



The Camden County Toastmasters District #38 Area #5 Club #1189  
1<sup>st</sup> and 3<sup>rd</sup> Tuesdays at 7:45 Church of Our Savior Wayne Ave/Wood Ln Haddonfield

September 2005

## ***Toastmasters in Action!!!***

Hello Camden County Toastmasters! As your new public relations officer it is my pleasure to issue the first newsletter of the fiscal year. As always, we have strived to make it fun, educational and challenging, so let's get it underway...

We begin with a new feature column, called "Toastmasters in Action." This column will show how our members are applying their Toastmasters skills in the real world. Since the idea was inspired by Vinny Mayher winning his election for Vice-President of the Academy of General Dentistry we will begin with his story. Vinny originally came to our club to prepare for this very event, as he was nervous about the idea of speaking in front of a crowd of roughly 3000 people. We can all probably relate to Vinny's nervousness. Fortunately, as you will see from reading Vinny's celebratory note to Dot Zduniak, our club was able to help him prepare for the event...

Hi Dot.

I was hoping to let you know about the events in Washington, DC in person. But, I thought I would let you know that things couldn't have gone better. Ironically, the reason that I cannot make the meeting tonight is that I have a conference call that I wouldn't have had if I had not been elected.

And, I have to tell you that, in the opinion of a lot of people there, my speech was THE deciding factor in the election for VP. There were 5 contested candidates, three for Speaker of the House, and two for VP. Four used notes, one did not. I think you know who the "one" was.

What made this really special was that, through the miracles of modern technology, there were two giant screens that had us up there "big and bold." So, with no notes to look down at, I was looking right into the camera the whole time.

Needless to say, THIS WOULD NOT HAVE HAPPENED HAD IT NOT BEEN FOR THE HELP I RECEIVED FROM MY FRIENDS AT TOASTMASTERS. For that, I cannot thank you enough. Now, onto a new goal.....getting my CTM.

See you on the 16th. And, fill me in where you need me. Feel free to share this information with everybody.

Vinny

*(article continues on pg. 2)*



Vinny giving his winning speech at the Academy of General Dentistry Annual Meeting & Exhibition 2005 in Washington, D.C.



## Distinguished Goals for Our Club

By Joan Fittz, President

Our current Toastmasters Year began on July 1, 2005 and ends June 30, 2006. During this twelve month period our club has the opportunity to again achieve the status of "President's Distinguished Club."

Basically our goals are:

- Hold effective meetings that afford every individual opportunities to expand his/her speaking and leadership skills.
- Every member actively participates in club activities for personal and club growth.
- Increase our membership by promoting the club, welcoming guests, and having guests become members.

Toastmasters International has established goals for every club to attain each year. Last year we met all ten goals. I ask each club member to look at the ten goals on page 4 and decide which one (or more) you can help us to achieve this year.

In addition, I urge each of you to set at least one personal goal to complete before year end. Next, set forth an action plan on HOW you will meet the goal. For example, earn your CTM. How many speeches do you need to complete? Mark your calendar with target dates for those speeches. There is something almost magical about committing yourself IN WRITING. You are more likely to follow through and give a speech on that date!

When you are not giving a prepared speech, help yourself grow by signing up for one of the meeting roles - especially roles you've never done. Sign up AHEAD. Read the role descriptions in the back of your CTM manual. Ask a seasoned member for advice the week before. We are ready to help you as you face each new challenge.

Ultimately, each individual success contributes to the success of this club - a club that has been developing speakers and leaders for over 50 years!

### GOALS:

"People who say that life is not worthwhile are really saying that they themselves have no personal goals which are worthwhile. Get yourself a goal worth working for... Always have something ahead of you to look forward to... to work for and hope for." - Dr. Maxwell Maltz, *Psycho-Cybernetics*

## Toastmasters in Action, cont.

Being the modest man he is, Vinny truly gives credit where it is due. In addition to the kind comments he gave in his note to Dot, he explained in another note, "You would not believe how much better of a speaker you are because of Toastmasters. Because we get constructive criticism at our meetings, we really don't appreciate how much we learn and how much we have improved."

