



CPWN Member News

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

January 2007

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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Alex Wilson, System Source
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January Meeting Speaker: Alex Wilson ~ Internet Safety

Do you use the Internet? Do you realize that an unprotected computer lasts less than 20 minutes while attached to the Internet? Do you know what your kids are doing on the Internet?

Alex Wilson of System Source has been involved in the information technology world since 1983 when he first used a computer. Professionally he has been involved since 1989. Over the years he has provided his expertise as a hardware technician, software support, instructor, applications developer and systems architect. Currently he is combining all of those skills along with project management to lead consulting engagements for many companies in the Baltimore-Washington metro area. One of his main areas of focus is security.

Alex will address what you need to know to protect your computer while on the Internet, the various types of issues you can run into and the tools that are available to you. He will discuss terms like phishing, viruses, email scams, Trojans, etc. and talk about the more insidious side of the Internet and how it can affect your children. Learn things that kids like to do on the Internet such as cyber bullying, blogging, chatting and using sites like MySpace and Xanga. We will delve into their unique language and find out what some of our kids might be doing today and discuss ways to protect them from potential abuse.

Alex has a great passion for guiding and protecting our youth. He has been a youth leader in church and currently is an advisor for youth in a Junior Fire Fighter program at his fire station. Alex is a volunteer fire fighter and EMT in his home town in Pennsylvania. He often spends time visiting the local schools to talk about safety with the children and encourages parents to get involved with their children's activities.

January Meeting Sponsor: Jennifer Lewis

Jennifer Lewis is the owner and website designer behind Lewis Web Creations, Inc. She has been designing web sites since 2001, and Lewis Web Creations was founded in June of 2003. Since then, Jennifer has provided many small businesses and non-profit organizations with quality and effective website design and maintenance services. She states, "It's not enough today to have a website presence, but to be used most effectively, that presence has to draw repeat visitors. Anyone who owns a website needs to keep their content fresh and up to date."

She is a 1991 graduate of the University of Delaware, with a major in Business Administration and a concentration on Marketing Management.

Jennifer decided to pursue a business in website design following the birth of her second son. She was looking for a career that combined both technology with creativity, and allowed her the flexibility to put her family first.

Upon arriving at CPWN two and a half years ago, she was surprised to learn the organization had no website. Jennifer stepped up and donated her website design services and the CPWN website was launched in October of 2004. Since then, the CPWN website has been promoting the organization to thousands of visitors each month.

In addition to serving on the Board of CPWN and as Website Committee Chairperson, Jennifer also serves as Secretary of the Chesapeake Business Consultants and is a member of the Harford County Chamber of Commerce. She enjoys volunteering as Vice President for William S. James Elementary School PTA and coaches for WSJ's Destination Imagination program.

She lives in Abingdon, Maryland with her husband of 13 years and three sons, ages 10, 7 and 5. Jennifer says CPWN has been instrumental in the growth of her business. "CPWN has been my main source for networking and building relationships. I believe in supporting women in business, and I believe in the strength of this organization in Harford County. I am proud to be a part of such a diverse and professional group of women."

To learn more about Jennifer and Lewis Web Creations, Inc., call her at 410-569-9963 or visit her website at <http://www.lewiswebcreations.com>.



Jennifer Lewis
Lewis Web Creations

**FY 2006
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A Word from Our President ... Laura Henninger



Laura Henninger

CPWN's December meeting was the just the thing to put everyone in the holiday mood. The evening featured wonderful food and a festive atmosphere at Beechtree Golf Club, piano music by Chris Sengstacke, a performance by the Upper Chesapeake Chorus, and a holiday carol sing-along. It was a pleasure to give back to the community that evening by presenting our donation to Open Doors Career Center from our fashion show silent auction. In addition, a raffle was held to benefit Anna's House, and CPWN will make a contribution to Anna's House to match the proceeds of that raffle.

As the new year begins, CPWN's Board of Directors has made some changes. We wish a fond farewell and many, many thanks to Sharon Epple, our outgoing Board secretary, and we welcome Renee McNally, of HR Solutions, LLC, as a new at-large member of the Board.

On an administrative level, the Board of Directors voted to combine the Board of Directors and the Advisory Board into a larger eleven member Board of Directors. Although the Advisory Board members have always participated in planning upcoming events and discussing CPWN policies, the Advisory Board members now will be full voting members of the Board. As CPWN's membership has grown significantly over the past several years, it is hoped that a larger voting Board will help CPWN manage the growth, while always furthering our mission of enhancing the personal and professional growth of women in Harford County and the surrounding areas.

