



CPWN Member News

The Newsletter of the Chesapeake Professional Women's Network, Inc.

August 2006

CPWN

Member Benefits:

- **Monthly meetings to network and promote your business**
- **Topical meeting speakers on issues pertaining to women and business**
- **Special Events**
- **Meeting Sponsorship**
- **Monthly Newsletter**
- **Role Models and Mentors**
- **CPWN Website**

CPWN Sponsors:

- **Anna's House**
- **Bridge to Success Program**
- **Open Doors of Harford County**
- **New Visions for Women**
- **The Athena Award**

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Special Insert

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- Delicious Summer Recipes
- End of Summer - August Downtime
- Summer Reading

SCHOOL YEAR AHEAD:

- Goal Setting for the New Year
- Tips for Preparing Your Child for The School Year

August Meeting: Networking Event!!

Networking – easy for some, difficult for others. Why is it such a painful experience for some of us? It really depends on your reason for networking. It could be to find a new job, to sell your services or product, or just to socialize with other professionals. Any way you put it – it's a necessary evil.

How can you make it as pain-free as possible? Try these tips –

- **Be prepared** – have a 15-30 second introduction of yourself and your company (or experience if your purpose is to find a new job)
- **Carry plenty of business cards** – at all times! You end up needing them at the oddest times.
- **Come early** – the best time to network is before that meeting or event.
- **Wear a name tag on the right side** - so it is visible while shaking hands.
- **Develop a strong handshake** - wimpy handshakes display a lack of confident.
- **Mingle means move!** The essence of networking is to work a room!
- **Welcome others into conversations.**
- **Small talk is essential** for starting long term relationships.
- **Sit smart.** Seat yourself at a table where you don't know anyone.
- **Note pertinent information** and the date of the event on the back of each business card you receive.
- **Make sure to follow up** with any good leads or anyone who might be a good referral source.



August Meeting Sponsor: Suzanne Green



Suzanne Green
Director of Financial and
Membership Development
Harford County YMCA

Suzanne Green began working for the Harford County YMCA two years ago as the Executive Administrative Assistant to District Vice President Nancy Donnelly, and has recently been promoted to Director of Financial and Membership Development. Suzanne enjoys

working at the Y because she believes in the Y values (honesty, caring, respect, responsibility) and the mission that the YMCA stands for. She is a key leader in the Y's Strong Kids Annual Giving Campaign fundraising efforts through their annual golf tournament and the Bel Air Turkey Trot.

The YMCA has been serving Harford County families for 18 years through child care, camp, youth sports, teen programs, Adventure Guides, and Youth in Government. In the Spring of 2007 the YMCA will add a new full facility to Harford County, the Walter and Betty Ward YMCA. The new Walter and Betty Ward YMCA will be a full facility YMCA with a fitness center, multi-purpose space for variety programming, child watch, and a gym for sports activities. This facility will not replace the existing Y child care, camp, or teen programs in Harford County, but will be in addition to these programs, allowing the Y to reach further into the community and provide even more programs to families in Harford County

For more information about charter memberships at the new Walter and Betty Ward YMCA, donations to the capital campaign, or donations to the Strong Kids Annual Giving Campaign, contact Suzanne at 410-679-9622 (YMCA).

A Word from Our President ... Laura Henninger



Laura Henninger

As I write this letter, I am a few weeks away from my first vacation week of the summer. We all know that getting ready for vacation and returning from vacation can be extremely hectic! Still, it helps to remember that it really is worth it. All of us need to take a break and get away from the pressure of work from time to time. I hope all of you have had the opportunity to enjoy a relaxing vacation this summer (and that your return to the office is stress free)!

CPWN's July meeting was held at Ripken Stadium in Aberdeen. If you haven't visited Ripken Stadium for an Ironbirds baseball game, you owe to yourself to give it a try – you'll enjoy a great family atmosphere in a first-class facility. It also was a lovely venue for a summertime CPWN event. Dr. Jim LaCalle, President of Harford Community College, spoke to us about the various academic programs and other activities offered at the College. He also shared his vision about where the College is headed in the future.

We are truly fortunate to have such a strong, dynamic community college at our disposal.

Please join us in August for a networking event at the Clarion Hotel. Bring plenty of your business cards and plan to mingle and meet new people. Until then, enjoy your summer!

