



# Newsletter

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

JULY 2011

## WELCOME ..

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

Want the hard copy??  
Just hit PRINT!

## This Issue:

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The CPWN Newsletter  
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CPWN  
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## *July Speaker: Eleanor Blayney*

Eleanor Blayney, CFP® is President of Directions LLC, dedicated to changing the personal finance conversation for women through programs that empower, educate, and engage women in the management of their resources. In January 2010, she was named a “Mover and Shaker” by Financial Planning Magazine based on her initiative around serving women.

Eleanor is the author of two books published in 2010. “Women’s Worth: Finding Your Financial Confidence” speaks to women in and on their own terms about the major financial issues they face in their lives. “The Home Budget Workbook” is a straightforward guide for creating and maintaining a practical budget.

Currently serving as the Consumer Advocate for the Certified



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## July Sponsor: Vicki Franz

### Mason-Dixon Arrive & I 95 Business Magazine

New Business Magazine to Launch Serving Maryland’s Northeast Corridor

Cockeysville, MD, March 31, 2011. Local publishing company Stone House Publications announces the launch of a business-to-business magazine, I95 BUSINESS, and website, [i95business.com](http://i95business.com), which will profile successful people, ideas and businesses in Maryland’s northeast corridor along Interstate 95.

With exploding economic development, fueled in large part by Aberdeen Proving Ground and the expanding Chesapeake, Science and Security Corridor, Vicki Franz, President and Publisher, sees an opportunity to connect and promote new development, defense and technology businesses, and those who do business in the region.

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## BOARD OF DIRECTORS

President

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Vice President

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## EVENT CHECK IN

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

# President's Message

It is with mixed emotion that I deliver my last President's message to you. It has been a wonderful two years. I have had the pleasure of leading many fabulous women through changes during economically challenging times. In spite of our economy, our organization has grown and I believe that our board and our members have all made contributions to make CPWN what it is today. At our July meeting we will officially elect our new slate of directors. I would personally like to thank the current slate of directors; Lorrie Schenning, Sandy Glock, Renee McNally, Patty Desidero, Melissa Harbold, Andrea Kirk, Wendy Lee, Liz Hopkins, Carolyn Evans, and Kim Zavrotny. Thank you for your time, dedication and most of all your efforts to make our organization great. I would also like to recognize Lorrie Schenning, Sandy Glock, and Patty Desidero for your many years of board service. You all will truly be missed as board members.

I would like to thank Maryland Golf and Country Club for hosting our June Meeting featuring a Health Panel from Upper Chesapeake Medical Center. With the help of Robin Luxon, Vice President, Clinical Services Lines, we were able to secure several medical professionals from Upper Chesapeake to speak breast cancer awareness and support services as well as pelvic floor disorders. This is the first time we have ever held a panel discussion and I believe it was well worth it. Topics like breast cancer, pelvic floor disorders, and heart disease are very relevant and are very important to each and every one of us. I would also like to our sponsor, Andre Kirk of Ameriprise Financial for sponsoring our event.

If you missed this event, you can catch us at Bone Fish for our July Luncheon featuring a dynamic financial speaker, Eleanor Blayney. We had nearly 130 people attend our first event at Bonefish so we decided to give it another try. Our August event will be a networking breakfast event held at Open Door Café in Bel Air. Both of these summer events should prove to be worth your time so please come out and join us for some great networking and even better company.

I would like to thank the board and the members of CPWN for allowing me to lead such a wonderful group of ladies. I hope that you've enjoyed working with me as much as I have enjoyed working with all of you. My experience as President as taught me a lot about leadership and the importance as working as a team! When you have a great team, it always makes things a little easier. Thank you again!

Have a great summer!

*Mary Ann Bogarty*



# 11 Tips for Social Networking Safety

Article from [www.microsoft.com](http://www.microsoft.com)

Social networking websites like MySpace, Facebook, Twitter, and Windows Live Spaces are services people can use to connect with others to share information like photos, videos, and personal messages.

