



CPWN Member News

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

May 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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Generous Curves members in Abingdon, Bel Air, and Aberdeen

Curves Annual Food Drive

Over 6 tons (12,238 pounds) of food was collected during the month of March by Curves members! The food was distributed to 4 Harford County organizations: Family & Children Services, Sharing Table, Harvest of Love Mission, and Mason Dixon Community Services. Once again, we are extremely proud of the Curves members in Abingdon, Bel Air, and Aberdeen and for their generosity and caring for the community. These Curves members are AMAZING! A special thanks to the Giant grocery store in Abingdon and Dr. Johnson of Bel Air Family Chiropractic for collecting food in their businesses for this worthy cause.



NANCY LAUDENSLAGER, CURVES OWNER, AND MARIETTA BROOKS, AREA MANAGER, AT ABINGDON CLUB DURING FOOD PICK-UP.

Sponsor - Andrea Kirk - Ameriprise Financial Services, Inc.

Andrea Kirk is a Financial Advisor focusing on retirement, education funding, tax strategies, estate planning, and investments. She has completed professional education programs to earn the designations of Certified Financial Planner practitioner (CFP®) and Chartered Retirement Planning Counselor (CRPC®). She is a 1998 graduate of the College of Notre Dame of Maryland, where she majored in business finance and management.

Andrea is a recipient of American Express Financial Advisors' President's Recognition Award for outstanding advice. She maintains memberships in the Financial Planning Association as well as CPWN. She is serving many community organizations such as an advisory board member for Family & Children's Services of Harford County and a volunteer with the Harford County 4-H program.

Andrea has been a financial advisor since 1998 with American Express Financial Advisors. In 2005 the financial planning side of the company spun off and was renamed Ameriprise Financial Services, Inc. Ameriprise is a Fortune 500 Company with a 110-year heritage to provide experienced guidance to help you develop a financial plan and to find a broad range of financial solutions to meet your needs.

Andrea lives in Abingdon, Maryland with her husband of almost 5 years and their pet rabbit and two guinea pigs. To learn more about Andrea and Ameriprise Financial Services, Inc., call her at (410) 569-9694 or visit her website at www.ameripriseadvisors.com/andrea.n.kirk.



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A Word from Our President ... Laura Henninger



Laura Henninger

a fun and relaxing evening, and the Maryland Golf and Country Club is an especially lovely setting for a Spring event.

If you've been thinking about inviting a colleague or friend to a CPWN event, the May meeting is the perfect opportunity to introduce them to CPWN. CPWN has been growing steadily, but new members are always welcomed. Let's help make sure that more and more professional women in the Harford County area can share the benefits of CPWN membership!

At CPWN's April meeting, Gary Eifried from EAI Corporation gave an informative presentation on disaster preparedness. Mr. Eifried showed us a training video simulating a chemical terrorism incident at the Harford Mall. While it was a difficult video to watch, it reminded us that we have to be vigilant, even here in Harford County. Many different types of terrorist activities (not to mention natural disasters) are possible, but some of the basic tips Mr. Eifried gave us could be invaluable, no matter what the crisis.

For our May meeting, we'll be switching gears. We're looking forward to a wonderful "Women and Wine" networking event at the Maryland Golf and Country Club. You can put all of the networking tips from CPWN's March meeting into practice. It promises to be

Laura

GENERAL INFORMATION

MEETING RESERVATIONS:

Tel: 410-297-9722
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:

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

May 8, 2007

WOMEN & WINE NETWORKING EVENT
MD GOLF & COUNTRY CLUB

5:30 – 8:30PM

SPONSOR: ANDREA KIRK,
AMERIPRISE FINANCIAL SERVICES, INC.

June 12, 2007

DR. CAROL BOWMAN
HOLISTIC HEALTH
MOUNTAIN BRANCH GOLF CLUB,
JOPPA

11:30-1:30

MEMBERS \$20, NON MEMBERS \$25

Member News.....

A Night Out @ the Library....

...Meet Pulitzer Prize winning author Taylor Branch.

