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NORTHWEST MISSOURI FINANCIAL WOMEN

MINUTES OF SEPTEMBER MEETING

September 9, 2010

The September meeting of Northwest Missouri Financial Women was hosted by UMB Bank on Thursday, September 9th at Boudreaux's Restaurant in St. Joseph. President Cindy Wilson called the meeting to order and welcomed everyone. There were 29 members/guests present. Jill Gockel gave the invocation and all enjoyed a delicious meal.

This month's program was presented by Bob Archer of Product Safety Solutions. He gave an in depth presentation regarding fire safety. Bob thoroughly reviewed reasons why our homes are now more susceptible to fires than in the past, differences between ionization and optical fire detectors, the importance of practicing fire drills, and discussed various home fire statistics.

The April 2010 Meeting minutes and treasurer's report of \$4,924.92 were previously circulated to the group. A motion was made by Penny Gardner to approve as sent, Donna Zion seconded the motion.

Old business was intended to ask for a host bank for our November and March meetings. However, this issue was resolved prior to the start of the meeting.

In new business, the best way to create interest in our organization is word of mouth advertising. Cindy Wilson thanked all that have helped spread the news about NMFW and asked for continuing support going forward. In her experience, it appears that employers are more open to invitations made by familiar faces rather than cold contact.

Cindy opened discussion regarding the date of our November meeting. The current schedule for our November meeting is November 11th, Veterans Day. Since this is a bank observed holiday, it was felt that most members may not want to attend a meeting on their day off. A vote was taken to change the date of our November meeting and the motion passed unanimously. A second vote was taken whether to change the date to November 4th or November 18th. November 18th won with a vote of 25-3.

Other new business opened up the discussion of what to do with the organization's surplus of funds obtained during the last fiscal year. Mari Ferguson suggested offering a scholarship fund for females pursuing a college degree with a financial/business emphasis. Becky Gall added the possibility of offering the scholarship to continuing education students, as well as high school graduates. This type of scholarship could benefit future members, current members, and be a great marketing tool. A committee will need formed to research scholarship guidelines and rules, as well as determine the frequency, dollar amount, and selection process of the scholarship. Anyone interested in participating in the committee, please notify an officer. Other ideas mentioned but not discussed were: purchasing a digital camera for the organization's website, donating to a charitable group, and creating additional advertisement materials such as pamphlets, postcards, and/or newsletters.

New members introduced at the meeting were: Britney Richardson, Financial Services Representative at Commerce Bank and Rebecca Evans, Director at Small Business & Technology Development Center (SBTDC). New nametags will be ordered prior to our October meeting for all new members and members whose last name has changed. Please make sure to notify an officer if your name has changed so a new nametag may be ordered.

Numerous announcements were made: Midwest Federal has opened a new location on the Belt Highway in St. Joseph. Happy Birthday wishes were said to our President, Cindy Wilson, who was celebrating her 30th birthday. Kanna Helton is expecting a new addition to her family, she is due in October. Former FWI member, Roxanna Walters, has announced her retirement. Congratulations to these members for their exciting news!

The door prize winner was chosen using an elimination game. The lucky winner of a flameless candle and decorative candle holder was Karen Gerling.

Future meeting dates:

October 14, 2010 Commerce Trust Company

November 18, 2010 Mercantile Bank
February 10, 2011 BTC Bank
March 10, 2011
April 14, 2011 Nodaway Valley Bank

With no further business, Melanie Walley made a motion to adjourn which was seconded by Cindy Crone.

Respectfully submitted,

Jill Gockel, Secretary / Treasurer

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Treasury balance as of September 16, 2010 \$4,867.29