As the popularity of these social sites grows, so do the risks of using them. Hackers, spammers, virus writers, identity thieves, and other criminals follow the traffic. Read these tips to help protect yourself when you use social networks.

- Use caution when you click links that you receive in messages from your friends on your social website. Treat links in messages on these sites as you would links in email messages. (For more information, see [Approach links in email with caution](#) and [Click Fraud: Cybercriminals want you to 'like' it.](#))
- Know what you've posted about yourself. A common way that hackers break into financial or other accounts is by clicking the "Forgot your password?" link on the account login page. To break into your account, they search for the answers to your security questions, such as your birthday, home town, high school class, or mother's middle name. If the site allows, make up your own password questions, and don't draw them from material anyone could find with a quick search
- Don't trust that a message is really from who it says it's from. Hackers can break into accounts and send messages that look like they're from your friends, but aren't. If you suspect that a message is fraudulent, use an alternate method to contact your friend to find out. This includes invitations to join new social networks. For more information, see [Scammers exploit Facebook friendships.](#)
- To avoid giving away email addresses of your friends, do not allow social networking services to scan your email address book. When you join a new social network, you might receive an offer to enter your email address and password to find out if your contacts are on the network. The site might use this information to send email messages to everyone in your contact list or even everyone you've ever sent an email message to with that email address. Social networking sites should explain that they're going to do this, but some do not.
- Type the address of your social networking site directly into your browser or use your personal bookmarks. If you click a link to your site through email or another website, you might be entering your account name and password into a fake site where your personal information could be stolen.
- Be selective about who you accept as a friend on a social network. Identity thieves might create fake profiles in order to get information from you.
- Choose your social network carefully. Evaluate the site that you plan to use and make sure you understand the privacy policy. Find out if the site monitors content that people post. You will be providing personal information to this website, so use the same criteria that you would to select a site where you enter your credit card.

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## MEMBER NEWS & ITEMS OF INTEREST

### COMMITTEE CHAIRS

#### Ambassador & Membership

Liz Hopkins  
M&T Bank  
ehopkins@mtb.com

#### Events & Meeting Speakers

Sandy Glock  
Open Door Café  
sglock@atapco.com

#### Fashion Show

Wendy Lee  
Susquehanna Spine & Rehab  
wendy@susquespine.com

#### Publicity & Newsletter

Melissa Harbold  
Merrill Lynch  
Melissa\_harbold@ml.com

#### Website

Renee McNally  
HR Solutions, LLC  
[renee@hrsolutionsllc.com](mailto:renee@hrsolutionsllc.com)

Membership Dues: \$85

Meeting Sponsorship: \$150  
Plus door prize

[www.cpwnet.org](http://www.cpwnet.org)



2nd Annual SARC Balloon Festival

Friday, September 2nd, 2011

7:00-11:00 pm

SARC Family Fun Day

Saturday, September 3rd Noon-7:00pm

For More information please email [development@sarc-maryland.org](mailto:development@sarc-maryland.org) or call 410-836-8431

