

In Person Meetings
Concorde Career College
5100 Poplar Ave., 1st Floor (Clark Tower)
Memphis, TN 38137 901-881-2694

Zoom Meeting
<https://us04web.zoom.us/j/5087794464>
Password: **talkshoppe** (all small letters, no space)
Chat box for networking at 8:45 am
Presentations 9:15-9:45 am



January-February 2024

All Meetings are on Wednesday, 9 a.m. to 10 a.m.

MEETINGS ARE IN-PERSON AND ZOOM
Zoom only when Shelby County Schools are closed for weather
Zoom or Alternate location when Concorde Career College is closed for any reason

- Jan 3 Presenting an Effective Brand Message In Less Than 30 Seconds**
Keith Potts, 901-331-1857
keith@evolvebusinesscoaching.net
- Jan 10 Maximizing Talk Shoppe as a Tool for Your Business**
Jo Garner
Cardinal Mortgage, 901-482-0354
- Jan 17 End-of-Life Planning**
 Susan Crowson, Geriatric Consultant
Geriatric Planning
Info@Geriatric-planning.com
- Jan 24 Advice From Experience to NEW Real Estate Investors**
Kevin Perk, 901-494-0109
Experienced Real Estate Investor and Author
- Jan 31 Dial into Your Destiny at Talk Shoppe's Networking Discovery Mixer**
S.C.O.R.E. (An End-of-Month Wednesday Road Show) (Movie theme from Disney's "Dial of Destiny")
- Feb 7 What Property Owners NEED to know about Memphis City Code Enforcement**
Anthony Muhammad, 901-636-2136
City of Memphis Neighborhood Improvement
- Feb 14 Great Ideas to Know About Recycling-2024**
Lukas Truex, The Junk Lamas
703-969-4512
- Feb 21 Living & Loving Life's Fourth Quarter**
 Daniel Lund, Director
Village Audubon Park Community
Lunderland@Fastmail.com
- Feb 28 Mastermind Principle**
based on the book Think and Grow Rich
by Napoleon Hill (One BNI continued education credit)



Talk Shoppe's charitable fundraisers go to support the children from the Neighborhood Christian Center Anna Wilcox 901-881-2694

What do you want to do with your business in 2024?

As we soar into the new year, what direction do you want to go with your business? Have you asked yourself recently, "What do I want to do now that I'm grown up?"

Buckminster Fuller, was a designer, architect, poet, educator, engineer, philosopher, environmentalist, and, above all, humanitarian. A little boy asked him, "Dr. Fuller, what should I be when I grow up?" Dr. Fuller wrote back, "I can't tell you what to be when you grow up. You have to look out into the world, see what you see that needs to be done, and go do it. No one looks at the world exactly as you do. So if you see something that needs to be done, and you don't do it, it will go undone."

Come equip, engage and empower YOUR business at Talk Shoppe every Wednesday 9AM central.

Learn from our informative speakers, build relationships with others and check out our marketing opportunities.

Jo Garner, Team Leader (901) 482-0354
www.TalkShoppe.com

WHO WE ARE AND WHAT WE DO

Talk Shoppe was founded in 2003 in a coffee shop in Germantown, TN. It quickly outgrew the coffee shop. Our mission is to offer free education and networking to anyone interested in Business, Real Estate, and Health and Wellness. Our platform encompasses a wide variety of advertising options offered to business owners and professionals at below market costs.

We also work with charities to raise monies for families with children. We encourage you to join us each Wednesday to share information and connect with people. 9-10 am CST

EQUIP. ENGAGE. EMPOWER!

EQUIP. ENGAGE. EMPOWER!

REAL ESTATE

Ed Hill

Sponsor: Roofing

Crafting Lasting Roofing Solutions with Passion and Integrity

Crafting Lasting Roofing Solutions with Passion and Integrity Ed Hill, the driving force behind Master Roofing, is more than a roofer; he's a problem solver on a mission. When clients face leaky or deteriorating roofs, Ed steps in with a meticulous inspection, determining whether a repair or complete replacement is the optimal solution.

In a standout project, Ed tackled the challenge of a century-old house constructed in multiple stages, a structure veiled in uncertainty beneath its shingles. Despite the complexities, Ed and the Master Roofing team triumphed, showcasing their prowess in handling intricate roofing problems.

