



A Spouse's Point of View

By Deb Kloepfel – President, MSCCN

Exciting Relationships

MSCCN rang out the old year and rang in the new by working diligently with valued existing corporate partnerships while embracing new relationships. These are exciting times for us! MSCCN is growing steadily and providing opportunities to peek behind the scenes in HR departments in both small business and large corporations. I've asked Colleen Saffron to share what she learned from a Wachovia recruiter.

Wachovia — by Colleen Saffron

Recently, after speaking to Kristin Eaton (Wachovia Bank's Orange County, California Recruiter), we learned valuable information that could help you in your job search. Ms Eaton was one of the Wachovia recruiters interviewing at a Camp Pendleton hiring fair when she shared her insight on preparing for interviews as well as what things truly made an impression on her and other recruiters. Wachovia uses Behavior Based Interviewing. Questions are asked to determine a candidate's behavior in the past to help assess his/her predicted behavior as an employee. As a prospective employee, it is important to know that even the casual call to follow-up on your application has the potential to land you the next step in the interview process. For candidates it is important when speaking to companies to always be professional, courteous, and concise in your communication. Customer service is everything and when looking for someone to join their team, they look for candidates who will be successful first and foremost in this area. Experience is a plus but is not necessarily what lands you the job.

The one overall attribute that most impressed Wachovia recruiters about the MSCCN candidates was that they were not just interested in employment but seemed to be interested specifically in employment with Wachovia. They had all "done their homework" and were very knowledgeable about Wachovia. For a recruiter, this is the sign of someone willing to go the extra mile, someone who wants to be a part of their team and it definitely impressed them. The enthusiasm for Wachovia itself was the top thing that really stood out to Ms. Eaton and her colleagues.

MSCCN is proud to be a partner with Wachovia Banks and their great team of recruiters. If you are interested in applying for a position with Wachovia please go to www.msccn.org and register yourself on our gateway and receive assistance not just with this business but many others to start you on the path to a happy, profitable career.



Volume 1, 2007

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Highlighted Company



In our last issue we covered a “big picture” view of Health Net, an MSCCN partner. In this highlight, we are focusing on the part of Health Net that military families may know as it is the TRICARE provider for the north section of our country.

Health Net Federal Services, Inc.

Health Net Federal Services, Inc. (Health Net) is the Government Operations Division of Health Net, Inc. As the first company in the United States to develop comprehensive managed care programs for military families, Health Net has a long history of providing cost-effective, quality managed health care programs for government agencies.

Under the TRICARE North contract, Health Net provides health care services to approximately 2.9 million uniformed services beneficiaries, active and retired, and their families. The North Region includes: Connecticut, Delaware, the District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania,

Rhode Island, Vermont, Virginia, West Virginia, and Wisconsin. In addition, the contract covers a small portion of Tennessee, Missouri and Iowa.

It is Health Net’s commitment to the TRICARE program to provide access to high quality, cost-effective health care and assistance to TRICARE beneficiaries.

Health Net has provided health care services to active duty and retired uniformed services members and their families since 1988 under what was then known as the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS). Prior to being awarded the new TRICARE contract for the North region in 2003, Health Net served the DoD by providing health care services in five TRICARE Regions.

Health Net’s TRICARE North Regional office is located in Arlington, Virginia and makes available to its beneficiaries 66 TRICARE Service Centers throughout the North region. Corporate headquarters for Health Net Federal Services is located in Sacramento, California.

Highlighted MSCCN Military Spouse

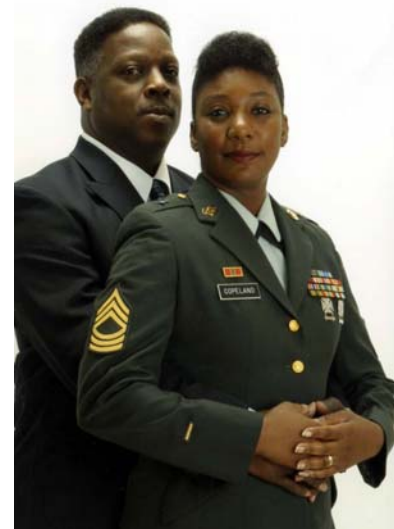
by MSCCN Team

Community Associations Institute (CAI) and the MSCCN congratulate our first Community Association Management student’s job placement – just 15 days to train, certify and land a GREAT job with GREAT benefits and pay. Congratulations to Tyrone Copeland!