Laura

**FY 2006
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MEETING RESERVATIONS:

Tel: 410-297-9722
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Email: cpwn@getbenchmark.com
On-line: www.cpwnet.org

MEMBERSHIP DUES:

\$60 Per Year

MEETING SPONSORSHIP:

\$40 plus Door Prize

BUSINESS CARD ADS:

3 Consecutive Months - \$45
1 Year - \$150

NEWSLETTER DEADLINE:

20th of the month

CPWN welcomes member articles, news announcements, and non-profit event announcements. Items will be placed in the newsletter as space permits.

Send all submissions to
cpwnnews@getbenchmark.com or fax to 410-420-2749. For information call 410-893-6779.

**CPWN
2006 Event Calendar**

August 8, 2006

Networking Event!!
Clarion Hotel
(Formerly 4 Points Sheraton)
11:30 a.m. - 1:30 p.m.

September 12, 2006

Speaker: Kendel S. Ehrlich
First Lady of Maryland
Maryland Golf & Country Club
11:30 a.m. - 1:30 p.m.

October 10, 2006

CPWN Annual Fashion Show
Richlin Ballroom

November 14, 2006

Speaker: Terri Broemm
The Bayou Restaurant
11:30 a.m. - 1:30 p.m.

December 12, 2006

CPWN Holiday Party
Beechtree Golf Club

CPWN Committee Corner

CPWN Fashion Show Committee News

The annual CPWN Fashion Show is pleased to provide you, our members, with several opportunities to promote and advertise your business. Please consider at least one of the following opportunities to showcase your business at our most well-attended event of the year!

Please note that all deadlines will be strictly adhered to and regrettably, no items will be accepted after those deadlines, nor will they be accepted the night of the event.

Silent Auction: We are looking for a wide variety of auction items including, but not limited to, gift certificates, gift baskets, sports memorabilia; sporting event or cultural event ticket; trips, vacation stays, home décor, kitchen accessories, and whatever your imagination provides! Deadline for donations is Tuesday, September 26. Please contact Rose Zappa-Jehnert at rose@getit2gether.com or 410-557-0497.

Program Advertising: Advertising space will be sold as follows: \$25 - business card size; \$50 - half page; \$100 - full page; \$200 - back cover.

Please provide your camera ready ad, with payment, to Patty Desiderio 2144 Mardic Drive Forest Hill, MD 21050; 410-638-6918; pattygiftbaskets@comcast.net.

Deadline for ads is Friday, September 8.

Goodie Bags: Goodie bags will be provided to all in attendance at the fashion show. Please contact Jackie Reed at thephotoalbumlad@comcast.net; 410-893-4113, or Mary Ann Bogarty at maryann.cochran@susquehanna.net; 410-515-4200 with your donations. Deadline for goodie bag items is Tuesday, September 26. Please plan for approximately 300 people at this year's show.

As in years past, we will be accepting donations of gently-used business attire and accessories which will go to Open Doors Career Center. These items are used by clients of Open Doors as they seek to interview to reenter the work force. We will accept these donations on the night of the show.

Website Committee News

Are you now hiring? The CPWN Website has a new feature where members can post job openings with their company or organization. If you have an opening you are looking to fill and would like this added to the website, send the information to webmaster@cpwnet.org.

Coming soon, the website committee will be selecting a member business or organization at random each month for a new website feature called Business Spotlight. See the website for complete details.

Thank you to all the members who completed our recent website survey at the last meeting. Your feedback and ideas are always

welcome. Please send suggestions, comments, or questions to webmaster@cpwnet.org.

Newsletter Committee News

Newsletter Committee (Daniele Fleischer, Chair), the Website Committee (Jennifer Lewis, Chair) and Publicity Committee (Renee McNally, Chair) are always in contact with each other to serve our members.

The Newsletter Committee is comprised of the Daniele Fleischer, Chair; Sharon Epple, Publisher; Suzanne Green; Marge Pearce; Melissa Heller; Nancy Laudenslager; Renee McNally; and Cheryl Bricker.

Everyone on the Newsletter Committee is always willing to pitch in and participate. Whether or not they can attend the 1st Friday of the month meeting, we always have volunteers who contact the members, take care of each article, and ensure we have pictures to illustrate each story.

We try to maintain a two or three month backlog of articles for our publisher, Sharon Epple. Each month we review the events that will be coming up. If you have any suggestions please feel free to contact any one of us.

Deadline for Newsletter article submissions is the 20th of each month, two months in advance. Deadline for Member News & Announcements is the 20th of each month for the next month's issue.