## Fashion Show Corner

We all know that summer just began, but fall will be here before we know it, and we all know what that means...CPWN Fashion Show 2011! The fashion show committee is working hard at making this the best & most fruitful fashion show that we have had to date and we are all very excited about doing it. The latest happenings in the fashion show world, raffle tickets are ready! If you haven't gotten your bundle to sell yet, please contact either Kim Zavrotny ([monkton@evansfuneralchapel.com](mailto:monkton@evansfuneralchapel.com)) or Wendy Lee ([wendy@susquespine.com](mailto:wendy@susquespine.com)). The cost is \$1 each or 6 for \$5, a great cost for some awesome prizes. This year our grand prize is a 2-night getaway at "The Lodge at Woodloch" in Hawley, PA along with a \$300 spa gift certificate for services, 2nd prize is dinner at "The Rumor Mill Restaurant" in Ellicott Cit & a limo for 6, 3rd prize is a Lagos bracelet donated by Smyth Jewelers. Make sure to purchase your tickets to get a chance on these great prizes! Program ad space is also available, with ads starting at \$45. This is a very cost effective way to get your name out to Harford County women! Please contact Ann Davidson ([adavidson@key-title.com](mailto:adavidson@key-title.com)) or Beverley Smith ([beverleybsmith@aol.com](mailto:beverleybsmith@aol.com)) for more information or you can download the form from the CPWN website. If you have not received a call from the silent auction committee yet, you soon will be. We are in the depths of gathering items, services & other donations for our great silent auction. This is the part of the fashion show that raises the most money for our charities, so please open your heart to the women & children that we will be helping when we ask for a donation of any kind. Every little bit helps and thank you in advance for whatever you may be able to donate.

## Five Ways Social Media is Changing Our Lives

It is hard to know sometimes how our life has changed until we stop for a moment and look at how different it is from ten or even five years ago. In recent years social media, likely more than anything else, has significantly impacted most of our daily lives. Envisioning the global conversation that has developed over the past few years because of tools like Facebook and Twitter might have been unimaginable for most people at the beginning of this decade. But social media communication tools have profoundly changed our lives and how we interact with one another and the world around us. Here are the top areas that social media has affected in our daily lives.

### **1. Where We Get Our News**

If you're like me, each morning before checking Yahoo! or Google News or an online newspaper site like USA Today or CNN, you first look at the stories your friends and people that you follow are sharing via Twitter or Facebook. After all, you didn't choose the editors at newspapers and other publications, but you did choose the people and groups that you follow on Twitter, Facebook, or other social networks. Friends on social media are increasingly becoming people's trusted sources of information, even more than search engines. Tech blogger Mark Cuban recently noted, "For the 1st time ever, more people are finding my blog from Twitter and Facebook referrals than via Google." Of course, many people still use RSS feeds to stay up-to-date on blogs and publications of interest, but our list of sources for what is worthy of our attention has expanded significantly. Furthermore, by getting our news from social media, we know who is recommending it, and can easily communicate with that person about it. News is more social than ever.

### **2. How We Start and Do Business**

It is easier than ever to start and launch a business today, in great part thanks to social media. We can not only locate potential collaborators and employees through interest-focused Facebook groups, Twitter searches, and niche social networks, but perhaps more importantly, social media gives people who have time, but little money for advertising, the chance to engage with others and promote their business. A recent article in the New York Times concluded, "For many mom-and-pop shops with no ad budget, Twitter has become their sole means of marketing." While business in the past was generally conducted with those in one's immediate environment, social media, including everything from blogging to tweeting to posting videos on YouTube, has opened new possibilities for both customers and clients. Who we do business with and how we promote that business has moved increasingly online, and for small business especially, social media has proved valuable.

### **3. How We Meet and Stay in Touch with People**

People certainly still meet others at social venues like clubs and parties, but it is easier than ever to discover people who share our interests through social media, whether that means via groups on Facebook or following people on Twitter. Even if your interests lie in an obscure area, like 15th century poetry in France or Nepalese art, there is probably a Facebook group about it, and a Twitter search will likely turn up other people talking about the same subject. Of course, there is only so much communication that can happen through a social network, but via Tweetups and other in-person events, people are expanding these online interactions to face-to-face meetings. The introductions are initially made through social networks, then people develop the relationship using phone calls and in-person meetings.

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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.

**Open Doors Career Center** – A not-for-profit social services agency, whose mission is to empower individuals in need of life and employment skills by providing opportunities and resources to encourage them to discover the keys to their success. CPWN founded the "Bridge to Success" program and CPWN members donate appropriate business clothing to Open Doors. For information contact Robyn Burke at 410-638-0187.

**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 safehouse. 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** – 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.

