Synergy Notes 07-10-25

Lisa Huggins, Neighbor Insurance – Neighbor Insurance does all types of homeowner’s insurance. Some polices are increasing 32% in July. Beginning next week, another company is putting a pause on writing policies, due to rate increases. They want to slow their growth and stay in business.  Lisa has carriers who want to do bundling, if not, she is running out of stand-alone policies. The policy will not be less but will provide better homeowner’s coverage.

Russ Hotchkiss, All Tune Lube (Caleb Liska, substitute) – Caleb has been in the automotive business since he was a teenager. It’s hot, so they are doing a lot of air conditioning and suspension work. Cars require a lot of maintenance and ATL will handle coolant issues, clutches, oil changes and overhauls. They have several ASC certified technicians.

Mark Baumann, American Specialties - Your name is his game. It is the middle of the summer, so certain pens are on sale if you buy scratch pads to go with them.  Normally the pen is $1.49, if you do the deal, the price is then $1.16, which is end pricing for 5,000. You do not have to order 5,000; you get an additional 5% off on pens and scratch pads.

Garrett Lafler, Flanker Media – Flanker Media is your full service advertising agency. They will work with small to mid-sized business with any size budget. They can assist with Pay Per Click, streaming services, You Tube, radio and will do website and videography. If you are interested in media buying or going on TV, they will reach out to KCRG and will act as your liaison.  This service is offered for free.  Flanker will get commissions from radio and tv stations.

Amy Moore, Park Lane Jewelry – Amy is excited for next Tuesday when the new fall line is revealed. For $25, you can be in on the reveal, and you will receive a free piece of jewelry. You must be signed up by Monday. The Sparkle box came out; this month it was a star necklace and star earrings. This makes a great gift.

Anne Wilson – Anne K. Wilson Law Firm - Anne is a general practice attorney. This time of year, she is doing a lot of estate planning and is doing more estates. She is on the court appointed list for criminal cases and represents those who cannot afford an attorney. She anticipates being a bit busier, she is also serving on the real estate section council, which helps set policy and provides good networking opportunities. It also help push legislation, which was unsuccessful last year.

Marcia Baumann, Farmers State Bank – Those living in the Hawkeye State have historically been paying higher mortgage interest rates. The average this week and last week was 6.74% for a 719 credit score with 5% down on a purchase of $200k. At FSB for that same borrower, the rate would have been 6.625%. The good news is housing is generally cheaper than other parts of the country, so Iowa is still an affordable place to live. The home equity/home equity line of credit special has been extended until the end of July, featuring up to 85% loan to value and a $350 credit toward your closing costs.

John Morgan, Elite Wealth Advisors (Michelle Foley, substitute)- July is the month we should check on the performance of our portfolios for financial planning.  You want to gauge the performance of your portfolio.

Michelle Foley, Mary Kay representative – Michelle has been with Mary Kay for 29 years. She is back from Florida. If you have skin, Michelle is in! A new line just launched for skin or glamour.

Todd Neighbor, Cedar Valley Physical Therapy -  Cedar Valley is your outpatient orthopedic physical therapy clinic. It is the close of baseball season, athletes are doing track in between baseball and football. Todd is seeing a plethora of people who have overdone themselves and are overworked, with lots of aches and pains. While it is the off season for some sports, it is time for some rehabbing and getting ready for the next season. Todd will also treat aches and pains from vacation.

Mary Bortz, Fusion Edge Photography – speaker today.

Officer Reports

Vice President – Amy Moore

Return on Investment for month and year to date  $1,000/$71,542

Leads for month and year to date 4/188

Face to face for month and year to date 0/39.5

Guest for month and year to date 0/8

Secretary/Treasurer – Marcia Baumann

No change in checkbook balance

Speaker Rotation, today Mary Bortz

07/17 Marcia Baumann

07/24 Amy Moore

07/31 Russ Hotchkiss

08/07 Mark Baumann

08/14 Andy Schaul

08/21 Dr. Chris Smith

08/28 Anne Wilson

09/04 John Morgan

Mary Bortz – Mary hosted us at her studio and took us on a tour of her outdoor studio, which features a pond, complete with a bridge and rock fountain. She has a Tuscan wall and patio, gazebo, wine barrel, a large tractor tire plus a large weeping willow tree. She has many seasonal flowers to add color. Indoors, she uses a hair light to provide light in the studio on top of heads, while strip lights provide body lighting on each side.  A soft light box provides a soft light. She will use a reflector closer to the side of person, which bounces light off the person, then she will use the reflector to get rid of shadows.  Mary took a picture of Mark and Marcia showing how she can erase the glare from his glasses.  She also showed a ring light which emphasized a person's eyes.  She demonstrated this with a picture of Lisa.  In addition to her outdoor studio, she has a storage room and portable dressing room which can be taken on location.  Mary travels to locations, including sports and dance studios for various teams. In the fall, she will host outdoor sites and offers her red 1950 Ford Truck for unique photo opportunities with families and pets.

Network Education – Another positive trait of a networker is helpfulness. Helping others can be done in a variety of ways.  Master networkers keep their eyes and ears open to advance others’ interests; they want to help  and get joy in seeing others succeed.

Bix Mix

The Marion Block Party will be hosted by Farmers State Bank and Martin Gardner Architecture on July 17 from 4:00 to 6:00 p.m. It will be held at the Central Plaza at City Square Park, 1001 7th Avenue in Marion.