CPWN Meeting Sponsorship Announcement

CPWN Meeting sponsorship opportunities have been so popular; sponsors are currently booked through 2007. We would like to take this opportunity to thank all of the CPWN members who have supported our members by sponsoring a meeting.

If you are interested in sponsoring a future CPWN meeting, please contact Lauren Thomas by email at Lauren@thomasbenefit.com. Thank you.

Special CPWN July Meeting Guest

The CPWN members had the pleasure to have a guest at our July meeting. The Governor's office sent James E. Rzepkowski from the Department of Business and Economic Development to attend.

CPWN Member News & Announcements

Upper Chesapeake Chorus of Sweet Adelines Free Summer Concert

Don't miss the award-winning Upper Chesapeake Chorus of Sweet Adelines International at a FREE summer concert at 1:00 p.m. on September 17th at the Bel Air Festival for the Arts, William Humbert Stage, Shamrock Park, Bel Air.

For information or chorus membership, please call Fran King, 410-575-6604.

Patty Desiderio Featured in New Magazine

Patricia Desiderio, President of Patty's Gifts and Baskets LLC will be featured in a new magazine published by the Governor's Office of Minority Affairs (GOMA). This new magazine will be distributed throughout the state of Maryland featuring minority & women-owned businesses. The Governor's Office of Minority Affairs held a lunch at the Town of Bel Air on June 5th to talk with businesses in Harford County about opening doors and partnering for future procurement with the State of Maryland and the Office of Minority Affairs.

FREE SEMINAR OFFERED

When you live a long life, what might the consequences be for your family and your money?

Melissa Barnickel, CPA, CLTC, CSA, Long Term Care Insurance Specialist, will present a FREE seminar on Long Term Care Planning on September 12, 2006 at 6:30 p.m. at Rock Spring Village Assisted Living Community, 1 Colgate Drive, Forest Hill, MD 21050. She will explore the options for those already receiving long term care, and for those planning ahead to protect their finances, maintaining their independence and helping their family. Seating is limited -- light Refreshments will be served. Please reserve your seat by calling Patricia Ruddle at 410-836-7040 or 410-893-3070.

Lewis Web Creations Partners with Constant Contact

Increase your website traffic and customer communication with an e-mail marketing program. Lewis Web Creations is pleased to be offering e-mail marketing services through a partnership with Constant Contact. Several levels of support for this service will be offered, including a self-maintenance version and full-service management of your campaign. Existing Constant Contact customers can be transferred to our services at no charge. Visit <http://www.lewiswebcreations.com> for more information.

Priceless Moments, the Bride's Palace 1st Anniversary Celebration Sunday, August 20th 2 -6pm

Maria Demetriou invites everyone to **Priceless Moments, the Bride's Palace** at 1804 Harford Road (by Annie's Playground). As a one-stop shopping for all your special occasion needs. We are having our FREE bridal/baby show and events to celebrate.

Food, fashion, savings, and all around fun for the entire family. For more information, contact Marie at 410-877-0777 and visit www.PricelessMomentsBridal.com

Mark Your Calendars for These Weekly Happenings at the Open Door Café, Bel Air Town Center

Monday Evenings, 5:30 to 7:30 - Bring your children, grandchildren, and friends for Family Fun Nights and free entertainment provided by Extreme Family Entertainment. Kids will be amazed by the magic tricks, balloon art and face painting. Lite fare menu, featured entrée specials, desserts and specialty drinks from the gourmet coffee/smoothie bar are served until 9:00 p.m.

Saturday Evenings starting at 9:00 PM, "Music in the Courtyard." - Local musicians are featured weekly. Lite fare menu, desserts and gourmet coffee/espresso/smoothie bar specialties are served. Visit our website or call for special events: www.open-door-cafe.com, (410) 838-4393.

PAINT AND POWDER CLUB DONATES \$25,000

THE HARFORD COUNTY FAMILY YMCA

On June 28, 2006 The Paint & Powder Club, Inc. presented a check to Harford County YMCA Executive Director, Nancy Donnelly and the Harford YMCA Board of Managers for \$25,000 to support their Strong Kids Annual Giving Campaign.

