

October, November 2007  
Vol VII, Issue VI

from the  
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As we move towards the end of my year as local chapter president and get ready for a new leadership team I am reminded of business planning. Kay Keller has been working hard reviewing documents for our Women's Council local chapters annual Business plan and if we met our targets. I just want to share some thoughts on individual business planning. What are the sources of your business? Do you know your numbers? (Sales conversion rate, average unit price, list to sales price, average personal % of gross). What about the market statistics for your current service area? Hint: Check on the EZlist Global link on our MLS system under BIZ Pak to get local stats. Perhaps it is time to review your company affiliation, are they providing you with the training you need to perform better in the current market situation?

Now is time to review your personal expense budget, review your business operating expenses budget using a triple track budget ( most likely estimate, best case, worst case) then review your marketing expense budget to create a total budget plan for the year. Then convert the budget into units sold. How many homes do you have to list at current rate of units sold to hit your budget? Where does your business come from? Have you looked where the buyers came from? Is it different for first time buyers?

Create a plan and select your marketing options: Direct mail, telemarketing, face to face, institutional, FSBO campaigns, expired campaigns. What's working, what is not... have you tried all the free or guerilla marketing options available to you? What is your action plan? Now is a good time to put together you marketing plan calendar for the coming year and how you are going to achieve results.

Some suggested readings: Napoleon Hills "Success through a positive Mental Attitude"

Tom Peters "A Passion For Excellence"

Zig Ziglar " See You At The Top"

Denis Waitley " Psychology of Winning"

Og Mandino "The greatest Salesman in the World"

Robert Schuller "Tough Times Never Last, But Tough People Do"

Our local chapter has been plagued like many others in keeping membership in this time of tough decisions. I'm sure many people have asked the question " Am I getting value for my WCR membership dues?" Are the programs provided of value? Have I gotten referral business from my local contacts made through Women's Council? What about referrals from other WCR members outside our local chapter on a state or national level? Have I taken advantage of the training and designation opportunities WCR has to offer? Has the support system been what I wanted or needed? Have I taken the opportunities to develop my leadership skills through my membership opportunity? Personally Women's Council has given me a great value for my investment, it has provided me with a wide range of valuable information from up to the minute sources, and helped me stay on top of my game by staying in touch with a wonderful group of affiliates and making it easy to do business with members of the Council's family. Work your business plan today to stay on top. Stay in touch with one another and your sphere. Personally and professionally Women's Council is a place where it all comes together. Good luck and hang in there.

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THANK YOU SPONSORS!!!!



**MARK YOUR CALENDARS!!!**

General Membership Meetings  
1<sup>st</sup> Wednesday of each Month at  
Association of Realtors  
3200 Loveland Blvd, Port Charlotte  
RSVP to Jeannie Davis (941) 423-3093  
On or before the **Monday** before the Meeting.

Governing Board Meetings  
3<sup>rd</sup> Thursday of each Month  
@Board of Realtors  
3200 Loveland  
Port Charlotte

Annual Meeting  
Las Vegas, NV  
November 12-16  
@TBA



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Maureen@MaureenJohnson.com

**DON'T FORGET...**

**Canned goods, cell phones & eyeglasses are being collected at EVERY monthly WCR meeting. Collection boxes are available at the Board of Realtors and the Prudential Florida WCI Realty in Punta Gorda.**



# MEMBER SPOTLIGHT

## Past Presidents

|           |                          |
|-----------|--------------------------|
| 2006      | Karen Rolland            |
| 2005      | Carol Pickford           |
| 2003&2004 | Nancy Bell               |
| 2002      | Nancy Dean               |
| 2001      | Rosemary Mahoney         |
| 2000      | Vicky McPhee             |
| 1999      | Sue Ann Meyer            |
| 1998      | Jeanine Gonsales         |
| 1997      | Bob LaPietro             |
| 1996      | Terri Jackman            |
| 1995      | Virginia Casad'          |
| 1994      | Pauline Moore            |
| 1993      | Jan Hunter               |
| 1992      | Suzanne Tuscano          |
| 1990&1991 | Geri Shayman             |
| 1989      | Dale Fulone-Phillips     |
| 1987&1988 | Patricia Case            |
| 1986      | Jean Graham              |
| 1985      | Margaret (Peg)Hutchinson |
| 1984      | Ellen Simoni             |
| 1983      | Kay Gaines               |
| 1982      | Pauline Moore            |
| 1981      | Norma Weyrick            |
| 1980      | Norma Morris             |
| 1979      | Norma Henry              |
| 1977&1978 | Mariechan Smith          |

## Realtor Spotlight, Karen Rolland



Karen moved here from Minneapolis with her husband, Ken about 6 years ago. Ken has a daughter, Laura , who lives in Minneapolis. They live in Punta Gorda with their dogs Kassie and Cherie and their toothless cat Sam. Boating is their passion and they spend as much of their free time as possible on the water either boating or on their Hydro-Bikes.

