



# CPWN Member News

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

September 2006

## 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:

September Meeting:  
Kendel S. Ehrlich  
First Lady of Maryland  
"Balancing Career and Family"

Meeting Sponsor: Patty Desiderio  
'Service with a Smile Helps You Retain Customers!'

President's Message  
CPWN Committee Corner  
Member News & Announcements

Getting to Know You... Vicki Mentzer

Preparing for Your Financial Future

Media and Advertising - How to Get the Most Bang for Your Buck!

Everything You Need To Know About Reverse Mortgages

Website 101 for Small Businesses: Domain Names

## September Meeting: First Lady Kendel S. Ehrlich



First Lady Kendel S. Ehrlich

### Biography of First Lady, Kendel S. Ehrlich

Kendel S. Ehrlich was born the youngest of three children and raised in the Baltimore County community of Lutherville, Maryland. As a member of the National Honor Society and co-captain of the Dulaney High School lacrosse team, Kendel honed the skills that follow her today - spirit, leadership, and commitment. She attended the University of Delaware and pursued a Bachelor of Science degree in Criminal Justice and a minor in Political Science. Before attending the University of Baltimore Law School, Kendel worked as a paralegal at the law firm of Venable, Baetjer & Howard.

From 1990 to 1995, she worked as a felony trial lawyer with the Public Defender's Office in Annapolis, Maryland. While in Annapolis she met her future husband, Robert Ehrlich, who was a member of the House of Delegates and an attorney. They were married on July 24, 1993. That same year, the Ehrlichs ran a grassroots campaign for Maryland's second Congressional district seat. In 1994 Bob Ehrlich was elected to Congress and Kendel became counsel to Youth Services International in Owings Mills. In 1997, she went back to the courtroom as a prosecutor in district

and juvenile court in Harford County, Maryland. Drew Robert Ehrlich was born on July 24, 1999, and Joshua Taylor Ehrlich was born on March 6, 2004.

On March 25, 2002, Robert Ehrlich announced his candidacy for Governor against incumbent Lt. Governor Kathleen Kennedy Townsend as a 24-point underdog. By October of that same year, the campaign had pulled within two points of the incumbent and had raised almost \$1 million more than the opposition. Kendel Ehrlich was incredibly active in the campaign as a public speaker accompanying her husband around the state.

She remains an active speaker focusing on the following initiatives: Education, Drug and Alcohol Abuse Treatment and Prevention, Hospice Care, Cancer Prevention, and the creation of Maryland's first Women's History Museum. She sits on several boards and is an avid fundraiser for various causes in Maryland, including: Cystic Fibrosis, GBMC Hospital, Race for the Cure, The Red Cross, Suited for Change, and various statewide hospice organizations.

The people of Maryland enjoy relating to a First Lady who is an active mother trying to balance her time like most women. When time permits, Kendel enjoys exercising, golfing, reading and skiing.



**Let your voice be heard!  
Make time to vote!!**

**FY 2006  
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**A Word from Our President ... Laura Henninger**



*Laura Henninger*

CPWN's August meeting was a big success! Networking events are always popular, and we try to have them at least a few times of year. It is always helpful to "get back to our roots" and remember what brought all of us together in the first place.

My family and I were enjoying a vacation in Michigan the week of the August meeting. We stayed at a cabin on a beautiful small lake near Traverse City. The cabin did not have internet access, so I was "unplugged" for the week. It made me realize how dependent I am on the computer, but also that I can survive without it for a week. I was truly able to relax and enjoy my vacation!

At CPWN's September meeting, we are pleased to welcome Mrs. Kendel S. Ehrlich, First Lady of Maryland. Mrs. Ehrlich will speak to us on "Balancing Career and Family." I want to especially thank Theresa Wiseman for arranging for Mrs. Ehrlich to speak to us, and for handling all the details. This is a not-to-be-missed event! As I write this, registrations for the September meeting are coming in quickly, so be sure to register as soon as possible.

I hope all of you had a chance to take a much-needed vacation this summer, and are transitioning well to the back to school season. Happy September!