The Paint & Powder Club, throughout its rich history, has remained true to its mission to raise money for charitable organizations by utilizing the artistic and creative talents of its members to produce annual fundraising shows. The Paint & Powder Club, Inc., the oldest thespian club of its kind in America, has been donating the proceeds from its original variety shows since 1893. The club raises funds through corporate sponsorship, a Presidents Ball with a silent and live auction, an ad program book, as well as the variety show. This year Paint & Powder raised a total of \$50,000 to be divided equally among the two charities the club selected; the Harford County Family Branch YMCA and the Students Sharing Coalition.

The YMCA holds its Strong Kids Annual Giving Campaign each year to provide financial assistance to families with financial burdens that prevent them from being able to afford the cost of child care, youth sports, teen events, and day camp. All of the funds raised in the county are given to families within the county. This year's fundraising goal for the Harford County YMCA is \$85,000. Two other events, a spring golf tournament and the Bel Air 5K Turkey Trot held on Thanksgiving, also support this fundraising effort. (Please see picture opposite page.)

CPWN Charter Members Remember CPWN's Origins

My Fondest Memories...

By Sandra L. Glock, CPA, Gegorek & Vardavas, Chartered and The Open Door Café

When I was asked by Marge Pearce, of the Newsletter Committee, to compose a narrative of some of my fondest, early memories of CPWN, I had a real dilemma. From inception (April, 1996) when a small group of us met at the Bel Air Athletic Club to discuss forming a women's networking group exclusive to Harford County, up to this date, when I continue to be an active member, my experiences with the group have all been so memorable and rewarding.

I would, however, like to mention that being part of our Fall Fashion Show has been an annual event on my calendar that I truly look forward to. Such hard work and planning happen behind the scenes to make this evening a success. The retailers that have been chosen are gracious in providing clothing and accessories. Local salons donate their professional services to make all the models look their best. It just turns out to be an evening of pampering and fun. There are the nervous jitters before entering the runway, and always, the question of what narrative the MC (Bob) will think of to describe each outfit. I chuckle when I recall some of the experiences we have had.

My experiences on the Board as Treasurer have also created some lasting memories. Working at the core of the organization and seeing it build to the size it is today, how rewarding to be part of the original, charter group. The professional and personal relationships that have developed over the years from this network have seen me through changes in work affiliations, the building of my husband, Bob, and my family from two children to four, and now, with our newest venture in the county, The Open Door Café.

Thanks to all for your business and support. I look forward to many more "fondest" memories to come.

The Early Years...

By Daniele Fleischer, IDS, IFDA, CID, Lemarie Interieurs

I remember when Judy Terrill asked me to attend a meeting and join the newly formed CPWN, it was a no-brainer. I had joined the Chamber of Commerce when I opened my design business in 1987, and Judy and I had also been in a networking group together. The idea of a business women's organization appealed to me. Having always worked in larger, well-funded corporations, and having also enjoyed the team contributions of my design professional memberships, IDS and IFDA where I had served in many capacities since 1981, I knew the benefits brought in by networking with others. When you are all of a sudden working in a small business with only a couple of assistants and have the sole responsibility of earning an income to support that venture, it is a bit scary and you like the possibilities of sharing ideas with other women.

From the beginning I have enjoyed being a member of CPWN and participating in many aspects of the group as a supporting member and sometime a loud, noisy voice. It has been exciting to see the growth and sophistication that has taken place in the past 10 years. Thank you to our past and present Presidents, our Board, and the new members who have brought and still bring great qualities and talents to CPWN. We have grown in strength and we have maintained the original concept and kept improving the goals each year, with each member. I am proud to belong to CPWN.



Sandy Glock



Daniele Fleischer and Deborah Betkey at the CPWN Gala.



Paint and Powder Club Check Presentation to The Harford County Family YMCA

Presenting the check were Paint and Powder President, Kevin Wixted and President-Elect Marge Pearce, along with Paint and Powder Board Members.

DELICIOUS SUMMER RECIPES ...*By Daniele Fleischer*

With summer blasting hot temperature, cold chicken, crabs, salads and fruits sound good. These recipes provide an easy way to entertain your friends and your taste buds. No special measurements are needed. Just make to need and taste choices. Bon appetite!