Retired Army member, Tyrone Copeland, who’s also a military spouse to U.S. Army Master Sergeant Dorothy Copeland, pictured at right, landed a great job just 15 days after our CAI training course and certification.

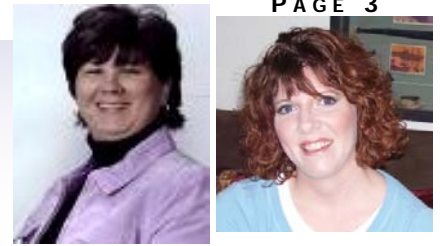
Tyrone explained, “Through MSCCN AND CAI, I was given the opportunity to attend a course in Community Association Management. Later I was offered a job as manager of a community association. I hope to turn this job into my second rewarding career. We have been blessed and we hope that in time we can truly be of benefit to others. “

“The Copeland’s are an amazing military couple! We salute your dedicated military service,” said Deb Kloeppe, President, MSCCN.



MSCCN Talent Management Gateway

by Kim Yarbrough and Colleen Saffron



The MSCCN gateway has revved it's engines and taken off for the New Year; **averaging 10 new applicants a day**. MSCCN has launched some new initiatives and plans to add more through the year that will attract only the best employers to our applicants. Our desire is to bring in not only large nationwide corporations but also local businesses in towns that are directly surrounding military installations nationwide. This will allow for decent employment options for spouses even if they cannot make the job move with them. It will keep them from having a gap in their resume.

Adding local businesses also increases entry level positions for those spouses who are new to the job market, those who have taken a break to raise children, or those wanting to try a new career. These local businesses have the ability to fill the gaps for many spouses and even some teenage family members in military communities.

Currently the MSCCN gateway **averages 60 new jobs posted a day** which opens hundreds of opportunities to candidates as they check back at www.msccn.org to search for new listings. With new businesses and so many jobs to post we had to expand our gateway team to keep up with the increased postings. This includes the hiring of another caregiver to war wounded who joined us on a part-time basis to help with data entry (while allowing her flexibility in work to continue caring for her injured Marine).

MSCCN Volunteer Spotlight —

Monica Falcon

Monica is an Army wife who first volunteered for MSCCN and is now working for us! She wrote:

My husband Tony has been in the U.S. Army for 13 years. We have been married for nine of those and have moved four times. We have two children and currently reside in Hinesville, GA.

Having moved so many times and been overseas twice, I know how hard it is to move and maintain a career with a company that is willing to be flexible with you yet feel like you have staying power.

I have been volunteering with the Family Readiness Group for several years now, trying to make the frequent moves and deployments of

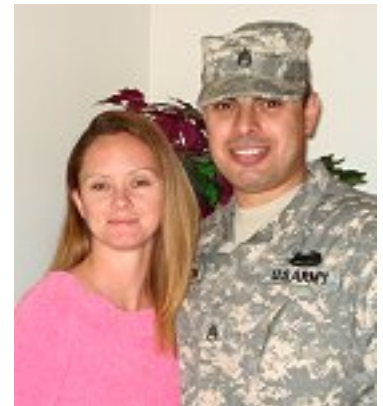
spouses easier. MSCCN focuses upon making those transitions and finding a new job easier for the spouse.

That's why I'm very excited to be working with MSCCN as a Gateway Specialist and MSCCN's Pinnacle Foundation. I like being a part of the team!

MSCCN thanks everyone who volunteers and welcomes Monica as a staff member!

If you are interested in volunteering for MSCCN, contact Tania Mercurio via email at

tmercurio@msccn.org



New to MSCCN! — KINGS COUNTY OFFICE OF EDUCATION, HANFORD, CALIFORNIA

We are very excited about joining the Military Spouse Corporate Career Network. We see this as a great opportunity to let you know what employment opportunities and other services are available to you at the Kings County Office of Education which is located only 15 miles east of the Naval Air Station in Lemoore, California.