Karen grew up in South Holland Illinois, about 25 miles south of Chicago. She started working in banking at 16 and has a total of 17 years banking experience at banks in South Holland, Southern Illinois, Chicago, and Minneapolis. She left her position at a major Chicago bank in 1985 when she accepted an offer to be the VP of Operations for Miller and Schroeder Financial, the largest municipal bond underwriter off to Wall Street, bringing her up to Minneapolis. After several years, she was looking for a change and joined Security Life Insurance Company as Director of Administration for their Section 125 Division. In 1996, that division was purchased by another insurance company and she became the Director of Marketing for Benefits Design Group. In 2001, she and Ken purchased their current home in Punta Gorda Isles but they did not move here permanently until June of 2002, when they sold their lake home on Lake Minnetonka, just outside of Minneapolis. In addition to being a full time Realtor for Prudential Florida WCI Realty, she and Ken are the Southwest Florida Distributors for Hydro-Bikes, a division of Shoremaster. ([www.RollandBeach.com](http://www.RollandBeach.com)), will give you an idea of what that is all about. Since 1989, Karen has been a consultant for Jafra Cosmetics International, and effective August of this year, is also a consultant for Taste of Home Entertaining, a direct sales company dedicated to promoting home entertainment as a lifestyle.

She joined WCR Chapter in 2003, served as Secretary in 2004, President Elect in 2005 and President in 2006; she is currently a member of the Governing Board. In addition to WCR, she is active with TEAM Punta Gorda, both the Charlotte and Punta Gorda Chambers of Commerce, PGIslanders Cruise Club, Secretary of the MLS Board of Directors, and a member of the Professional Development Committee.



## Affiliate Spotlight, Anne Heinen

Anne Heinen is a Mortgage Loan Specialist at Charlotte State Bank. Although Anne is originally from Staten Island, NY, she has been a Charlotte County resident since 1979. She started her banking career in 1984. With a strong desire to help people and more than 20 years of mortgage lending experience, Anne is ready to go to work for you.

Heinen states, "I'm really glad to be a part of Charlotte State Bank because everyone is kind and genuinely cares about their customers and each other. In my position, I meet and get to know a lot of great people. Helping them realize their goals and dreams of home ownership is very fulfilling. I will go the extra mile for my customers."

Anne is expert in offering a variety of home mortgage loans to fit all kinds of budgets. She's happy to consult with those buying homes; from the first time home buyer to those who want an investment property. Anne believes it's the kind of personal service you'd expect from your Hometown Bank. Her pledge is that regardless of the mortgage selected she'll provide quick turn around.

Anne is a member of the Board of Realtors, Charlotte/Desoto Builders Association, and Women's Council of Realtors. She can be reached at her office in Port Charlotte at (941) 206-3404 or via email at [ahainen@charlottestatebank.com](mailto:ahainen@charlottestatebank.com).



## WCR VISION STATEMENT:

*Through our influence as successful business professionals, women will effect positive change in the profession and in the broader community.*

## WOMEN'S COUNCIL MISSION:

*We are a network of REALTORS empowering women to exercise their potential as entrepreneurs and industry leaders.*





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**Performance Management  
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of Skills-Based Performance  
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**4 Hours CE Credits**

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**This course teaches you:**

- **WHAT SEPARATES THE BEST FROM THE REST**
- **BEST HAVE SYSTEMS NOT JUST FOR YOUR REAL ESTATE BUSINESS, BUT FOR YOURSELF**
- **PERFORMANCE MANAGEMENT SKILLS TO CHALLENGE YOURSELF**
- **EFFECTIVE TIME MANAGEMENT**
- **HOW TO BUILD CREDIBILITY & DEVELOP A PERSONAL VISION**

