

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/>

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

- Sept 3 Smart Investing Without Paying Millions: Why Partnering With a Real Estate Professional Pays Off**
Silvana Piadade, Piadadesilvana@gmail.com
- Sept 10 Momentum Makers: Keeping our Youth Moving Forward**
Ephie J. Johnson, President and CEO of Neighborhood Christian Centers, Inc.
901-881-6013
- Sept 17 More Life, Less Stuff: The Joy of Right Sizing**
Leah Anne Morse, Owner
All Things New, 901.488.9733
- Sept 24 Who Do You Know-Networking Connection Game**
(You are only one connection away from a new opportunity. Describe to a business group the type of customer or referring partner you are looking to meet. Group responds)
- Oct 1 Supporting Local Growth: Shelby County Mayor Lee Harris Shares Business Initiatives**
Location: Concorde Career College large Orientation Room, greeted by Concorde Lamplighters (Clark Tower 5100 Poplar Ave 1st floor)
- Oct 8 Real Estate FRAUD-How to Avoid It!**
Shelley Rothman and Rob Draughon
Attorneys with Griffin, Clift, Everton,
Maschmeyer Law Firm 901-752-1133
- Oct 15 Winter's Threat to Older Adults and How to Fight Back**
Donna Roach, 901.651.2503
Hearthside Senior Living of Bartlett
- Oct 22 Introduction to S.C.O.R.E.: Resources Available to Help A Small Business**
Gary Robinson, Score Memphis Certified Mentor 901-831-2253
- Oct 29 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

For more speaker information, or to be a speaker, contact :
Lynn McDonald: 901-849-7101 (General Speakers)
Mary Lou Nowak: resource4care@gmail.com (Health Speakers)



Visit our website

<https://talkshoppe.com/>

September-October 2025

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: \$4,850/year, some restrictions apply)
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BUSINESS

Christopher Bulin
ClarityAxis

Should You Use AI or Automation in Your Business? Here's How to Know

Running a business solo (or mostly solo) means making 100 decisions a day — and trying to do it all without burning out. Lately, it feels like everyone's pushing AI or automation as the fix for everything.

But is it really?

Let's be real: **AI is not for everyone.** And that's okay. Right now, every app wants to automate something. Every post screams that if you're not using AI, you're behind. But for solopreneurs and small business owners, the real question isn't "Should I use AI?" — it's "Where would it actually help?"

✓ AI vs. Automation — Plain-English Breakdown

Tool Type	What It Does	Think of It As...
Automation	Follows instructions	A task-doer who never forgets
AI	Makes decisions or drafts content	A junior assistant with suggestions

Why This Matters

Small business owners don't have time (or budget) to waste on tools that don't pull their weight. Every dollar spent on software is a dollar you could be using to serve customers, market your business, or take a much-needed day off.

That's why it's worth asking: **Will this tool actually save me time and stress — or is it just another thing to manage?**

Real-World Example

Say you run a home-based bakery:

- **Automation** might instantly send order confirmations and schedule your Instagram posts.

- **AI** could write fun product descriptions or suggest which treats to feature for the holidays.

Both can help — but in different ways.

Use automation for boring, repetitive, and predictable tasks — like sending follow-ups or posting content.

Use AI when you're stuck, short on time, or need a starting point — like writing a product blurb or sorting customer messages.

But don't force it. If a task only takes 2 minutes or the tech makes things more complicated, skip it.

Quick Gut Check

- Do I do this task weekly?
- Is it boring or easy to forget?
- Would this free me up for higher-value work?
- Does it pull me away from "money-making" activities?

If yes, it might be worth automating — or letting AI take the first pass.

Smart business isn't about chasing trends.

It's about saving time, lowering stress, and focusing on what actually matters — like building relationships or getting paid faster.

Stay focused. Trust your instincts.

Christopher Bulin is the founder of ClarityAxis, a platform that helps small business owners simplify, streamline, and stay sane. Book a free ClaritySession at ClarityAxis



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REAL ESTATE

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✓ Best Time to Downsize: When These Factors Line Up

- 1. Before Health or Mobility Becomes an Issue.** If your home includes stairs, heavy upkeep, or a difficult layout, it's wise to move while you're still healthy and mobile. Planning ahead gives you more options and avoids the stress of making a rushed decision after a health scare.
- 2. When the Market Favors Sellers.** If your home has appreciated in value, selling in a seller's market—when demand is high and inventory is low—can help you unlock maximum equity. This could allow you to purchase your next home with a smaller mortgage or none at all.
- 3. When Maintenance or Taxes Become a Burden.** Larger homes come with higher utility costs, upkeep, and property taxes. If you're maintaining space you no longer need or use, it might be time to simplify and reduce expenses.
- 4. Around Retirement.** Downsizing before or shortly after retirement is common and practical. It can help reduce monthly costs, increase financial flexibility, and support a lifestyle focused more on travel, hobbies, or family.
- 5. When You're Ready for a Lifestyle Change.** Downsizing isn't just about less space—it's about gaining freedom. If you're ready for a more manageable, streamlined way of living, that's a sign the time is right.

🔍 **Seasonal & Community Considerations.** Spring and summer are ideal times to list, offering better curb appeal and more active buyers. If you're considering a retirement or 55+ community, note that some have waitlists—start early.

👣 **Start Early, Stress Less.** Even if you're not ready to move yet, begin the process now. Decluttering and planning in advance makes downsizing much more manageable and far less overwhelming.



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HEALTH & WELLNESS

Tim Flesner
Sponsor: Resource4Care.com

Embracing Fall Wellness: Simple Steps for a Healthy Season

As summer fades and cooler days set in, fall brings a welcome change of pace—but also new wellness challenges. Shifting temperatures, shorter daylight hours, and the start of cold and flu season make this the perfect time to focus on proactive health habits to stay strong and balanced.

Hydration remains essential, even as the weather cools. Drinking water regularly helps maintain energy and supports overall health, while warm, caffeine-free herbal teas can soothe and hydrate without causing dehydration. Fall produce like apples, sweet potatoes, squash, and dark leafy greens provides essential vitamins, minerals, and antioxidants that help boost immunity and support digestion during seasonal transitions.

As routines pick up with back-to-school and busier schedules, it's important to prioritize consistent sleep, manage stress effectively, and make time for daily physical activity. Spending time outdoors during daylight, even for brief walks, can improve mood, increase vitamin D levels, and regulate sleep patterns. This is also the ideal time to schedule flu vaccinations, refresh hygiene habits like frequent handwashing, and consider immune-supporting supplements such as vitamin C or elderberry—with guidance from a health-care provider. Staying proactive can help reduce the risk of seasonal illnesses.

As managing partner of a home care agency, I'd be remiss not to emphasize the importance of regularly checking on elderly loved ones during the fall. Cooler weather and decreased mobility increase health risks, and shorter days may contribute to feelings of isolation or seasonal depression. Simple check-ins or social visits can make a significant difference in their well-being. With a few simple, intentional steps, Fall can be one of the healthiest and most enjoyable seasons of the year—full of vibrant colors, cozy moments, and renewed energy for the months ahead.

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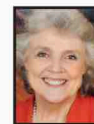
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