Kings County Office of Education hires staff for Alternative Education programs (such as Community School, Boot Camp, Pregnant and Parenting Teen Program), Career Education, as well as the County-wide Special Education Program for moderate to severe disabilities. We also provide School Psychology, Nursing, Speech, Occupational Therapy and Interpreter services to all of the schools in the county.

We are responsible for recording, tracking and processing all of the credentials, permits and/or waivers held by certificated staff throughout the County. Our Credentialing Department can help you with transferring your out-of-state teaching license to a California credential.

We are currently recruiting for the following positions: ***Speech Therapists, Occupational Therapists, American Sign Language Interpreters, Teachers for the Visually Impaired, Substitute Teachers, Instructional Assistants and other substitute support staff such as custodian, bus drivers, secretaries and food service workers.***

Check on the MSCCN gateway at <http://www.msccn.org> to view current job openings.

Latest MSCCN MOU! — The Air Force Sergeants Association (AFSA)

History—AFSA was founded and incorporated on May 3, 1961, and has evolved into an organization highly respected by congressional members and Department of Defense officials. AFSA is a leading force on Capitol Hill and works closely with elected representatives and their staff members to assist in drafting proposals for legislation on issues related to military members and their families. AFSA testifies numerous times each year before House and Senate committees and sub-committees. AFSA also works closely with White House staff personnel and Pentagon officials to ensure that enlisted members' concerns are heard and acted upon.

Organization—The Air Force Sergeants Association (AFSA) is a federally chartered non-profit organization representing the professional and personal interests of 130,000 Air Force Active Duty (AFAD), Air Force Reserve Command (AFRC), and Air National Guard (ANG) active, retired, and veteran enlisted members and their families.

Membership—AFAD, AFRC, and ANG active, retired, and veteran enlisted members of all grades are eligible for AFSA membership. Family members (spouses, children, parents, and siblings) are eligible for membership in the AFSA Auxiliary. Other persons are eligible for associate membership. Persons meeting eligibility criteria may join simply by going online to www.afsahq.org or by calling (800) 638-0594 and speaking to someone in Member & Field Relations.



MSCCN Employer News

Bell Nursery

Bell Nursery, a nationally recognized grower/vendor of bedding plants and nursery stock is headquartered in Burtonsville, MD and supplies the majority of the live goods to 90 Home Depot Garden Centers in MD, VA, WV, DE, and Philadelphia. Their plant mix includes annuals, perennials, tropical foliage, trees and shrubs. As the demand for quality, affordable plants has grown, Bell has created and developed an innovative network of 32 families of greenhouse growers, primarily in Maryland, which has allowed Bell to expand not only their business but their unique merchandising program.



Bell Nursery display at a Home Depot store.

Bell Merchandising drives garden center sales while simultaneously helping to create a positive shopping experience for the Home Depot customer. This also results in increased profitability for the Home Depot and growth for Bell's "Locally Grown" brand. The Bell Merchandising team works collaboratively at the store level to develop positive working relations with the Home Depot management and associates. Eye-catching, colorful displays with informative and progressive point of purchase materials and proper signage helps to educate customers; displayed product is kept fresh and well stocked.

As the spring season approaches, Bell Nursery expands its merchandising employee staffing significantly, with full time and part time/seasonal positions available throughout the cities and states they service. Bell wants individuals with a positive attitude, who take pride in their work, and enjoy being successful. If this

Macro

Macro International, Inc. is a research, management consulting, and information technology firm supporting businesses and governments worldwide. For over 40 years, Macro has provided information, research, and analysis for informed decision making, practical recommendations for organization and program improvement, and training programs and products to enhance client performance. The firm has broad capabilities in information systems design, development, and implementation, and assists its clients in applying technology to organizational needs. Staff members are dedicated to providing research, social communications and performance improvement services in many areas related to public health.

Macro is dedicated to providing a healthy, productive and employee-oriented work environment. We work continuously to improve the quality of our employee work life and to provide comprehensive benefits for employees, wellness initiatives, smoking cessation incentives, free CPR training, ergonomic work stations, emergency preparedness, and more.

