

Chesapeake Professional Women's Network

Member News

October - CPWN 9th Annual Fashion Show!!!!

Please join us for an elegant evening of fashion, food, friends and fun at the CPWN's Annual Fall Fashion Show!



This year's event will be held on Tuesday, October 9, 2007, 6:00 PM to 10:00 PM at the Richlin Ballroom. Tickets are: \$35.00 for Members, \$40.00 for Non-Members, Tables of Ten \$300.00 and are on sale now through October 1, 2007.

Fashions from Dress Barn, The Pink Silhouette and Ulla Popken will be shown. Jewelry from Prestige Gems and Jewels, eyewear from Parris Castoro

and Handbags from The Silver Buckle will also be shown.

To order tickets, please call 410-297-9722 or visit our web site at: www.cpwnet.org.

A silent auction will be held, a raffle (tickets may be purchased at the event) with cash prizes in the amounts of \$1,000; \$500 and \$250. Raffle tickets are: 1 for \$5.00; 5 for \$20. A potluck board will also be set up the evening of the fashion show. For \$5.00 you can pick a number from the board and you will receive the prize associated with that number. The Silver Buckle will donate 20% of each sale (handbags and accessories) to our fundraiser the evening of the event.

Part of the proceeds from this event will be donated to Open Door Career Center Inc. and the CPWN Scholarship Fund.

The Secret To Achieving Highly Effective Advertising - Consistency, Frequency Are Keys to Success

One of the biggest challenges businesses face is tracking return on marketing investment, particularly advertising. How do you know whether the local newspaper ad you placed last week worked? How can you gauge the impact of that clever commercial you just ran on radio or TV? If you're lucky, you may see an increase in your overall sales activity or in how many more times the phone rang this month. Some of us consider advertising a

success if friends or family members tell us they've seen our ad.

But are you tracking the long-term, cumulative effect of consistent advertising? It may take longer than a week or month, but with regular exposure through the right media you are building brand awareness




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Sales & Marketing





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Highly Effective Advertising

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and keeping your business top-of-mind when the time comes that your product or service is needed.

The biggest mistake that companies make is inconsistent, infrequent advertising. Too many times, a small business owner will tell you that they have "tried radio," or "tried TV" and it just didn't work for them. After a little digging, it turns out that their "failed" campaign involved running one print ad in the local paper, a week's worth of radio commercials on a station that did not reach their target demographic, or worse, a TV commercial that aired at the wrong time of the day. The bottom line is, most advertising mediums are effective. You just need to be consistent with one.

If you are looking to increase your chances of success, try following these steps before you advertise:

- Determine your advertising message.
- Determine your target demographic.
- Determine the most effective medium to reach your target demographic.
- Determine a budget that allows you the best opportunity to increase your frequency.

For larger campaigns, consider consulting with an advertising agency that works with media outlets every day. 📺

This article was contributed by Kathy Walsh, Senior Communications Specialist, A. Bright Idea. She can be reached at 410-836-0186 or kathy@abrightideaonline.com.

Events



October 9, 2007

Annual Fashion Show

Richlin Ballroom

6:00 PM – 10:00 PM

Members - \$35 Non-Members - \$40

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



Techniques and Strategies to Enhance Your Marketing Efforts

Marketing is leveraging your message to as many target prospects as possible without physically having to do it yourself. It is the art of having sales opportunities come to you and increasing the odds that these leads will convert to sales. One strategy that remains constant in marketing is that you must learn how to market yourself effectively. You want people to have a good perception of you. You want them to think that this is someone who they can trust and can help them solve their problems.

Depending on your business, some good marketing strategies include ads or links on websites that your clients would be inclined to read or visit. You can create your own website while marketing it through promotional products or other forms of advertising. Your prospects would then be able to read about your company and could request more information or contact you through the website. Additionally, you might try using other forms of media such as brochures, postcards, letters, CD's, etc. E-mail and new techniques of video e-mail are gaining popularity as a mode of marketing.

Whatever you put out for public exposure should offer a compelling reason for someone to call you or to show interest. You might offer a reward if they contact you or a special service, a fantastic guarantee or an irresistible yet truthful claim or simply a unique proposition. You are creating a sense of urgency for them to contact you.



Marketing is simply getting your prospects excited and educated about your company. Here are some other possible avenues.

- Create cooperative relationships with other individuals or companies that are already in contact with your prospects.
- Volunteer at industry functions.
- Fax blitzes to groups and prospects.
- Work trade shows.
- Conduct free seminars.
- Co-sponsor community activities
- Generate testimonials and referrals.

There are many books that you can read that will help you with marketing. Probably the most fascinating book that I recently read and would recommend on the subject is *Purple Cow: Transform Your Business by Being Remarkable* by Seth Godin.

Finally, you must remember that we are in a constantly changing world. The techniques of marketing yesterday may not work today or tomorrow so you must adjust. This means you must keep learning about the new types of technology as well as other techniques and strategies that will accelerate your efforts.

This article was submitted by Dale Natale of DJN Enterprises, Inc. She can be reached at djninvestors@comcast.net. 🐦

Small Claim Actions (\$5,000 or less):

Ninety percent of the businesses that we deal with pay their bills on time, or within a reasonable window. We are all, however, faced with the unfortunate situation where despite repeated promises to pay, payment is not made. At that point, the inevitable question is, what can I do to collect what is due me? The following discussion is a brief outline of steps that a business can take if the claim is less than \$5,000.

