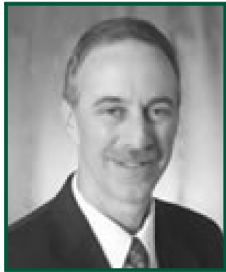


Chesapeake Professional Women's Network

# Member News



Speaker

**Mark M. Wolkow**  
**Consultant, Department of Defense**

**M**r. Mark M. Wolkow, works as a Business Consultant for the Department of Defense. In addition to his position as Past President on the Harford County Board, he also serves on the Boards of the Maryland Association of Boards of Education (MABE) and the MABE Legal Services Association. Mr. Wolkow earned a Bachelor's Degree from the Johns Hopkins University and an MBA in Finance from Loyola College (Baltimore). A native of Maryland, he has

served on the Boards of many community and civic organizations, including the Girl Scouts of Central Maryland, the Harford County Council of PTAs, the Harford County Permanent Nominating Caucus, the Harford Jewish Center, the Friends of Harford, the Abingdon-Riverside-Emmorton Community Planning Council, the Constant Branch Community Association, and the local PTAs at Abingdon Elementary, Edgewood Middle, and Edgewood High schools.

*Continued on Page 2*



Sponsor

**Melissa Barnickel**  
**of Group LTC Services, LLC**

**M**elissa is a principal in Group LTC Services, LLC and Comprehensive LTC Group, LLC. With over 15 years of long term care insurance experience, she helps people find and fill a hole in their financial plan that most people and many financial planners aren't even aware exists. Melissa educates both in the employer marketplace and to individual clients, primarily for long term care planning, but also life and health insurance and fixed annuities.

insurance agent specializing in long term care insurance. She was Controller, Vice President of Finance and Leader of LTC Sales for two different insurance brokerages, one of which specialized in long term care insurance. As a local operations executive for a national brokerage, she provided product assistance to agents and coordinated relations with insurance carriers. Melissa is Chair of the Financial Planning Committee for MD Association of CPAs; a Commissioner for Harford County Commission for Women, board member of Chesapeake Professional Women's Network, secretary of

*Continued on Page 2*



**Management Practices**



**Inside this issue...**

-  **Speaker - Mark Wolkow**
-  **Sponsor - Melissa Barnickel**
-  **CPWN Events**
-  **Member News & Announcements**
-  **How to Step Out of the Business to Work on the Business**
-  **The Secret of my Success**
-  **Best Business Questions**
-  **Employee Recognition Ideas**

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renee@hrsolutionsource.com

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and

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## Mark M. Wolkow

*from Page 1*

He is Past President of the Edgewood High PTSA and the Harford Jewish Center and is a 1994 graduate of the Harford Leadership Academy. Mr. Wolkow helped found the Schools of the Edgewood Area Coalition, serves on the Board of the Greater Edgewood Education Foundation, and has been actively involved in education issues for over 20 years. He has been recognized for volunteer service by a number of organizations, including the

Secretary's Exceptional Volunteer Service Award at the Department of Labor. Mr. Wolkow and his wife Pat, who is a teacher in the Harford County Public School System, reside in Abingdon. They have two daughters currently enrolled in college, both of whom are graduates of Edgewood High School. He will be speaking on the topic of businesses partnering with education to better prepare our future workforce. 🌱

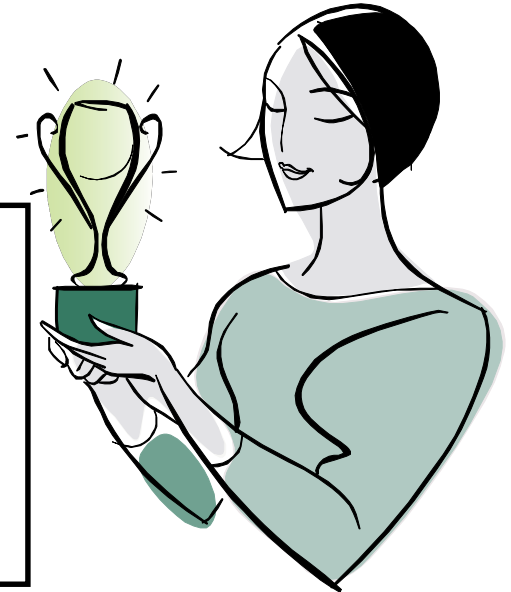
## Melissa Barnickel

*from Page 1*

Geriatric Assistance Information Network, a member of the Advisory Board for Baltimore County Provider Council, graduate of 2007 class for Harford Leadership Academy and an accounting instructor for Small Business Development Center at Harford Community College.