PINEAPPLE AND CHICKEN SALAD

- With leftover roasted chicken (or a new one), cut meat into bite-size pieces
- Drain pineapple chunks (fresh or canned, in own juice)
- Combine with homemade mayonnaise, or store-bought, adding some
- Dijon mustard
- Season to taste
- Serve with fresh greens and French bread

CRAB SALAD IN GRAPEFRUIT

- Use lump crabmeat
- Grapefruit cut in half
- Homemade mayonnaise or store-bought, adding Dijon mustard
- Season to taste
- Take the grapefruit out ... drain chunks
- Use halves as a bowl
- Combine crab lumps and dressing
- Fill the grapefruit halves
- Chill and serve with fresh French bread or rolls

PARTY FRUIT SALAD FOR ADULTS

- Combine your favorite fresh fruits cut into bite-size pieces - cantaloupe watermelon, peaches, strawberries, blueberries, plums, pineapple, etc.
- Add sugar or Splenda to taste
- Add Cognac or brandy (generous portion) to taste
- Keep in refrigerator for an hour
- You can decorate with mint leaves and whipped cream on the side
- Serve in cup, small bowl or sorbet glass

END OF SUMMER — AUGUST DOWNTIME

Summer coming to an end... It's August Downtime. It's too hot to be outside and your vacation is over. Your back home to a very messy closet... so think cool, think fall, think smart. Why not use this "downtime" to get ready for fall and cooler weather?

Be brave! Go ahead and tackle that messy closet! You will feel so much better, you will be organized and have a head start on fall.

Start by getting rid of those faded old summer clothes you are not going to wear next season. Start putting the bright white summer clothes away. Only keep out the "transitional" pieces. The cooler colors... darker cool greens, black skirts, autumn tones of orange yellow and green. Once you clean out, you can see better what you need to add for a great start on a fall wardrobe.

This article was contributed by Rose Zappa Jehnert, Get It 2gether Organizational Services rose@getit2gether.com or 410-557-0497.

SUMMER READING ...*By Suzanne Green****"The Plum Series" by Janet Evanovich***

If you are tired of all the professional literature that you have to read and are looking for light summer reading – you would enjoy this series. They aren't for the faint-hearted, however, and do contain some PG-13 level material at least. I've read through book number eight ("Hard Eight") and can't put them down. I laugh out loud when I read about Grandma Mazur. But don't just take my word for it. Below is the book review from the New York Times:

"Fat chance of missing Stephanie Plum. A Jersey girl with Bette Midler's mouth and Cher's fashion sense, big hair, gold hoop earrings, Spandex shorts, tons of turquoise eye shadow and attitude out to here- Stephanie kind of glows in the dark in Janet Evanovich's hip-swinging genre debut... With her brazen style and dazzling wardrobe, who could resist this doll?"

~The New York Times Book Review

"Watch out, world. Here comes Stephanie Plum, a bounty hunter with attitude. In Stephanie's opinion, toxic waste, rabid drivers, armed schizophrenics, and August heat, humidity, and hydrocarbons are all part of the great adventure of living in Jersey.

She's a product of the "burg," a blue-collar pocket of Trenton where houses are attached and narrow, cars are American, window are clean, and (God forbid you should be late) dinner is served at six.

Now Stephanie's all grown up and out on her own, living five miles from Mom and Dad's, doing her best to sever the world's longest umbilical cord. Her mother is a meddler, and her grandmother is a few cans short of a case." (Excerpt from the jacket cover of "One for the Money") Janet Evanovich, a writer originally from New Jersey, created the Stephanie Plum Character in her "Plum Series".

Stephanie is a Jersey Girl and a bounty hunter, who is afraid of guns, and has a grandmother who still wears spandex. Her mother and father are eternal "burgers" who don't approve of her bounty hunter lifestyle and would just like for her to settle down with a nice boy and get married and have children like her sweet sister Valerie. With her bright spandex color wearing partner, Lula, they are a true Laurel and Hardy meets Cagney and Lacey! Below is an excerpt from the sixth book, "Hot Six":

"My grandmother sat across from me. "I'm thinking about changing my hair color," she said. Rose Kotman dyed her hair red, and she looks pretty good. And now she's got a new boyfriend." She helped herself to a roll and sliced it with the big knife. "I wouldn't mind having a boyfriend."

"Rose Kotman is thirty-five," my mother said.

"Well, I'm almost thirty-five," Grandma said. "Everyone's always saying how I don't look my age."

That was true. She looked about ninety. I loved her a lot, but gravity hadn't been kind.

"There's this man at the seniors club I've got my eye on," Grandma said. "He's a real looker. I bet if I was a redhead he'd give me a tumble."

My mother opened her mouth to say something, thought better of it, and reached for the chicken salad."

