOW 15 OR 30 YEAR FIXED RATES*

*PAY OFF A COMBO MORTGAGE OR HOME EQUITY LINE*

*ELIMINATE PMI (MORTGAGE INSURANCE)*

*PAY OFF HIGH INTEREST CREDIT CARD DEBT*

*CASH OUT TO REMODEL YOUR HOME*

- The 30 Year Fixed Mortgage is Making a Huge Comeback!** If you have an adjustable interest rate mortgage (ARM) you may have or will experience rising rates of as much as 2% a year once the 2, 3, 5, or 7 year fixed period is over. On a \$100,000 mortgage, that could mean an increase in your payment of \$150 or more. Add that to rising insurance costs and taxes, you may soon experience inflated housing costs that could strain your budget. Thirty-year fixed rates are hovering at about 6.5%, fifteen-year at 6.25% ~ and new 40 year amortization programs are also available, that will dramatically reduce your required payment.
- Home Equity Line rates have risen and may go higher!** If you have a first and second mortgage, or a Home Equity Line, now is definitely the time to refinance with one low interest rate. If you owe a balance on that line, you have certainly seen your minimum (interest-only) payment shoot up. In many cases, you can pay off the balance on your Home Equity Line Open, but keep it open for future needs. Fixed rate Second Mortgage are always much higher than for a first mortgage and consolidating again makes sense. Even with closing costs, the end result is a benefit.
- PMI (Private Mortgage Insurance) is for the LENDER** – If you put down less than 20% when you bought your house, or if your refinanced mortgage was less than 20% of the appraisal value at the time, you are probably paying PMI. You may be paying \$20, \$30 or even \$100+/month in PMI now. With double digit increases in home values, you may now have enough equity to eliminate PMI altogether, and reduce your monthly payment.
- Credit Card Minimum Payments have risen** – Earlier this year, the Federal Government recommended that all credit card companies increase the minimum monthly payment from 2% of the balance to 4%. If you have several credit cards or major balances on any, you may be facing minimum payments of hundreds of dollars more each month than last year. It is hard enough to decrease the balance if you are only paying minimum payments, especially with the interest rates of 25% and more. If you have trouble making these payments, you may face even higher interest rates (based on late payments), late penalty fees, and serious harm to your credit.

## *What can you do?*

If you are a homeowner in our area, you may be aware that property values have increased 20-25% or more annually these past few years. A home appraised for \$100,000 two years ago, may easily appraise for \$155,000 or more now. You can use the equity in your home to pay off credit card debt, and at the same time lower your monthly payments!

## *How much can you save?*

	<u>Current Debt</u>	<u>Revised Debt</u>
Mortgage (\$80,000)	\$800	\$920
VISA (\$7500)	300	
MASTERCARD (\$5000)	200	
SEARS (\$5000)	200	
DISCOVER (\$10,000)	<u>400</u>	_____
	\$1900	\$920

## **MONTHLY SAVINGS \$980!!!**

PLUS about \$12,000 in cash in your pocket for home improvements, a car, travel, paying off other debts, savings.

*If you are considering refinancing your primary residence, second home or investment property OR buying a new property, please call us to discuss your options – and your goals! There is no obligation on your part – We are here to help YOU!*

**Use your Home Equity for the dreams of your future!** *If you are thinking about remodeling your home (or adding a pool, or buying a car, or sending children to college), NOW is the time to use the Equity in your home for the cash you need to do what you want. Again, double-digit appreciation may allow you to meet your goals for a reasonable monthly cost to you.*

Michelle Dixon, mdixon@48th.com

Atlantic Home Mortgage – 4209-A Mayfair Street, Myrtle Beach 29577 843-497-5243

Atlantichomemt.com

## Just for fun!

### Noah and the Ark

In the year 2007, The Lord came unto Noah, who was now living in Canada, and said, "Once again, the earth has become wicked and over-populated and I see the end of all flesh before me. Build another Ark and save two of every living thing along with a few good humans." He gave Noah the blueprints, saying, "You have six months to build the Ark before I will start the unending rain for 40 days and 40 nights."