Review Macro career opportunities that may be of interest to you on the MSCCN Gateway at <http://www.msccn.org>

New Job Opportunities From a New MSCCN Partner!

OMV MEDICAL, INC.



Who is OMV? OMV Medical, Inc. (OMV) is a leading health and human services provider supporting Government and civilian agencies across the United States. Since 1989, OMV's employees have provided a variety of health-care, technical, and administrative services at DoD medical treatment facilities in the United States. Currently, we provide services in Virginia, Maryland, Washington, D.C., North Carolina, California, Washington, Mississippi, Louisiana, Kentucky, Alabama, Georgia, Texas, Nevada, Illinois, Rhode Island, and Connecticut. We have successfully performed on numerous healthcare contracts at customer sites for the Navy, Air Force, Army, NOAA, Federal Occupational Health, and multiple civilian medical treatment facilities including state-of-the-art health care organizations accredited by the Joint Commission on Accreditation of Healthcare Organizations (i.e., tertiary medical centers, hospitals, clinics, and other work locations).

We specialize in staffing physicians, mid-level providers, and ancillary services in Nursing, Primary Care, Radiology, Laboratory, Pharmacy, Psychiatry, Critical Care/Burn Care, Therapy, Family Advocacy, Nutrition, Social Services, Occupational Health, and Emergency Departments. Our dedicated management team provides 24-hour daily program support and oversight necessary to meet the needs of our customers and employees. We hire professional, highly motivated healthcare providers with the latest skills and experience to effectively offer the best possible patient care and continuity of service. Our Corporate office is in Takoma Park, MD with branch offices in San Diego, CA, San Antonio, TX, and Coinjock, NC.

Why OMV? Effective 01 October 2006, OMV was pleased to provide multi-disciplinary healthcare services at the Navy Health Clinic Quantico, Virginia under our Northeast MATO contract for up to five years. Based on our extensive knowledge of the marketplace in the Washington Metropolitan area, OMV Medical, Inc. (OMV) offers a competitive compensation to our eligible employees. Included are a generous salary, health and welfare allowance to purchase desired medical insurance (health, dental, life, and disability), retirement benefits, paid leave, 10 paid Federal Holidays, training, shift differentials, and many other incentives. Part-time employees are eligible for special pay and prorated benefits. We strive to offer employees flexible work schedules. OMV offers a friendly, team-spirited, and safe work environment to our employees. We recognize our employees are our best customers!

To view open job opportunities at OMV, visit <http://www.msccn.org/>.

God gave us two ends. One to sit on and one to think with. Success depends on which one you use; head you win -- tails, you lose.

Anonymous

MSCCN and CAI Join Forces for a HIRE Purpose

By Colleen B Saffron



The Military Spouse Corporate Career Network (MSCCN) and The Community Associations Institute (CAI) joined forces November 1-3 to introduce a new training program for military spouses on Quantico Marine Base, Virginia. Usually a six month program, the three day marathon of training prepared the attending spouses for the December 1st Community Management Exam.

Although the training is extremely intense, the Senior Manager of Curriculum Development for CAI, Steve Hurwitz, made it an enjoyable experience for his students. The classes began on the first day with Hurwitz covering the legal aspect of management in housing associations at the local, state and federal level. Students were allowed numerous breaks due to the demands of such a fast paced class. Breakfast and lunch were catered for the participants, at no charge, because of a generous donation from Military Advantage.

The second day addressed the business aspects of community management, cash flow, budgeting, basic accounting, and contracts with maintenance and landscaping and other community needs.

Finally on Friday students reviewed all covered material prior to the CAI Course Completion Certificate Exam. This preliminary test allowed the students not only to receive their certificate of completion but also prepared them to take the licensing exam that was administered on December 1st also on Quantico Marine Base.

The crowning benefit to this training opportunity was that CAI waived course requirements and the over \$1000 fee per person, to provide this incredible opportunity to some of our nation's deserving military spouses. Generally, this course is for people who already have experience within the community management field. Not only had the majority of these spouses never worked in the community management field but, many of them had not been an active part of the work-place for years.