*Laura*

**GENERAL INFORMATION**

**MEETING RESERVATIONS:**

Tel: 410-297-9722  
Fax: 410-420-2749  
Email: cpwn@getbenchmark.com  
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:**

20th of the month

CPWN welcomes member articles, news announcements, and non-profit event announcements. Items will be placed in the newsletter as space permits.

Send all submissions to cpwnnews@getbenchmark.com or fax to 410-420-2749. For information call 410-893-6779.

**CPWN  
2006 Event Calendar**

**September 12, 2006**

Speaker: Kendel S. Ehrlich  
First Lady of Maryland  
Maryland Golf & Country Club  
11:30 a.m. - 1:30 p.m.

**October 10, 2006**

CPWN Annual Fashion Show  
Richlin Ballroom

**November 14, 2006**

Speaker: Melanie Parrish,  
Upper Chesapeake HealthLink  
"Happier Holidays –  
Less Stress"

The Bayou Restaurant  
11:30 a.m. - 1:30 p.m.

**December 12, 2006**

CPWN Holiday Party  
Beechtree Golf Club

## September Meeting Sponsor: Patty Desiderio

Patty Desiderio founded Patty's Gifts and Baskets in May 2002. Yes, we have gifts and gift baskets too! That is just the tip of the iceberg – like icebergs that's only a small part of what we do! The company is part-concierge (finds items their customers are looking for), an international bazaar (ships international to over 40 countries such items as gift baskets, flowers, Belgium linens, Belgium crystal, getaway weekends, wellness certificates) and a bit of marketing too (helps customers with branding, promotions, and thank you gifts) all done through cost effective gifting ideas.

The company started in 2002 with one product line, gift baskets! The company has expanded and added over 10 new product lines (around 400 items) consisting of cookie bouquets, flowers, fruit baskets, promotional gifts, snack gifts, sport baskets, pet baskets, additional themed gift baskets, case lot gifts for business to business sales, kosher gifts, Maryland themed items, a gourmet food line and European gifts exclusive to international destinations. Gift ideas range in price from under \$5.00 to over \$500.00.

Patty's interest in fundraising has a new added feature as well. Fundraising items for schools, non-profits to earn extra dollars for much needed programs. The company's future goals. To open up a satellite office, probably on the East Coast, in the future.



**Patty Desiderio**

For more information, contact Patty at 410.638.6918 or [PattyGiftBaskets@comcast.net](mailto:PattyGiftBaskets@comcast.net). Web site for Patty's Gifts and Baskets is: [www.pattysgiftsandbasketsrus.com](http://www.pattysgiftsandbasketsrus.com).

## Getting to Know You... Vicki Mentzer

Vicki Mentzer, Vice President and Branch Manager of Mercantile County Bank Jarrettsville Branch, has been in the banking industry for 20 years, six of which have been with Mercantile County Bank. Vicki is also a licensed Annuity Representative for Mercantile Brokerage Services. The Bank's mission is to be committed to exceptional service for our community.

For nearly 100 years, Mercantile County Bank has been committed to providing the highest level of personal attention and service. With 17 offices to serve you throughout Northeastern Maryland and Northern Delaware, our expanded convenience, capacity, and resources can serve your interests – better and faster. Mercantile County Bank is a local bank with the valued resources and capacity that work and feel like a regional bank.

Vicki is a member of several non-profit associations: Office on Aging, Rebuilding Together/Harford County, Harford Student Trades Association, Harford County Library Foundation and Co-Chair of the Ways & Means Committee for Harford County Chamber of Commerce.

A Harford County native all of her life; she is engaged to Mike DeGraw, with plans to marry in September of this year. The two will reside in Bel Air. She has two daughters, four grandchildren and two step-grandchildren.

Vicki attended St. Margaret's School where she enjoyed riding the old McMahon bus in her elementary years. In 1969 she graduated from Bel Air High School. Her two daughters also graduated from Bel Air in 1988 and 1991!



