



# PACA January Newsletter

Philadelphia Area Coaches Alliance

January 26, 2009

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Hello PACA Community,

As 2009 starts with a new PACA Board, I want to extend my genuine appreciation again to the 2008 Board for an incredible year of growth and fun. Each person made significant contributions of their time and energy and, as a result, PACA continues to get better and better. We had so much fun that two of our board members, Joanne and Sheree, have stayed on the board in new positions. I am thrilled they are continuing to support PACA with their wisdom and experience.

We are continuing our 10th Anniversary year with an extraordinary schedule of speakers and special events including another Mega-Mixer, a full day coaching event and an ending celebration this fall.

Maria's vision last year was to "hold the space" and continue to grow PACA to a next level and boy did she succeed. We have more members joining PACA and more members becoming involved in the organization.

Over the past few months, many people have asked me "am I ready to be President?" and "what is my vision for PACA?". These have been great questions which I have been reflecting upon since November. I have come up with two "themes", **Relationship** and **Getting to Yes**. I invite you to share these with me this year as they relate to you and your connection with PACA. For sake of space, I'll write about relationship this month and Getting to Yes next month.

Personally and professionally for me, I intend to create and deepen relationships with the members of PACA. We have such a wonderful community of coaches, that I invite all of you to experience and deepen those relationships. We are also creating these alliances with corporations and organizations that align with and support PACA. This began last year with corporate sponsorships and partnerships that were created for the Mega-Mixer. I would like to create an atmosphere of connection that expands even beyond our region. And lastly, creating and deepening our relationship with the profession of coaching with our focus on excellence in programming and openness to look at coaching from all different angles. We are so fortunate to be able to attract the high quality of speakers that we have with such diverse and comprehensive topics. There is something at PACA for every level of coach from those just wanting to find out more to those who have been coaching over 10 years.

So I invite each of you to determine what you want your relationship to be with coaching and with the PACA community. I welcome your insights, connection, and contribution as we continue to move forward.

If you are already really involved in PACA, thank you too. If you're not volunteering YET, please join the fun.

**And let's continue to celebrate our 10th Grand Year together!**

All the best!

**Sue**

**Susan Guiher**

**PACA 2009 President**

[president@philadelphiacoaches.org](mailto:president@philadelphiacoaches.org)

## **Practice Pay Solutions**

### **THE ABC'S OF E-COMMERCE**

This article, provided by PACA Sponsor, Practice Pay Solutions, will be the topic of a webinar presented for PACA members on **Tuesday, January 27th from 12noon to 1pm**. Please register in advance for this important call:

<https://www2.gotomeeting.com/register/478200877>

#### ***Should I Accept Credit Cards?***

If you were running a retail store, you wouldn't think twice: of course you'd accept plastic. Same is true for a service business. Credit cards make it easier for YOU and for your CLIENTS.



Online credit card processing is a proven and safe way to transfer funds. Once you are familiar with the steps, you'll find processing and tracking credit card payments is as easy as checking email!

#### ***First, You Need a Merchant Account***

In order to accept payment via credit card, you need to have a Merchant Account in which to place those virtual payments which is electronically connected to your bank account. Merchant Account companies negotiate agreements with all the major credit card companies (like American Express, Visa, etc.) so cards can be processed seamlessly.

Retail establishments often get a Merchant Account from their bank as part of a business bundle, along with a card-scanning terminal. (This is called a "card present" transaction and usually has lower fees, since in-person fraud is less likely.)

Coaches and trainers provide services and usually don't handle cards, so you need a "virtual" terminal, processing with "card not present." You can accept payments online, over the phone or in-person, as long as you have internet access.

#### ***Your Own Merchant Account vs. A Third Party Processor***

Some firms act as third-party processors, charging and depositing funds in their account on your behalf. The biggest third party company is PayPal.

Some key considerations:

1. When you work with PayPal, your customers get charges on their bills from PayPal, not you.
2. PayPal is an independent company and is not required to comply with banking policies and regulations.
3. Any disputed client charge risks PayPal freezing your account until it is resolved.
4. Your money is held at PayPal until you transfer into your bank.
5. PayPal will try to push your clients to open PayPal accounts, which may not be something they want to do.

All merchant accounts will charge some combination of application fees, monthly fees (or minimums), transaction fees and a designated percentage of the funds charged. For many startups, beginning with PayPal may be an easy way to begin. However, if your volume gets beyond \$500 per month, an individual merchant account is usually called for.

#### ***Merchant Accounts are Bundled With a Payment Gateway***

A Merchant Account interacts in real-time with credit card companies, other banks and the clearinghouse by

using an online payment gateway. When you choose your Merchant Account provider, you will do business with their gateway company.

The biggest company is called Authorize.net and most U.S. firms will be resellers of Authorize.net and bundle their services with the gateway so it's a one-stop transaction and charge for you.

### ***You May Also Need a Shopping Cart***

An online shopping cart IS NOT the store itself nor is it a website. It lets you create items that people can purchase online without YOU keying in their information. A simple web interface lets you set price, discounts, coupons, related products, etc. Your cart system will automatically create HTML code for links or pay now buttons that you can then place on your website or send in email.

Shopping Carts are usually available through the same vendor as your Merchant Account. If you purchase your Shopping Cart from a company other than the one who provides your Merchant Account, you may need tech support to make sure that your cart "talks" to your account.

