

In Person Meetings
Independent Planning Group
Conference Room

Clark Tower, 5100 Poplar Ave #110, Memphis TN

Zoom Meeting

<https://us04web.zoom.us/j/5087794464>

Password: **talkshoppe** (all small letters, no space)

Networking Chat Box 8:45 am

Presentations 9:15-9:45 am

Download Digital Newsletter:

<https://talkshoppe.com/newsletter-downloads/>





January-February 2025

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 1** **Talk Shoppe Holiday--no meeting**
- Jan 8** **Maximizing Marketing Returns with Talk Shoppe: Strategies for Success**
Jo Garner
(901) 482-0354 Jo@JoGarner.com
www.JoGarner.com
- Jan 15** **BACK Pain Solutions**
 Dr Bradford Cole, Chiropractic Physician
Cole Pain Therapy Group
901-377-2340
- Jan 22** **The 1% Edge: Small Habits, Big Impact**
Keith Potts
EvolveBusinessCoaching.net
- Jan 29** **Mastermind Principle**
based on the book Think and Grow Rich
by Napoleon Hill (One BNI continued education credit)
- Feb 5** **The Secret of Success Process**
James Powell
901-487-9365, iamreford@gmail.com
- Feb 12** **What You Need to Know About Running a Successful Airbnb**
DeLois Brown
901-491-3897
- Feb 19** **Staying Safe at Home**
 Kelsey DeFreeze, OTD, OTR/L, Owner
901 Home Health Care
901-361-5144
- Feb 26** **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 Lynn McDonald 901-849-7101

ABOUT TALK SHOPPE

Many business owners start their business to fulfill their passion and dreams, then stagnate because they lack the knowledge and resources to grow. Talk Shoppe EQUIPS with education, ENGAGES by providing weekly networking and outside networking opportunities, EMPOWERS with marketing tools. Talk Shoppe does all of this in a supportive community.

Make Talk Shoppe a tool YOU can use to build your business and help someone else build their business.

What Level Works Best For You?

<https://talkshoppe.com/sponsor-faq/>

Community-(Cost is Free) Promote your business in a few seconds at weekly meetings. Network with people at the meeting and B.A.M.F.A.M. (Book A Meeting From A Meeting) to connect outside of the weekly meeting.

Supporter-(Cost \$110/year, some restrictions apply) Your ad included on the online "Friends in the Business Talk Shoppe Directory"

Elite-(Cost: \$115/month or \$95/month for volunteers, some restrictions apply)
Radio/Social Media Posts Monthly/Green Screen Studio & Production/Talk Shoppe "Friends in the Business Online Directory"/Ad & Periodic Spotlights in Talk Shoppe Newsletter-Flier and on Web page and more...

Premier-(Cost: \$4500/year, some restrictions apply) Larger ads than other ads appearing online, on the newsletter-flier and at weekly events and outside events. Option to host a Talk Shoppe weekly event at the Premier Sponsor's place of business, Radio "Friends in the Business Online Directory"/Ad & Periodic Spotlights in Talk Shoppe Newsletter-Flier and on Web page and more...

Premier Plus-(Cost: \$5,400/year, some restrictions apply) Larger ads than other ads appearing online, on the newsletter-flier and at weekly events and outside events. Option to host a Talk Shoppe weekly event at the Premier Sponsor's place of business. Radio/Social Media Posts Monthly/Green Screen Studio & Production/ Talk Shoppe "Friends in the Business Online Directory"/Ad & Periodic Spotlights in Talk Shoppe Newsletter-Flier and on Web page and more...

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EQUIP. ENGAGE. EMPOWER!

BUSINESS

Genell Holloway

Sponsor: Eagle Hollow Enterprises, Inc.

Five Pillars of Brand Identity

Branding – It’s a new year! Is your brand reflecting the message you want people to receive? If not, it’s a great time of the year to refresh and restart!

Here are the **five pillars of brand identity** to ensure you incorporate into your brand.

Purpose: the reason behind the brand’s existence. Why does your brand exist? What’s the story behind your brand?

Positioning: how does the brand differ from its competitor? Tell your story of what makes your brand unique. Personality: the human-like qualities and traits associated with the brand. Does the brand solve a problem? How does the brand make one feel? Warm and fuzzy? Stuffy and uncomfortable? Create a must-have response.