**Vicki Mentzer**

Vicki states, "I remember Bel Air when it was a two way street down Main! On the street was the old Hub and National Stores, Guerio's, the hole and sitting at the soda fountains in Richardson's and Boyd & Fulford's."

To get to know Vicki better, call her at 410-638-2062 or email her at [vicki.mentzer@mercantile.net](mailto:vicki.mentzer@mercantile.net).

## CPWN Member News & Announcements

### **Havre de Grace Chamber Seeking Auction Items**

The Havre de Grace Chamber of Commerce is seeking donations for the Chinese and Silent Auctions for their Annual Bull Roast in October. For the Silent Auction, they are requesting "Theme Baskets" valued between \$75 to \$200. For the Chinese Auction, they are asking for items valued between \$20 to \$75. All donations are appreciated. For tickets and more information on auction items and the bull roast, please contact Lauren Thomas at 410-939-0000 or email lauren@thomasbenefitservices.com.

### **Rose Zappa Jehnert Teaching Courses at HCC**

Rose Zappa Jehnert, President of Get It 2gether Organizational Services, will be instructing several classes this fall at Harford Community College. Sessions being offered include:

Don't Let Time Manage You - 10/26/06, 6-8 PM  
 Get Organized - Change Your Life - 11/15/06, 6-8 PM  
 Letting Go of Clutter - 9/30/06, 10 AM-12 PM and  
 11/28/06 6-8 PM

You can register online at [www.harford.edu](http://www.harford.edu) or call 410-836-4376 for further information.

### **Renee McNally, SPHR Teaching HR Course at HCC October 10 and 11, 2006**

Renee McNally, SPHR will be teaching "Effective Human Relations Skills" at HCC. This course provides an overview of key HR issues including employment law, benefits, recruiting, training, employee relations, and performance management. It is an ideal course for new business owners, anyone new to human resources, office managers, and anyone assuming the HR function for their company. The course will be held October 10th, from 9:00 a.m. to 4:00 p.m. and October 11th from 9:00 a.m. to 12:00 Noon. Course #45487. Register online at [www.harford.edu](http://www.harford.edu) or call 410-836-4376.

### **Rebuilding Together Harford County, Inc. Longaberger® Basket Bingo September 29, 2006**

A basket bingo will be held at the Fallston Volunteer Fire Hall & Ambulance Company, 2201 Carrs Mill Road, Fallston, at 7:00 p.m. on September 29th. Doors will open at 6:00 p.m. Advance tickets are \$12.00. Tickets at the door are \$15.00. All proceeds to benefit Rebuilding Together Harford County, Inc. This non-profit organization provides home repairs and modifications for low-income homeowners. For information, please contact Denise at 410-207-0088 or Beverly at 410-836-9599.

### **Geriatric Assistance & Information Network Longaberger® Basket Bingo November 11, 2006**

The Geriatric Assistance & Information Network is holding a basket bingo at the Aberdeen Fire Hall, Rogers Street, Aberdeen, at 7:00 p.m. on Saturday, November 11th. Doors will open at 6:00 p.m. Tickets are \$10.00 in advance, \$12.00 at the door. Proceeds will benefit the Harford County Senior Emergency Fund. Food, dessert table, and drinks available. For tickets and information, please call Barbara (Home Instead Senior Care), 410-420-7950, Jean (Senior Move, Ltd.) 443-375-8679, or Karen (Family & Children's Services) 410-838-3222.

### **Prestige Gems & Jewels, LLC Celebrates 1st Anniversary**

Lynn Betzold, Owner of Prestige Gems & Jewels, recently celebrated one year in business. The Harford Business Ledger ran a feature article on Lynn in their June issue. Lynn is an Accredited Jewelry Professional and offers fine quality jewelry through personal meetings and jewelry parties. For more information, contact Lynn at 410-322-1479 or email [prestige.gj@comcast.net](mailto:prestige.gj@comcast.net). Visit her website at [www.stuller.com](http://www.stuller.com).

