



# Newsletter

FEBRUARY 2012

Chesapeake Professional Women's Network, Inc.  
Building Relationships. Growing Businesses.

## CPWN Welcomes

WELCOME ..

to the all new E-Newsletter! We welcome your input and ask that you send any feedback to the editor at [averbeten@gmail.com](mailto:averbeten@gmail.com)

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Just hit PRINT!

### This Issue: Technology Tips



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The Chesapeake  
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The CPWN Newsletter  
Committee

CPWN  
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#### February Speaker:

Denise B. Carnaggio is currently the Deputy Director for the Harford County Office of Economic Development in Maryland. She was responsible for the BRAC implementation for Harford County as well as strategic planning for technology opportunities. She has worked in this office for the past 25 years in a variety of capacities to include serving as Interim Director. Ms. Carnaggio was instrumental in the establishment of the Army Alliance, Inc., an organization that promotes Aberdeen Proving Ground's mission. Her current Board Memberships include the Northeastern Maryland Technology Council (NMTTC), Army Alliance, the Aberdeen Chapter of the Association of the U.S. Army (AUSA) and the University of Maryland Cooperative Extension Service Advisory Board. She is the current co-chair of Maryland's Lt. Governor's Subcabinet Local BRAC Transportation Subcommittee. Additionally, Ms. Carnaggio is very active with Harford County Public Schools and Harford Community College in workforce development initiatives and has served on a number of Boards for both organizations. Ms. Carnaggio has volunteered as a 4-H leader for local youth in addition to other mentoring activities.

She earned a dual degree in Business Administration and Mass Communication from Towson University in 1982. Prior to her employment with Harford County Government, Ms. Carnaggio worked in Admissions for Towson University and Goucher College in Baltimore, Maryland. She and her husband, Jim, are parents of two young adults, Cortney and Bryan.



#### February Sponsor:

Laura L. Henninger, Esq., C.P.A.; Henninger & Henninger, LLC

Laura Henninger is an attorney and certified public accountant. Her practice is concentrated in the areas of wills, trusts, and estate planning, estate and trust administration, elder law and disability planning, real estate law, and business transactions. She practices with her husband, Frank Henninger, whose primary practice areas include criminal defense and traffic/DUI matters. The law firm of Henninger & Henninger, LLC was founded in 1999.

Laura received her law degree with honors from the University of Maryland School of Law, where she was an Articles Editor for the Maryland Law Review and a member of the Order of the Coif. Laura received her undergraduate degree summa cum laude from the University of Dayton.

Laura is a founding member and past President of the Chesapeake Professional Women's Network, Inc., the current Treasurer of the ARC-Northern Chesapeake Region Foundation Board, a member of the Planned Giving Advisory Committee for the John Carroll School, a member of the Maryland Association of Certified Public Accountants, and a member the Maryland State and Harford County Bar Associations. Laura has also served on boards and committees for several other local non-profit organizations.

## Board of Directors

### President

**Renee McNally**

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### Immediate

### Past President

**Mary Ann Bogarty**

PNC Bank  
Maryann.bogarty@pnc.com



### EVENT CHECK IN

For record keeping purposes, please remember to check in at all events, even if you have pre-paid.

## President's Message



As I write this on January 31, its 60 degrees out! Is this crazy or what? Dare I say the words "No snow days"?? This morning, we had a new member breakfast. We had a great turnout with some great new members! As all the board members and committee chairs stood to introduce themselves, the fact that we are such a great organization was reinforced for me. Everyone shared their story of how they got involved with CPWN and how much of an impact it has made not only on their professional lives, but their personal lives. And really, aren't they intertwined? CPWN was a major 'trigger' in me getting my business off the ground and I'll even throw a THANKS out there to Lauren Thomas, who is out sailing the seas, in St. Thomas. For those of you who don't know or don't remember Lauren, she was a board member when I joined and she really showed me the ropes, along with Jennifer Lewis. While neither of them are part of CPWN anymore, I wouldn't be here without them. And personally, the closest friends in my life, are those that I have met through CPWN (and you know who you are!) So I ask you, who have you reached out to lately? Have you met a new member that you connect with or would like to connect with? I challenge all of you to take that extra step and make a difference in someone's life. For most of our veteran members, I know there was someone who was that person to you, so pay it forward! For new members out there, it only works if you work it. Come to meetings regularly, join a committee, and be involved. Find a veteran member who is willing to be a mentor, friend, and/or catalyst to you! It can truly be life changing!

