



Celebrating **25** Years  
1983-2008

# Networking 1983-2008

Professional Women's Network of Monterey

Volume 25, Issue 8, August 2008



**Theresa Ream**  
President 2008

### Letter From the President:

Well it's getting close to that time of year again! It's time to start thinking of who will be our next **Woman of the Year!** Soon a nomination form will go out so make sure to nominate your favorite member. The Nominating Committee is in place and ready to pick our most qualified candidate the first week in September. Our Special Lady will be surprised at our Tea at the end of September at the Casa Serrano! This is a very exciting time for PWN so please get involved in the nominating process.

PWN is really doing great! There are so many networking opportunities and I hope you have been enjoying them. We have not only been networking but also doing a lot of socializing and making friends through fun activities and workshops. Get involved in the following ways:

**Referrals:** Please remember to refer your fellow members whenever you can and they will do the same for you. Make sure you write testimonials and stand and give them at meetings. Also bring a guest to every meeting.

**Support:** Support members by attending their events and workshops. Call them when you know they are going through a rough patch. Go up and talk to new members and guests at meetings.

**Involvement:** There are lots of ways to get involved through committees—writing articles for the Newsletter, advertising in the Newsletter and on the Web. Selling raffle tickets at the meeting is an easy way to walk up and talk to a lot of people! Help work the membership check in table at meetings. Sponsor the food at a meeting. Also donating raffle items can get your business easy and fast recognition.

These are just a few ways to increase your exposure in PWN. Try a few and have some fun and see business increase. See you at our August meeting for our popular Speed Networking!

### *Theresa Ream* – 2008 PWN President

Ream Construction, Disaster Kleenup Specialists,  
Floor Store USA, Cypress Cabinets, Excel Carpet Care  
Email: tream@redshift.com, Cell: (831) 402-1130



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### PWN Mission Statement

The Professional Women's Network connects women in business by offering opportunities to network, gain information, and have fun while growing their businesses.

### || CALENDAR ||

- August 6th** — 6:45pm, Membership Meeting. Embassy Suites. Speed Networking. Free.
- August 12th** — 5:30pm, Board Meeting, 567 Ortiz Ave, Sand City
- August 13th** — 12:30-1:30, Monterey Chamber of Commerce Brown Bag Lunch. "Internet Strategies for Small Businesses" Monterey Fairgrounds Turf Club. Free. RSVP to Wendy Brickman, 633-4444.
- August 16th** — 9:30am-11:30am, Saturday Workshop Series. \$10 PWN/\$15 guests. Ream Construction, 567 Ortiz Ave, Sand City. Julie Cavassa presents: Making Sense of Your People Puzzles. RSVP to Sarah Schupbach, (831) 760-0028.
- August 21st** — 11:45am-1:15pm Power Networking Lunch. \$13 Cash. Jack's in Portola Plaza, Monterey. RSVP to Donna Aikins, 655-5689.



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## THANK YOU!

Thank you to our membership meeting food sponsors—making our meeting snacks possible.

### July:

**Dr. Radhika Mohandas**

### August:

**Ann Appel, Appel Insurance Agency**

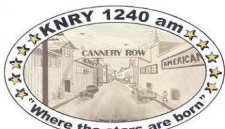
### September:

**Lori Silver, Attorney at Law & Beth Fergon, First National Bank**

.....  
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## || Coming at the Next Meeting ||

The August meeting brings back **Speed Networking!** It's a fast-paced way to get to know a whole group of new women in PWN. It pushes you out of your comfort zone and makes you talk to people you might not know. The thought of talking to dozens of new people in a short amount of time can be overwhelming, but there are a few things you can do to prepare. Preparation is important in getting the most out of the Speed Networking experience.

- Bring plenty of business cards.
- Bring a pen to take notes on the back of business cards you gather in order to remember certain details.
- Have your tagline and elevator speech ready to go. Be able to describe your business in a few clear and short sentences.
- Make it easy for someone to help you. The more concise you are in your descriptions of yourself and your goals... the better your odds for success. Know what you want and need from networking, and also what you have to offer.
- Think in terms of what you can find out about the person you're meeting. That'll allow you to help further the goals of that individual. In working to mutually benefit one another, ask questions that'll clarify where and how you can best help your new referral source.
- Come with the goal of helping at least one person. You will meet several people so don't feel compelled to help everyone you connect with. Challenge yourself to help at least one person that you meet.
- Follow up. If you don't follow up with those you meet during the speed networking exercise, you will only have succeeded in wasting your time—which is exactly what you were trying to avoid by attending the event in the first place. Collect the business cards of each person you sit with during the exercise. The magic happens after the exercise, in the weeks and months to come.