## **Service with a Smile Helps You Retain Customers!**

For years, businesses have been looking for the best strategy to retain their customers because they understand a long-term customer relationship is worth dollars to their companies. Besides, statistics show that getting new customers is 3 or 4 times more expensive than keeping existing ones.

One of the most effective marketing strategies of retaining customers is to offer the best service. Especially when competition is fierce, companies tend to offer similar products and use similar pricing. The only way to differentiate one business from another is the quality of service.

In order to provide the best service you need to develop good listening skills. This will help you better understand your customer's preferences. With a good understanding of customer's preferences, it will be easier for you to provide good customized service that perfectly fits your customer's needs.

When your customers are satisfied and happy, they are less likely to turn to other suppliers. A satisfied customer will be helpful in

bringing business referrals to you. Often, customers are willing to share their happy experience with others. Your most effective and least expensive form of promotion for your business is word-of-mouth advertising. The best service provided is not only effective in retaining customers but also beneficial in growing your business.

Build one-on-one relationships with your customer. Periodically, call your customer or send a postcard. This will let your customers know that they are always your top priority. As a result, customers are more willing to engage in a long-term business relationship.

Providing the best service and building a close relationship are the two most effective strategies in retaining customers. Remember...a happy customer is the best customer!!

Article contributed by Patty Desiderio, *Patty's Gifts and Baskets, LLC*.  
 Contact info: [PattyGiftBaskets@comcast.net](mailto:PattyGiftBaskets@comcast.net) or 410.638.6918. (Article based on *Basketime* July 2006 newsletter).



## Website 101 for Small Businesses: Domain Names

Choosing a domain name can be one of the most challenging parts of the website process. Your domain name is the name of your website, such as [www.mycompany.com](http://www.mycompany.com). It is how people will find your site on the web.

If possible, the best extension to have is a .com. It is not only the most popular extension, but people assume that for-profit businesses will have that extension.

How long should your domain name be? Many web experts differ on this, and with as many website addresses that are currently out there, it is getting increasingly difficult to come up with shorter domain names that are relevant to your business.

I recommend having no more than three words in your domain name. Why three? It will give you the opportunity to put a keyword or two in your domain without it being too lengthy. Stay away from creative spelling if at all possible. I've found that unless you have built up a large-scale marketing and branding effort, it gets harder to find your website when the spelling has been modified.

Website visitors who don't know your company is out there will be using something called "keywords" when trying to find relevant sites on the web. Keywords are what you type into a search engine to find a website. One of the biggest advantages for website ranking is having your keywords in your domain name.

Think about the words your ideal customer would type into a search engine to find your business on the web. Make a list of these words, and then combine them to start your list of potential domain names.

So, do you need more than one domain name? I would say all website owners should consider adding one or more domain names. Not only is it inexpensive, but by owning the same domain name with several extensions, it will help visitors find you who may have been lost business otherwise. You can also own several different domain names that describe different segments of your business while still only hosting one website.

Once you have determined a list of domain names you are interested in, you can check domain name availability with most hosting companies for free, or visit Internic's site at <http://www.internic.net/whois.html>.

Maximize your website hits with a domain name to remember!

*This article was contributed by Jennifer Lewis, Owner, Lewis Web Creations. You can contact Jennifer at (410) 569-9963 or visit her on the web at <http://www.lewiswebcreations.com>.*



Back  
to school  
so soon?

Where did  
the summer go?

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## EVERYTHING YOU NEED TO KNOW ABOUT REVERSE MORTGAGES

Reverse mortgages are becoming household words, but many of us do not have a complete understanding of the plan, who is eligible, and what the benefits are. A reverse mortgage is a special type of loan that enables homeowners age 62 and over to tap the equity they have in the home and receive tax free income. Unlike a traditional home equity loan, no repayment is required until the home is no longer the primary residence. It can be a powerful tool to help eligible homeowners obtain tax-free cash flow.

### Who is eligible?

- The homeowner must be at least 62 years old and occupy the property as their primary residence.
- The home must be owned free and clear or have only a small remaining mortgage balance.
- The property can be a single family dwelling up to four units
- There are no income, asset, employment, or credit requirements on a reverse mortgage.