her business to networking. Her primary referral sources are attorneys, CPAs, financial planners and other insurance agents. 🌱

Over the last 5 years, Melissa has learned networking skills and can attribute the growth of



## Events

**November 13, 2007**

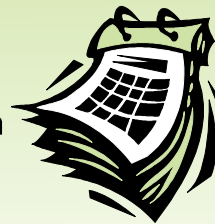
**Speaker: Mark Walkow**

Past President Board of Education

The Bayou, Havre de Grace

11:30 AM – 1:30 PM

Members - \$18 Non-Members - \$23



**December 11, 2007**

**Holiday Party**

Beechtree Golf & Country Club

5:30 PM – 7:30 PM

Members - \$25, Non-Members - \$30

# How do you step out of the business to work on the business?

When you own a business, you do absolutely everything, especially in the first few years. As the years roll by, you know how to do absolutely everything and end up doing almost everything at one time or another.

So, with all this going on and you elbow deep into the day-to-day operation of it all, how do you stop, catch your breath, and step back to look at your business from a distance? In other words, how do you work ON the business instead of in it?

Working IN the business means just that, doing the daily functions of the business to keep it running. Setting up shop, selling product, providing services, providing customer service, pricing, marketing, advertising, promotion, sales, networking, accounting, collections, events, hiring, managing and firing employees, paperwork, paying bills, etc. The list seems endless. Every activity that keeps your customers happy, the business running, bills paid, and a paycheck going into your pocket. And, oh, if there's any money left over, earn a profit.

Working ON the business means evaluating how far you've come, where you are right now, and where you're going and why. It means looking at your business plan, marketing plan, and financial reports. (You do have these and they're current, right?) It means planning for the future; evaluating markets; researching and developing new products and services; developing marketing, advertising, promotional, and sales campaigns; hiring and developing better employees; refining and improving procedures and policies; arranging financing, and scouting for a better shop location or maybe buying or building a facility of your own. If all goes well, it will mean planning for your succession so that you can either sell or retire from the business. What is your "exit strategy?" Do you have one?

To work ON the business it takes research, thinking (lots of thinking), evaluation, and planning.

Here are some suggestions to consider as you endeavor to get from Point A (working IN) to Point B (working ON).

1. Plan – Thinking of the "ON" list I mentioned above (and any other items on your list that I may have missed) list of all of the topics you need to address.
2. Plan – Plan time to spend each day, week, month and year to address these topics. Block out the time on your calendar and don't waiver. Consider this time a "date" with your business that you can't break.
3. Plan – Plan what you're going to address and when.
4. Delegate – Learn to delegate as many projects as you can to the lowest paid employee competent to do the project correctly. Learn to let go and let someone else assume responsibility. They appreciate your trust and faith and you gain that much more time to work "ON" your business.
5. Outsource – Move projects outside of your business to other businesses that are experienced in doing the work and who can do the work better and probably faster than you can. Better yet, they're assuming the responsibility of doing the job right so that they get paid. (You don't get that benefit from employees. Employees are paid no matter how many mistakes they make.)
6. Hire Temporary Employees or Interns – There may be a wealth of temporary employees or interns that could handle projects for you during peak times giving you more time to work "ON" your business.
7. Hire Retired Workers – Many retired individuals may be happy to help you during peak times. Their experience and work ethic will probably exceed that of younger, less experienced employees. They appreciate the extra income, being needed, and making a contribution. They will probably stay with you longer also.
8. Consultants – For specialized assistance that is hard to out source or delegate to others, consider hiring a consultant who specializes in the areas you need special help with. A few of their expert hours at their higher rate may be well worth many of your inexperienced hours trying to figure out how to do it yourself.
9. Stop – When your "ON" time arrives stop what you're doing. Close your door, hold your calls, turn off your cell phone, tell your employees, family and friends that you don't want to be disturbed during this time unless someone is hurt or the building is on fire.
10. Get at It! – Make the most of this time and dig in to those "ON" topics and make headway. Chip away at each topic until you make it through the entire list.

You'll make better, more educated decisions based on current information as opposed to "guessing" and making decisions "by the seat of your pants." Your goals will be defined, you'll have direction, and you'll be implementing your ideas and plans. You'll be making progress! When all is said and done, you'll feel better that you're in more control of your destiny and the future of your business. 🍀

*This article was contributed by Sharon Epple of Benchmark Administrative Support Services. She can be reached at 410-893-6779 or [info@getbenchmark.com](mailto:info@getbenchmark.com).*



# The Secret of My Success

When I first was asked to write this article. I thought, “No problem, this will be a piece of cake.” After all, I’ve been through gobs of management and leadership courses where I supposedly learned the “secret” formula to being a successful manager. I’m sure you all have heard all the mantra.....set SMART goals, inspect what you expect, blah, blah. The truth is, though, when I really sat down to reflect what made me successful as a manager, it was not an easy task. After a long debate in my head, scary I know, I came to a self-revelation. I’m not the text book manager and leader I thought I was, nor do I want to be....I’m sorry Stephen Covey and group, these are the things I feel have lead to my success.....