**THIS COURSE WILL SHOW YOU HOW TO ELIMINATE THE OBSTACLES THAT CONSPIRE TO PREVENT YOU FROM GETTING TO THAT NEXT LEVEL IN YOUR BUSINESS AND IN YOUR LIFE!**

**Presented by:**

**Women's Council of REALTORS®  
St. Augustine Regional Chapter**

October 29, 2007

8:00 to 8:30 AM - Registration

8:30 AM to 5:00 PM - Class

St. Augustine & St. Johns County Board of REALTORS®

1789 Lakeside Ave

St. Augustine, FL 32084



Featuring

Marcus A. Wally, MBA, CIPS, GRI, TRC, AHWD, RSPS

Registration Fee

|             |                         |                      |       |
|-------------|-------------------------|----------------------|-------|
|             | Early Bird Registration | After September 15th |       |
| Members     | \$100                   |                      | \$125 |
| Non Members | \$125                   |                      | \$150 |

Enclose Your Check Payable to WCR

Name: \_\_\_\_\_ Name of Your Chapter: \_\_\_\_\_  
 Company Name: \_\_\_\_\_  
 Address \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ e-mail: \_\_\_\_\_

Mail Check & Order Form to: Women's Council of REALTORS® c/o Roxane Martucci, 1604 Calabria Ct. St. Augustine, FL 32092

Questions/ Information Contact:

Roxane Martucci • Phone 904-217-0416 • 732-718-6852 tucciteam@hotmail.com

## STANDING COMMITTEES

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(941) 426-4380

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(941) 815-0586

Karen Rolland  
Nominating  
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Vicki McPhee  
PMN Committee

## The New Mental Diet by Brian Tracy

One of the most powerful personal programming activities you can engage in is positive self-talk. Be your own cheerleader and talk to yourself positively all of the time.

### **Think About Your Dreams**

As it happens, the average person talks to himself in a negative way. As much as 94 percent of your inner dialogue tends to be about the things you fear, your worries, the people you're angry at, your problems, your concerns and so on. You have to consciously keep your words, your inner dialogue, consistent with what you wish to accomplish.

### **The Most Powerful Antidote**

Psychologists have proven that the words, "I can do it," are the antidote to the fear of failure that often holds you back from trying. Repeat these words over and over to yourself whenever you feel fearful or doubtful about anything that you want to attempt. Say very enthusiastically to yourself, "I can do it, I can do it, I can do it!" When you start saying, "I can do it, I can do it," you drive that message deep into your subconscious mind. This message lowers your fears and builds your self-confidence.

### **Make A Million!**

Another thing you can say to yourself is, "I make a million. I make a million." Impress that message into your subconscious mind. Whenever you think about your work, say over and over again, "I'm the best, I'm the best, I'm the best." Making any one of these three statements, or anything that is positive makes you feel good about yourself and causes you to be more motivated. You become more focused, more determined. Wealthy, successful people have a continuous inner dialogue that is positive and constructive and uplifting and consistent with their goals and objectives.

### **Feed Your Mind Continually**

Feed your mind from morning to night with words, pictures, information and ideas consistent with your goals for financial success. Develop the habit of thinking positively and confidently about wealth accumulation. Read stories, books and articles about other successful people. Think about how you could be like them. Visualize yourself, imagine, fantasize, pretend in your mind that you are like the kind of people that you admire and respect and want to be like.

### **Select A Role Model**

Psychologists have proven that role models are essential for magnetizing your mind with the qualities and characteristics that you wish to develop in yourself. Pick a person that you admire. Whenever you face any kind of difficult situation, ask yourself, how would this person act in this situation? What would this person do? How would this person behave? You'll find that when you think about how someone you admire might behave, your own thinking becomes better and you tend to act at your very best.

### **Become An Expert**

Read everything you can find about your business. Become an expert in your field. The more you learn about your profession, your trade and your craft, the more confident you will become that you can do well in it.

### **Action Exercises**

Here are two things you can do to put yourself on the new mental diet for financial success:

First, repeat to yourself, over and over again, the wonderful words "I can do it! I can do it! I can do it!" Whenever you are anticipating any new goal or opportunity. This affirmation builds your self-confidence and conditions you for success.

Second, monitor your mental diet the way you would your physical diet. Be sure that you feed yourself throughout the day with positive stories, words, pictures and conversations about the things you want to have in your life. Refuse to read, watch, listen to or discuss things that are negative or depressing. This will make a tremendous difference in how you feel and how you act.

