



CPWN Member News

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

July 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**

In This Issue:

- **July Meeting Speaker:**
Lois Elkin
- Advance Business Systems
- **July Mtg Sponsor:**
- United Way
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- **Member News & Announcements**
- **New Business Help**
- **Business Startup Funding Ideas**
- **SHERO Awards**
- **SARC**
- Sexual Assault/
Spousal Abuse Resource Center
- **New!!**
- Best Business Questions

Speaker - Lois Elkin – Advance Business Systems

Lois Elkin worked for IBM back in 1959, rising from systems engineer to computer test center manager. This was unique because it blazed a trail for women to follow, where women had not gone before. In 1964, Advance Business Systems was founded on a capitalization of under \$10,000. Thanks to enormous hard work, lots of good people, customers that gave them a chance and truly believed in them, and a sprinkle of good luck, she and her husband, Alan, have grown Advance today to a more-than-\$30 million company. Currently, Lois serves as the Executive President.

In addition to ABS, Lois has served as a mentor to business students at Goucher College and has been involved with a variety of Professional/Business/Trade Organizations: National Association for Women Business Owners, Hunt Valley Business Forum, and Steering Committee, Loyola Center for Closely Held Firms. She has also served on a number of Civic/Nonprofit Organizations: Hearing and Speech Agency, Maryland Chapter National Multiple Sclerosis Society, and Co-Chair of Fundraiser, Multiple Sclerosis Class of 1998. Mrs. Elkin has also been a recipient of a number of awards: 1999: Maryland's Top 100 Women, The Daily Record; 1998-2000: Top 500 Women-Owned Businesses in U.S.; 1995/1997: Nominee Entrepreneur of the Year, Ernst & Young; and 1997: Torch Award for Ethics in Business, Better Business Bureau. Her most significant professional accomplishment? Doing what she can to establish a place for women in the business world. Lois joins us in July to talk about Women and Entrepreneurship.



Sponsor - United Way Makes Harford's Charitable Dollars Go Further

For over 80 years, United Way of Central Maryland has connected people who need help with people who can help by uniting, focusing and mobilizing central Maryland's most influential companies, non-profits, governments and caring citizens.

United Way of Central Maryland's mission is to improve people's lives by mobilizing the caring power of our communities.

We help people in crisis. But United Way goes much deeper than that. We take aim at the root causes of the toughest problems our community faces.

United Way has an advisory board of concerned and active volunteers from every segment of Harford County. Business, government, education and nonprofit are all represented.

United Way partners with local leaders, volunteers, businesses and nonprofit organizations to address community issues, raise needed funds and evaluate services.

No one makes Harford County's charitable dollars go further than United Way. And no one's better at helping more people. Last year United Way of Central Maryland helped Harford County residents 296,368 times and provided nearly \$1,511,823 million for health and human services in the county.

For more information on United Way Community Partnership of Harford County, please e-mail us at harford@uwcm.org or call 410-879-6453.

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A Word from Our President ... Lorrie Schenning

Happy Summer! I would like to introduce myself to those in the membership that may not know me; my name is Lorrie Schenning and I am a Senior Vice President for Mercantile County Bank (soon to be PNC). I manage the Bank's commercial lending department and have worked for the Mercantile organization for fifteen years.

I have been a member of CPWN since 1998 and over the years, I have seen this organization grow tremendously. Not a meeting goes by that there aren't new faces and new names. I am honored to become President of such a vibrant organization and during the next year, I hope to continue the enthusiasm within the organization. One of the goals of CPWN is to provide an avenue for networking and I encourage everyone to come to meetings with an objective of meeting 3 or 4 new people. We need to get to know each other, what each of us does and how we can help expand each other's businesses. We should all see ourselves as a resource for one another. Our August meeting will be a perfect opportunity to network as we will have an evening networking event at the Open Door Café. And I know there are many of you I haven't met yet, so please feel free to take a minute to introduce yourself. I look forward to seeing you and continuing CPWN's reputation as a quality, respected organization.