I hope you will all join us on Valentine's Day at Bonefish for a great day, at a great location, and a great speaker in Denise Carnaggio of Harford County Department of Economic Development. And don't forget March is an all networking event on March 13th at Richlin!

*Renee McNally*

The board would like to remind our members of the Event Pay Policy.

- ◆ Members and Guests must register for events by 12 noon the Friday prior to the event.
- ◆ Members and Guests must also cancel their reservations by this time as well if they are unable to attend.
- ◆ We apologize for any inconvenience, however the restaurants and locations where we hold our monthly meetings require a firm headcount by the Friday before the event.
- ◆ Thank you for your understanding and cooperation.



## Committee Chairs

### Ambassador & Membership

Liz Hopkins  
M&T Bank  
ehopkins@mtb.com

### Events & Meeting Speakers

Andrea Kirk  
Ameriprise Financial Services, Inc  
Andrea.n.kirk@ampf.com

### Fashion Show

Kim Zavrotny  
Evans Funeral Chapel & Cremation  
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### Publicity & Newsletter

Amy Verbeten  
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### Website

Kathy Walsh  
Jigsaw Marketing Solutions  
kwalsh@jigsawmarketingsolutions.com



**Membership Dues: \$85**  
**Meeting Sponsorship: \$150**  
**Plus door prize**

**www.cpwnet.org**

## Behind the Buzz: Five Tech Trends, Defined

Posted by Polly Schneider Traylor

September 12, 2011 URL: <http://www.entrepreneur.com/article/220286>

As a small-business owner, manager or informed employee, it's more important than ever to stay on top of the latest technology. But with all the buzzwords out there, it can be a hassle to figure out what's what and which trends are here to stay. Here, we offer our explanations of the technologies that are reshaping the way we do business.

1. The cloud. The cloud is just another term for the Internet. So cloud computing is simply online or Web-based software and services that are often cheaper and easier to use than purchasing licenses and maintaining software on your own machines. This can apply to everything from financial software to document and file storage. But beware -- not all cloud solutions are alike, and security, reliability and scalability will vary. Then there's the banter around "private cloud" and "public cloud." A private cloud is either a secure internal network running "behind the firewall," where employees can access applications and data from a central location such as an intranet, or a service in which the cloud provider stores your data offsite on a dedicated server.

2. Crowdsourcing. It sounds gimmicky, but crowdsourcing basically entails outsourcing work to a crowd of people. There's real business being done through crowdsourcing sites such as crowdSPRING, CrowdFlower and Trada. To crowdsource a project, you submit an open call to a community of experts, such as software developers or graphic designers, and receive a variety of solutions or ideas in response. However, crowdsourcing isn't always cheaper, better or faster -- and there's no guarantee you'll get back quality, usable material. "The overlooked cost is the need to filter through the crowd's ideas to determine which ones have the potential to solve the problem," says Laura Schoppe, president at Fuentek LLC, a consulting firm specializing in intellectual property and technology transfer. "The idea also must be free and clear to be adopted," she adds.