Coming from the new VP of a 35,000-member organization, considered the "Voice of the General Dentist," this toastmaster does not take lightly the skills and techniques Toastmasters and our club, especially, have to offer. Well done, Vinny!

### A Speech of a Lifetime

By Robin Bilazarian

Robin Bilazarian is an accomplished Toastmaster who professionally helps people to reduce stress through Acupuncture. Here, Robin gives her story about how Toastmasters has helped her career...

Have you ever felt the need to share something important? Have you ever wanted to train others? It is an impossibility if you have a genuine public speaking phobia.

My first Toastmaster speech in June 2003, my evaluator asked what was my goal for that speech. I instantly blurted "to survive." He thought I was kidding, but I was not. I did survive with 39 "ums and ahs" which now has become somewhat of a club legend. I am an inspiration in some backwards way to new members.

A public speaking phobia is not the jitters, excitement or "nervousness." It is full blown panic attacks, with heart palpitations, sweaty palms, shortness of breath, and the terror of being scrutinized. The audience is not seen as friendly observers but as hungry piranha fish ready to devour any imperfection in the speaker. This is not exactly the internal process one desires while trying to present an intelligent and entertaining speech. Rather than be at the lectern, one would prefer to be heavily medicated in the emergency room. So it is only an act of bravery, foolishness and utter determination that got me to the lectern. And to my CTM. *(continued on next page)*

Fast forward to May 3, 2005. There I was at the state social work conference in Atlantic City in a ballroom at Bally's, presenting on the use of acupressure for stress management. (I, of course, am my own guinea pig). I have actually done this speech a number of times to small groups, but never to the 170 intelligent colleagues gathered that day. This included a live and very successful demo using a volunteer. Two hours, no notes, my very first powerpoint, and even professional CEU's for the participants! I can't tell you how many "ums and ahs" I uttered but there were no piranhas. The participants were lucky to be there! I now do monthly presentations on this topic at a new job at a local university hospital. Kudos also to Toastmasters who provided the place to calm down, practice and grow professionally.

## ***Educational Moment: Judy Gates and Tom Hall on Personal Finance***

### ***Some Notes on How to Invest in Stocks*** By Judy Gates

I began my journey by learning some of the terms.

**Revenues/Sales:** The money that was made from a company..that was easy it is like looking at my pay check.

**Earnings Per Share:** I needed to look at this mathematically. The net income means what the company has left after it has paid it's bills. Ok got that. When a company goes public they offer shares to people to buy as an investment in their company. So if a company has 1M shareholders and they had net income of 1M that means I made \$1.00 per share for my investment in their company.

**Dividend:** Payment a company makes in cash or stock to its shareholders for retained earnings. It is important for you to understand there are growth and value stocks. Value stocks are simply those that usually pay a dividend yet are not growing faster than the economy. A good example of a value stock is GE, the price is not going to change that much in a given year and the dividend earnings give you a better yield than a mutual fund or bank.

I was beginning to get it and now was able to look at the information I would see on the internet with greater clarity and the sun was beginning to shine on the Golden Gate.

More understanding was needed naturally, and I became aware of an instrument used on Wall Street, The Value Line. The value line is a compilation of most of the countries top and emerging businesses. It releases information on the earnings of these companies every three months. Now remember a company reporting its earnings is different for each specific company since it is contingent on when its fiscal year ends and a host of other accounting information. The Value Line provides the visual portrait of a company in which I may want to invest. It reports the earnings, cash flow and short- to long-term projections for a company. So the visual portrait becomes a landscape for me to explore.

### ***Financial Education*** By Tom Hall

As a professional in the financial services industry, my goal is always to make financial education simple. I do this by teaching a few basic concepts to my clients that, once understood, can make a dramatic impact on one's family's financial future and lifestyle.