Lorrie

GENERAL INFORMATION

MEETING RESERVATIONS:

Tel: 410-297-9722
On-line: www.cpwnet.org

MEMBERSHIP DUES:

\$85 Per Year (effective 7/1/07)

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

AUGUST 14, 2007

OPEN NETWORKING

OPEN DOOR CAFÉ

5:30 -8:30 PM

SPONSOR: CAROLYN KARLSON

COLLEGE OF NOTRE DAME

MEMBERS \$20, NON MEMBERS \$25

SEPTEMBER LUNCHEON

SEPTEMBER 11, 2007

"NOT EXACTLY WHAT I HAD IN MIND:

ONE WOMAN'S ATTEMPT

TO COMBINE WORK AND FAMILY"

MARYLAND GOLF & COUNTRY CLUB

11:30 - 1:30

SPONSOR: RENEE MCNALLY, SPHR

HR SOLUTIONS, LLC

MEMBERS \$20, NON MEMBERS \$25

Starting A Business? Help Is Just A Phone Call Away!

If your dream is to start a business of your own, then you have the entrepreneurship bug! Did you know that there is wonderful low cost and sometimes, free, help available from the Small Business Development Center (SBDC) located at Harford Community College? Here's how you get started:

Step 1. Call the SBDC at 410-836-4237, ext 1, to reserve a seat in the "Exploring Entrepreneurship Workshop". This two hour session is free and helps you explore the possibilities you are considering.

Step 2. Attend the free two hour "SMARTstart" Your Business (Orientation). The Orientation provides an overview of ways to start a business, skills and duties of the winning entrepreneur, and writing a strategic business plan. It also covers additional services and topics provided by the SBDC.

Step 3. Enroll in the Workshop Training Series. For one \$50 fee, you may take all 10 or selected two-hour sessions at your own pace and in the place of your choice – in small groups or by self study! Training modules range from writing your plan and funding your business to marketing, customer service, legal, insurance and accounting/financial and building your team of vendors and employees.

Step 4. Explore numerous topics with Learning Teams: Hiring and Firing, Public Relations, and Selling to the Government are just a few. Sessions are free.

Step 5. Online, phone or in person counseling is available for issues not addressed in Workshops or Learning Teams, and it's free.

So what are you waiting for? Get started today!

Contributed by Mary Cogley, Cruise Planners, using information provided by the Small Business Development Center at Harford Community College.

Creative Funding Ideas For Your Business Startup

One of the biggest psychological barriers to starting and maintaining your own business is money. But there is hope. Try some of these strategies to get started:

Self funding – salary, savings, inheritance, windfalls, tax refunds, severance packages, investments. Stretch what you have and cut corners in your everyday life. Give up that daily \$2 treat after lunch. Keep working - don't quit your day job too soon. Spread your startup and expenses over time. Work with your vendors to make payments when you know you'll have available funds, such as on payday.

Borrow - Secure funds from other sources:

Reach out and touch someone - Better to borrow low-interest money from friends and family than from high-interest credit cards. (Just be sure to have a plan to pay them back!)

Get a home equity loan - One of your best sources of additional funds. These loans generally charge much lower interest than a traditional business or personal loan.

Use your credit cards - It's not your best option--the interest rates are higher than most other lending options but will do in a pinch to overcome a funding hurdle.

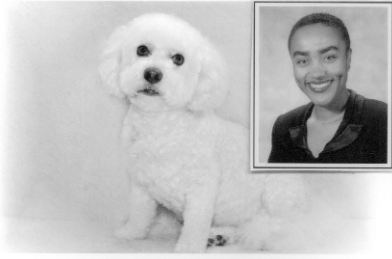
Look into microloans and special programs - Contact the Small Business Development Center at Harford Community College about SBA Microloans and small business loans (www.sba.gov). Or go to www.microentrepriseworks.org and click on "Organizations Near You."