3. SEO. Search engine optimization (SEO) is about driving traffic to your website. It consists of various practices meant to improve the chances that people coming from search engines like Google or Bing will find your business online. For example, if you sell home aquariums in Buffalo, you want to make sure your website appears high on the list next time someone does a search for "home aquarium, Buffalo." Tactics include using strategic keywords across your website, tagging content and coding the site to make it SEO-friendly. However, be sure to steer clear of questionable practices that try to fool the system, or you could get blacklisted by the search engines. Also, a big part of SEO is having a clearly defined target market, and optimizing your site to reach it rather

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## **WOMEN HELPING WOMEN: A List of Organizations that CPWN Supports**

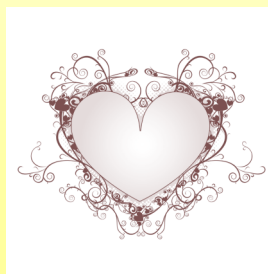
**Athena Award** – CPWN is a sponsor of the Athena Award, which is an award recognizing women who demonstrate excellence in their business or profession, devote time and energy to the community and generously assist women in attaining their full leadership potential. Of the Harford County recipients of the Athena Award, we are proud that four are members of CPWN (Kim Wagner, Debi Williams, Sheryl Davis-Kohl and Content McLaughlin). For information, contact Pat Hogan at 410-836-4713.

**New Visions for Women** – A fun, power-packed day of workshops and sessions designed to energize and invigorate you and to celebrate women as unique individuals and as a collective force in the community. The annual event is held at Harford Community College. CPWN is a sponsor and member of the Committee, often our members are presenters.

**Anna’s House** – A non-profit organization that provides transitional housing for women and their children and also offers case management, counseling, career skills training and employment assistance. To support Anna’s House, CPWN sells the “Lucinda” Women and House Pins as a fundraiser at CPWN events.

**SARC** – “We work to end domestic violence, sexual violence and stalking to aid its victims and to create a society free from abuse and fear.” We are Harford County’s lifeline to both adult and child victims by providing: counseling, legal representation and a 28 bed safe house. Over 2000 people a year turn to SARC for help. Call our 24 hour helpline at 410-836-8430 or learn how you can help at [www.sarc-maryland.org](http://www.sarc-maryland.org)

**Scholarship Fund** – CPWN sponsors a \$1000 scholarship for Harford Community College, to be awarded annually to a “female student who exemplifies professionalism and commitment to the community”, and who meets certain academic criteria. Funding is from special raffles and events. For information contact Mary Ann Bogarty at 410-638-2037.





## Board Members At Large

### Andrea Kirk

Ameriprise Financial  
Andrea.n.kirk@ampf.com

### Liz Hopkins

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### Kim Zavrotny

Evans Funeral Chapel & Cremation  
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### Jeannette Stancill

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### Kathy Walsh

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### Kelly Bedsaul

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than a general audience. "Most SMB decision-makers have a target market within 15 miles of their office," says John Caughell, marketing coordinator for Argentstratus, which provides hosted productivity software for health care organizations. "Optimizing your website to reach people 6,000 miles away ... seems like a waste of resources."

4. Unified communications. UC is perhaps one of the most misunderstood tech terms. An industry website describes it like this: "UC supports the enterprise to manage various types of communications across multiple devices and applications, while integrating with back-office applications, systems and business processes, with the goal of improving business agility and results, leading to increased revenues, decreased costs and improved customer service." Huh? UC is really this: merging more than one type of communications tool, such as Web conferencing and instant messaging, into a single interface or integrated system. Skype could be considered a UC system because you can switch back and forth between video and phone calls. Unified messaging (where voice, text and email messages all filter into your inbox) and "presence" technologies are also commonly found in UC systems. Do you need it? That depends on how often you need to connect and collaborate online.

5. Virtualization. This technology has been around for many years, but it's still confusing, particularly since you can "virtualize" pretty much any piece of hardware or software. In other words, you're creating a virtual version of it rather than having to get the actual version. And yes, it's legal. The oldest form is operating system virtualization, which allows a piece of hardware to run multiple operating system images at the same time, so that you don't have to buy and maintain as many machines. A consulting firm describes it like this: "Through virtualization-induced containers, applications can be isolated from both the hardware and one another, preventing configuration conflicts that often complicate their introduction into IT systems." I prefer this definition from the technology site ReadWriteWeb: "Do you have a Mac? You can run Windows on it, too. How? Virtualization."

