

Wednesday, July 1, 2026 Meeting Minutes

Meeting Held at Daily Brew Co., 100 Washington St., Westby, WI

Open Networking – Members enjoyed drinks and food from Daily Brew Co. while conversing prior to the official meeting.

President's Welcome – Courtney Havel (Linda Schulte Filling In)

Members' 60-Second Introduction & Referral Requests

Mark McCraw | Abacus Answers LLC | CPA (Certified Public Accountant) offering small business accounting and tax preparations
| [Referral Request: Not looking for new clients yet, a new employee is starting out. Possibly taking on new work in the near future.](#)

Courtney Havel (Joy Moser filling in) | Bethel Home & Services | Senior living community providing a continuum of care to meet changing needs | [Referral Request: Freedom Run Walk at cross fit in Viroqua on Saturday. You can pre register ahead of time. It is a drive for Bethel Butikk. They are in need of ramen and mac and cheese, and always in need of toilet paper.](#)

Scott Kring | Birch Point Distillery | In the process of building their distillery in Westby's business park; Will distill spirits made from sheep's milk | [Referral Request: This weekend, watch the fireworks from Birchpoint. Bring your chairs and blankets. Simply Smoked will be there 1-8 or until they run out. Link here -<https://www.facebook.com/share/18obWnu1LF/>](#)

Rod Engh | Cade Financial Services | Retirement income planning, 401(k), IRAs, education savings plans | [Referral Request: New retirement software. Income Lab is new technology. Learn more about it here- \[Income Lab\]\(#\)](#)

Kevin Connelly (Carol) | Connelly Legal Services | estate planning, real estate transactions, probate work, small business setup | [Referral Request: If you have any questions feel free to reach out to Kevin or Carol.](#)

Jan Hesson | Daily Brew Co. | Coffee shop offering coffee, Lotus drinks, teas, baked goods, breakfast/lunch/dinner options | [Referral Request: \(ABSENT\)](#)

Sara Rudie | Eagle Title Co. | Provides title insurance and property searches for lenders, realtors, lawyers; offers traveling closing and notary services in La Crosse, Monroe & Vernon Counties | [Referral Request: If you have any questions of who's in title, give them a call they can look into it.](#)

Mary Daines | Embroidery & More | Screen printing, embroidery, promotional products, patches, heat press | [Referral Request: July 6th-10th they will be closed for vacation. There are 177 days until Christmas.](#)

Ryan Lium | Fleming Insurance Agency | WI & MN home, farm, auto, rental properties, individual and group health insurance, vacation homes, small businesses, workers compensation, fun toys | [Referral Request: \(ABSENT\)](#)

Jason Stuempges | Jason Ray Photography | Landscape photographer, offering prints for your home or office via website and craft fairs | [Referral Request: About sold out of puzzles from the first round. Preorder is open for the second round; they will be here around mid August. Find them on his website or reach out to Jason for more information.](#)



👉 Why it matters: A referral is an endorsement of credibility and reliability [\[linkedin.com\]](https://www.linkedin.com)

✅ Rule:

If you wouldn't confidently hire them yourself, don't refer them.

🚫 2. Inconsistent or questionable reliability

- Missed meetings
- Poor communication
- Overpromises

👉 Risk: If they fail, **you lose trust, not just them**

Referrals create a "triangle of trust"—all three parties are affected by the outcome [\[elevencanterbury.com\]](https://www.elevencanterbury.com)

🚫 3. They don't understand their own ideal client

- "I work with anyone"
- Vague messaging
- No clear niche

👉 Result: You send them leads → they fumble → everyone wastes time

Poorly defined referral targets often lead to lowquality or mismatched referrals [\[costanalysts.com\]](https://www.costanalysts.com)

🚫 4. They pressure for referrals too early

- Asking before building trust
- Pushing quota-style referrals

👉 Warning: That's transactional behavior—and it erodes trust fast.

🚫 5. You wouldn't stake your name on them

This is the simplest test:

"Would I be comfortable if this blows up and my name is attached?"

If hesitation = don't refer.

2) Red Flags About the CLIENT (the person being referred)

🚫 6. Not a good fit (budget, need, or scope mismatch)

- Can't afford service
- Wants something outside expertise
- Doesn't actually need it

👉 This is the #1 cause of bad referrals

Bad referrals often come from lack of fit or unclear needs [\[janezsebenik.com\]](https://www.janezsebenik.com)

🚫 7. Bad attitude or high-maintenance behavior

- Complains about every past provider
- Unrealistic expectations
- Wants discounts before value

👉 Translation: They're likely to damage your partner's experience.

🚫 8. "Not ready" timing

- Just shopping around
- Already committed elsewhere
- No urgency

👉 Result: Time wasted = frustration on both sides

Timing mismatch is a common reason referrals fail [\[janezsebenik.com\]](http://janezsebenik.com)

3) Red Flags in the REFERRAL SITUATION

🚫 9. No clear expectation or communication

- You haven't pre-framed the introduction
- No explanation of why you're connecting them

👉 This leads to awkward conversations and weak outcomes.

🚫 10. You're referring just to "check a box"

- Giving referrals to meet quotas
- Referring just to reciprocate

👉 Warning: Forced referrals kill trust and relationships.

Referrals are not transactions—they are transfers of trust [\[rhythmof.business\]](http://rhythmof.business)

🚫 11. One-sided relationship

- You give, they never follow up
- No feedback loop

👉 Example: If referrals disappear or aren't followed up, the relationship deteriorates quickly [\[leftsignals.com\]](http://leftsignals.com)

🚫 12. You don't fully understand BOTH sides

- Don't know client's real need
- Don't know provider's process

👉 If you can't explain:

- Why they should meet
- What will happen next

→ Don't make the referral yet

🧠 Simple Framework You Can Teach Your Group

Give them this **3-question filter** before every referral:

✅ "Should I make this referral?"