So, what sets Master Roofing apart? According to Ed, it's their commitment to doing things right the first time. The owner's unwavering dedication boasts an impressive 90 percentile success rate. Even when perfection proves elusive, Ed embraces the challenge, likening the process to detective work in finding the most effective solution.



Beyond technical expertise, Ed's approach is infused with a unique passion and commitment. Taking each day as it comes, against conventional advice, his primary goal is to honor his Christian faith and treat people with the respect they deserve. In an industry often daunting for clients, Ed seeks to change the narrative, aiming to make new friends rather than just completing transactions.

Master Roofing's success under Ed Hill's leadership goes beyond fixing roofs; it's about building relationships and providing real, lasting solutions. Ed's commitment to getting it right the first time, combined with genuine passion, sets Master Roofing apart in an industry where integrity and customer centric values reign supreme. Ed Hill's mission goes beyond roofing-it's about creating lasting solutions and meaningful connections, one project at a time.

Ed Hill, Senior Consultant
Masters Roofing Memphis
901-273-6594 Call/Text

SPONSOR SPOTLIGHT

Jo Garner

Sponsor: Mortgages

Need Funds to Buy A House

Have you ever had your heart set on something very specific, and you just could not muster enough money to buy it? I have a mortgage customer who had her heart set on a house in a neighborhood close to her friends and family. She really wanted a house in that neighborhood, but did not have enough money to put down to afford the note. After exploring some programs with assistance to match her needs, this homebuyer found her "home sweet home" with an "oh-so-very-affordable" down payment.

As a licensed mortgage originator, I get to go treasure hunting with mortgage customers who need to find money to buy their homes.

Places to sink your shovel to find treasure:

1. Down Payment Assistance Programs for qualified borrowers. To find these programs go to: <https://downpaymentresource.com>. Check with your realtor or mortgage loan officer. To find the best down payment assistance programs in your city and state, go to <http://downpaymentresource.com/>

Programs locally in TN, MS & AR
Tennessee Housing Development Agency
City of Memphis Down Payment Assistance
Shelby County TN Down Payment Assistance
Mississippi Home Corporation
Revenue Bond
Mississippi Home Corporation Smart 6
Arkansas Development Finance
Authority
Chenoa Fund
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Cardinal National Homebuyers Assistance
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Lakeview National Community Lending
Program
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Jo Garner

Sponsor: Mortgages

Need Funds to Buy A House

2. Gifts from Family
3. Borrowing against 401k or other investment
4. Employment Assistance Programs
5. 100% loans for qualified buyers like the Veteran Loan and the Rural Housing Loan Program.

The Veteran Administration loan for eligible veterans, in most cases, is a 100% loan. USDA Rural Housing Loans, for those borrowers who qualify under special restrictions, can get into a home with a USDA Rural Housing mortgage. Eligible veterans can use the 100% Veterans Administration Mortgage.

6. Low Down Payment Mortgage Special Programs: Home Ready program through Fannie Mae. You can find information for Home Ready programs anywhere in the country by going to https://www.fanniemae.com/singlefamily/home_ready Home Possible program through Freddie Mac with 3% down payment for eligible borrowers. <https://sf.freddiemac.com/> FHA home loans with 3.5% down payment with the least amount of restrictions on credit and income-to-debt ratios.
7. Documented funds from the sale of an asset. Note: *For most loan programs, the funds you use cannot be unsecured borrowed funds. An example of unsecured funds would be credit card debt. Funds must be a grant, or a loan secured on something of comparable value.*

Let's explore these resources for down payment assistance. Connect with me today.

Jo Garner, Licensed Mortgage Loan Originator NMLS# 757308 (Equal Housing Opportunity) Host of Real Estate Mortgage Shoppe on iHeart Radio & Author of "Choosing the Best Mortgage-The Quickest Way to the Life You Want." (901) 482-0354
Jo@JoGarner.com www.JoGarner.com

Keith Potts

Sponsor: Business Coach

Turning Entrepreneurial Dreams into Reality

Keith's coaching journey began with the realization that success can be overwhelming, prompting even accomplished individuals to seek assistance. Beyond financial struggles, clients approach Keith for various reasons, from cash flow management to team issues or transitioning their business.

In a recent interview, Keith stressed the importance of future-focused guidance. He tailors coaching to individual needs, helping clients envision and strategize for their desired future, be it selling, creating a legacy, or franchising.