### Benefits of a Reverse Mortgage:

- homeowner always retains title to the property
- no loan repayment until the homeowner dies, moves or sells

- no income, medical or credit requirements
- retain ownership of home for life; this is guaranteed as long as you maintain your home, and pay insurance and real estate taxes
- choose a cash flow plan tailored to your needs
- no restrictions on how you may use the funds
- a tax-advantaged way to pass on part of your estate today

### The money may be used to:

- supplement your retirement income,
- buy a new car,
- make home repairs,
- use it as a financial planning tool,
- travel more frequently,
- help pay for a grandchild's education,
- cover medical expenses.

*Information for this article was provided by Susan Haviland of Amston Mortgage and Roseann King of Wells Fargo Home Mortgage.*

## ***MEDIA AND ADVERTISING – HOW TO GET THE MOST BANG FOR YOUR BUCK!***

### **LAYOUT:**

**Strive for a Clean Ad** – Too much clutter in an ad causes people to glance over them. We are all part of the “faster is better” society. No one wants to take the time to read something that might be time consuming. Bullet points tend to draw attention better than continuous text, and take less time to read. Catchy phrases, headlines, or company names draw attention quickly. The reader is attracted to the title and wants to read further. The one second test is a good way of determining whether a reader can tell at a glance what the advertiser is selling. It simply means that you should be able to look at the layout for a second, then close your eyes and determine the message.

**Illustrations** – Illustrations draw the reader’s attention to the ad. Studies show that an ad with an illustration that takes up 50% or more of the ad space increases readership by as much as 37%.

### **WHAT A GOOD AD DOES:**

Sell your benefits rather than your features. People buy based on what the product does for them, not on what ingredients it has.

Convey your message simply. Your ad should be believable and honest.

Make the reader stop from turning the page. Your ad should be catching enough that it draws the reader to it, and keeps the reader from turning the page. Whenever possible, utilize the art department of the media outlet that you are using. This is usually no extra charge for the service, and you are in some cases getting some great designers working on your ad.

### **FREQUENCY:**

An ad that is placed frequently builds awareness. Awareness builds familiarity and familiarity builds trust. Advertising gets the best results over time. Very few people need what you are selling at any ONE time. Frequent advertising reaches a larger market when they are ready to buy, not just when you are ready to sell. Frequency also offers you the best advertising rate. Most newspapers today offer significant incentives for increasing frequency.

*Contributions for this article were submitted by Linda Aaby of the Aegis and Julie Stratton of the Harford Business Ledger. Information for this article was also adapted from the Newspaper Association of America.*



**Don't  
Forget  
to  
Vote!**

## **PREPARING FOR YOUR FINANCIAL FUTURE**

When most of us think of investing, we immediately think of investing for retirement. While that is an important aspect to be considered, there are other pieces of the puzzle that are also important. Establishing a budget, investing early and regularly, and saving for post-secondary education should also be included.

### **Establishing a Budget**

Establishing a budget is a great first step in planning your finances. A budget is a useful tool for recording all of your income and expenses. By writing down how much money you earn and spend each month, you can see where your money is going. This will assist you in being able to prioritize your expenses and needs. Any money left over can be used for saving and investing. Even a small amount of money invested regularly can help.

### **Invest Early and Regularly, Even Small Amounts**

One reason to start a regular investment program early is to give your money as much time as possible to grow through compounding. If you haven't started investing yet, then consider starting now and getting into the habit. Just remember that the amounts you invest do not have to be large, especially if the money is taken directly out of each paycheck. You will be surprised how little you miss money you don't see. If you're already investing every month, look for ways to contribute more through bonuses and monetary gifts.