**Bridge to Success** – This program was created by CPWN in conjunction with Open Doors to establish and maintain a fund used by Open Doors' clients to help them pay for unsupported expenses, such as child care, transportation, etc., in order to help them in their job search. Attractive "Bridge" Pins are available at \$20 each to support this program.

- Continued fro Page Three
- Assume that everything you put on a social networking site is permanent. Even if you can delete your account, anyone on the Internet can easily print photos or text or save images and videos to a computer.
- Be careful about installing extras on your site. Many social networking sites allow you to download third- party applications that let you do more with your personal page. Criminals sometimes use these applications to steal your personal information. To download and use third-party applications safely, take the same safety precautions that you take with any other program or file you download from the web.
- Think twice before you use social networking sites at work. For more information, see Be careful with social networking sites, especially at work.
- Talk to your kids about social networking. If you're a parent of children who use social networking sites, see How to help your kids use social websites more safely.

Continued from Page One

Financial Planner Board of Standards, Eleanor educates consumers and the media about the value of the financial planning process and the importance of working with a qualified competent professional.

As a managing director of Sullivan, Bruyette, Speros & Blayney, Inc. from the firm's inception in 1990 through 2007, Eleanor specialized in the areas of portfolio management, estate planning, helping clients to develop strategies appropriate to their goals and market conditions. She also was responsible for firm communications and marketing.

Eleanor is a graduate of Mount Holyoke College and Cambridge University, UK, where she majored in English and French. She also holds an MBA from the University of Chicago where she specialized in finance and international business.

A member of the Financial Planning Association, Eleanor has served as a member of the Ethics Committee. She also served on the Ethics and Standards committee for the Financial Planning Standards Board, the organization that licenses and supervises international CFP® certificants. She has been an adjunct faculty member for the College for Financial Planning and a member of the Alpha Group, a national network of independent wealth advisors. Eleanor has also served on advisory boards for the TIAA-CREF Institute and the CFP® Board of Practice Standards. In 2002, the National Capital Chapter of the Financial Planning Association named her "Planner of the Year".

Ms Blayney is currently a Trustee for the National Hospice Foundation and volunteers for the Capital Hospice in Falls Church, Virginia. She was formerly a board member for the Wolf Trap Associates, and the National Women's Party headquartered in the Sewall Belmont House and Museum in Washington, DC.

# New Members

## Board Members At Large

### Board Members At Large

#### Sandy Glock

The Open Door Café  
[sglock@atapco.com](mailto:sglock@atapco.com)

#### Melissa Harbold

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#### Andrea Kirk

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#### Carolyn Evans

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#### Wendy Lee

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#### Liz Hopkins

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#### Kim Zavrotny

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## Anne Askey

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## Valerie Keys

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## Lucy Lochner

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## Carol Lee Roberts

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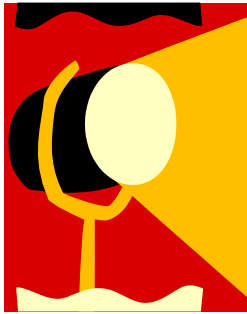
# Member Spotlight

## With Ploumi Saliaris



**1. What was the last book you read? “Cutting for Stone” by Abraham Verghese.**

**2. Do you like to be in pictures or would you rather be the person holding the camera? Both.**



**3. What is your favorite vacation spot? By the water. Preferably one of the greek islands.**

**4. If you could live anywhere in the world for a year, where would it be? Portugal.**

**5. What is your favorite quote? Live for today and hope for tomorrow.**

Continued from Page One: Vicki Franz; July Meeting Sponsor

“The diverse businesses and I95 BUSINESS will focus on people and businesses - doing business - between Baltimore’s I-695 Beltway at White Marsh, through Harford County, Cecil County, to Southern Delaware, which combines to make this one of the fastest-growing economic development areas in the region. Also known as the Chesapeake Science and Security Corridor, the region is home to the U.S. Army’s Aberdeen Proving Ground (APG), a benefactor in the Department of Defense 2005 Base Realignment And Closure (BRAC).