Finding Investors, Venture Capitalists, Angel Investors – but you may need to be willing to repay the investment with a part ownership in your business, a hand in management and a portion of future profits.

Grants – despite all publicity, they are hard to find and hard to get, but do have a look on the internet – you may get lucky.

Contributed by Mary Cogley, Cruise Planners, using information from Entrepreneur Magazine, AOL Small Business and the Small Business Development Center at Harford Community College.

Getting to Know . . . Lisa D. Fisher



Lisa D. Fisher grew up as an only child in the Tidewater area of Virginia. She became a CPWN member in 2005 and joined the newsletter committee this year. She has been married for 7 years to husband Ronald and she likes to walk 4 miles a day with her dog, BEAR who is a faithful partner! Her loves consist of food and nutritional information, Talbots, dancing, and earth tone colors.

Lisa is very active in a number of organizations. She is a member of Mountain Christian Church, the Xi Delta Omega Chapter of Alpha Kappa Alpha Sorority, Inc. volunteers with Habitat for Humanity and is involved with the Allison E. Fisher Memorial Fund, Inc. Allison was Lisa's sister in law who passed away of breast cancer

in 1998. The Fund promotes breast cancer awareness for young women and supports scholastic endeavors through financial awards. This year will be the 9th annual event (An Evening with an Angel on a Jazz Note) to be held on the 27th of October 2007 in Baltimore.

Lisa holds a BS from Liberty University and an M.Ed. from Coppin State University. She was employed by the State of Maryland as a counselor to individuals with disabilities for 6 years. In 2006, she passed the Maryland Real Estate Broker Examination and now holds an Associate Broker license. She works with a growing real estate firm, Real Estate Professionals, Inc., where they are serving the needs of individuals, families and our state economic growth through real estate transactions. You can reach Lisa at 410-515-7584.

“Get It 2Gether” for the Organizationally Challenged

Get It 2Gether Organizational Services is proud to announce that they have been assisting clients “Get It 2Gether” one pile at a time for 5 years. Rose Zappa-Jehnert started Get It 2Gether part time in 2002 to assist those who were “organizationally challenged”. Over the last 5 years the business has grown and thrived and is now operated full time by Rose, along with her two assistants. Donna Rockel has worked with Get It 2Gether clients for almost 4 years. Juanita Wagner, a new CPWN member, is now working as Office Manager and is in training to become a Feng Shui Practitioner.

First Ever SHERO AWARDS – October 15, 2007

2007 MARYLAND SHERO AWARDS - All across America, women are making history. Today, as never before, women's philanthropy has emerged as a distinct movement, using innovative approaches to build and sustain local, national and global communities and improve the lives of people in need. This fall, Maryland's Women and Philanthropy Collaborative will be making history, too. That's the time set aside for the first ever SHERO Awards, an evening of celebration, created by, for and about women. More than 2,000 people are expected to gather together to honor women for their contributions of time, talent and treasure.

MARYLAND'S FIRST EVER SHERO AWARDS EVENT WILL FEATURE:

- Recognition of local SHEROES, women who work tirelessly to improve their communities
- Presentation of the SHERO AWARD to the 2007 Honoree, Suzanne F. Cohen
- Announcement of the SHERO Award Scholarship Program for young women pursuing a college education
- A live performance by national recording artist Queen Latifah

For more information or for sponsorship opportunities, go to www.mdsheroawards.org

SARC, THE NON-PROFIT SEXUAL ASSAULT/SPOUSAL ABUSE RESOURCE CENTER...

is currently in need of some donations. Items in need - non-perishable foods (hamburger helper is a much used item), juice, snacks for kids lunches, and pasta/sauces. You can contact Susan Fisher or Cristie Kahler at 410-836-8431 to coordinate the drop off of donated items.

CONGRATS TO....