By following these simple guidelines, you will have an amazing and beneficial experience. See you on **August 6th** (and don't forget the time change for this month. The meeting starts at **6:45pm** at **Embassy Suites!**).

## || Members in the News ||

Instead of recapping the multitude of meetings we had in July, I wanted to take this space this month to highlight the accomplishments of some amazing PWN members that are making headlines.

First off, congratulations to **Sarah Lincoln** of the **Midas Touch** for reaching the milestone of 20 years in business! Way to go!

Our current Woman of the Year **Jeanette Kern** has been busy getting amazing publicity for her practice. First she was featured in 65 Degrees magazine in the Women of the Peninsula edition. Then she made her way into a national beauty publication, New Beauty, and had a feature profile there.

Next, the Monterey Peninsula Chamber of Commerce is gearing up for its 2008 Business

Excellence Awards and several PWN members have been nominated for awards including **Jeanette Kern DDS**, **Ann Appel** of **Appel Insurance Agency**, and **Cathy Montante** of **Collezione Fortuna**. The winners will be announced July 31, and we congratulate you all for the great work!

And finally, our PWN President **Theresa Ream** of **Ream Construction** was recently selected to be the newest member of the Workforce Investment Board.

Keep up the great work everyone!

*If you have a business announcement that you would like to see recapped in Networking, email Editor Sarah Schupbach at [sarah\\_schupbach@hotmail.com](mailto:sarah_schupbach@hotmail.com).*



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**“You can’t change  
the past, but you  
can ruin the  
present by  
worrying about the  
future.”**

*Anonymous*

## || Testimonials ||

**For: Rosie Patterson, Arbonne**

**From: Karen Sonne, Carmel Pine Cone**

I bought Arbonne products from Rosie and I LOVE them. I am usually allergic to everything, but not Arbonne. Not only are the products wonderful, but Rosie is very knowledgeable. I recommend these products to anyone!!

**For: Cathy Shue, In Sight Eyewear**

**From: Mary Warburton, Washington Mutual**

I just had the "Best Experience" in purchasing prescription eyewear from Cathy Shue at her "Beautiful Retail Store" In-Sight Eyewear. She also suggested a great Eye Specialist for my eye exam, since it's been 6+ years. We had such fun especially in her "Bling Room". In addition, she awarded me with a 20% PWN discount. This is by far the best place to shop for eyewear. Love my glasses, thanks so much Cathy.

**For: Sandra Collingwood, Collingwood Carpet Care**

**From: Sherri Coffelt, Energia Body Centre**

We use Collingwood Carpet Care to clean our carpets at Energia and I am always amazed at what a thorough, professional job they do, at a great price, and when we need it done (which is at night given our hours!). And their Super Spotter is the best!

**For: Rhonda Reinke, Vibe Alive**

**From: Rita Montgomery, Massage Therapist**

I first discovered the Vibe machine about 3 years ago. The Vibe machine recognizably and quickly improved my spirits. I find the Vibe machine enhances a clarity of mind, improves my energy so that I am brought to a higher level of peaceful presence in my work and day to day life. I find Ronda to be knowledgeable and a very warm hearted person to be providing this valuable service to our area.

**For: Sherri Coffelt, Energia Body Centre**

**From: Roberta Young, Assessment Strategies**

I was delighted by the expert and soothing services at Energia's second spa in the InterContinental Hotel on Cannery Row. The beautiful environment and outstanding customer service are amazing. Energia is the place to go for fitness, skin care, massage, and overall health and wellness. Congratulations to Sherri Coffelt and Lori Benak for this second spa which make their services even more convenient for customers!

**For: Wendy Brickman, Brickman Marketing**

**From: Joyce Newell, Pinnacle Business Services**

Not only does Wendy do an outstanding job as our Public Relations Chair, she provides excellent service to her clients as well. With our May trip to the theatre she gave her client, Thomas Parks, a full house and gave PWN members a discounted price for a delightful evening's enter-

tainment. Theatre not your bag? Don't worry, Wendy has set up a bowling night with similar discounts. I can't wait to see what else she has in store for us!

**For: Carol Young, Carol Young Skincare**

**From: Lori Silver, Attorney at Law**

I was looking for some great skin care, and Carol Young's products fit the bill. She listened to me to realize that the perfect system of ten products isn't for me, so she kept it simple and easy. Her best advertising is her own beautiful skin!