Perception: How your target audience views and interprets the brand. Does your brand say I have a solution? Does your brand create trust? Does it make your audience feel confident?

Promotion: the strategies used to convey the brand message. Does your brand show how a need can be fulfilled? Are you using multiple tools to share your message? Which resource gains the most business? There are many options – Facebook, LinkedIn, Instagram, YouTube, and your business website. Then, there’s magazine advertising, newspaper advertising, etc. Which vehicles are your best communication methods?

It can seem overwhelming to work on branding when we are so deep in the trenches of running our day-to-day operations. However, we must stop and evaluate our message continuously. Start by asking

yourself what you perceive the message to be. Then, ask your trusted friends for their feedback. Then, perhaps, ask a few trusted clients what their perception is. Of course, some excellent branding consultants can help you as well.

Keep tweaking until you feel it’s the best possible strategy to grow your business! Give people more than they expect. Make them experience relief and be grateful for the solution you provided. Be the very best you can be each and every day!

“A brand is a voice and a product is a souvenir.” ---Lisa Gansky

Check out the book, *Unreasonable Hospitality* by Will Guidara. It will change how you view your business.

“A brand is the set of expectations, memories, stories and relationships that, taken together, account for a consumer’s decision to choose one product or service over another.” ----Seth Godin

“A brand for a company is like a reputation for a person. You earn reputation by trying to do hard things well.” ----Jeff Bezos



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REAL ESTATE

Jo Garner
Mortgage Loan Officer

When Is A Home Loan Refinance A Smart Move?

Are you struggling with several thousand dollars in debts? Are you hammered with double digit interest rates? You may want to look for relief with a fixed-rate, cash-out refinance.

Richard and Rena Renner (not their real names) found themselves hopelessly covered up in rising debt from a home equity line and credit cards. Even though they were barely able to pay over the minimum payment amount, the debt kept accruing to the point they could never pay it off. They were drowning and needed help.

For the Renner's, the debt problem started when Rena invested in a start-up business that failed and was now closed. But the debt she acquired made it impossible for her to pay off the owed balances. The Renner's owned their home worth about \$300K and only owed about \$100k at 4.5% interest on the first mortgage. They owed about \$50,000 on second mortgage equity line, paying over 7% interest and about \$30,000 on credit cards charging over 20% interest. How could they save themselves from a financial sinking ship?

We compared some financing options on a cash-out refinance. The Renner's refinanced and replaced their \$100,000 4.5% interest, first mortgage with a first mortgage with over a 25-year term with a fixed rate in the high 6 percent range. The new mortgage included paying off the 2nd mortgage equity line and the credit cards, and covered closing costs and a little more. The cash-out strategy saved the Richard and Rena several hundred dollars per month. They could gradually work on paying the new mortgage off early, creating less stress and hope for the future.

Are you or someone you know in a similar debt situation? Let's explore YOUR financing options. I can help you find the right mortgage program, and make the process EASY.

By: Jo Garner, Mortgage Loan Officer NMLS# 757308 (901) 482-0354 Jo@JoGarner.com www.JoGarner.com (Equal Housing Opportunity)

HEALTH & WELLNESS

Genell Holloway
MidSouth Home Helpers

Health & Wellness

Flu Season – Steps to better protect ourselves.

It's flu season here in the MidSouth. There are some simple steps we can take to protect ourselves from being sick.

1. Wash your hands often.
2. Carry hand sanitizer.
3. Avoid touching your mouth, nose and eyes.
4. Keep your distance from those who are sick.
5. Take immune-boosting nutrients.
6. Practice good hygiene.
7. Practice healthy habits including get plenty of sleep.
8. Be physically active.
9. Manage your stress.
10. Eat nutritious food.

Be well!

If you:

Do 4 hours of deep work per day

Walk 10,000 steps per day

Exercise 3 times per week

Save 20% per pay check

Sleep 8 hours per night

Read 10 pages per day

You're ahead of 99% of the population. Keep going.

Challenge:

Be the type of energy that no matter where you're at, you always add value to the spaces and lives around you.



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