1. **Do I trust the provider?**
2. **Is the client a real fit (right now)?**
3. **Can I clearly explain the value of the introduction?**

If any answer = "no" → hold the referral

💥 Powerful Teaching Line (use this in your group)

"A bad referral doesn't just waste time—it damages three reputations at once."

✅ What to Do Instead (when you spot a red flag)

Give alternatives so people don't freeze:

- "Let me learn more before I connect you"
- "You might not be ready yet—here's what I suggest first"
- "I know someone, but I want to confirm it's the right fit"

👉 This **protects trust while still being helpful**

🔑 Final Insight (most groups miss this)

Most people think:

"Giving more referrals = better member"

Reality:

Giving better referrals = better member

Because referrals are built on **trust, fit, and timing—not volume.**

Vice President's Report – Linda Schulte

\$ 111,164.66 - closed business year-to-date

7 referrals, **16** closed business mentions & **1** testimonials last week (2 weeks ago)

Secretary's Report – Hailey Nerison

July 1- Mark McCraw, Abacus Answers LLC

July 8 - Steve Pauloski, Leer Wood Products

July 15 - Sara Rudie Eagle Title Co.

July 22 - Jason Stuempges, Jason Ray Photography

July 27 - 1:1 Conversations

10-Minute Business Spotlight Speaker: Mark McCraw, Abacus Answers LLC

- He has a degree in economics, not accounting, and attended a two-year college program.
- He spent 20 years working in the music industry before returning to school. After graduating, he worked for a software company in Madison and later decided to become a CPA. His background is primarily in corporate accounting, although much of the work in this area focuses on tax preparation.
- He said the IRS is in the worst shape he has seen in the last year and a half, with mistakes becoming increasingly common.
- He recommends paying taxes electronically through **IRS.gov** rather than mailing a check. After making a payment, save the confirmation and verify that the funds are withdrawn from your bank account the next day. He noted that some taxpayers have received letters months later claiming they still owe taxes and penalties because the payment was never processed.
- He emphasized that the IRS does not create the tax laws—they are responsible for enforcing them. According to him, the complexity of the tax code comes from lawmakers, not the IRS employees administering it.

Referrals & Testimonials

Key: *R (Referral); CB (Closed Business) & T (Testimonial)*

Mark –

Courtney – **CB** for Daily

Scott – **CB** for Hailey, **CB** for Linda, **T** for Linda, **CB** for Mary

Rod – **CB** for Daily, **R** for Mary, **R** for Maja

Jude –
Jan –
Sara – **CB** for Daily, **CB** for Kevin
Mary – **CB** for Daily, **T** for Birchpoint, **T** for Daily
Ryan –
Jason –
Steve (Cowboy) – **CB** for Daily, **T** for Dan
Autumn – **CB** for Daily
Maja – **R** for Joy, **R** for Jan, **R** for Hailey
Katie – **R** for Kevin, **R** for Sara
Hailey – **CB** for Daily
Steve Peterson – **CB** for Daily
Linda – **CB** for Daily, **T** for Mark
Dan – **CB** for Daily
Kevin – **T** for Sara

Total Referrals: 7
Total Closed Business: 14
Total Testimonials: 6

Door Prize Drawing

Daily Brew Gift Card
Winner: Hailey

Community Events & Announcements

The Wild Cowpoke Co. | Friday, July 3rd | Stockard in Coon Valley from 12-6

La Farge 4th of July Parade | La Farge, softball games and vendors on the 4th

LarryFest | specials are going on through the 4th of July. 36 acts throughout the fest.

Birchpoint Distillery | Simply Smoked | 4th of July 1-8pm

Inspirational Quote – Joy Moser

“ To recognize your talents and have the guts to do something about it”

Meeting adjourned at 9:22

Important Links:

[PRN Website](#) | [Enter Closed Business Here](#) | [Zoom Link](#) | [Facebook Group](#)

Member List:

Abacus Answers LLC – Mark McCraw
Bethel Home & Services – Courtney Havel
Birch Point Distillery – Scott Kring
Cade Financial Services – Rod Engh
Connelly Law Office – Kevin Connelly
Daily Brew Co. – Jan Hesson
Eagle Title Co. – Sara Rudie
Embroidery & More – Mary Daines
Fleming Insurance Agency – Ryan Lium

Jason Ray Photography – Jason Stuempges
Leer Wood Products – Steve Pauloski
NextHome Prime Real Estate – Autumn Brandau
PowerMedic – Maja Grinsted Hillegass
River Bank – Katie Helseth
The Wild Cowpoke Co – Hailey Nerison
Top Dog Marketing – Steve Peterson
Valley Fudge & Candy – Linda Schulte
608 Plumbing & Heating – Dan Lee

2025-2026 Officers:

Leadership Team:

Courtney Havel, President
Linda Schulte, Vice President
Hailey Nerison, Secretary
Katie Helseth, Treasurer

Membership Committee:

Sara Rudie
Jason Stuemppges
Steve (Cowboy) Pauloski

Visitor Hosts:

Mary Daines
Rod Engh
Jan Hesson

Referral Education:

Scott Kring
Steve Peterson

Scholarship Committee:

Mary Daines
Rod Engh
Jan Hesson
Mark McCraw

Media Committee:

Autumn Brandau
Maja Grinsted Hillegass
Steve Peterson

Social Committee:

Ryan Lium
Dan Lee
Jason Stuemppges

Growth Committee:

Linda Schulte