Six months later, the Lord looked down and saw Noah weeping in his yard....but no Ark.

"Noah", He roared, "I'm about to start the rain! Where is the Ark?" "Forgive me, Lord" begged Noah. "But things have changed. I needed a building permit. I've been arguing with the inspector about the need for a sprinkler system. My neighbors claim that I've violated the neighborhood zoning laws by building the Ark in my yard and exceeding the height limitations. We had to go to the Development Appeal Board for a decision. Then Transport Canada and the Departments of Highways and Hydro demanded a bond be posted for the future costs of moving power, trolley and other overhead obstructions, to clear the passage for the Ark's move to sea. I argued that the sea would be coming to us, but they would hear nothing of it.

Getting the wood was another problem. There's a ban on cutting local trees in order to save the spotted owl. I tried to convince the environmentalists that I needed the wood to save the owls. But no go!

When I started gathering the animals, I got sued by an animal rights group. They insisted that I was confining wild animals against their will. They also argued the accommodation was too restrictive and it was cruel and inhumane to put so many animals in a confined space.

Then Environment Canada ruled that I couldn't build the Ark until they'd conducted an environmental impact study on your proposed flood.

I'm still trying to resolve a complaint with the Human Rights Commission on how many minorities I'm supposed to hire for my building crew. Also, the trades unions say I can't use my sons. They insist I have to hire only Union workers with Ark building experience.

To make matters worse, the Canada Customs and Revenue Agency seized all my assets, claiming I'm trying to leave the country illegally with endangered species.

So, forgive me, Lord, but it would take at least ten years for me to finish this Ark."

Suddenly the skies cleared, the sun began to shine, and a rainbow stretched across the sky. Noah looked up in wonder and asked, "You mean you're not going to destroy the world?"

"No," said the Lord. "The government beat me to it."

Submitted by Sarah Johnson

## *Angela Kegler McDowell calls on Congress to stand up against Cancer!*

This month, the American Cancer Society's Cancer Action Network launched a major campaign to raise the stakes on the issue of health care and the fight against cancer. Our Express Network President and 3-time Cancer Survivor, Angela Kegler McDowell, represented South Carolina in the national Lobby Day effort from September 23<sup>rd</sup>-26<sup>th</sup>.

The focus of this year's lobby day was to educate Congress on the need for increased funding for the National Institute of Health (NIH) – the primary source for cancer research funding. She also had the goal of pressing our legislators to give the FDA regulation over tobacco products and pass the SCHIP Bill that would provide health insurance for the millions of children in the U.S. and save over 900,000 lives! And, of course, the visit would not have been complete without special meetings with a few VIP supporters of the American Cancer Society including Senators Edward Kennedy and Michael Castle.

The lobby day was a follow-up to the 2006 Celebration on the Hill when Angela faced off with Presidential Candidate Hillary Clinton and former Speaker of the House Newt Gingrich about the need to increase the coverage of the National Breast Cancer and Cervical Cancer Early Detection Program for ALL women – not just 1 in 5! On April 20, 2007, President Bush signed into law the National Breast Cancer and Cervical Cancer Early Detection Reauthorization Act that will increase funding by \$73 Million over the next five years. It marked a significant win following the fight during Celebration on the Hill.

In both 2006 and 2007, Angela presented members of Congress with a challenge to sign the “Congressional Cancer Promise” making each member of Congress responsible for taking a personal stand in fighting cancer. To date, 323 members of Congress have signed the Congressional Cancer Promise and have agreed to take a stand in this bipartisan fight to find a cure for cancer! There is still much work to be done, but after 17 years of volunteering with the American Cancer Society, Angela is still eager to do more. She looks forward to every opportunity to get the word out about fighting cancer and what each person can do to put an end to this terrible disease.



# Growing Your Business the Old Fashion Way

In the fall of the year, we think about bringing in the harvest. This applies to our businesses as well. The seeds that we have sown over the summer are coming to fruition. We often think of this in terms of developing relationships with new prospects and then having that relationship blossom into a new customer or client. However, we often forget that it is far easier to obtain additional business from an existing customer than to develop a new one.

