



"This Bed is Too Soft, and This Bed is Too Hard, but This One is Just Right!"

You certainly remember the story of the Three Bears. One bed was too soft, one was too hard, but one was juuuust right. That has much to do with our speaker this week.

For you see, when you do good things, when you do great things in life, you stand out. Sometimes, it is more than your character that makes you stand out from the others. Sometimes it is your actual physical characteristics, like being the tallest in your class; that does the trick.

But getting all the attention is not a bad thing. You can play that to your advantage. Precisely what **Ann Wilkinson of First National Bank Mortgage** thought about every day in grade school, high school, and college. She took her height as a positive and used it to her benefit. That led her to be a head above the rest as a server in restaurants and at resorts. Going to the school of hard knocks taught her humility, discipline, and the right way you treat others - great customer service.

Ann has relocated several times in her life and has made advanced strides with each change. She always had a fleeting interest in the real estate market. She got her license when in Georgia, and later returned to KC to continue her path to success.

She was involved with RE doing financing and refinances because of the great rates and a booming RE market. Everyone could get a loan! Ann helped establish escrow accounts so she could keep it all straight. Again out of town to Wichita she went, learning the underwriting aspects of her business, then back to KC again, this time with a young son.

1997 brought on more responsibility opening her own mortgage lending business. In the early 2000's it made sense. And towards the late 2000's, one did not even need a down payment to own a home. Then BOOM! The market collapsed, and it was less than a year later Ann shut it down.

Continued on Page 4.....



Weekly Newsletter

"In all you say and do, always bring the best in you." by Dan Kahler

www.prospectorsclub.com

March 10, 2016



**WE ARE AT DEER CREEK CC -
7300 W. 133RD ST., OPKS.
MEET UP AT 7 AM; BREAKFAST
AT 7:25; SPEAKER AT 8 AM.**

SPEAKERS SCHEDULE

See Page 2

NEW FEATURE:-

ROCK STAR STATUS

See Page 3

THANK YOU'S

See Page 8



UPCOMING SPEAKERS SCHEDULE

Here is a list of our upcoming speakers. Please note some events are evenings or away from Deer Creek CC.

ARE YOU INTERESTED IN JOINING PROSPECTORS?

Give Keith Steiniger, our Membership Chairman a call at 913-735-2780 or email at ksteiniger@idologymg.com before you visit our group so we can make sure there are no category conflicts with our current members.

Mar. 10 – SPECIAL MEETING – Awarding Bert Oettmeier DDS Lifetime Membership- at Deer Creek CC.

Mar. 17 – Chris Pickering of The Pickering Law Firm at Deer Creek CC.

Mar. 24 – Cliff O’Bryan of Benefit Brokers at Deer Creek CC.

Mar. 31 – Doug Airey of Doug Airey Home Care at Deer Creek CC.



**SOMETHING NEW AND FRESH -
ROCK STAR STATUS !!**

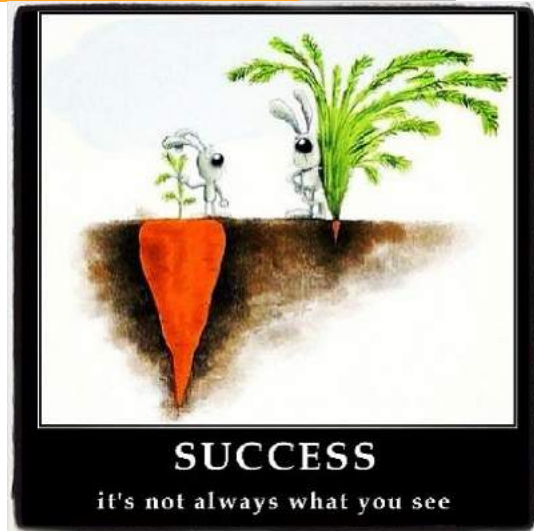
This is ALL about YOU. We are all ROCK STAR's in this group. So now's YOUR chance to tell us why you shine. What projects you are working on, or what makes your business stand out from the rest. So get your ideas ready - you'll be called soon to hear YOUR STORY!!

Trivia Question:-

What is the official residence of the president of France ?



QUOTE OF THE WEEK



The fruit used in the dye for government inspectors meat stamps is the grape.

"This Bed is Too Soft, and This Bed is Too Hard, but This One is Just Right!"

So here's where The Three Bears makes perfect sense. Ann went to work for Argentine Federal Savings in OP, a rather small, family owned biz (the bed's too soft). Then changed to Wells Fargo, finding them to be way too big and policy driven (bed's too hard!).

Then the last stop, she found the bed that was juuuust right. The baby bear's bed. That is First National Bank. It is the largest privately owned bank in the Midwest. Ann and others make their own decisions but still report to their superiors. One of her cool perks is getting to wear green Converse shoes, the bank's prominent color, (and the color of money, too!) This reminds Ann what it's like to walk in her client's shoes.

Since the real estate debacle in '08, the market has taken

its time to recover, but is heading in a good direction. From 2012 - 2014, mortgage financing was a lot tighter, and Ann did a lot of FHA loans. Now the market continues to soften with down payments available between 5% and 10%. And she is approving loans she would not have come close to approving just 5 years ago.

So now is a great time to be house hunting and talking to Ann about setting up your available credit before you head out looking at properties. We are so fortunate to have someone with experience and knowledge to know the ins and outs of the RE market and to guide us through the woods not to Grandma's house but to your own beautiful new home. Thanks Ann for keeping us on the right path

BE A PART OF THE BEST NETWORKING GROUP IN JOHNSON COUNTY – COME JOIN YOUR FELLOW PROSPECTORS THIS THURSDAY

Employment Request:-

Pest control service tech...Clean cut individual. Will train. Considered an independent contractor. Starting around \$40,000/year while building up to \$70,000/year net.