GOAL SETTING FOR THE NEW SCHOOL YEAR

After several weeks of summer vacation, your child should be heading back to school rested and determined to make the most of his or her potential. As a parent or guardian, you can facilitate this mindset by setting goals in each of the areas that are important to academic achievement. Here are some suggestions:

GOAL ONE: Raise the bar

Whether your child is an excellent, capable or struggling student, earning the best possible grades should be one of the most important goals. This means envisioning certain targets and committing to the hard work it takes to reach them. If your child earned "B"s and "C"s last year, set a goal to earn all "A"s and "B"s this year. If your child is already an "A/B" student, set a goal to earn all "A"s and do everything possible to help achieve that goal. If your child struggled last year and ended up with "C"s and "D"s, talk with teachers right now and find the extra help your child will need.

GOAL TWO: Create and stick to a firm study schedule

From the beginning of the school year to the end, study time should be part of your child's daily schedule. This should be a certain period of time, every weekday and one day on the weekend, when your son or daughter completes homework, prepares for tests and engages in "free-choice" learning to explore special learning interests and aptitudes. Keeping on schedule tends to be easiest if this period is the same time each day of the week, with more flexibility on the weekends.

GOAL THREE: Take action when trouble lies ahead

If your child is struggling to understand, the problem may go beyond simply not paying attention or not applying enough effort.

You should encourage your child to alert you whenever he or she is struggling and then talk with teachers to see what kind of extra help is available. Taking action early is absolutely critical – you don't want to find out about a major learning issue the day before a big test, or at the end of a quarter when it may be too late to address the problem.

GOAL FOUR: Get an extracurricular boost

While academics should always be job number one, extracurricular activities can also expand your child's learning horizons and strengthen the impression he or she will make on college admissions applications. Reading groups, language clubs, political campaigns, academic competitions and volunteer projects can extend your child's natural aptitudes and interests and pack a lot more learning into the day.

GOAL FIVE: Maintain a can-do attitude

Your child's self-esteem can be a very big factor in social and academic success, and students who truly believe in their abilities are in a better position to overcome bad test scores and master especially difficult coursework. You can foster this self-esteem by showing how much you value your son or daughter's hard-work and accomplishments.

This article was contributed by The Huntington School.

Tips for Preparing Your Child For The School Year

1. When choosing a backpack, make sure it has wide padded shoulder straps and a padded back for support and comfort. A rolling backpack is the best bet for those children who must carry heavy loads.
2. Place a basket in a central location for kids to place papers in their backpacks for parents' review.
3. Set up a specific area for homework, complete with all the items that may be needed to complete assignments. Be consistent in using the same space and as much as possible, the same time each day. Children function best in a structured environment that is conducive to learning.
4. Prepare the night before! Mornings are always hectic. Make sure clothes are picked out, lunches are packed, backpacks are ready, and breakfast is set out.
5. Make sure that children have a GOOD breakfast before school to have the brain power they need to learn! Allow at least 15 minutes for them to eat without being rushed.

6. Use dinner time to discuss each child's school day, new things they learned, assignments, etc. If the child has a long term assignment, make sure you assist them in creating a schedule to prioritize and complete the task.
7. Establish rules for amount of television, computer and phone time on school nights. Make sure the children are not involved in too many activities at one time or they will become overwhelmed and schoolwork will suffer.
8. Purchase a planner for your child and assist them in using it. Scheduling their tasks and time early in life will assist them as they grow and face more responsibility.

This article was contributed by Rose Zappa Jehnert, Get It 2gether Organizational Services, (410) 557-0497, or email rose@getit2gether.com.



Chesapeake Professional Women's Network, Inc.

CPWN Member News

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Enhancing the personal and professional growth of women in the Harford County area.



CPWN Presidents (from left to right), Marianne Dixon, Laura Henninger, Libby Plunkett, Claudia Holman and Deborah Betkey. Marianne Dixon was the first President of CPWN. Laura Henninger is the current President.

Maryland Sales Tax Holiday: August 23-27, 2006

"Everybody loves a holiday – especially one from taxes", comments William Donald Schaefer, Comptroller of Maryland. Beginning at 12:01 a.m. on Wednesday, August 23rd and ending at 12 midnight on Sunday, August 27th, Maryland consumers will be able to enjoy just such a holiday, The Maryland Sales Tax Holiday.

How does this holiday work?