One of these concepts, on which I gave a speech on Aug. 2, is the rule of 72. Have you ever wondered how long it would take for an investment to double in value? Have you ever thought about how much money you may have *lost* by waiting for the "right time" to invest? Have you ever wondered why that credit card balance seems to grow at an uncontrollable rate? Understanding this rule can help you with all of these challenges.

Another concept I teach my clients and have spoken about at Toastmasters club meetings is the cashflow quadrant, described by Robert Kiosaki, author of *Rich Dad Poor Dad*, in his second book *Rich Dad's Cashflow Quadrant*. Today's American Dream is a great dream indeed, including beautiful, spacious dream homes, stylish automobiles, the best universities in the world for our children, tropical vacations and visions of relaxation for retirement. But how can we afford this kind of lifestyle? The unfortunate answer for most of us is that we cannot. Real estate costs are rising, as are college tuitions and other expenses. And, on top of all that, we have to figure out how we are going to save money.

For those of you who want this dream, I encourage you to read and study both of the forementioned books. The answers to all our financial challenges are out there. We merely have to seek them out.



## CALENDAR:

- ◆ Sep 6<sup>th</sup>: Regular Meeting
- ◆ Sep 13<sup>th</sup>: Speech Marathon
- ◆ Sep 20<sup>th</sup>: Club Speech Contests
- ❖ Sep 26<sup>th</sup>: Area Contests at Coffee-Works at the Ritz Plaza in Vorhees
- ◆ Oct 4<sup>th</sup>: Regular Meeting
- ❖ Oct 15<sup>th</sup>: Division Contest at NJDOT in Trenton
- ◆ Oct 11<sup>th</sup>: Speech Marathon
- ◆ Oct 18<sup>th</sup>: Regular Meeting
- ◆ Nov 1<sup>st</sup>: Regular Meeting
- ❖ Nov 4-5<sup>th</sup>: District 38 Fall Conference at the Radisson Hotel in Mount Laurel
- ◆ Nov 8<sup>th</sup>: Speech Marathon
- ◆ Nov 15<sup>th</sup>: Regular Meeting
- ◆ Nov 29<sup>th</sup>: Executive Committee Meeting
- ◆ Dec 6<sup>th</sup>: Regular Meeting
- ◆ Dec 13<sup>th</sup>: Speech Marathon
- ◆ Dec 20<sup>th</sup>: Regular meeting

◆=club meeting/event ❖=other meeting/event

### *Camden County Toastmasters Summer Picnic*

By Philip Zoebisch, Past President

With pomp and circumstance, or as we do it here in Jersey, with beer and irrelevance, the Camden County Toastmasters club celebrated it's historic summer picnic and Patriotic Speech contest at Judy Gates' home in Cherry Hill. "You go outside and you are like in the woods."

It was a gorgeous, if not blistering, summer afternoon with kids in the pool and tangential and esoteric conversations inside. We solved all of the world's problems, and then some. Fortunately we had an astonishing brain pool.

The Patriotic Speech Contest was a powerful tour de force. Life. Liberty. The Pursuit of Happiness. It was all covered, particularly the latter. Sandra Benecke won the contest with her powerful visual aids, colorful language, and strong argument.

Food was formidable. And the desserts - mouth watering, and lots of chocolate. A pot luck dinner with our eclectic tastes is a recipe for a feast.



## CONTACTS:

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#### Guest and New Member Stats:

- June – 8 guests
- July – 6 guests, 2 new members
- August – 2 guests, 2 members

**3 New Members:** Jo Stante, Bob Coats, Kathaleen Eker, Garrett Herning

#### Club #1189 Goals 2005-2006:

- |  |                      |
|--|----------------------|
| 1) CTM: 0/2  | 5) CLorAL: 1/1       |
| 2) Addl CTM: 0/2   | 6) Addl CLorAL: 0/1  |
| 3) ATM: 1  | 7) New Members: 4/4  |
| 4) Addl ATM: 0/1   | 8) Addl Members: 0/4 |
| 9) Officers Trained Fall: 4 and Spring: 4                    |                      |
| 10) One on time Semi-Annual report and on time Officers List |                      |