## THE BUCK STOPS WITH ME

I look at my role as a manager much like a major league sports coach. (Sorry girls, it is a sports analogy.) As a manager, I am responsible for everything that happens with my team. Regardless of who else I have working with me, I am responsible for making sure my team is; trained properly in their positions, behaving appropriately on and sometimes off the field, running the same play, playing where they are most effective, given constructive feedback on their performance good and bad, and able to make appropriate independent decisions without me.

I know I will be given my walking papers if my team does not have a winning record, so I have to realize I have the ultimate accountability.

## I CAN LEARN FROM ANYONE

No one knows everything, I have learned as much from the people who work with me as I have from any of my bosses. Asking employees for their opinions and suggestions has really helped me grow, both personally and professionally.

## EMPLOYEES WANT TO SUCCEED

I make a commitment to staying positive and believing my team wants to succeed in their jobs. Believing that about my employees makes it very easy for me to deal with conflicts and misunderstandings in a positive way.

If one of my folks isn’t performing, I know it has to be one of three things.

1. He/She doesn’t understand what they need to do to succeed or how their success is measured.
2. Something may be wrong either at work or at home.
3. The job isn’t a fit for them.

In any case, I believe it is important to pinpoint the cause and to deal with it accordingly. I also believe helping someone realize their job is not a fit for them does not have to be a negative for either myself or my employee.

## FLEXIBILITY IS KEY

There is one thing I can count on when I work with other people - they are all different. Experience has taught me while

everyone may watch the same training video, or read the same communication, everyone will not have the same interpretation. Employees cannot be painted with the same brush, therefore, I cannot manage them the same way. A successful manager will determine what is important to their employees, what their innate communication style is, and conform to that. Once I learned how to do this, communication with my staff, even difficult ones, became much easier on both sides.

## GIVE CREDIT WHERE CREDIT IS DUE

When an employee gives me an idea and I make it work, I always give them the credit. As a manager, I know when my team succeeds, I succeed. I believe giving credit to my employees for a job well done is critical to my success. When we are visited by others, I always give “kudos” to my team for their efforts. Just like the sports coach, I know I will be given credit by others when my team is successful. It is not necessary for me to take the credit for the hard work of my employees. It is important to acknowledge in front of your team they are the ones who did the work, and you appreciate them for it. I try to do it as often as I can.

In the end, I know I have been successful as a manager when an employee exceeds, when they get promoted, and when the office doesn’t need me to run well. 🙌

*This article was contributed by Charlene Hiester of PNC Bank. She can be reached at [Charlene.hiester@pnc.com](mailto:Charlene.hiester@pnc.com).*



## CPWN Member Benefits & Info.

Monthly meetings to network and promote your business

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Meeting Reservations: Tel:410-297-9722 • On-line: [www.cpwnet.org](http://www.cpwnet.org)

Membership Dues: \$85 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](mailto:renee@hrsolutionsource.com)

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





## Member News & Items of Interest

**Opportunities for minority and women owned small businesses** – Find support, including funding at <http://www.mdminoritybusiness.com/>. There is a complete “how to” guide for obtaining business with the government. Also find the latest information on Maryland’s MBE Minority Business Enterprise Program (MBE = More Business for Everyone) and other interesting reports.

**HR Solutions** will be hosting the November HR Business Breakfasts on November 12 at The Open Door Café from 7:45 AM – 10:00 AM. The topic is Managing Performance and Increasing Productivity. Go to [www.hrsolutionsllc.com](http://www.hrsolutionsllc.com) to register.

**The Women’s Conference** – a power packed day of workshops and sessions designed to energize and invigorate you – giving you new ideas and strategies to achieve and succeed according to your goals and standards. November 7, 2007. [www.careertrack.com](http://www.careertrack.com).

**Did you know** that you don’t need a Paypal account to pay for events online? On the payment screen, look on the bottom right for a box that says, ‘don’t have a paypal account?’

**The newsletter committee** is looking for new members! Contact Renee McNally at [renee@hrsolutionsllc.com](mailto:renee@hrsolutionsllc.com).



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to the  
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Committee**

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## Best Business Question

This month's question is...