**For: Shirley Kiatta, Elder Care Consultant**

**From: Marjie Keating, Energizing Solutions**

Shirley Kiatta, R.N. did a wonderful job assessing my Mother and also her current living situation. She provided me with a nice and thorough report with findings and tons of suggestions. Shirley is a font of great information and resources in dealing with the elderly. She knows a lot of people and great options. If any one has an aging parent or other relative in our area, I highly recommend her.

**For: Francesca Hawthorne, Lily's Chance Discoveries**

**From: Barbara Kimball, KRML's Jazz and Blues Store**

At Lily's Chance Discoveries there is always a friendly greeting from Francesca, the owner, and she will help you find the perfect card or gift. I buy all my cards there now. She has wonderful, upbeat greeting cards for **less money** than you'll find anywhere else, plus books, furniture, jewelry and more. She even custom-makes the closer for each bag she puts your purchase in!

**For: Vicki Lynch, Eclectic Embroidery**

**From: Sherri Coffelt, Energia Body Centre**

Vicki Lynch at Eclectic Embroidery took care of all our needs for shirts and blankets for the opening of the new spa at the InterContinental Hotel, and did an amazing job. They all look great, her turn around was fast, and she even delivers! I would definitely recommend Vicki to anyone who needs any embroidery done!

**For: Mary Potter (Pacific Grove Travel), Renati Mannan, and Ann Appel, Appel Insurance Agency**

**From: Jeanette Kern, DDS**

Thanks to the booking of air and cruise accommodations (and perks on the cruise) of Mary Potter, the personalized experience, enthusiasm, and "hand holding" of Renati Mannan for each port of call, and Ann Appel's sharing of tour books, tour companies, and great stories, I had the vacation of a lifetime in the Mediterranean. Each of these ladies contributed so much sharing and guidance that my dream vacation was truly that. Thank you to all of you—your generosity meant so much to me. Networking in PWN is beneficial in business as well as life.



## || Family Travel by Mary Potter ||

Have you delayed taking a family vacation this summer because of rising fuel costs? And now you're wondering what to do before summer is over? Although the higher summer rates will still be in effect, there are some ways to control your expenses.

For instance, if you are going to Disneyland, you can book a prepaid package that includes the hotel taxes and admission tickets. If you have a family that's always hungry, you can include a meal plan that saves money and is prepaid, avoiding "sticker shock" after each meal.

Some local schools have an October break, which is great for families looking for a less expensive time of year to travel. The summer heat has passed, the crowds are gone, and prices have usually dropped.

Many families find October is a good time for a cruise. There are Mexican cruises from Los Angeles and San Diego between three and eleven nights long. Cruises are a real value, with all your meals and entertainment included, plus you can see several places without packing and unpacking more than once. On my last cruise, a man at my dinner table had ordered one entrée, but looked longingly at what the waitress brought to his wife. To his astonishment, the waitress brought him the other entrée, too, at no charge. That won't happen at any restaurant on land!

If you don't have children in school, then you have many opportunities to travel off season. When asked what the high travel season is, I answer, "Any time kids are out of school." Winter and spring breaks are peak travel times, so plans to get away then should be made well in advance; six months at the very least, or you'll be choosing from leftover flights and hotels.

You can go almost anywhere in the world with U.S. passports, and with planning ahead, you can control your expenses.

*Mary Potter is a Certified Travel Counselor with over 18 years' experience in the travel industry. She is well-versed in family travel, having raised four children. Mary can be reached at Pacific Grove Travel, 373-0631, or mary@pgtravel.com.*



## || Women's Health by Dr. Teki Hegwood ||

### Taking Care of the Caregiver—Part 1 of 2

We as women are faced with many roles in our family and amongst our peer group. One role that we have, to which we do not give much credit, is our role as a caregiver. We are mothers, wives, sisters, daughters, friends. Part of us fulfilling these roles is certainly caregiving. Amongst the medical profession, it is well known that women are responsible for ensuring that their family members have access to medical care. The question arises, who takes care of the care giver?

If we as women are not healthy, we cannot continue to provide care for our families. So how do we stay healthy?

A little known area of health that continues into the latter years of life is bone health and osteoporosis. The time to build our bones to its maximum strength is during childhood, adolescence and young adulthood. Is it a wonder that when bone density scans are done that we compare to young adults (i.e. mid 30 female)? That's when we have reached our maximum bone density. The goal therefore is to build the strongest bone possible when we are in our growing years, This is accomplished by consuming Calcium with Vitamin D either through dietary sources or through supplements. In addition, weight bearing exercise is recommended.