Pattie Rock! There's a first time for everything...and this will be my first wedding(and only, I hope). We've set the date for September 29, 2007...no use for long engagements at my age.

Mary Ann Bogarty and her husband. They are expecting their first child in December!

Debbie Strasser and her husband who are expecting their fourth (yes, 4!) child sometime in the fall.

FAREWELL TO...

Claudia Holman and Daniele Fleischer who departed the CPWN Board in June. Thank you for your time, energy, effort and commitment to making CPWN what it is today!

Lauren Thomas - who is leaving beautiful Harford County for St. Thomas, USVI!! (what is she thinking?) Lauren and hubby Sean are going to live their dream of living in the Caribbean! We wish them much luck (and hope they are accepting visitors...)

Have news to share with other members?? Email it to mcogley@cruiseplanners.com.



DANIELE FLEISCHER – WHAT CAN WE SAY?



A woman of many talents and a woman with a big heart. She is a Charter Member of CPWN, has served on the board for many years and has also served on the newsletter committee as the Chair as well as being involved in the Fashion Show Committee.

Born in a Paris suburb, Daniele was educated in Paris as an Interior Designer before she came to Maryland where she has spent the last 20 years raising her family, running a business, and serving in a variety of different organizations besides CPWN including the Interior Design Society and IFDA as well as several charity organizations.

As Daniele departs the CPWN board and steps down as Chair of the Newsletter Committee, we want to take this opportunity to say Thank You for all your hard work and efforts over the years. Thank you for the laughter. Thank you for caring. We have all been inspired by your presence.



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Have You Ever Had A Challenging Business Question?

The C.P.W.N. newsletter committee would like to introduce a new section, "Best Business Questions." We would like to give our members the opportunity to ask tough business questions and publish responses in the newsletter.

The first question received from a member was:

"How do you fire a client?"

Please send your responses via e-mail to melissa.harbold@morganstanley.com and we will publish the member's findings in next month's newsletter.

We encourage members to submit both "tough questions" and personal opinions as to their solution. All questions will be kept confidential as to their source, unless otherwise requested. Solution feedback will be confidential only if requested. After all we want to give you credit for your brilliant ideas.

Remember, this will only work if we have participation with questions and constructive solutions. Due to space constraints, please keep your responses concise and we will determine the question of the month on a first come first serve basis or by overwhelming demand. Please direct questions to Melissa Harbold at Melissa.harbold@morganstanley.com or 410-229-8220. We look forward to receiving your responses.



Interesting Statistics About Women

53%

We make up 53% of the workforce and are increasingly moving into higher-paying professional careers.

\$4.2 T

We make up 2.5 million of the top wealth holders in the U.S., with a combined net worth of over \$4.2 trillion.

10.6 M

10.6 million firms are at least 50% owned by women, employing almost 19.1 million people and generating over \$2.5 trillion in sales.

70%

Women business owners are philanthropically active: 70% volunteer at least once per month; 31% contribute \$5000 or more to charity annually; 15% give \$10,000 or more.

\$41 T

Women will end up in charge of much of the \$41 to \$136 trillion dollars that are expected to pass from generation to generation over the next fifty years.

Source: www.mdsheroawards.org

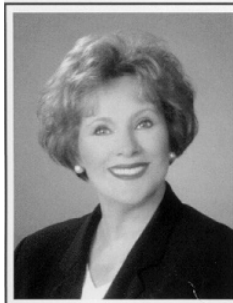
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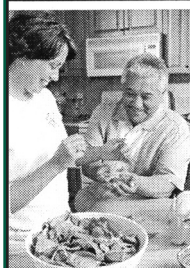
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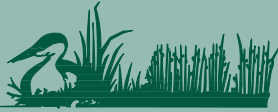
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Please utilize the wide variety of CPWN Member services and products. CPWN would like to thank the members who support CPWN activities and the publication of this newsletter by advertising in the *CPWN Member News*!

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