No doubt, this is a short list of the tech terms that drive small-business owners batty. But it's up to you to interpret the buzz and determine which technologies you should invest in. "As a buyer, I look for value, not buzz," says Kevin Elliott, CEO and founder of mobile app developing firm WeLike LLC. "Often, things I buy were buzzing ... but only after I determined that there was substance did I buy."

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## Top 10 iPad/iPhone Apps for Small Businesses

By Lucien Moons, July 30, 2011

Still in doubt of spending more than \$300 for an iPhone or an iPad? Then definitely the following 10 apps for business and software strategies will change your mind:

### **GoToMeeting**

Skip the conference tables and attend all your meetings even when on the go with this app. You have two options. You can get this completely for free or choose the paid version (with one-month free trial) so you can set up conference calls and online discussions with your clients, employees, and business partners.

### **Skype**

This app doesn't really need a lot of introduction. Skype is probably the best video chat service there is on the Web, and it's available for free. Skype offers you very low fees in sending text messages or making international business marketing calls.

### **WordPress**

One of the tried-and-tested business and software strategies is setting up a blog, and when it comes to blogging the best platform is WordPress. Not only does it come for free, it also offers a host of plug-ins and widgets that make promotion, optimization, and marketing so easy and fast. You also have countless themes to pick, and several can be customized to make them more appropriate to your brand and marketing campaign.

### **Twitter**

Many social media tools you use in conventional Web can already be downloaded in your iPad and iPhone, such as Twitter. You can update your followers about your business and products, as well as interact with them no matter where you are in the world. Twitter also allows you to share photos and other media files instantly.

### **Facebook**

With millions of members all over the world, Facebook has become a very powerful tool for international business marketing. You can set up a fan page for your small business, for example, and develop a niche using your friends' list. But how else can you keep them excited and compel them to visit your page often? By downloading Facebook in your device, updates can be regular.

### **Keynote**

Many people say that Keynote is a whole lot better than Microsoft's PowerPoint. Regardless, if you're a certified lover of this software, you can already get this straight to your iPad. Costing only \$9.99, you can tag along your brochures, catalogues, and other marketing materials.

### **Intuit GoPayment**

Sure, there is PayPal and Moneybookers, but credit cards are still the best way to earn that moolah you've been waiting for. And by downloading Intuit GoPayment, you can basically set up your small business anywhere. It is a program that processes credit card payments straight into your iPhone.

### **To Do**

Employing virtual assistants can be expensive especially for small businesses, so to save on costs, "hire" a virtual planner or organizer. You can download To Do for iPad for no more than \$5. It does everything you want for a more productive day.

### **MiniBooks for FreshBooks**

One of the most essential business and software strategies is keeping tabs of your invoices and other reports. MiniBooks for FreshBooks lets you do that without the hassle of traditional spreadsheets. You can also update your records with this app.

### **DropBox**

Scared of losing that thumb drives? The free international business marketing app called DropBox takes care of that for you. Save all your files and access them anywhere using cloud computing. This tool is also useful if you want to backup all your business data.

## ***MARK YOUR CALENDARS***

### **WINE TASTING EVENT TO SUPPORT LOCAL NON-PROFIT AGENCY**

Family and Children's Services is hosting their 7<sup>th</sup> Annual Spring Time in Tuscany wine tasting fundraiser. This event will be held on Sunday, March 11 from 2 p.m. to 5 p.m. at the Vandiver Inn in Havre de Grace, Maryland. The event will feature wine tastings from a variety of local vineyards, heavy hors d'oeuvres and dessert buffet, jazz music, and a raffle board.

Tickets cost \$55 per person and may be acquired by contacting Family and Children's Services at 410-838-9000, extension 222. Don't delay; tickets will be selling quickly for this fun event!

Family and Children's Services of Central Maryland is one of the oldest private, non-profit social service agencies in Maryland. For more than 45 years, this agency has assisted the county's most needy and at-risk families. We offer a sexual abuse treatment for child and adult victims, school-based counseling, intensive intervention for delinquent youth, sliding scale general counseling, and adult day-care and in-home services for the elderly

### **Walk the Red Carpet at Habitat for Humanity Susquehanna's Annual Dream Builders' Ball**

"Red Carpet Evening" will put the need for building homes and strengthening communities in the spotlight.