Bone density scans for detection of osteoporosis are not performed until a woman has reached her 60's, unless she meets the high risk criteria such as premature menopause (menopause occurring prior to 40 y.o.), smoking, alcohol use, chronic steroid use, hyperthyroidism, family history of osteoporosis, thin/small body frame, or Caucasian/ Asian race. There are several medications that are used in osteoporosis prevention and/ or treatment. Each has its risk and benefit profiles. But, do we really want to wait until we need these medications in order to use them? "An ounce of prevention is worth a pound of cure". Let's rally, Ladies, in increasing calcium intake amongst our daughters and ourselves, and take on the challenge of weight bearing exercise. The health of our caregivers influences our future health.

*Dr. Teki Hegwood of the Hegwood Medical Group is a Board-certified obstetrician & gynecologist providing care to women of all ages including contraceptive counseling, obstetric care, well woman visits, infertility evaluation and counseling, and perimenopausal and menopausal care. She can be reached at 649-9000.*





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“Life is all about timing.. the unreachable becomes reachable, the unavailable become available, the unattainable... attainable. Have the patience, wait it out It's all about timing.”

*Stacey Charter,*  
*author*

## || The Green Corner By Deborah Lindsay ||

### Take Back Your Time

How's your summer going so far? If you're like most Americans, this year's vacations have been cut short or even cut out due to the rising costs of, well, *everything!* The tendency, when you don't carve out "special" time to relax and get away from it all, is to keep going at the same pace as usual. It's possible, with the palpable anxiety about the economy whirling around us, that we may feel we have to work even harder! We're not alone... check out this survey of changes folks across the country are making in lieu of the higher prices of gas....

[www.mapquest.com/gaspricesurvey](http://www.mapquest.com/gaspricesurvey)

I would argue that it's during these times that we have to give ourselves more breaks and take back our time by working smarter but not longer. There's a movement called Take Back your Time, organized by the Simple Living Network, ([www.simpleliving.net](http://www.simpleliving.net)) and there's even a Take Back your Time Day... October 24th, to be exact...which is still a few months away. However, their initiative is to "challenge the epidemic of overwork, over-scheduling and time famine that now threatens our health, our families and relationships, our communities and our environment" and this is what I really want to point out to you this month. Even if we can't go away, we still need to play!!

So here, my lovely PWN ladies, is a quirky list of playful things to do this summer to encourage relaxation, rejuvenate the soul and get out of the "I-can't-afford-to-do-anything-wild-and-crazy-this-summer" rut.

- Turn off your phone, stay in bed and read "The Outlander" by Diana Gabaldon.
- Take a media sabbatical for a few days, including email. (You really can do it.)
- Buy some local, fresh-caught fish from Wharf 1, and drink it with De Tierra Coast View Chardonnay from Monterey County. (Available at the Wine Market in PG)
- Sleep outside with luxuriously warm and comfy bedding.
- Meander and look for things you've never seen, even in places you've walked a thousand times before.
- Buy postcards and send them to your friends.
- Make a "Slow Food" meal with only ingredients purchased at the farmers market.
- Paint flowers on your mailbox.
- Rent a top-down car, drive to Big Sur with classical music from KBACH at top volume, and enjoy an afternoon at Nepenthe.

Any others? Send your ideas to me (on a post card!) and I'll print them in next month's article. Deborah Lindsay c/o KRXA 540 AM, 495 Elder Street, Suite 8, Sand City, CA 93950

*Deborah Lindsay is an environmental broadcast journalist and talk radio host of Tomorrow Matters - "Giving a Voice to a Better Tomorrow", which airs weekdays from 2 to 3 pm on KRXA 540 AM. Visit, [www.deborahlindsay.com](http://www.deborahlindsay.com).*



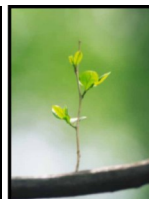
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- Former Instructor for UCLA and USC Dental Schools
- Featured in NewBeauty Magazine
- 2007 Woman of the Year - Professional Women's Network

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### Green Tip of the Month:

Fill a 2-liter bottle with water and place in your toilet tank (lift the back lid, flush and place gently in tank) - you will save 2 liters of water with every flush! No difference in toilet performance, big difference in water usage!

—Carolyn Swanson,  
Passion Purveyors—  
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## || New Members ||

**Cathy Bruno—Process Therapy Institute**  
cathy.bruno@yahoo.com  
521-5683

I believe the ultimate goals of therapy are to reconnect us to our own innate aliveness, to bring that aliveness into the world and to find a deep compassion for ourselves and others.