The value of starting early is illustrated by a 25-year old investing \$2,000 per year for 10 years at a hypothetical 10% fixed rate of return with all gains and dividends reinvested. This 25-year old would accumulate \$672,998 by age 65. A 35-year old investing \$2,000 per year for 30 years and reinvesting all gains and dividends will have \$400,275 when he or she reaches 65. These examples are for illustrative purposes only and do not represent any particular investment. The return and principal value of any investment will fluctuate so that your investment, when cashed in, may be worth more or less than its original cost. While a 10% rate of return may not be representative of investments currently or historically available, the hypothetical illustration does serve to reinforce that starting early can be important.

### **College Tuition Planning**

Preparing for your children's or grandchildren's college education is important, especially when tuition costs are rising every year. One possibility might include investing in a Coverdell Education Savings Account, which allows tax-free withdrawals for qualified education expenses. These can include room, board and tuition for elementary, secondary, or higher education. You might also want to look into prepaid tuition plans. Many states offer programs that allow parents to lock in the cost of tomorrow's college tuition and fees for about what it would cost today.

*This article was contributed by: Shirley Brunkhorst, State Farm Agency, State Farm VP Management Corp., One State Farm Plaza, Bloomington, IL 61710-0001, 410-420-6384.*

## Welcome New CPWN Members!

### Kathy Heidelmaier

Business Development Manager

**SERVPRO of Harford & Cecil**

**Counties**

P. O. Box 1067

Edgewood, MD 21040

Phone: 410-679-6260

Fax: 410-679-6268

Email: kathy.heidelmaier@spharford.com

Web: www.servpro.com

Business Description: Water and Fire

Restoration Services

CPWN Member Category: Consulting

CPWN Business Category: Mortgage  
Lending

### Marcia A. Byrne

Branch Manager/Owner

**Premier Mortgage Funding**

3006 Floribunda Court

Fallston, MD 21047

Phone: 410-557-8585

Fax: 410-666-1887

Email: marciabyrne@comcast.net

Web: www.pmfunds.lenderplanet.com

Business Description: Mortgage Lending

CPWN Member Category: Mortgage

Lending

com

Web: www.imagebuilderswebdesign.com

Business Description: Website Design

CPWN Member Category: Website

Design

### Nancy L. Giorno

Deputy County Attorney

**Harford County Government**

220 South Main Street

Bel Air, MD 21014

Phone: 410-638-3205

Fax: 410-879-7651

Email: nlgiorno@harfordcountymd.gov

Web: www.harfordcountymd.gov

Business Description: Government

Services

CPWN Member Category: Government

Services

*Please see more new members listed on  
Page 8 in this issue.*

### Jessica Conklin

Reverse Mortgage Specialist

**Amston Mortgage Company, Inc.**

217 E. Churchville Road

Bel Air, MD 21014

Phone: 410-420-9595

Fax: None provided.

Email: jessica@amston.net

Web: None provided.

Business Description: Mortgage Lending

### Colleen Estes

Owner

**ImageBuilders Web Design**

83 Crestwood Drive

Elkton, MD 21921

Phone: 443-309-2386

Fax: None provided.

Email: colleene@imagebuilderswebdesign.

## Correction

Credit for writing the "End of Summer - August Downtime" article which appeared in the August CPWN Newsletter should have been given to Marge Pearce, Owner, A Polished Image.

You may reach Marge at 410-272-3929 or email polishedyou@aol.com. We regret the error.

## Help Wanted

**Financial planning** office in Bel Air looking to hire a part-time planning assistant. Looking for an articulate, detail-oriented individual with strong people skills. The position entails answering phones, scheduling appointments, filing, and data entry.

Please fax your resume to 410-569-2457 or email andrea.n.kirk@ampf.com.

## CPWN Committee Corner

### CPWN Fashion Show Committee News

Work on the CPWN Fashion Show is well underway by the Fashion Show Committee. on this year's show scheduled for October 10th.

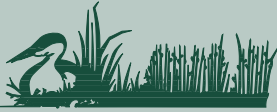
Now is the time to donate those items for the Silent Auction and the Goodie Bags that will be given to everyone attending the show!