Carts can calculate shipping costs, taxes, generate shipping labels, interface with QuickBooks, do sales analysis and reports. Some carts let you administer your own affiliate programs, send out auto-responder emails and broadcasts, create discount codes, coupons, generate package and multiple discount offers, even create secure digital downloads.

### ***Plus***

Oh yes, there is still more! You will still need a website where you can let people find you and then click through to purchase. Plus you can set up affiliate links to and from other online sellers and much more.

***Join us on the call on January 27th and stay tuned for more articles to come!***



## **PACA's New Members Corner**

*Mindy Thomas interviewed by Patricia Weeks*

Mindy's interest in coaching evolved naturally from a long time career in counseling and training. With a Master's in higher education and career counseling, Mindy has been coaching and motivating students and adults for 15 years; and teaching at the university level for 10 years. She joined PACA to explore what credentials she could use to expand her side business. A firm believer in career security by acquiring multiple skill sets, she obtained her certification as a professional resume writer just last week and now wants to get certified as a life coach. Her life is fascinating and varied: during the day, she is a legal recruiter; at night, she teaches at Immaculata University in the psychology department; and also is developing a side business ([www.thomascareerconsulting.com](http://www.thomascareerconsulting.com)) working with adults and guiding them in

resume writing as well as career issues and counseling.

When asked what is the one thing that has come as a surprise to her about coaching, she responds that, in fact, coaching seems very similar to career counseling. First steps are always about building the foundation of trust and rapport. However, she notes that there is a credential associated with coaching that is valued in the marketplace. She wants to acquire that credential both to build on her background and be able to market herself more effectively to the coaching audience.

Coaching is a natural for Mindy. She loves to help people, to take them to the next level: to help them move from frustration to happiness. Using the analogy of basketball, she loves to leave people feeling as though they're moving the ball down the court, whether it's through putting together a solid resume, a cover letter, build the confidence to apply for job or pursue a dream they didn't have the confidence to pursue before working with her. Nothing is more satisfying to her than getting the call saying "I got accepted; you're right, I can do it" or, "This major is the perfect choice for me!"

Mindy knows just what she's ready for now. If given two weeks of free professional development, she would take a coaching or life seminar or some kind of symposium. In fact, that's exactly what she plans to do in the next few months. She just need to figure out where to go!

Mindy is very proud of the fact that she has built a solid reputation: when people believe they need career help, she gets the calls. She has fulfilled her goal of being well respected. Mindy is testimony that starting late needn't be a barrier. She didn't go back to work until she was in her late 30's. With 4 children and fresh from a divorce, she had to reinvent herself in many ways including building a career she believed in. She

chose to earn a masters in counseling specializing in career exploration. That degree built on her long time love of career counseling and resume writing. She has been in post secondary education since age 22 and has always been surrounded by young and older adults seeking to improve themselves. She is a firm believer that multiple skill sets leads to career security and has practiced that belief with her clients. Mindy has enjoyed the journey to mastery of skill sets as well as obtaining them.

Mindy loves and is guided by the portion of Maya Angelou's inaugural poem from 1993: *"The horizon leans forward, offering you space to place new steps of change."*

Mindy has found the PACA community to be warm and inviting and occupied by high energy people. She commented that it was a wonderful surprise meeting 45 coaches at the holiday dinner. She says "It brightened my day to meet all these wonderful people who are so positive and uplifting. It's exactly where I want to be, surrounded by those kinds of people to build professional and personal relationships with." She looks forward to many fun and rewarding experiences in the upcoming year.

## UPCOMING DINNER MEETING - MARK YOUR CALENDAR!

**Date & Time:** Thursday, February 19th, 6:00-9:30 pm

**Topic:** "The BodyTalk System: Gain Clarity by Looking Behind the Curtain "

**Speaker:** Jalma Marcus

**Location:** Doubletree Guest Suites Philadelphia West, 640 West Germantown Pike, Plymouth Meeting, PA (610) 834-8300 (formerly named Doubletree Plymouth Meeting)

**Directions:** [Click Here](#)

**Cost:** \$35 for PACA Members / \$45 for Guests

[REGISTER HERE!](#)

## Display Your Products And Promotional Materials At Monthly Meetings

Did you know?

PACA members are welcome to bring and display their coaching products at all monthly PACA meetings. A long-standing member-only benefit, a table will now be available just for PACA members to display their items.

So bring your coaching tools, books, flyers of upcoming events, etc. and share with our community!

For more information, please contact Chris Coward at [chris@chriscoward.com](mailto:chris@chriscoward.com) or 215-472-1572.

## Communications Update - New Feature for Members!

We have started posting audio recordings of the monthly meetings in the Members Area of the PACA website. Usually this will include the speaker and the live coaching session. However, some speakers may prohibit recording of their presentations. [Login now](#) to listen!

## Quick Links

[PACA  
Website](#)

[Join PACA](#)

[Hire a  
Coach!](#)

[Members  
Area](#)

[About PACA](#)

## Connection with Your Executive Board!

Join us at a PACA Board Meeting to get better acquainted with your Board: 1st Thursday of each month from 10:15 AM - 12:00 Noon.

- As location varies, please contact PACA Secretary Christine Fontana [secretary@philadelphiacoaches.org](mailto:secretary@philadelphiacoaches.org) or 610-585-6960 to confirm your attendance at a Board meeting and receive instructions.
- If you have suggestions or observations about our community, please feel free to contact any of the Board members <http://www.philadelphiacoaches.org/contact.html>.

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