**Sandy Goodwin, RN, CFLC III**  
—Inner Confidence Life Coaching for Women  
sandy@innerconfidencecoach.com  
883-9655

I'll help you build inner confidence and trust in yourself. Free consultation. Let's talk!

**Allison Maudlin—Quail Lodge**  
alymaudlin@aol.com

Marketing Coordinator for Quail Lodge.

## || Insurance Insight by Ann Appel ||

### Protecting Your Assets With Business Liability Insurance

Owning and operating a small business comes with plenty of responsibility and accountability. Even if you operate with the utmost care and provide the best quality and services, a client can perceive you did them wrong. Is your business protected with liability insurance?

#### **Who Needs Business Liability Insurance?**

Over 78% of all U.S. businesses are structured as a partnership or sole proprietorship, according to Bizstats.com\*. For the majority of small business owners, this form of ownership puts your business and personal liabilities at risk. Owning business liability insurance protects both your business and personal life from financial ruin.

A common misconception of a limited liability company (LLC) or an incorporated company is a business owner is protected from personal liability and liability insurance is not necessary. You can be personally liable if:

- you have signed a personal guarantee for a loan
- personally you have injured someone
- you have acted in an irresponsible or illegal manner
- you do not operate your business as a separate entity

#### **What is Business Liability Insurance?**

Business liability insurance protects your small business in the event of a lawsuit for personal injury or property damages. It will usually cover the damages from a lawsuit along with the legal costs. Depending on your business needs, liability insurance can be purchased in many forms.

#### **Types of Business Liability Insurance**

**General Liability Insurance:** This form of business liability insurance is the main coverage to protect your business from: injury claims, property damages, and advertising claims. General liability insurance also known as Commercial General Liability (CGL) may be the only type of business liability insurance you need depending on your business situation.

**Professional Liability Insurance:** Business owners providing services will need to consider having professional liability insurance known as errors and omissions. This coverage protects your business against malpractice, errors, negligence and omissions. Depending on your profession, it may be a legal requirement to carry such a policy. Doctors require coverage to practice in certain states. Technology consultants often need coverage in independent contractor work arrangements.

**Product Liability Insurance:** Small businesses selling or manufacturing products should be protected in the event of a person becoming injured as a result of using the product. The amount of coverage and the level of risk depends on your business type. A retailer of scrap book supplies will have far less risks than a wood stove builder.

\*Bizstats-Business Share by Structure May, 2008, www.bizstats.com

*Ann Appel is the Owner of Appel Insurance Agency in Monterey—a full service insurance and financial services agency, featuring the entire family of Farmers insurance products as well as Blue Cross of California. Auto, Home, Umbrella, Life, and Business. Ann can be reached at 655-3413.*





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**Professional Women's  
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Monterey Peninsula**

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## || Featured Board Member: Suzanne Frueh ||

**Board Member Name:** Suzanne Frueh, CPA

**Board Member Position:** Treasurer

**What do you see as your role in this position?** The position of Treasurer is a position of fiduciary responsibility to members of Professional Women's Network as well as to the members of the Board. It is my responsibility not only to collect and deposit into PWN's bank account all membership dues, proceeds from the benefit drawing, annual auction proceeds and other such donations/event proceeds, and to see that all of the debts of PWN are accurately paid in a timely manner, but to report to the Board on a monthly basis complete and accurate financial statements as well as budgets for forecasting purposes.

**What are your goals as a PWN Board member this year?** My goals are to continue building and maintaining a strong Professional Women's Network presence in the community for the benefit of our wonderful membership.



**Tell us about you and your business.** My business is helping YOU grow YOUR business through sound financial planning and advice. I am a CPA with over 25 years of solid experience; I also have an MBA as well as a Masters in Taxation. The area I emphasize is in taxation – both individual and business; helping you navigate through the intricacies of our tax code while guiding you to legally minimize your tax liability. In other words, helping you keep more of your hard earned money!!

**Anything else you want PWN members to know?** I have been on the Boards of many not-for-profit organizations through out my lengthy career; I have to say that PWN has been one of the most fun and rewarding organizations that I have ever had the pleasure of being a member.

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## || Your 2008 Board of Directors ||

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**Donna Aikins, Networking Lunch**

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655-5689

**Special Thanks** to Jim Vossen of the Historic "News Talk" KNRY 1240AM Radio for continuing to provide PWN with the Your Town radio and TV segment. Our show airs on both KNRY and Amp Cable Channel 24 on the first Tuesday of each month from 5:00pm—6:00pm.

If you are interested in appearing on this valuable and free marketing program, contact the show's host Wendy Brickman at 633-4444 or brickman@redshift.com