A fireside chat and book signing with the award winning author of Parting the Waters. Enjoy desserts by Patisserie Lucie and specialty drinks by Coffee Coffee. Tickets \$25 (\$15 with student ID). Proceeds to benefit Harford County Public Library.

Jarrettsville Branch,
3722 Norrisville Road, Jarrettsville MD
May 18, 2007, 7:00-9:00 pm
For more information call 410-273-5600 or go to HCPLonline.info.

Paint & Powder Club

Congratulations to Marge Pearce and the Paint & Powders Club for raising \$18,000 at their annual President's Ball that benefited the William S. Baer's School and the Maryland Conservatory of Music.

The "Mustang Margie", a show to be performed May 3,4,5th at Lorenzo's Timonium Dinner Theatre will bring the total fundraising effort in excess of \$50,000 to this years charities by the Paint & Powder Club. For tickets, contact Marge Pearce at 410.272.3929 or polishedyou@aol.com.

Xi Delta Omega Chapter of Alpha Kappa Alpha Sorority, Inc. presents:

9th Annual Ivy Ball
May 18, 2007 from 8:30 pm to 1am
at Richlin Ballroom
1700 Van Bibber Road Edgewood, Maryland 21040
Attire: After Five/Black-Tie
Tickets: \$50.00 advance purchase only

Also, if you and your family have thought about becoming a host family to an international exchange student, we can have an informal discussion of the process. It will be an opportunity to share the world with your family, build life-long international friendships and bring a smile into your home!!! The parent organization is AYUSA Global Youth Exchange. Contact Lisa D. Fisher at 410.515.7584 or 410.241.4955

The Annual CPWN Fashion Show

Dear CPWN Members:

It is that time of year again calling upon members to volunteer for our annual Fashion Show committee. The date of this year's fashion show is Tuesday, October 9th and as in previous years will be held at Richlin Ballroom. We need women who are willing to attend regular meetings and assist with the details of advertising, silent and chinese auctions, fashions, decorations, entertainment and other details to make this event a huge success. Our first meeting will be held sometime in May.

A portion of the proceeds from the fundraiser will be donated to Open Doors Career Center, Inc. and the CPWN Scholarship Fund.

The annual CPWN Fashion Show provides you, our members, with several opportunities to promote and advertise your business. Check your newsletter for more details to follow soon.

If you wish to be an active volunteer and help make this year's Fashion Show fundraiser a big success, E Mail either Rose Zappa Jehnert at rose@getit2gether.com or Patty De-siderio at PattyGiftBaskets@comcast.net.

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Real Estate. Real Estate. Real Estate.

"Between 2003 and 2005, when interest rates were falling and home prices were rising, lenders began promoting sub-prime mortgages so intensely that their prevalence among all mortgages jumped from 9% to 19 %, according to the Federal Deposit Insurance Corporation (FDIC). About 14% of sub-prime mortgage payments are 60 or more days past due now, which means tens of thousands of Americans could be faced with losing their homes." WOW!!! That quote was from Marilyn Geewax (Cox News Service) The Baltimore Sun Thursday, March 29, 2007.

Near the end of 2005, a dramatic shift began to occur in the real estate market. What had previously been a seller's market, with an unprecedented run of home sale price increases and escalation clauses, had gone by the wayside. In its place was a real estate market that resembled historical normalcy and sensibility; a market where home supply and home demand began to find a balance – Economics 101.

Currently, the pendulum has swung, and we find ourselves in the middle of a buyer's market. How do you navigate this market environment if you are a seller, or if you are a buyer, or if you are both? (Many sellers will be buyers of another property.) Here are a few things to consider:

Sellers: The average time for homes on the market to be sold is now four months. If you decide to price your home to sell at full market value, then you should be prepared to wait a spell. Time is money, so how much does it cost you each month for your home to remain unsold? Can you afford to wait? If not, you'll need to price your home at some value less than full market value or offer buyers other financial incentives, such as closing cost assistance, to set your home apart from your competitors (other sellers) and speed up the transaction time.