**Silent Auction:** We are looking for a wide variety of auction items including, but not limited to, gift certificates, gift baskets, sports memorabilia; sporting event or cultural event ticket; trips, vacation stays, home décor, kitchen accessories, and whatever your imagination provides! Deadline for donations is Tuesday, September 26. Please contact Rose Zappa-Jehnert at rose@getit2gether.com or 410-557-0497.

**Goodie Bags:** Goodie bags will be provided to all in attendance at the fashion show. Please contact Jackie Reed at thephotoalbumlad y@comcast.net; 410-893-4113, or Mary Ann Bogarty at maryann.cochran@susquehanna.net; 410-515-4200 with your donations. Deadline for goodie bag items is Tuesday, September 26. Please plan for approximately 300 people at this year's show.

Please note that all deadlines will be strictly adhered to and regrettably, no items will be accepted after those deadlines, nor will they be accepted the night of the event.

As in years past, we will be accepting donations of gently-used business attire and accessories which will go to Open Doors Career Center. These items are used by clients of Open Doors as they seek to interview to reenter the work force. We will accept these donations on the night of the show.



**Chesapeake Professional Women's Network, Inc.**

**CPWN Member News**

**Publisher**

The Chesapeake Professional Women's Network, Inc.

**Assistant Publisher**

Sharon B. Epple

**Editor**

The CPWN Newsletter Committee

Opinions expressed by the authors do not necessarily reflect those of the Publisher or the Board of Directors of The Chesapeake Professional Women's Network, Inc. Reproduction or use of material in whole or part is forbidden without prior, written permission of CPWN.

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Postmaster:  
Send address changes to:  
P. O. Box 654  
Bel Air, MD 21014

**Welcome New CPWN Members!**

**Mary F. Cogley**  
Cruise and Travel Specialist  
**Cruise Planners**  
507 Wycliff Court  
Joppa, MD 21085  
Phone: 410-679-8091  
Fax: 410-679-8091  
Email: mcogley@cruiseplanners.com  
Web: www.VacationsExtraordinaire.com  
Business Description: Travel  
CPWN Member Category: Travel Agency

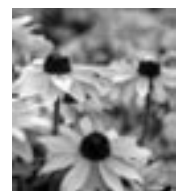
**Sarah Tierney Bleach**  
Director of Accounting  
**Frederick Ward Associates**  
5 South Main Street  
Bel Air, MD 21014  
Phone: 410-879-2090  
Fax: 410-893-1243  
Email: sbleach@fredward.com  
Web: www.fredward.com  
Business Description: Engineering and Architectural  
CPWN Member Category: Consulting

**Allison Marabello**  
Branch Manager  
**BB&T Bank**  
3500 Conowingo Road  
Street, MD 21154  
Phone: 410-457-2900  
Fax: 410-457-4204  
Email: amarabello@bbandt.com  
Web: www.bbandt.com  
Business Description: Financial Institution  
CPWN Member Category: Financial Services

**Gail D. Spielberger**  
Attorney  
**Whiteford, Taylor & Preston**  
7 Saint Paul Street  
Baltimore, MD 21202  
Phone: 410-347-8709  
Fax: 410-223-3489  
Email: gspielberger@wtplaw.com  
Web: www.wtplaw.com  
Business Description: Legal  
CPWN Member Category: Legal

**Debbie Strasser**  
Owner/Professional Organizer  
**Always Organized**  
407 Calla Court  
Bel Air, MD 21015  
Phone: 410-838-6766  
Fax: 410-420-1409  
Email: debbie@always-organized.com  
Web: www.always-organized.com  
Business Description: Residential and Small Business Organizing Services  
CPWN Member Category: Consulting

**Please see more new members listed on Page 7 in this issue.**







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E-Mail: [Teresa.Truckenmiller@ncmc.com](mailto:Teresa.Truckenmiller@ncmc.com)  
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[melissa@compltc.com](mailto:melissa@compltc.com)

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[www.hrsolutionsource.com](http://www.hrsolutionsource.com)

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Fax: 410.569.2457  
[andrea.n.kirk@ampf.com](mailto:andrea.n.kirk@ampf.com)  
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www.skylightcreativeideas.com



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**LISA RANLETT**  
Design Associate

13523 Long Green Pike  
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410•595•9622

**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](mailto:renee@hrsolutionsource.com). You may also email [CPWNNews@getbenchmark.com](mailto:CPWNNews@getbenchmark.com).

