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NORTHWEST MISSOURI FINANCIAL WOMEN MINUTES OF OCTOBER MEETING

October 13, 2011

The October meeting of Northwest Missouri Financial Women was hosted by UMB Bank on Thursday, October 13th at Barbosa's in St. Joseph. President Terri Dawson called the meeting to order and welcomed everyone. There were 43 members/guests present. Mari Ferguson gave the invocation and all enjoyed a delicious meal.

This month's program was presented by Nicole Radke, Josh and Jennifer Hillyard, members of the St. Joseph Paranormal Society. Their presentation covered their own personal paranormal experiences in Valisca, IA, Waverly Hills, and right here in St. Joseph. They spoke of how the process works when a client calls upon them to investigate their home/business. An interview is conducted with the client to discuss activities in the house, such as what and where the experiences happen in the home. A small team starts the investigation and if they have experiences then a larger team will go in with cameras and audio equipment. At times they have 1-3 investigations that could last up to 8 hours. They touched on the equipment they use to try and capture pictures and sounds. The group was also invited to listen to some audio from past investigations. There isn't a fee for their service and they do not turn a client down for an investigation.

The September 2011 Meeting minutes and treasurer's report of \$6,216.71 were previously circulated to the group. A motion was made by Melanie Walley to approve as sent, and Denise Kretzer seconded the motion.

Old business was the reminder to get your membership applications and dues turned in if you haven't already done so. Also let one of the officers know if you do not have a name tag.

In new business, Terri stated that the November meeting will be held on November 17th instead of November 10th due to the Veteran's Day Holiday.

A new member was introduced: Robin Miles with Nodaway Valley Bank. Guests introduced were: Beverly Callow and Teresa Weber with Citizens Bank & Trust in Mound City, Natalie Bade, Jennie Brown, Patrice Lager, and Heidi Weigel with Bank Midwest in Maryville, and Theresa Wray with Nodaway Valley Bank.

The door prize was to be given to the winner of a Halloween quiz. There was a tie and the lucky winner of a Halloween bag full of candy was Teresa Weber.

With no further business, Becky Gall made a motion to adjourn which was seconded by Melissa Kneale.

Respectfully submitted,

Tracy Schmidt, Secretary / Treasurer

Treasury balance as of October 27, 2011 \$6,618.79