Buyers: If you are willing to disclose your excellent credit worthiness to sellers when you make your purchase offer, you will be at a tremendous advantage. Remember, strong qualified borrowers provide sellers with a greater degree of certainty that financing issues will not delay or derail the transaction. Nothing could be worse for a seller in this real estate market than to have to put their home BACK on the market and wait ANOTHER four months because their buyers' financing fell through, especially if they are under contract to purchase another home! For most first time homebuyers, the primary obstacle to home ownership that must be overcome is – cash to complete the transaction. Your excellent credit worthiness could motivate sellers to provide you with assistance toward your closing costs. Even if you don't have stellar credit, the real estate market place is still in your favor. The sub-prime financing market has put pressure on many sellers who now find that they cannot afford to remain in their homes, and these sellers are motivated to sell quickly before impending financial catastrophe. Because they cannot afford to wait for a full market value sale they are selling homes below market value, giving buyers excellent opportunities to buy at discounted prices. Patience should pay off handsomely for buyers.

The process of selling or buying a home can be filled with many complexities including market analysis, financing, price negotiation, contingencies, inspections, and repairs. The bottom line is that both sellers and buyers need to develop personalized strategies that consider all of these elements in order to maximize profits and opportunities in the current real estate market.

This article was contributed by Lisa D. Fisher, M.Ed., GRI. For more information, please contact Lisa D. at 410.515.7584

What is a Signature Print?

When it comes to decorating, you may ask yourself, "What feeling am I trying to convey in this room?" Usually, you will have a gut feeling about the type of room you want to create. Will it be bold and beautiful, soft and romantic, or how about casual, cozy or just simply elegant?

You need to start here, even before the color scheme and style is decided. Close your eyes. Can you picture how your room would look? Now define the room. Is it classic or retro, comfortable or cluttered or is it formal or casual? After you have a feeling about how you want your room to look, you can begin to visualize. But again, you're probably asking, "Where to begin?"

This is where you start with a signature print. Prints are our friends and every room needs at least one. Your print could be your wallpaper, an area rug, upholstery or your drapery fabric. It could be a piece of artwork on your wall. This is your starting point. Think of the print to be the glue in a room. It ties the solids together and "matchy-matchy" can be boring. Remember, Mother Nature doesn't match her flowers in the garden, so don't think you have to match yours in your décor, either. I hope you believe in starting with a signature print.

Next, add some texture and think about your colors. Did you know that most popular color schemes are based in three colors? Think of the color wheel. Now it's time to add your accessories. Most importantly have fun with your decorating.

This article was contributed by Lisa Randlett from The Decorating Studio. She can be reached at 410.593.9622

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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.

Thank you!
CPWN Newsletter Committee

Basta Pasta Restaurant Review

The newsletter committee decided to take a field trip for one of our meetings. I had suggested Basta Pasta because I am a big fan! It's the new hot spot in Fallston. I have been to Basta Pasta many times and have always found the food to be top notch and enjoyed by all. Unfortunately, this experience resulted with mixed reviews.

One of our group just wanted a garden salad. The waitress couldn't seem to accommodate this request. Basta Pasta serves unlimited salad with all entrees. It's done home-style with their delicious house Italian dressing. After the meal, the hostess approached us just to check on how everything was. She explained that it was possible to order a separate salad by ordering salad and breadsticks for \$3.95. It's too bad the waitress couldn't explain it!

Our other lunch choices were Shrimp Scampi, Orange Roughy, Crab Cake Parmigiana (which was the special) and Chicken Caesar Salad. The shrimp in the scampi was very good, but the sauce was overpowering. The orange roughy was not very flavorful and the sauce was too heavy. Unfortunately, the linguini served with this meal was just luke warm. The Crab Cake Parmigiana, which was served with a side of linguini was the hit of the day. It was loaded with lump crab meat, and the sauce was delightful! The Chicken Caesar Salad was also very good. It was plentiful as were all the entrees, and the chicken was very tender. The prices of our lunches were between \$8.95 and \$12.95, which I found reasonable for the amount of food served.