Thank you!  
CPWN Newsletter Committee



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**Chesapeake Professional Women's Network, Inc.**  
**October 2006 Meeting**  
**CPWN 8th Annual Fashion Show**

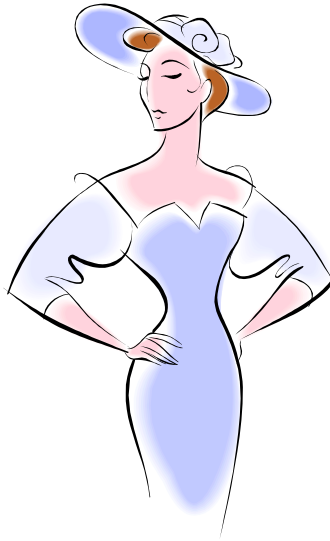
**Tuesday**  
**October 10, 2006**  
 6:00 p.m. - 10:00 p.m.

Richlin Ballroom  
 Rt. 24, Edgewood, MD

Tickets:  
 Members \$30.00  
 Non-Members \$35.00  
 Tables of Ten \$270.00\*

*\*Tables of ten must be paid for in advance.*

**Register by noon, October 4th**  
 Call 410-297-9722,  
 Email: cpwn@getbenchmark.com,  
 or register on-line at cpwnet.org.



CPWN members will be modeling fabulous fashions from **Talbot's, HeartBeat, Priceless Moments-The Bride's Palace, and Ulla Popken**

To donate Silent and Chinese Auction items, contact Rose Zappa-Jehnert, 410-557-0497.

A portion of the proceeds from this event will be donated to Open Doors Career Center.

Bring your "gently used" business attire and accessories to this event. They will be donated to Open Doors' Women's Employment Program.

*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 October 2006 Meeting Reservation Form**

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



Yes, I would like to attend the October 10th meeting

\$30.00 Members/\$35.00 Non-members/\$270.00 Table of Ten

Payment Enclosed \$ \_\_\_\_\_ Ck.# \_\_\_\_\_ (Make check payable to CPWN.)

Vegetarian meal requested \_\_\_\_\_

Member Name \_\_\_\_\_

Company \_\_\_\_\_

Guest Name(s) \_\_\_\_\_

**REGISTRATION DUE BY NOON, October 4, 2006.**  
**Please provide 24-hour notice of cancellation to avoid being billed for your reservation.**



# Chesapeake Professional Women's Network, Inc.

## November 2006 Meeting

**Tuesday,  
November 14, 2006**  
11:30 a.m. - 1:30 p.m.

The Bayou Restaurant  
927 Pulaski Hwy  
410-939-3565

Members \$18.00  
Non-Members \$23.00

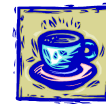
**Register by Noon,  
November 10, 2006**  
Call 410-297-9722,

Email: [cpwn@getbenchmark.com](mailto:cpwn@getbenchmark.com),  
or register on-line at [cpwnet.org](http://cpwnet.org).



### Meeting Speaker

**Melanie Parrish**  
Upper Chesapeake HealthLink  
"Happier Holidays-Less Stress"



### Meeting Sponsor

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*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.*

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### CPWN November 2006 Meeting Reservation Form

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



**Yes, I would like to attend the November 14th meeting**

\$18.00 Members/\$23.00 Non-members

Payment Enclosed \$ \_\_\_\_\_ Ck.# \_\_\_\_\_ (Make check payable to CPWN.)

Vegetarian meal requested \_\_\_\_\_

Member Name \_\_\_\_\_

Company \_\_\_\_\_

Guest Name(s) \_\_\_\_\_

**REGISTRATION DUE BY NOON, November 10, 2006.**  
**Please provide 24-hour notice of cancellation to avoid being billed for your reservation.**