**Think Positive by Nancy Bell**

**That is the saying that I have always lived by. It tends to make you smile a lot and that makes people smile back at you. You can even tell when the person at the other end of the telephone is smiling, can't you? Haven't you found that you can change a person's attitude by YOUR attitude? Instead of being upset about running late for an appointment because something happened when you were leaving the house, being late may have saved your life. How many stories did you hear about just that happening on 9/11? Things happen for a reason and how we handle that particular circumstance can either make us or break us.**

**This is how we must handle our current Real Estate market. We, as Realtors® and our sellers and buyers, are working as a TEAM. We must all think in a positive way to get our jobs done. As Realtors®, we must be realistic but positive when suggesting a price for a new listing. If we price it right, it will sell. (Remember the movie with Kevin Costner-Field of Dreams "Build it and they will come"). If we, the Realtors®, do our job in building a good "field" to showcase the listings then in turn, our sellers must do their job on the "Team" to comparably price the home and keep the "field" playable. Our "Team" goal is to WIN. A Realtor® wants to find a buyer for the home as much as they want to sell it. (Maybe even more so. Things have been rather tight for a little while now, but not from this day on.) We are all on winning teams. My goal in writing articles is to make us all feel more Positive about ourselves, our families, our friends, our neighbors, our community, our business associates and our country. At the end of the article you will find a quote or saying. I hope it will make your day a little more meaningful.**

**"We do not stop playing because we grow old, we grow old because we stop playing.".....Benjamin Franklin**

**Don't you just love Ben. If he told you to go fly a kite, I'll bet you would be "shocked" but you would do it gladly because of the kind of person that he was. I'll bet he was smiling when he asked that of you. And you just can't say NO to anyone with a GOOD & POSITIVE Attitude. SMILES are infectious.**

**My e-mail address at home is [Thinkpos3@comcast.net](mailto:Thinkpos3@comcast.net) and if you see me on the road, check out my license tag----THINK POS. That's me.**

**And let me tell you about how Attitude can either benefit or put you out of business.**

**There was once a man who lived by the side of the road and sold hot dogs. He was hard of hearing so he had no radio- he had trouble with his eyes, so he read no newspapers and of course he didn't look at television. But he sold very good hot dogs. He put up signs on the highway telling everyone how good they were, he stood on the side of the road and cried out to all that passed 'buy a hot dog, they are the best in town'.**

**And people bought his hot dogs and he increased his meat and bun orders. He bought a bigger stove to take care of all the extra business. He finally got his son to come and help him out with his business.**

**But then something happened. His son who had been well educated said..."Father, haven't you been listening to the radio or reading the newspapers or watching television? There's a big recession happening right now. The current business situation is terrible in this country. We have problems with unemployment, high living costs, strikes, pollution, the influence of minorities and majorities, the rich, the poor, drugs, alcohol and he went on and on.**

**Where upon his father thought, "Well my son's been well educated, he reads the papers, listens to the radio and watches television, so he ought to know".**

**So his father cut down on his meat and bun orders, took down all of his advertising signs and no longer bothered to stand by the side of the road to promote and sell his hot dogs,...and his hot dog sales fell almost overnight.**

**"You're right, son, the father said we certainly are in the middle of a recession".**

**WELL, I GUESS I'M A LITTLE HARD OF HEARING AND MY EYES AREN'T THE GREATEST.... SO I THINK I'LL PUT MY ORDER IN FOR MORE LISTINGS AND ADVERTISE AND STAND BY THE SIDE OF THE ROAD, IF NECESSARY, TELLING EVERYONE ABOUT THE BEST PRICED LISTINGS IN OUR TOWN AND SELL, SELL, SELL. HOW ABOUT YOU? ARE YOU WITH ME? PASS THE MUSTARD, OOPS, I MEAN THE CONTRACTS.**



# Comedy Night at Visani

OCTOBER 26th  
10:00 P M Showtime  
Friday



*Visani* and The Comedy Zone  
Support Rosemary Mahoney's  
Installation Fund  
Our 2008 Florida State WCR  
President

\$10.00 per ticket

2 Item Minimum Purchase required

**Everyone needs to laugh**

**Come & Join us**

For tickets call Nancy Bell 941-380-3630 or e-mail

[Nancybell@prudentialfloridawci.net](mailto:Nancybell@prudentialfloridawci.net)

Reservations required-Call for directions