Despite the incredible fast pace of the course and the lack of experience of most of the students, the exam results were very impressive. Not only did they complete the training but the students also averaged just under the 90% average passing score of the professionals in the field. One training candidate even managed to score a 100%. According to Hurwitz, this is a record in the history of CAI training.

A career in community management is an excellent opportunity for a military spouse due to its portability. Spouses can take their expertise and education to every place in the United States where they are sent by the military. CAI's community members can be found all across the US and according to a CNN report it is growing by 25% every year.

On the average, military spouses hold a higher education level than their civilian counterparts but can be viewed as an employment risk due to their transient lifestyle. Recently, MSCCN kicked off Business With a Hire Purpose through its Pinnacle Foundation to stress the importance of portable flexible employment focused first and foremost on the spouses and caregivers of the war wounded and also other active duty spouses.

Working closely with more than 50 state, regional and local chapters nationwide, CAI is dedicated to fostering vibrant, competent and harmonious community associations. It has been the leader in providing education, support and resources to volunteer homeowners who govern their own community associations and the professionals who support them. They bring together experts in the form of books, seminars/workshops, periodicals such as Common Ground Magazine, and newsletters to provide the latest information to their members.

Of the candidates who attended the November training, one spouse accepted employment and many others have already had their first interview.

CAI and the MSCCN are excited to provide these spouses with an opportunity to flourish in a new career that allows for personal growth and satisfaction while providing an adequate income for their families.





Five Key Tips for a Successful Job Search by Lori Cleymans

Mrs. Cleymans is a military wife (Marine Corps) who is a strong supporter of military spouses. She is a previously highlighted volunteer who next worked directly for MSCCN. Her career path has led her to new directions, but MSCCN remains grateful for all her work to help military spouses find suitable employment.

You're looking for a job; you post your resume; you sit back and wait for the calls. That's all there is to it, right? Wrong! In today's competitive workforce, you must be on your toes at all times. Here are some tips for a successful job search:

1. Use all resources, not just the internet – don't forget the old-fashioned newspaper want ads, the sign in the door, walking into the office and filling out an application, making cold calls, using your network of friends/family, and most importantly, use your military family center's employment assistance team. They know the local employment scene and local job fairs.
2. Don't just use Monster! – When using the internet, use multiple websites and job boards and look often. Use MSCCN, job boards, job boards tailored to your occupational field, a targeted company's web site, and look at least twice a week! Jobs come and go very quickly; Boeing changes their jobs every 15 minutes!
3. Be job ready – have your resume polished. Don't use the old resume from five years ago. Use your employment assistance team for a resume review. The more people you have looking at your resume, the better it will be for your dream job. Each person can catch a mistake or think of a new way to word a sentence. Employers hate messy resumes. And don't wait until you see the perfect job to write your resume. Have it ready so you only have to do some minor tailoring to fit the job announcement and you can submit within minutes, not days.
4. Job fairs – go to all of them! Have extra resumes in your hand, go dressed for interviews (in a suit!), have your business cards with a brief description of your skills on the back and don't just eat all the candy on the table. The way to work a job fair is to gather information about the companies BEFORE you attend the fair. Find out what they do, what jobs are available, where the jobs are. When you approach the recruiter, let them know you checked out the company, let them know what you want (don't say you'll take anything, recruiters can smell desperate), and be sure to take notes and business cards. Then, contact the recruiter (or the company's web site) the following day with a tailored resume, mention your meeting at the job fair, and follow up with the recruiter.
5. The most important item – be proactive! Don't wait for the phone to ring. Don't wait for the dream job to be handed to you. No one ever made it to the top by just sitting around in front of the TV. Don't wait for your ship to come in. Row out and get it!

Always bear in mind that your own resolution to succeed is more important than any other thing.

Abraham Lincoln

Job Seekers Beware – Your Credit Score Can Hinder Your Hiring Prospects

By Anne Wight, GCDF, CFLE, and CCRR



Many job seekers do not realize that most employers will check a job applicant's credit history and score before finalizing a job offer. An unblemished credit history and a good score (above 720 on the FICO scale that ranges 300-850, and in the 850-900s range of the newer 501-990 VantageScore models), demonstrate responsibility and financial stability to employers as well as lenders.