Best wishes to you, your family, and your business for a happy and successful 2007!

Laura

GENERAL INFORMATION

MEETING RESERVATIONS:
Tel: 410-297-9722
E-mail: info@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:
10th of the month

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

Please send all submissions to Renee McNally at renee@hrsolutionsource.com

Don't forget our reservation deadline is the Friday before the event at noon.

**CPWN
2007 Event Calendar**

January 9, 2007

Alex Wilson speaking on
"Internet Safety"
The Clarion Hotel
980 Hospitality Drive
Aberdeen, MD
11:30 a.m. - 1:30 p.m.

February 13, 2007

Jim Richardson
Director of Economic Development
Harford County
MD Golf & Country Club

CORRECTION

In December's newsletter, it mistakenly stated that Renee McNally is CPWN's Secretary. Currently, this is an open position on the board and will be filled in the near future.

A HARD ACT TO FOLLOW

For the past three years Sharon B. Epple and Benchmark Administrative Support Services, Inc. have published our organization's Member Newsletter. This tireless group worked countless hours to successfully improve the image and quality of our newsletter.

With Sharon at the helm, Benchmark is a flourishing administrative support services organization that requires her full attention. We beam with pride to know that Benchmark has reached this level of success and, at the same time, regret to announce that Benchmark has decided to step down as publisher of our newsletter.

To Sharon and Benchmark – a heartfelt thank you for helping our organization grow and prosper. We wish you continued success.

Sincerely,
The CPWN Newsletter Committee

TAX REFUND ON YOUR PHONE BILL!

When it comes time to prepare and file your 2006 tax return, make sure you don't overlook the "federal excise tax refund credit." The federal excise tax has been charged to you on your phone bill for years. It is an old tax that was assessed on your toll calls based on how far the call was being made and how much time you talked on that call. When phone companies began to offer flat fee phone service, challenges to the excise tax ended up in federal courts in several districts of the country. The challengers pointed out that flat fee/rate phone service had nothing to do with the distance and the length of the phone call. Therefore, the excise tax should/could not be assessed.

The IRS has now conceded this argument. Phone companies have been given notice to stop assessing the federal excise tax as of Aug 30, 2006. You will most likely see the tax on your September cutoff statement, but it should NOT be on your October bill. The IRS has announced that a one time credit will be available when you file your 2006 tax return.

One final point - this credit is a refundable credit. That means you get this money, no matter how your tax return works out. If you would end up owing the IRS a balance, the refund will reduce that balance you owe. If you end up getting a refund, the credit will be added and you get a bigger refund by that \$30 to \$60, depending on your return. This article was contributed by Melissa Barnickel with Comprehensive LTC Group, LLC. You can reach her at 410-557-7907 or melissa@compltc.com.

KEEP A HOME INVENTORY

This one goes in the category of those things we are planning to do when we get the time – making or updating a home inventory.

It may not sound like an exciting activity, but in the event of a calamity such as a fire, burglary, flood, or tornado, a current home inventory can save a lot of time, money and frustration in the insurance settlement process.

Take this test. Sit down and try to make a detailed list of what's in each room of your dwelling. It's amazingly hard to remember all the "stuff" that accumulates – wall hangings, curtains, cookware, clothing, sports gear, jewelry, knick-knacks, rugs, clocks, etc. Get the picture?

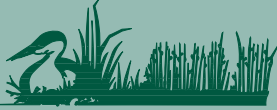
This weekend, go ahead and bite the bullet. Video or photo each room and list major items on paper. Record brand, model, date and amount of purchase, if possible (serial numbers are important on some items). Also, saving receipts on big-ticket items is always a good idea.

For antiques and jewelry, written descriptions or appraisals are important. Don't forget the closets, and remember, even your attic may be full of valuables.

You can usually get a home inventory checklist from your insurer. These lists are great tools to help organize your records.

Finally, remember to update your inventory every year or so, and keep it in a safe location away from your dwelling. Taking the time to make and update your inventory now, can help you in working with your insurer later, in maximizing your recovery should you have the need.

This article was contributed by Shirley Brunkhorst, State Farm Agent. For more information, contact Shirley at 410-420-6384.



Chesapeake Professional Women's Network, Inc.

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Publisher

The Chesapeake Professional Women's Network, Inc.

Editor

The CPWN Newsletter Committee

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CPWN MEMBER NEWS & ANNOUNCEMENTS

THE WEBSITE COMMITTEE....

... is currently seeking additional members. If you have some website maintenance experience, or are willing to learn, we need you to help us. Please contact Jennifer Lewis, Website Committee Chair, for more information at 410-569-9963.

