

Member News

9th Annual CPWN Fashion Show Pictures

Gusto and Glamour perfectly describe the lovely CPWN models in our 2007 Fashion Show held at the Richlin Ballroom on October 9th. Donning up-to-date fashions by Ulla Popkin, The Pink Silhouette and The Dress Barn, our ladies in this fashion show brilliantly strutted their stuff. Eyewear was provided by Parris Castoro, Jewelry by Prestige Gems and Jewels and handbags by The Silver Buckle. Hair and



CPWN Annual Holiday Party!

he holiday party will be held at Beechtree Golf Club from 5:30 PM – 7:30 PM on Tuesday December 11, 2007. Cost is \$25 for members and \$30.00 for guests. There will be heavy hors d'oeuvres with a cash bar. We will have a crack-ling fire in the fireplace and lots of good fellow-ship – so everyone needs to join us at Beechtree for this great holiday event!

make-up for the models provided by Jordan Thomas Salon of Bel Air.

The room was aglow special thanks to The Silver Buckle who so generously supplied the centerpieces. Each table had a beautiful handbag decorated with silk flowers. They looked spectacular!

Excitement surrounded the Silent Auction tables and the \$5 dollar board was so popular it sold out early in the evening. Thanks to the generous donations received by so many of our local businesses as well as the great work provided by the CPWN Fashion Show Committee, the annual fundraiser was a success! The Fashion Show committee would like to *Continued on Page 2*





Inside this issue...



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Fashion Show



warmly thank all those who contributed to the event. Your support was greatly appreciated.

Photo Jane Studios (Juliet Seger) of Bel Air was on the scene for photographic event coverage. Complete coverage of this event is available to view and/or purchase prints at www. pictology.com acct # 3711286214 (go to public events). For special requests contact www. photojanestudios.com.





An Uplifting Fundraiser for Breast Cancer

Nancy Laudenslager couldn't be prouder of the members and staff of the Bel Air, Abingdon, and Aberdeen Curves. \$5,700 was donated to Susan G. Komen and the American Cancer Society during Breast Cancer Awareness Month in October. The Curves women showed their strong sisterhood support for the research, prevention, and services for women of this insidious disease which will touch one in eight women.

The money was raised in the clubs through the Susan G. Komen and Strides Against Breast Cancer walks, Wall of Hope (donations in memory of or in honor of a friend or loved one), donations in exchange for a massage, purchasing breast cancer pins, and voting for their favorite bra in the "Have I got a bra for you!" contest. The club members were encouraged to get creative and decorate a bra. Only requirement was that they use the color pink on the bra. The bras were displayed by hanging them across the clubs on a clothesline in honor of breast cancer victims and survivors. Members then bought a raffle ticket for a \$1 and voted for their favorite bra. Reminder to CPWN members - get your mammogram!



December 11, 2007 Holiday Party Beechtree Golf & Country Club 5:30 PM – 7:30 PM Members - \$25, Non-Members - \$30



January 8, 2008 Speaker: Cindy Bernstein of Aim 4 Order Clarion - Aberdeen 11:30 AM – 1:30 PM Members - \$18, Non-Members - \$23

Learn How to Say No

Be honest with yourself. Is your plate piled too high with deadlines and obligations that you're trying to squeeze in between meetings? Are you trying to cram too many activities into too little time? If so, stress relief can be as straightforward as just saying no - or no more.

Why say no?

There are countless worthy requests out there just waiting to decrease the amount of free time you have, and increase your level of stress. So, it's easy to create stressful situations in your life, if you don't turn down requests for your time and talents. Who will make costumes for the school play or coach your children's Little League team if you don't? The answer may not be simple, but you should still consider these reasons for making sure it's not you.

- Saying no can be good for you. Saying no is not a selfish act. In fact, it may be the most beneficial thing that you can do for your family and your other commitments. When you say no, you'll be able to spend quality time on the things you've already said yes to.
- Saying no can allow you to try new things. Just because you've always helped plan the company softball tournament doesn't mean that you have to keep doing it forever. Saying no will free up time to pursue other hobbies or interests.
- Yes isn't always the best answer. If you're overcommitted and under a lot of stress, you've got a much better chance of becoming sick, tired or just plain old crabby, which doesn't benefit you or anyone else.
- It's important to recognize the power of other people. Let those around you come through. Although others may not do things exactly the same way you would, you can learn a valuable lesson by allowing others to help, while gaining treasured free time.