During this five-day period, certain clothing and footwear sold in Maryland and priced at \$100 or less will be exempt from Maryland's 5% Sales and Use tax. Qualifying apparel includes coats, jackets, pants, shoes, socks and sweaters. Special clothing or footwear designed primarily for protective use and not for normal wear, such as football pads, do not qualify. In addition, accessory items such as handbags and backpacks, jewelry, ties, belts and umbrellas do not qualify and remain taxable.

Each qualifying article of clothing or footwear selling for \$100 or less will be exempt, regardless of how many items are sold at the same time. For example, two \$60 sweaters sold at the same time are both exempt, even though the total purchase price is more than \$100. Additionally, articles normally sold as a unit must be sold that way during the Sales Tax Holiday period. They cannot be priced separately and sold as individual items to qualify for the exemption. However, components normally priced as "separates" may still be sold as separate articles and any piece that is \$100 or less will qualify for the exemption. One example of this is, if a suit is normally priced at \$225 on a single price tag, the suit cannot be split into separate articles so that any of the components may be sold for \$100 or less to qualify for the exemption.

Some other important considerations:

- Items that cost more than \$100 will be fully taxable. The first \$100 is not tax-free. If the item costs \$110, sales tax is due on the entire \$110.
- When exempt clothing or footwear is sold together with taxable merchandise as a set or single unit, the full price is subject to sales tax unless the price of the exempt clothing or footwear is separately stated. Example: if a boxed gift consisting of a shirt (otherwise exempt) and a tie (taxable) is sold for a single price of \$80, the full price of the boxed gift set is taxable because the tie is taxable and the sales price of the shirt is not separately stated.
- Items purchased to make or repair clothes such as fabric, thread, yarn, buttons, snaps, hooks and zippers are taxable.
- Qualifying items placed on layaway during the Sales Tax Holiday are exempt, because Maryland law recognizes this transaction as a sale when the layaway agreement is entered into.

What do retailers need to be doing?

Compliance by retailers is crucial to the success of the Sales Tax Holiday. Although there is not special documentation required during the Holiday period, retailers must be able to clearly identify the type of item sold, the date it was sold and the sales price. Generally, receipts and point-of-sale systems will gather and maintain this information. Retailers should begin now to look at their programming to determine what adjustments are required to comply with the 5-day exempt period. Additionally, employees who will be handling sales during this time should be informed of the 5% savings, the \$100 threshold and what qualifies as exempt apparel and footwear.

Maryland legislators enacted a similar sales tax-free period five years ago. The program was judged a success measured by sales volume and taxpayer's response. Comptroller Schaefer comments that the "computed loss of revenues at \$5.1 million is an acceptable tradeoff of the boost to retailers and other businesses."

So, we may want to pass on to our friends and families to delay some of their "back to school" shopping and wardrobe purging until August 23rd. The savings could be significant!

This article was submitted by Sandy Glock, CPA, Gegorek & Vardavas, Chartered and The Open Door Café. For more information on the Sales Tax Holiday, please feel free to email Sandy at sglock@gvcpas.com, or call her at (410) 823-1285.

*More CPWM 10th
Anniversary Gala Photos...*





The CPWM 10th Anniversary Gala





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Chesapeake Professional Women's Network, Inc.

September 2006 Meeting

**Tuesday,
September 12, 2006**
11:30 a.m. – 1:30 p.m.

Maryland Golf &
Country Club
1338 E. MacPhail Rd.
Bel Air, MD 21014
410-838-5022

Members \$20.00
Non-Members \$25.00



Guest Speaker

Kendel S. Ehrlich,
First Lady of Maryland
speaks on
*"Balancing Career
and Family"*



Register by Noon, September 8th
Call 410-297-9722,
Email: cpwn@getbenchmark.com,
or register on-line at cpwnet.org.

Meeting Sponsor:
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Advance reservations are required for all CPWN meeting events and must be received by 12:00 Noon the Friday before the meeting. We regret that meeting accommodations will not allow us to accept walk-ins and reservations received after the reservation deadline.

CPWN September 2006 Meeting Reservation Form

Mail form and payment to: CPWN * P.O. Box 654 * Bel Air, MD 21014



Yes, I would like to attend on September 12th

\$20.00 Members/\$25.00 Non-members

Payment Enclosed \$ _____ Ck.# _____ (Make check payable to CPWN.)

Vegetarian meal requested _____

Member Name _____

Company _____

Guest Name(s) _____

REGISTRATION DUE BY NOON, September 8, 2006.
Please provide 24-hour notice of cancellation to avoid being billed for your reservation.