Upside--doesn't have to work with me. Ed 816.616.6138

Dates to Remember.....

BREAK OUT KC - GROUP ACTIVITY

We got double-booked, so there will be a new date announced soon for the Breakout KC event upcoming.

Save the Date:

Sunday, April 3rd is the Annual Brew-to-Brew Run from Boulevard Brewing Co. to Lawrence, KS. Jennifer Shelton is organizing another group to participate. If you wish to run or even walk a segment or want to just come along for the ride, let her know as soon as possible. This is always a fun day and you will see lots of great sights along the way and meet some other crazy folks. Call Jennifer at 913-927-1113 or email at jen@jennifersheltonbalance.com

PROSPECTOR EVENTS / NEWS / CHARITABLE CAUSES

[Reconciliation Services Dinner / Fundraiser – see Cliff O’Bryan.....](#)



SAVE THE DATE!

for our 4th Annual Troost Jazz & Soul Experience, Friday May 6, 2016 at the historic Rumley Tractor in the West Bottoms, Kansas City.

Get dolled up and don your dapper duds for our extravagant jazz gala, enjoy a silent auction, cocktails, a three course dinner, and live entertainment!

Please join us for an exciting evening celebrating the strength and beauty of the people we serve.

Space is limited. For more information on sponsor packages and to pre-order your tickets visit:

www.RS3101.org/TroostJazzandSoul



This charity gala benefits Reconciliation Services at 31st and Troost: We build community by revealing the strength of those we serve, providing emergency services and promoting self-sufficiency.

Tour de Hope Benefit – Bringing Hope to Deserving Local Charities Through an Uncommonly Fun Cycling Event!!



The TOUR de HOPE Charity raised funds in excess of \$12,000 for last year's charity, the Hope Center Technology and Leadership fund. This year's efforts were realized through a variety of events; our annual TOUR de HOPE bike ride, a Texas Hold 'Em Poker Tournament, car wash and more.

- Sunday, May 1, 2016
- Metric Century/KOM ~ 7:30am
- Maggi Hacker 50 Mile ~ 7:30am
- 34 Mile/KOM Season Starter ~ 8:30am
- 14 Mile Fun Ride ~ 9am

LOCATION:

- Liberty Memorial,
 - Kansas City, MO
 - Front lawn, near circle drive @ Main entrance
 - See Keith Steiniger or Mike Darby for more information
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St. Patrick's Day Parade in Martin City – Sunday, March 13th

Come join in the family friendly fun! **Sunday March 13th.**

Whiskey (5K) Run starts at 8:30 am. The race is chip-timed and participants will get a t-shirt, glass mug, and FREE breakfast from RC's after the race. Contact me if you'd like to join my Hangers' team.

Save room in your bellies and don't fill that mug until you get to Phil's shop. We are starting things up around 11:00 am (It's 5:00 somewhere...right?) at Grade-A-Tree. Food, drinks, front row seat to the parade and live music by none other than the Hanover Express!

We have attached a link to the day's festivities if you'd like a more detailed outline of the day.

Here's a link to see all the details:

<http://irishpalooza.com/>

Prospector's Breakfast Club

Attendance and Thank You's Meeting Date:- MARCH 3, 2016

PLEASE PLACE "X" IN FRONT OF NAME IF ATTENDING MEETING

- Adams, Linda _____
- Airey, Douglas CLIFF O'BRIEN, NIEL SPICKER
- Ashurst, Chase & Amy _____
- Beckner, Pat _____
- Bell, Jim Alan H, Chris P, CLIFFO, Keith S, Matt P, Pat-B
- Belzer, Dan _____
- Boehringner, Kevin SIENA, STEINIGER, FELTON, DOUGLAS
- Bovard, Zach _____
- Brosseit, Mike _____
- Brown, Erin Janine, Cliff, Amy + Chase, Jeff Morgan, Sheri, Das, Mike Darby, Matt Piner, Ann Wilkinson, Chris Pickering, ALAN H!
- Cocherl, Stephanie _____
- Cunningham, Rick Rick W, Dan Ho, Phil G
- Cussen, Kathleen Keith S, Phil G, Rick S, Janine, Sean
- Darby, Mike Prospectors Board, Kevin Y, Rick W, Keith, Mike B, Ken, Rod
- Dayal, Vivek _____
- Douglas, Kyle _____
- Eckinger, Bill _____
- Eidson, Ken _____
- Emerson, Bill _____
- Felton, Dr. Sean _____
- Foster, Rod Stephanie C, Derek H, Jen S, Chris P, Mike N, Mike K

PLEASE PLACE "X" IN FRONT OF NAME IF ATTENDING MEETING

Flessner, Dave _____

Giordano, Phil _____

Goodheart, Alan HUTCHISON, BELZER, BOETHLINGER, MELLOTT, DARBY

Goodheart, Bruce _____

Hardin, Das Erin B, Mike D, Ken E, Alan H, Matt P, Mike K, Chris D, Matt V, Beth S

Hawkins, Darryl _____

Heriford, Alan _____

Hobbs, Derek _____

Holk, Dan Cliff O'Bryan, Jeff Morgan

Holland, Ed _____

Hutchison, Ed _____

Kennedy, John F. Linda Adams, Alan Heriford

Kopplin, Mike ROD FOSTER, CONCH SUNN, DAS HARDIN, KATHLEEN GUSSED, V. V. V. V.

Mellott, Mike Gregory, Simon, Buz, Kendall, Wagner

Morgan, Jeff _____

Mortko, Sheri _____

O'Bryan, Cliff _____

Oettmeier, Dr. Bert _____

Phar, Matt _____

Pickering, Chris _____

Rapp, Bryan _____

Runyan, Joe _____