It is highly recommended to use credit, use it wisely, and monitor credit reports and credit scores before, during, and after looking for a job. Why use credit? The only way for credit reporting agencies to assess someone's current credit behavior and establish a score is to use credit. This was a surprise to a few high-ranking transitioning military members I met who were so excellent managing their money that they always paid for everything in cash! Hopefully they were able to explain their low credit scores to the employers who interviewed them for positions. On the opposite end, I also know of a high ranking military officer who lost his command when his risky personal financial management led to his security clearance being revoked.

There are many excellent resources available on the Internet to learn about credit use and reports. There are also many scams that advertise free credit reports while quietly signing users up for unnecessary credit report monitoring services. The official website for a free credit report every 12 months from each of the three major credit reporting agencies (CRAs) is <http://www.annualcreditreport.com>. Even at this website, users must read carefully to avoid purchasing services and products that are offered by Experian, Equifax, and TransUnion. Asking for the credit report from one or each one of the three CRAs (also known as credit bureaus) plus the accompanying credit score is easy. Equifax and TransUnion charge \$7.95 for a credit score while Experian prices theirs at \$5.95. Equifax uses FICO scoring, developed by Fair Isaac Corporation (the creator of credit scoring), while TransUnion and Experian use the newer VantageScore, developed jointly by the three national credit bureaus. Consumers may also visit <http://www.myfico.com> to request a credit report and score. The three major credit reporting agencies and myfico.com all have excellent information on how credit reports and scores are determined and how to improve them.

What should someone do who finds a mistake on their credit report? Each credit report offers guidance on how to dispute errors. What many consumers do not know is that the consumer is considered to be right in his/her dispute unless the creditors can prove that their information is accurate. This does not mean that unfavorable but true information should be disputed by consumers. There are penalties for frivolous disputes, but information must be validated by creditors to remain on the credit report. Consumers should seek to correct any and all errors to ensure inaccurate information that negatively impacts their credit score is promptly corrected. Consumers wanting more specific guidance on correcting their credit reports should review information online at <http://www.ftc.gov>. Of special interest is the article at <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt053.htm> about negative credit affecting one's job search.

The last step is to repair one's credit to improve your score. This is an area where many scams are still found. The best approach is to learn everything possible about credit scores from the three major CRAs and from myfico.com. Then, be diligent in never making a late payment, reviewing reports for errors, and managing your credit wisely. If outside help is needed, start by asking your local military family or readiness center what they can provide. Using the Consumer Credit Counseling Services may be the next step. The National Foundation for Credit Counseling (NFCC) explains on their website, "Many NFCC members are known as Consumer Credit Counseling Service® ("CCCS"). An increasing number of agencies operate under other names, but all members can be identified by the NFCC member seal. This seal represents accredited agencies with high standards, ethical practices, certified counselors, and policies and practices which help consumers achieve financial stability." Look for the NFCC notation if seeking that assistance. Many not so reputable credit repair and debt management programs exist.

The astute job seeker will learn about credit reports and scores as well as personal finance. How one manages one's own assets is an indicator on how he or she will manage the assets of an employer. **Before writing a resume, every job seeker should check his or her credit report and score to ensure that the dream job will not disappear due to poor credit.**

MSCCN "Friends" Page

Many theatrical companies have "angels" who provide supplementary financial support. MSCCN now has "Friends" who provide similar support. MSCCN is proud to display the logo and/or the contact information for persons and companies who have purchased space on this special page to show support for the MSCCN program and military families. If you would like to purchase a "Friends" spot, contact Kimberly Marrero (West Coast) at kmarrero@msccn.org or call 818.635.8232 or Tania Mercurio (East Coast) at tmercurio@msccn.org or call 703.577.4521 for more information.

Disclaimer

Even though the companies and individuals below have expressed support for MSCCN and military spouses, and we are very grateful for that support, we must include a disclaimer to advise that MSCCN cannot endorse any particular business. We hope that you will review their information to decide if you wish to utilize their services.



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Krista Wells, PhD



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