With full implementation set for September 15, 2011, the estimated impact is 8,500 new jobs on Post, and an estimated 7,500-10,000 related jobs off Post. With its strategic location between Washington D.C.

and New York and easy access to the interstate, this region is a centerpiece for education, technology, manufacturing, and defense industries.

For more information or to submit a press release for publication, contact Stacey Rebbert, Editor, at 443-615-1861 or [editor@i95business.com](mailto:editor@i95business.com) or visit [www.i95business.com](http://www.i95business.com).

## Five Ways Social Media is Changing Our Lives: Continued from Page Five

Studies reveal that our time on social networks has nearly tripled in the last year and while Facebook has always primarily centered around connecting with people and staying in touch with friends, according to a study on eMarketer, “41.6% percent of Internet users who used Twitter did so to keep in touch with their friends.” In other words, social media is increasingly being used to find and maintain both old and potentially new friendships.

### **4. What We Reveal**

The old paradigm in communication was that people generally revealed very little of their fears and doubts. They tried to present the image of themselves to other people as completely confident and knowledgeable. The goal was to make sure that you appeared like you were always in complete control. But this is shifting, in part, because of social media. The paradigm is now no longer to try to appear perfect, but to be more transparent with your thoughts and feelings, to reveal your humanness. We now have queens acknowledging that they get nervous at times when speaking, CEOs being more honest and at times using blogs to express reservations over past decisions, and people openly sharing personal views on social issues. Of course, what we decide to reveal and when to reveal it can be delicate, and there will always likely be items we wish to keep private. However, rather than working to hide our thoughts and feelings, social media is helping to create greater personal transparency.

### **5. What We Can Influence**

It used to be a big deal that Oprah had over 20 million people watch her show every week or that the New York Times was read by millions of people, and while these large media outlets still control much of our attention, now with social media, power is increasingly more widespread. So-called mainstream media is no longer always the driving influencer of public opinion. On Twitter, some individuals now have a million or more followers, Facebook Pages can also have hundreds of thousands of fans, and YouTube videos can get millions of views when they go viral. Most of this content is coming from regular people, rather than big, corporate-owned media organizations. For example, people like occasional Mashable guest writer Brandon Mendelson, who has over 950,000 followers on Twitter, have used social media to increase their influence beyond what was possible for “regular people” in the past. Even if we have few followers on Twitter or friends on Facebook or subscribers to our blog, the average person’s influence is increasing as communication channels become more open and fluid. As the networks for sharing and amplifying information strengthen, the ability of each person to influence public opinion and policies increases. As a result, we feel much less like passive bystanders and much more like participants who have a voice in the events in our world.

### **Conclusion**

In every era, cultures go through numerous changes, and in recent years ours has been more impacted than anything else by social media. Large media companies are not likely to go away overnight, nor will the need to communicate by phone or meet people in person, but social media is providing yet one more means of engaging with people on this vast planet of ours, and if used effectively can give all of us greater choice in how we live and what happens in our world. Feel free to share below:  
How has social media changed your daily life?