**“The end of the year is coming, and as a business owner I would like to make sure that I am maximizing my tax strategy. What are the best solutions to minimize or defer taxes, for a small business owner?”**

*Please submit feedback to the newsletter committee via e-mail to Melissa Harbold at [melissa.harbold@morganstanley.com](mailto:melissa.harbold@morganstanley.com) or via phone, at 410-229-8220. We will publish all feedback next month, and we are currently accepting future questions from other members.*

Feedback from last month's Question..... –

**“How do I avoid being the Middle Man?”**

As an outgoing and friendly person, this situation has occurred to me in the workplace. I suggest that you remain loyal to each friend and set limits and boundaries. I've always welcomed conversations and for anyone to vent because there are days when we need to vent. If either of your friends continues to complain and you listen, then they will always come to you to complain and for you to listen. I suggest you simply say to each one “I'm sorry you feel like that way towards her and perhaps you should confront her or go talk to her about this rather than coming to me.” I've always encouraged my co-workers to be direct about problem solving; go to the person causing you grief versus the person who will listen. And you can get the message across without hurting anyone's feelings. The more you indulge in being the “middle man” the less likely you are to be free of your psychology duties.

*Suzetta Foster, State Farm Insurance*

I have had a situation where two coworkers generally like each-other, but they each have one or two habits that just annoy that other to no end. For example, one of my co-workers would give a problem to our operations person, and say “make it go away.” Those four words would make our operations person crazy, and the problem giver would be upset because he felt that the operations person would have an unjust attitude towards him. Without fail, I was the middle-man. In this situation I used the “feel, felt, found” method to coach one about the other. For example I said to the co-worker, “I know how you feel, I felt that way in the past, however what I found is that if you present the problem as “Can you help me with this issue?” as opposed to “Make it go away”, the operations person will be far more receptive.” This simple, non confrontational sentence is a way to fix small problems that may appear because of simple miscommunication.

*Anonymous*

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# Employee Recognition Ideas...

Here are some quick, inexpensive ways to recognize your employees:



**Pleasure call.** Call an employee into your office just to thank him or her; don't discuss any other issue during the visit.

**Add a note.** Add a line to a letter received, a paycheck or bonus, or just all on its own to say what you liked and why.

**Join in.** Help your employees when they're under pressure to finish a job. But don't be the "boss." Ask how you can help, and then do what you're told to help out.

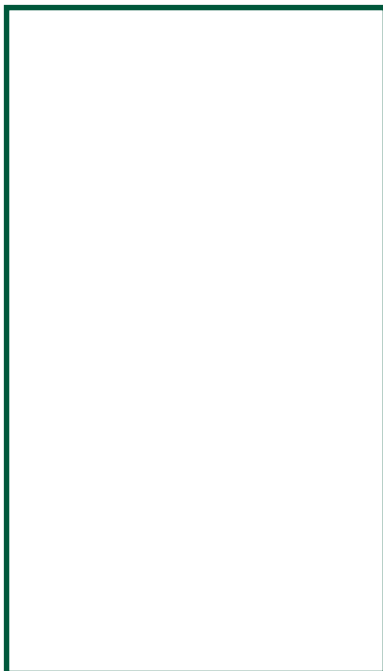
**Change of pace.** Reward a top performer by assigning him or her to an exciting new project. If that's not possible, give the person more variety in his or her existing job. Giving employees new opportunities to perform, learn, and grow as a form of recognition and thanks is highly motivating.

**Physical evidence.** Establish a place to display photos, memos, and other evidence of progress on a major project. Don't wait for people to set something up themselves, and make it clear that everyone is free to post positive items about others and to sign their names as a special tribute.

**Blast of pride.** Whenever employees achieve a major success, allow them to blow whistles or clang bells. Each department can have its own signal of success. It gives everyone in the place a sense of pride and camaraderie that can't be achieved in other ways.

**Names in lights.** Recognize people on your e-mail bulletin board or marquee. Think how a little effort on your part can give them a thrill that will last all day, as others also see the messages and add their own. 📢

Source: *Bob Nelson of 1001 Ways to Recognize Employees.*



## CPWN Member News Business Card Ads

Please utilize the wide variety of CPWN Member services and products. CPWN would like to thank the members who support CPWN activities and the publication of this newsletter by advertising in the *CPWN Member News*!

Business card ads are \$45.00 for three months and \$150.00 for 12 months.

To place your business card ad, please contact Renee McNally at 443-243-4031, or email [renee@hrsolutionsource.com](mailto:renee@hrsolutionsource.com).

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- *Sexual Abuse Treatment Center* for children & adult survivors
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**CPWN Member News**

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