When to say no

Sometimes it's tough to determine which activities deserve your time and attention. Use these strategies to evaluate obligations - and opportunities - that come your way.

• Find yourself. Saying no helps you prioritize the things that are important to you. You'll gain time that you can commit to the things that you really want to do, such as leaving work at a reasonable hour to make time for a mind-clearing run at the end of the day. Examine your current obligations and overall priorities before making any new commitments. Ask yourself if the new commitment is important to you. If it's something that you feel strongly about, by all means do it.



- Weigh the yes-to-stress ratio. Is the new activity that you're considering a short- or long-term commitment? Taking an afternoon to bake a batch of cookies for the school bake sale will take far less of your precious time than heading up the school fundraising committee for an entire year. If an activity is going to end up being another source of stress in your life especially for the long term take a pass.
- Let go of guilt. If friends want to get together for an impromptu evening out on the town when you've already scheduled a quiet evening at home with your partner, it's okay to decline their offer. Do what you've set out to do and don't veer off that path because of feelings of guilt or obligation. It will only lead to additional stress in your life.
- Keep your current commitments in check. If you have relatives coming over for dinner, don't go overboard. Order pizza or ask everyone to bring a dish to share.
- Sleep on it. Are you tempted by a friend's invitation to volunteer at your old alma mater or join a weekly golf league? Take a day to think over the request and respond after you've been able to assess your current commitments as well as the new opportunity.

How to say no

No. Nope. Nah. See how simple it is to say one little word that will allow you to take a pass on the things that aren't a priority? Of course, there are always instances when it's just not that easy. Here are some things to keep in mind when you need to say no:

- Practice full disclosure. Don't fabricat reasons to get out of an obligation. The truth is always the best way to turn down a friend, family member or co-worker.
- Let them down gently. Many good causes land at your door, and it can be tough to turn them down. Complimenting the person or group's effort while saying that you're unable to commit at this time helps to soften the blow and keep you in good graces. Saying no won't be easy if you're used to saying yes all the time. But learning to say no is an important part of simplifying your way to a better, less stressful life.

www.revolutionhealth.com

Taking Time For Yourself

Many women feel guilty when they take a break for themselves, but according to Cardiologist Marianne Legato, and author of "Why Men Never Remember and Women Never Forget" that may be a dangerous thing.

"If you never have any time except reactive time — things you must do for others — you don't have a sense of control. You are interrupted all the time. Your brain has trouble resting even during sleep. Such chronic exhaustion increases the release of stress hormones, and your blood sugar rises." If this is your normal state, then the physical consequences increase your risk of diabetes, heart disease, and memory problems. If that's not

enough to scare you into taking some time for yourself, consider this: The hormonal effects of always being on edge help deposit fat right around your waist.

> Many women believe that taking time for yourself is a selfish thing to do. In fact, the opposite is true: if you are not at your peak, you cannot take care of others. I think new moms are

Work / Life Balance – thoughts for the holidays

Many of us have someone or something in our lives who is taking more time than we thought anyone ever would. Add the extra work of the holidays, and this time of year can be draining, instead of joyous. These days, psychologists are saying that there is no such thing as a Work / Life Balance. Instead, they are saying that we can prioritize our desires and make the most of things to enjoy all that there is in life.

How? Here's what they suggest:

Start with your own health. Just as airliners prompt you to first take care of your own oxygen mask in case of emergencies, you can make use of the basics for yourself.

- Get enough sleep (7 9 hours a night)
- Exercise
- Eat well and healthy
- Avoid tobacco
- Watch the alcohol

If you can get those priorities in line, then you can tackle the time management strategies. These include all the tips you'll read in magazines, such as:

 Planning your time in advance and putting dates onto your calendars now.

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especially prone not to take me time. They believe 'the baby' takes precedence over all of their lives, and they must bow to their every whim. But the thing is, that is exhausting, and if you are exhausted, you cannot be a good mom.

On an airplane, parents are taught to put the mask on themselves first then to place the mask on their kids. This is because if they have trouble getting the mask on their children, both the parent and the child could die because neither got their mask on properly. I believe this applies to life as well: you have to take care of yourself firs

Taking time for yourself needs to be just that: a few hours where you are not interrupted or wondering when the children are going to need something next. It needs to be something you do completely for yourself. Going grocery shopping away from the kids does not count...'me time' must be something you like to do and you do only for yourself.

Think about taking a class you've always wanted to take, or taking time out to read a book you've always wanted to read, or even just sleeping in.