Article from: <http://mashable.com/2009/10/16/social-media-changing-lives/>



# Top 50 Popular Text Terms Used in Business

1. AFAIC - As Far As I'm Concerned
2. ASAP - As Soon As Possible
3. BHAG - Big Hairy Audacious Goal
4. BOHICA - Bend Over Here It Comes Again
5. CLM - Career Limiting Move
6. CYA - Cover you're a\*\* -or- See Ya
7. DD - Due Diligence
8. DQYDJ - Don't Quit Your Day Job
9. DRIB - Don't Read If Busy
10. EOD - End Of Day -or- End Of Discussion
11. EOM - End Of Message
12. EOT - End Of Thread (meaning: end of discussion)
13. ESO - Equipment Smarter than Operator
14. FRED - F\*\*\*ing Ridiculous Electronic Device
15. FUBAR - F\*\*\*ed Up Beyond All Recognition (or Repair)
16. FYI - For Your Information
17. GMTA - Great Minds Think Alike
18. HIOOC - Help, I'm Out Of Coffee
19. IAITS - It's All In The Subject
20. IANAL - I Am Not A Lawyer
21. KISS - Keep It Simple Stupid
22. LOPSOD - Long On Promises, Short On Delivery
23. MOTD - Message Of The Day2
24. MTFBWY - May The Force Be With You
25. MYOB - Mind Your Own Business
26. NRN - No Reply Necessary
27. NSFW - Not Safe For Work
28. NWR - Not Work Related
29. OTP - On The Phone
30. P&C - Private & Confidential
31. PDOMA - Pulled Directly Out Of My A\*\*
32. PEBCAK - Problem Exists Between Chair And Keyboard
33. PITA - Pain In The A\*\*
34. QQ - Quick Question -or- Cry More
35. RFD - Request For Discussion
36. RFP - Request For Proposal
37. SBUG - Small Bald Unaudacious Goal
38. SME - Subject Matter Expert
39. SNAFU - Situation Normal, All F\*\*\*ed Up
40. SSDD - Same Sh\*\* Different Day
41. STD - Seal The Deal -or- Save The Date -or- Sexually Transmitted Disease
42. SWAG - Scientific Wild Ass Guess -or- SoftWare And Giveaways
43. TBA - To Be Advised
44. TBD - To Be Determined
45. TWIMC - To Whom It May Concern
46. TIA - Thanks In Advance
47. WIIFM - What's In It For Me
48. WOMBAT - Waste Of Money, Brains And Time
49. WTG - Way To Go
50. YW - You're Welcome

# 2011 Calendar of Events!

1	2	3	<b>July Networking Meeting</b> 7/12/2011, 11:30-1:30 Bonafish Speaker: Eleanor Blayney Sponsor: Vicki Franz, Mason Dixon Arrive \$20Mbrs/ \$30 Non-Mbrs	6	7
8	9	10	<b>August Networking Meeting</b> 8/9/2011, Breakfast Open Door Café Sponsor: Mary Ann Bogarty, PNC Bank \$18 Mbrs/ \$25 Non-Mbrs	13	14
15	16	17	<b>September Networking Meeting</b> 9/13/2011, 11:30-1:30 Maryland Golf & Country Club Speaker: Cindy Wolf Sponsor: Jennifer Webster, Lassen, Marine & Webster \$20 Mbrs/ \$30 Non-Mbrs	20	21
22	23	24	<b>October Fashion Show</b> 10/11/2011; Evening Richlin Ballroom \$45 Members/ \$55 Non-Members/ \$450 Table	27	28
29	30	31	<b>November Networking Meeting</b> 11/8/2011, 11:30-1:30 Van Diver Speaker: Susan Fischer-Huettner, The Daily Record Sponsor: Lisa Fuller, Fuller Insurance \$20 Members/ \$30 Non-Members		
			<b>December Holiday Meeting</b> 12/13/2011 Evening Rockfield Manor Sponsor: Janis McGuire, Met Life Home Loans		



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

## CPWN 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

### July Networking Meeting

7/12/2011, 11:30-1:30

Bonefish

Speaker: Eleanor Blayney

Sponsor: Vicki Franz, Mason Dixon Arrive

\$20Mbrs/ \$30 Non-Mbrs

### August Networking Meeting

8/9/2011, Breakfast

Open Door Café

Sponsor: Mary Ann Bogarty, PNC Bank

\$18 Mbrs/ \$25 Non-Mbrs

### September Networking Meeting

9/13/2011, 11:30-1:30

Maryland Golf & Country Club

Speaker: Cindy Wolf

Sponsor: Jennifer Webster, Lassen, Marine & Webster

\$20 Mbrs/ \$30 Non-Mbrs

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