

**Women  
Supporting  
Women in  
Business**

**WBN Mission Statement**

The Women's Business Network is an alliance of local business and professional women who foster mutual success in the areas of profitability, leadership, and personal and professional growth through investing in networking, education, and mutual support.

**SINCE 1994**



**Network  
News**

**ON THE SLATE FOR JANUARY**

**Women Seeking a Lifetime of Security**  
Marcia Robeson, SELCO Community Credit Union

*Thursday, January 8, 2009 • 11:30 a.m.*

**Hilton Hotel, 66 E. 6th • Eugene, OR 97401**

**CONTACT INFORMATION**

P.O. Box 1412  
Eugene, OR 97440

**www.wbneugene.org**

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**WBN meets the first Thursday of every month, 11:30-1:30 pm, at the Eugene Hilton Hotel, 66 E. 6th, Eugene, OR 97401 (541-342-2000).**

Submit newsletter items to:  
**WBN, P.O. Box 1412  
Eugene, OR 97440**

or  
**newsletter@wbneugene.org**  
(Deadline is the 15th of the preceding month)

Newsletter Editor  
Angela Egremont • 343-0917

**\*\*\*ALERT\*\*\***

**Please note that the January meeting is on the 8th (not New Year's Day!) AND at a new location – the Eugene Hilton Hotel, Vista Room, 12th Floor, 66 E. 6th**

**President's Message**

*by Lou Panni*

**May Hope and Optimism Prevail in 2009!**

Welcome to 2009! It's going to be quite a milestone year! The winter winds carry hope and optimism. Barack Obama will be our first African-American President! That fact, in itself, will frame our economic and social outlook for our country and the world.

My guy, Tiger Woods, will be back competing this year after a season-ending injury. WBN is celebrating its 17th anniversary as an organization serving and supporting business women! We're also back at the Hilton, where we spent over a decade as a young and growing group. And I am very honored to be

your new president for 2009.

Looking back, we did have our hurdles and challenges in 2008, but Julianne Harris and our strong Board provided us with the leadership and focus to see the year through with significant successes along the way. It was no small achievement to update our website to make it user-friendly and efficient for all. We launched a fundraising campaign that is still bearing fruit for our "Back in the Black" program, thanks to our members and guests. We had a tremendous trade show with the largest turnout of

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**NOTE: To members whose companies write checks to pay their dues, please note in the Memo section the name of the member as it is often impossible to determine who the payment is for. Thanks!**

## President's Message

Continued from page 1

attendees to date and an elegant annual dinner to round out the year. These achievements are attributed to all of you.

Looking forward, my vision for this year revolves around our involvement and growth for WBN. It won't be easy with this economic downturn, the budget crunches that all of us are experiencing, and ever-tightening demands on our time. We're going to focus on membership retention and opportunities for members to be more involved so that they really feel like they belong.

I envision new, fun committees being formed. We're going to find out what our members want and (if reasonable) give it to them. We've already heard many of your comments from the survey you filled out in December – good comments, food for thought, room for improvement, complimentary and new, fresh ideas. Keep them coming. We're listening.

We want and need your integrity, talents and skills to continue representing WBN as a first-class business networking group in the community. We want to count on you to assume leadership positions in WBN in the future. And we're going to rely on you to get the word out about WBN so that we continue to evolve and attract more talent to keep our membership strong. We have a lot of value to offer.

Did you know that this is my second time at WBN? Yes, I joined in the mid '90s and quit after a year. I am embarrassed to say that I just didn't get it. I felt apprehensive meeting new people, having just moved here from San Francisco. I sat quietly at lunch meetings, did not become involved and was disappointed that my membership was not bringing me loads of business for my telecommunications equipment sales job.

I did not perceive the value and seize the opportunity! I know several women have left for the same reasons, but don't be one of them! I

## BOARD ANNOUNCEMENTS

**Raffle Prizes.** The Board extends a special "Thank you" to the following members for donating raffle prizes at WBN's December meeting: **Kathy Bronson, Ultimate Fitness; Amber Wilson, Servicemaster of Eugene; Danielle Rosebrook, Edward Jones; Lou Panni, SELCO Community Credit Union; Beverly Wilger, Melaleuca: The Wellness Company; Layla McClellan Fuller, COSTCO.**

Sign-up sheets for raffle prize donations are available at each monthly meeting. If you have questions, please contact Barbara Newman at 683-2400 or barli bradj@msn.com



changed, became involved and am now an integral part of our organization. As Barack says: "we are the change that we seek."

So our first challenge: At our January 8th meeting, which will be our first back at the Hilton, sit with someone you don't know yet. Go ahead, try it. After all, that's a major reason that we're all here at the Women's Business NETWORK—to network! Make a friend first and a customer second. "Strangers are simply friends that are waiting to be met." I've been fortunate to meet some of my most cherished friends at WBN and at networking events such as "Business After Hours." Getting their business and referrals was a byproduct of establishing a good relationship with them.