The dinner menu at Basta Pasta is quite extensive. The prices are moderate considering the portions. They also have a revolving glass case with delectable desserts. There is a full service bar, and I can attest to the pomegranate martinis!

Basta Pasta is located at Rts 152 & 165. They are open for lunch and dinner seven days a week. Reservations are available during the week for any size party. On the weekend reservations are only taken for six or more. The number is 410-692-5200.



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After dArc 2007 A Success

[ABERDEEN, MD] – Over 450 people attended the third annual After dArc celebrity chef and auction event hosted by The Arc Northern Chesapeake Region on March 31st, 2007 at the Maryland Golf & Country Clubs! The event raised over \$90,000 in funds to support The Arc's Supported Living Services. Funds raised will help individuals meet the needs of everyday life, to remain connected to family and friends, and to take an active part in their communities.

Celebrity Chefs, Art Donovan, Toni Linhart, Al Bumbry, Scott Garceau, Bob Turk, Donna Hamilton, Brent Harris, and Alan and Lois Elkin joined Harford County celebrities, County Executive David Craig, Delegate Barry Glassman, Daniele Fleischer, Tony Meoli, Sheryl Davis Kohl, Bill Cox, and Mary Chance prepared an American and International menu.



CPWN members donate their time as celebrity chefs to help the ARC raise over \$90,000.

Smile at the Sun

We all need sunlight to stay healthy. Sensible sun exposure provides the body with Vitamin D which bears the nickname "sunshine vitamin" because the skin produces it from ultraviolet rays. Vitamin D is important for preventing and treating many types of cancer. It also helps ward off depression, heart disease, stroke, and osteoporosis.

15 minutes of sun (void of sunscreen) a few times a week is recommended. Limit exposure to the sun during peak hours of the day 11am- 1pm and always increase exposure to sun gradually. NEVER let yourself get sunburned.

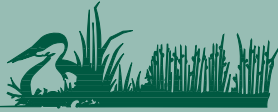
Sunscreens are important for preventing sun burning which is considered to be a major cause of the most devastating form of skin cancer, melanoma. SPF stands for Sun Protection Factor and is the system used worldwide to determine how much protection a sunscreen provides. For example if it takes 10 minutes to burn without a sunscreen and 100 minutes to burn with a sunscreen, then the SPF of that sunscreen is 10. A sunscreen of 15 provides 93% protection against UVB. How much lotion is applied, how often, and whether a person is sweating heavily or being exposed to water will have an effect on the protection of skin.

If you use a tanning bed, tan responsibly. Dr. Michael Holick, the leading expert on effects of Vitamin D, conducted a study on tanners and nontanners and found that tanners had much higher and healthier blood levels of vitamin D compared to nontanners at the end of the winter and that their bone health was better.

Consider the sun your friend, and use it sensibly. Take advantage of its beneficial effects while avoiding the damaging effects due to chronic excessive exposure.

Article submitted by Nancy Laudenslager, owner of Sun Spa, Emmorton Village, 3101 Emmorton Rd. Abingdon, MD 21009. 410-569-7996.

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**Chesapeake Professional
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CPWN Member News

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Chesapeake Professional Women's Network, Inc.

June 2007 Meeting

Tuesday,
June 12, 2007
11:30 am-1:30 pm

Mountain Branch Country Club
1827 Mountain Road
Joppa, MD
410-836-9600

Members \$20
Non-Members \$25

**Register by Noon,
June 8, 2007**



Dr. Carol Bowman

Guest Speaker

Dr. Carol Bowman
Harford Holistic Center
Topic: Holistic Health

Meeting Sponsor

Cathy Frazier
United Way of Central
Maryland



Call 410-297-9722 or register
on line at www.cpwnet.org

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 June 2007 Meeting Reservation Form



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

☐

Yes, I would like to attend the June 12th meeting

\$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, June 8, 2007

Please provide 24-hour notice of cancellation to avoid being billed for your reservation.