Part of your business plan should include a method (preferably multiple methods) for keeping your name and company in front of your current customer, client or patient. In our daily business practices this may seem like a daunting task. We try and call them and get voice mail. We have good intentions of trying again later, only to get distracted with other pressures of the day. We try emailing them, however, we know that a vast majority of emails are deleted without ever being read.

Thankfully there is the internet and several innovative ways to accomplish this task for you. In this month's newsletter we will discuss a somewhat old school method of keeping your name in front of your customers. In subsequent newsletters, we will cover other more modern methods such as email campaigns (sometimes referred to as "drips"), e-books, newsletters and more.

Imagine that your customer, client or patient could receive a personalized card in the mail from you on a regular basis. This is an old fashion card that arrives in the mail (I'm talking snail mail), hand stamped, personally addressed and has your signature inside. Is your customer a golfer or into football? This card would have a cover that reflects their area of interest. Would your client be surprised to receive a birthday or anniversary card from you? Did their name recently appear in the paper? What if you could send them a card in less than 60 seconds showing that you read about them and appreciate what they are doing? Do you think the next time they need your products/services they would give you a call?

Have you ever wondered how you could improve the number of referrals you receive from your clients? Do you agree that a referral from a satisfied customer is infinitely more valuable than simply talking to someone who does not know you or your business? What is that referral worth to you? What if every time a client referred a business associate to you, you sent them a "Thank You For Your Referral" card with a \$5 gift certificate to Starbucks and a note to have a cup of coffee on you. When that referral turns into a solid sale, you send them another card with a gift certificate to Bed Bath and Beyond or Barnes and Nobles. What do you think that would do to your referral rate?

Let's take an example and see how this works in real life. Let's say you are a realtor. A lot of business is at risk of being lost to your competitors because a high percentage of your previous home buying clients (according to the National Association of Realtors) have lost contact with you and can't remember your name.

According to the National Association of Realtors, your home buying clients on average, outgrow their homes in 42 months. In other words, they're going to be moving - with you, or with your competitors.

How do you ensure that your clients think of you when it is time to make a move or when they hear of someone that is thinking of selling their home? Imagine they received a card from you 30 days after they moved to their new home. Imagine that card had a picture of their new home on the front. Their birthday rolls around and there is another personalized card from you. Their son Johnny graduates from high school and you send him a card. Are you getting the idea? You are in front of them on a regular basis. How about a happy Ground Hog's day card? Use your imagination!

Now imagine that a house down the street is having an open house (even if it is not your listing). Send them a card with the house on the front and ask them if they would like to pick their neighbors? Follow this up with a phone call to see who they know that would be interested in moving into their neighborhood. They tell you their best friend across town has been thinking of moving closer to them - remember that referral system I mentioned earlier in this newsletter?

Let's take another example, you are a dentist or a chiropractor and you want to build your practice. You want to be able to remind your patients about the importance of regular visits without being pushy. How about a humorous card to make them laugh but also make your point.

I think you are getting the idea. Is your imagination running wild on what you could do in your business to build a personal relationship with your customers? Are you also thinking, wow that would take a lot of time and money! How can I pick the cards, address them, stuff them AND remember to send the cards on time!

Now imagine there is a automated secretary that will take care of all this for you? That secretary's name is [SendOutCards](#). This program is a perfect solution for your team. While you create cards online in as little as one minute, they print, stamp, and mail your cards for \$1.03, 57 cents for a post card. You designate what card you want to send and the day you want to send it and SendOutCards remembers when to send it! You set it up once and forget it.

Tom Hopkins was a huge card sender. In three years he transformed his real estate business to 98% referrals. That is a huge testimonial to the power of the personal touch that comes from card sending.

To learn more about SendOutCards, check them out on the web at [www.RichAndSueWhite.com](http://www.RichAndSueWhite.com) or contact Sue White at 843-246-0136 for a personal review of the program.

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