In this significant year of transition and change, let's each think outside the box, become more involved, and help to create an even stronger WBN.

*Peace!*  
—Lou Panni



## Network News

published monthly by  
Women's Business Network

## 2009 BOARD

### President

Lou Panni, 686-5324

### Vice-President

Barbara Newman, 683-2400

### Past President

Julianne Harris, 515-9600

### Treasurer

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### Web Consultant

Juliana Cichy, 349-9170

*Board meetings are held at noon on the third Tuesday of every month and are open to the general membership. The next meeting will be at SELCO Credit Union, 925 Harlow Rd., Springfield (12-1:30 p.m.)*

# Protect Yourself from Identity Theft

*One of the biggest security problems in today's information-obsessed environment is that of identity theft. Following is useful information disseminated by the Federal Trade Commission.*

## **Deter identity thieves by safeguarding your information.**

- Shred financial documents and paper with with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited e-mails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up to date.
- Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

## **Detect suspicious activity by routinely monitoring your financial accounts and billing statements.**

- Be alert to signs that require immediate attention:
- Bills that do not arrive as expected.
  - Unexpected credit cards or account statements.
  - Denials of credit for no apparent reason.
  - Calls or letters about purchases you did not make.

### **Inspect:**

- *Your credit report.* Credit reports contain information about you, including what accounts you have and your bill paying history.

The law requires the major nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to give you a free copy of your credit report each year if you ask for it.

Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You

also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

- *Your financial statements.* Review financial accounts and billing statements regularly, looking for charges you did not make.

## **Defend against ID theft as soon as you suspect it.**

- Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert. A call to one company is sufficient: **Equifax:** 1-800-525-6285; **Experian:** 1-888-397-3742; **TransUnion:** 1-800-



680-7289.

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- Close accounts. Close any accounts that have been tampered with or established fraudulently.
- Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
- Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft.

**File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.

**Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.

# MEMBER NOTICES & NEWS

**CEO Systems** (formerly Bella Concepts) wishes a Happy New Year to everyone at WBN. Thank you all for your wonderful support and friendship over the years. As we all look forward to a bright new year, it seems only natural to take a moment and make a few New Year's resolutions. If you spent the last year buried in paper, feeling two steps behind in a non-functioning, disorganized office, now is your chance for change. The New Year is the optimal time to purge your files and focus on new systems that will get you ready for tax season and allow you to be effective and efficient in the next year.

To help all our friends at WBN become the most efficient, successful women they can be, CEO Systems is offering a free consultation to all members craving organization but needing a plan. Contact us today at [www.CEOSystems.net](http://www.CEOSystems.net); **Kathryn Gaines** ([Kathryn@CEOSystems.net](mailto:Kathryn@CEOSystems.net)) or **Denise Beins** ([Denise@CEOSystems.net](mailto:Denise@CEOSystems.net)).



**Online:** [ftc.gov/idtheft](http://ftc.gov/idtheft)

**Phone:** 1-877-438-4338

**Mail:** Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

## **Common ways ID theft occurs:**

- Dumpster diving. Thieves rummage through trash looking for bills or other paper with your personal information on it.
- Skimming. Thieves steal credit/debit card numbers by using a special storage device when processing your card.
- Phishing. Thieves pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- Changing your address. Thieves divert your billing statements to another location by completing a "change of address" form.
- Old-fashioned stealing. Thieves steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.




P.O. Box 1412  
Eugene, OR 97440

FIRST CLASS MAIL

**NEXT MEETING**

*Women Seeking  
a Lifetime of Security*  
Marcia Robeson, SELCO

**January 8, 2009**




**11:30 a.m.**  
Eugene Hilton Hotel

**The Women's  
Business Network  
Meeting Etiquette**

Please...

- Cell phones off
- Meet and greet before and after the meeting
- Introductions - just your name and business name
- Avoid talking/whispering during the meeting - remind others as needed
- Only members may put materials on the networking table
- Only speakers may put materials on luncheon tables
- Announcements are for members only



**Mark Your  
Calendar!  
2009**

**February 5**  
The Glass is Still Half Full  
Max Fabry

**March 5**  
Networking: Business Card  
Exchange

**April 2**  
McKenzie-Willamette Medical Ctr.  
Maurine Cates, CEO

**May 7**  
Professional Liability  
Dr. Midge Murphy

**June 4**  
Overworked and Overwhelmed  
Catherine VanWetter

**July 2**  
Member Profiles or Networking

**The Women's  
Business Network**

**Member Benefits:**

- Listing in the Membership Directory
- Listing On-line
- Monthly Newsletter
- Support From Other Businesswomen

**Great Networking Opportunities**

- Educational Events to Enhance Your Business Success
- Great Speakers
- Fun Special Events