Before you provide the service or product, you should have the company sign a contract pursuant to which the

company agrees to pay interest on late payments, and attorney's fees and court costs in the event that you are forced to seek legal counsel to obtain payment. Also, a similar statement should be included at the bottom of all invoices that are signed at the time of delivery of the product or service. Without a written agreement incorporating these terms, you cannot recover your attorneys' fees, nor can you obtain pre-judgment interest. Also, if at all possible, obtain a guaranty of payment from the principal of the company.

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Small Claims

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If a company becomes delinquent, send demand letters. Mail the first one by regular mail, the second, more forceful one, by certified mail, return receipt requested. If these letters do not result in payment, then your sole recourse is a court action.

If the sum owed does not exceed \$5,000 (not including interest, costs and attorneys fees), then you can file a small claim action in District Court. If you are a corporation or LLC, you do not need to have an attorney represent you in court. There is no discovery prior to trial (written questions the other party must answer under oath prior to trial), and there is no jury trial option.

The Complaint form is on the District Court website. Simply fill it out on-line and print. Download the "How To File a Small Claim" pamphlet that will guide you through the process. Complete the Complaint, and attach all documentation supporting your claim, such as the initial contract, invoices for goods/services provided, demand letters requesting payment, an accounting of what is owed. Sign at the bottom "Application and Affidavit in Support of Judgment." The Company should be named, and the Company's address set forth, as well as the Company's resident agent who may be served. All of this information can be obtained from the website of the State of Maryland Department of Assessments and Taxation (SDAT). If you have a personal guaranty, then that person should be included as a Defendant. You must be very precise in the names and addresses used, or the Complaint could be dismissed.

The Complaint will be filed in the county where the Defendant lives, or has a business. The fee for filing in Harford County is \$10.00. You must file a copy for each Defendant. A Summons will be issued, and the Summons and the Complaint must then be served on all Defendants, either by the sheriff (\$30.00 per defendant), certified mail (done by court clerk, \$10.00 per Defendant) or by private process (cost varies). The Summons can be renewed. Proof of service will have to be filed with the Court. Generally, each Defendant will have 15 days from the date



of service to file a Notice of Intention to Defend. If the Notice is filed, then a new trial date will be set and on that date you go to District Court and present your case.

If you obtain a judgment after trial, then there is an appeal period of 30 days after entry of the judgment, after which time you can proceed with collection efforts. If the Defendant does not file a Notice of Intention to Defend, then you may obtain an "Affidavit Judgment", and after waiting out the 30-day appeal period, you can proceed with collection efforts.

At any point in the process, you can try to negotiate a settlement. Keep in mind that collecting on a judgment can be more challenging than obtaining the judgment. 🌿

This article was contributed by Carolyn W. Evans, Esquire, Sengstacke & Evans, LLC, 112 S. Main Street, Suite 101, Bel Air, Maryland 21014, 410-893-6104.

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@hrsolutionsource.com

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



Member News & Items of Interest

State Farm Insurance has a website catered especially for women at <http://www.sfredportfolio.com/> with GREAT worksheets, tools, and information at http://www.sfredportfolio.com/red_portfolio_toolbox/

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 HR Business Breakfasts on the 2nd Monday of every month. They will be held at The Open Door Café from 7:45 AM – 10:00 AM. The October topic is Managing Employees. Go to 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.

Harford County Public Library Foundation Annual Gala - Book Your Journey, An Evening In The Stacks. November 3, 2007, 7 pm - 11 pm. Abingdon Branch Cocktail Attire. Tickets \$75. Contact Janine M. Lis, Marketing Manager, 410-273-5600 x256 or lis@hcplonline.info.

Got any old cell phones? Bring them to the next CPWN meeting. SARC will be collecting used cell phones, broken and all, to help raise money for the Sexual Assault/Spousal Abuse Resource Center.

Anniversaries

1 Year – Brenda Blackburn
Joann Blewett
Gail Casazza
Michelle Centi
Christen Coudon
Dawn DeVoe
Bonnie Hardy
Mary P. Harris
Debbie Haywood
Marlene Lieb
Lauren Manning
Kim Parks-Bourn
Beth Roney
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3 Years – Beth Johnston
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Maria - Priceless Moments
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Best Business Question

This month's question is...

"How do I avoid being the Middle Man?"

"I work with a team of several people in my office and constantly feel that I play "middle man" between two people. They have completely opposite personalities, and are constantly complaining to me about each other. In addition, they have no idea that the other one complains to me about the reverse situation.

I am not sure what I should do, but these needs to stop. I do not want to sound harsh, but my level of work is suffering, and I do not want to play psychologist all day."

Please submit feedback to the newsletter committee via e-mail to Melissa Harbold at 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 October's Question..... –

"What are your best strategies for referrals?"

Your best referrals come from:

1. Current customers/clients
– Ask them!
2. Former customers/clients
– Ask them!
3. Family & friends
4. Colleagues
5. Networking





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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.

Child/Family Services
Ad to go here



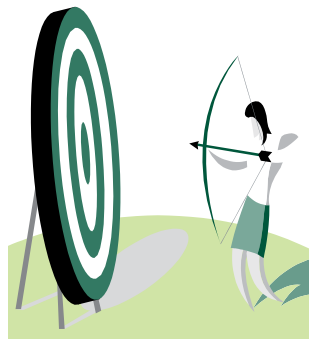
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