Turn off the cell phone, and inform everyone that you are not to be disturbed, and then follow through with that: do not allow anyone to disturb you. The best way to do this is to get away from the kids and husband and go somewhere else. Don't take the baby with you, just go somewhere and unwind. www.health-bee.com

CPWN Member Benefits & Info.

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

Meeting Reservations: Tel:410-297-9722 • On-line: 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@hrsolutionsllc.com

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



In response to a need from CPWN members, current and future clients, **Patty's Gifts & Baskets** is pleased to announce the addition of promotional products to their product offerings. Items ranging from custom printed cards and CD's, office items, high technology, travel and leisure toys, executive toys and much more! A sampling of these new products can be viewed on our web site soon. For information contact Patty at 410.638.6918

Congratulations to...

Debbie Woolford of Fast Frame on her recent nuptials!

Jennifer Lewis of Lewis Web Creations who was presented with The Collaborative Partnership Award from the Greater Edgewood Education Foundation at their annual gala on October 17th! The award is given to a business who offers significant support to the foundation and the Edgewood area schools.

Debbie Strasser of **Always Organized** on the birth of her son, Drew!

Drew Thomas Strasser 10/31/07 HALLOWEEN! 10:01am 6 lbs. 14 oz. 19 ½ inches



Proud family - Rodney, Debbie, Max, Trey & Sam

Renee McNally of **HR Solutions, LLC** will be hosting an HR Business Breakfast on Thursday, January 10th, 2008! See her website for the upcoming topic. www.hrsolutionsllc.com.

Anniversaries

November Anniversaries

1 Year – Betsy Campion Amy Chetelat Connie Donato Karen Ferguson Theresa Lewis Marlene Milton Arletha Myers Cecilia Stepp Suzanne Streeter

3 Year -

Amanda DiDomenico-McFadden Charlotte Purkis Roxanne Simons Terry Troy

5 Years –

Rochelle Allgeier Bobbie Bingham Bonnie Garland Pat Harkins Sally Hinder Connie Schaefer

December Anniversaries 1 year

Beverly Dean-Crabtree Megan Lally Tommy Pagotto Kelly Randall Stacey Tranter Constance Wieland





November's question was...

"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?"

Feedback -

1) Make deductible contributions to your Traditional IRA if you are eligible. Based on income and eligibility, working individuals and their spouses are each able to contribute up to \$4,000 to a traditional IRA in 2007.

2) Maximize contributions to your retirement plan. Whether you are saving to a SEP IRA, Simple IRA, Simple 401k, or an Individual-K plan making the most of these contributions is key to helping you stay on track for retirement and fully taking advantage of all of the deductible tax savings available to you

3) Employ family members to save taxes. Hiring a family member to work for your business can create tax savings for you; in effect, you shift business income to your relative.

4) Take full advantage of all business deductions to lower taxable income. Because deductions lower your taxable income, you should make sure that your business is taking advantage of any business deductions to which it is entitled.

5) Deduct health-care related expenses. If you qualify, you may be able to benefit from the self-employed health insurance deduction, which would enable you to deduct up to 100 percent of the cost of health insurance that you provide for yourself, your spouse, and your dependents.

Sent in by Andrea Kirk, CFP, CRPC Ameriprise Financial Services, Inc. See the website for complete information.

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CPWN Member News Business Card Ads

Work/Life Balance

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- Purchasing dishwasher-safe containers now and placing them into a handy place for leftovers.
- Getting out the holiday music and tossing the CDs you dislike. Then you can replace the old with new music you love.
- Organizing a wrapping zone (tell the Santa believers that this is where you're wrapping gifts for co-workers and friends).
- Putting your holiday card addresses into a computer file, so that you can print the envelopes or labels as needed, to simplify the task.
- Hosting a cookie baking party. That way you have a party and get your cookies done at the same time every one wins!
- And getting help with cleanup. That can be achieved by hiring local teens at reasonable rates, or asking for a housecleaning gift certificate (for a gift to yourself).

If your time isn't the only unbalanced part of your life, then consider the other weights that are adding to the problem. Is there a financial concern? Again, try a new tack- instead of buying everyone gifts that they don't want or need, how about a joke gift exchange? Set a dollar limit, visit flea markets and dollar stores, and laugh your way through the gift exchange.

Time is precious. Life is messy, and that's OK. Your life is special, and so are your holidays. And try not to work too hard - consider Bertrand Russell's quote: "The time you enjoy wasting is not wasted time"!

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.

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