HJC's 2ND ANNUAL SCRAPBOOK DAY FUNDRAISER...

... will be held at Harford Jewish Center in Havre de Grace on Sunday, January 28, 2007 from 9AM - 9PM. Cost for full day is \$40 for members, \$45 for non-members, half day pricing is also available. Cost includes: plenty of space to crop, lunch, dinner, snacks, door prizes, make-and-takes, use of cropping tools, and more. Vendors include: Creative Memories, Top Line Creations, Stampin Up, and space is still available for vendors. Come and scrapbook all those holiday photos! Contact Jennifer Lewis at 410-569-9963 for more information.

"AFTER D'ARC" CELEBRITY CHEF EVENT...

... to benefit The Arc Northern Chesapeake Region will take place on March 31, 2007 at Maryland Golf and Country Club in Bel Air, MD. Sponsorship Opportunities are available. Contact plevine@arcncr.org

THE NEWSLETTER COMMITTEE WOULD LIKE TO CONGRATULATE RENEE McNALLY...

... who has become our new coordinator, Thank you Renee. Please make sure all information is turned in to Renee by the 10th of each month to assure publication in the following newsletter.

RESTAURANT REVIEWS..... If you have any ideas about new or old good place to eat, email Daniele Fleischer pouliguen@aol.com

CONGRATULATIONS TO MARY ANN BOGARTY!

Mary Ann has joined Bay First Bank as vice president and relationship manager. She is responsible for establishing banking relationships with business and consumer customers in Harford and Cecil counties in northern Maryland.



Mary Ann Bogarty
Bay First Bank

CPWN Charter Members

Early Memories of CPWN

By Libby Plunkett, Senior Financial Consultant, AG Edwards & Sons, Inc.

As a new resident of Harford County in the mid 1990's, as well as a new member of the business community here, I was eager to find ways to meet people and become involved in our community. CPWN provided me with just those opportunities.

One of my earliest memories surrounds the actual birth of the organization. When my friend Marianne Dixon moved to Harford County, she searched for a professional women's networking group to join, only to find that no such organization existed! After talking with several women in the community, Marianne decided to try to start a group for professional women that would meet on a monthly basis, share a meal, increase their knowledge through guest speakers, and most importantly, network! She always believed that women really love to help other women succeed in business, and it was through this belief that CPWN was born.

I actually missed the very first meeting in June, 1996 due to the birth of my second child. I attended the second meeting and have been involved ever since.

CPWN has given me many things over the last ten years. It has given me the very valuable opportunity to meet people in my community. It has brought me new clients and new friends. It has shown me the way to become involved in my community through the contacts I've made. I have enjoyed it all and look forward to many more years as an active member of CPWN.

Libby Plunkett is a Senior Financial Consultant with AG Edwards & Sons, Inc. in Bel Air. To get to know Libby better, contact her at 410-638-9333 or by email at elizabeth.plunkett@agedwards.com.

The Early Years, My Fondest Memories of CPWN

By: Marge Pearce, President of "A Polished Image"

It was exciting back in June of 1996 to be part of a new group that focused on women business owners and their need to network effectively. I remember a group of very serious professional women who wanted to hear from other women entrepreneurs how they started their businesses and share their secrets for success. As a new member I was eager to find new ways to meet people, enhance my business techniques and become involved in the community. CPWN provided me with just those opportunities.

Marianne Dixon, our first President, started CPWN and many others followed to become our competent leaders. We were full of energy and ideas. We would meet on a monthly basis, at breakfast meetings, luncheons or for dinner.

It was an early morning breakfast meeting that I remember most vividly. I had spent the night at a friend's house and rushed to get to the meeting on time. I was wearing the same clothes from the day before and was hopeful I would be dressed appropriately for an early morning meeting. Especially as an "image consultant" I believed it was in my best interests to always look my best and be dressed appropriately for any occasion. I felt I had to "practice what I was preaching."

I was dressed in a black and white polka dot dress, my hair and makeup was a leftover and I was trying hard not to be too conspicuous with all the other women dressed in business attire. When I think back to that day I stifle a laugh...no one seemed to notice and I was well on my way to promoting my new business venture, however, I never let that happen again. I looked forward to every meeting where I networked and made many new friends. New friendships were formed which I cherish with the many fine women who helped start this important organization. It is with pride and pleasure that I became a charter member back in those early days...we have come "along way baby!"

Marge Pierce is President of A Polished Image. To get to know Marge better, contact her at 410-272-3929 or by email at polishedyou@aol.com.