A key strength lies in Keith's personalized approach, crafting unique plans for clients with diverse goals. He fosters a forward-looking mindset, emphasizing business principles like sales, marketing, and cost management.



Keith's passion for helping others shines through success stories, where hesitant clients on the brink of closure not only stabilized their businesses but set them on paths for growth. Keith's satisfaction stems from witnessing clients envision retirement plans and achieve dreams.

Dispelling the notion that coaching is expensive, Keith likens it to hiring a roofer for necessary expertise. His pricing model, starting low and increasing with business growth, ensures accessibility.

While Keith collaborates with a diverse range of entrepreneurs, he emphasizes face-to-face meetings for stronger connections. His dedication to the local community is evident in active engagement with businesses in the Memphis area.

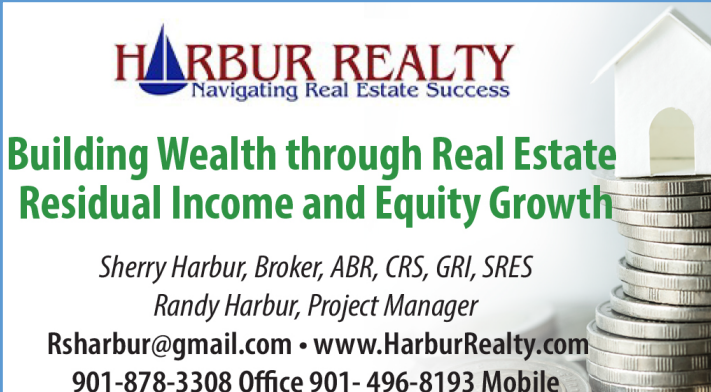
As Keith's coaching business thrives, he remains committed to delivering personalized guidance, understanding the importance of time and effort for each client's success. Keith Potts, the small business expert, stands as a testament to coaching's transformative power in turning entrepreneurial dreams into tangible realities.

Keith Potts
Evolve Business Coaching
(901) 331-1857

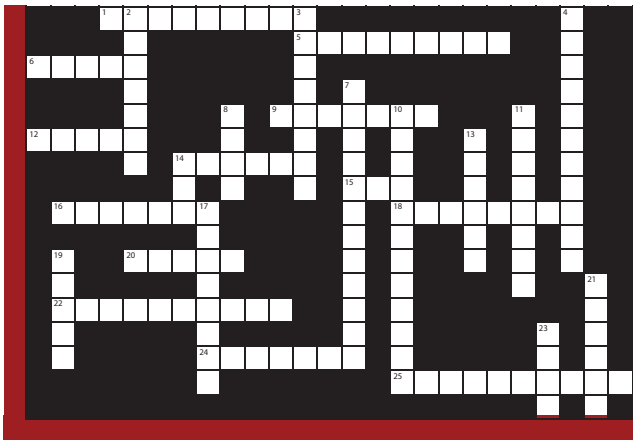
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Some answers are on the flyer

Across

1 Neighborhood ___ Centers (9)

5 ___ Planning (9)

6 Transformative ___ (5)

9 ___ Passion (7)

12 ___ Truex (5)

14 Buckminster ___ (6)

15 Folklore: ___ in January brings a wet spring. (3)

16 ___ Solutions (7)

18 Jan 22 National ___ Day (8)

20 ___ Perk (5)

22 Down Payment ___ (10)

24 Susan ___ (7)

25 ___ Funds (10)

Down

2 Church of the ___ (7)

3 Jan 1 ___ Day (8)

4 Be Kind to ___ Month (11)

7 February comes from the Latin word "februus," which means ___ (12)

8 January's Moon is called the ___ Moon (4)

10 ___ Housing (12)

11 One of the most misspelled words in English language ___ (8)

13 In 1959 ___ became the 49th state (6)

14 January 28 National ___ at Work Day (3)

17 Future Focused ___ (8)

19 Effective ___ Message (5)

21 January birthstone ___ (6)

23 ___ Lamas (4)

Scan for Crossword Solution



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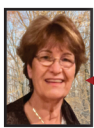
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Mortgages
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Jo Garner
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901-482-0354



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Masters Roofing Memphis
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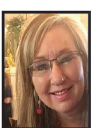
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Moving/Transitional Planner
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Santa
Ho Ho On The Go!
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