Habitat for Humanity Susquehanna wants you to be a star as you walk the red carpet at its upcoming 10th Annual Dream Builders' Ball -- A Red Carpet Evening. And whether you choose to be in the spotlight or behind the scenes, the annual fundraising event is certain to cast a bright light on the need for affordable housing in Cecil and Harford Counties.

The Dream Builders' Ball – Red Carpet Evening -- will take place on February 25, 2012 at Mountain Branch Golf Course and will be emceed by Jamie Costello of ABC2 News. Tickets are \$150 per person, and include a sit-down dinner, open bar, evening entertainment provided by Michael Britt and Bill Fritz and Sons DJs, as well as opportunities to bid on fabulous packages through live and silent auctions.

"All of our programs are 100% funded by the generosity of our local community members and sponsoring partners, which is why this event is vital to our continued success," said Joann Blewett, Executive Director of Habitat Susquehanna.

Tickets must be purchased in advance, and are available at [www.habitatsusq.org](http://www.habitatsusq.org) or by calling 410-638-4434.

Habitat for Humanity Susquehanna, Inc. (HHS) is an ecumenical Christian housing organization devoted to building, renovating and repairing homes in partnership with qualified families in Cecil and Harford Counties. Since its inception in 1993, HHS has served more than 150 families by building 60 homes and repairing 127. For more information, to apply for a home or a home repair, or to donate or volunteer, call 410-398-3399 (Cecil County,) 410-638-4434 (Harford County) or visit [www.habitatsusq.org](http://www.habitatsusq.org).

### ***Smile with Style***

***Walk the pink carpet and join us for an evening of pampering, shopping and food for the body and soul!***

Thursday, May 10th 2012  
5pm to 9pm at Rockfield Manor  
Tickets \$35 / Free Parking

The Welcome One Emergency Shelter is the only full-service emergency homeless shelter in Harford County. Our shelter is located in the Riverside Business Park in Belcamp. Welcome One is a night-shelter with 28 beds: 22 for men, 6 for women. Welcome One is operated by FCCAU (Faith Communities and Civic Agencies United), a charitable organization that is supported by a successful collaboration of churches, faith-based groups, local businesses, foundations and government agencies. Our shelter provides and advocates for a continuum of services designed to reduce the incidence and burdens of homelessness in Harford County. Welcome One Homeless Services also operates a Transitional and Supportive Housing Program with three units in Bel Air. FCCAU also maintains a special fund to provide homeless individuals with emergency motel nights when beds are not available at Welcome One or other shelters in the county.

*Welcome One is a proud member of the National Alliance to End Homelessness. [www.welcomeoneshelter.com](http://www.welcomeoneshelter.com)*



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## Member Benefits

- ◆ Monthly meetings to network and promote your service or product.
- ◆ Advertising in our online membership directory with website and e-mail links.
- ◆ Varying meeting dates, times, and locations to meet your busy schedule.
- ◆ Topical speakers on issues pertaining to women and business.
- ◆ Opportunities for women to support and mentor each other in both business and personal aspects of our lives.
- ◆ Special events & Meeting Sponsorship
- ◆ A monthly newsletter with calendar of events, networking tips, member updates, and articles of interest.



## UPCOMING EVENTS

### February Luncheon

Bonefish Grill  
February 14, 2012  
11:30 a.m. - 1:30 p.m.

Guest Speaker: Denise Carnaggio  
Harford Co. Deputy Director of Economic Development

Member Sponsor: Laura Henninger  
Henninger & Henninger

### March Luncheon

Richlin Ballroom  
March 13, 2012  
11:30 a.m. to 1:30 p.m.

Rsvp at [www.cpwnet.org](http://www.cpwnet.org) or 410-297-9722  
Deadline is Friday before the event at Noon.

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