



# Newsletter

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

## 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).

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## This Month - Back To School

### CPWN Member News

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## Top 10 Networking Tips for Savvy Networkers

- **Be Prepared.** Savvy Networkers always have their networking tools with them at all times. The Networking tool kit includes: an ample supply of business cards, your name badge, any collateral material and your marketing message
- **Arrive early.** Savvy Networkers arrive early and have their business cards readily available and can relax and focus on learning about the other people in the room. As an early, Savvy Networker, you can pause to calmly gather your thoughts and your intentions so that your time spent networking will be of benefit to you. Preparation goes a long way in making you appear to be someone that other people will want to get to know. And you will be judged by others, like it or not, based on their first impression of you.
- **Have a plan.** Savvy Networkers always have an idea of what the goal is for each event they attend. Know, before going in, what the outcome is that you want for yourself or for the people you meet at each event. Do you want to meet 3 people and focus on getting to know them really well?



## SPONSOR—

About 3% of American men — or 1 in 33 — have experienced an attempted or completed rape in their lifetime. 15% of sexual assault and rape victims are under age 12. 1 out of every 6 American women have been the victims of an attempted or completed rape in their lifetime (14.8% completed rape; 2.8% attempted rape).

The numbers are clear--we are all vulnerable to victimization.

Harford County citizens reacted to a sexual assault in 1978, with the determination to ensure that no victim would ever have to walk alone again. What would later become the Sexual Assault/ Spouse Abuse Resource Center, Inc. (SARC) was born. This dedicated group opened their doors on July 10, 1978 to begin serving victims in our community. It was immediately apparent that the crimes of domestic and sexual violence were so closely linked that it would be impossible to address one issue without the other. One month later, our services expanded to include victims of domestic violence. By September 1978, the Center was operating a 24-Hour Helpline. SARC services are available to everyone male or female/adult or child.

We offer our community an entire package of services to provide a safety net for our clients. They include a 24-Hour Helpline, crisis intervention, clinical services, legal services, a confidentially located safehouse, information and referrals, community outreach, and volunteer opportunities. SARC's services empower victims to break free from the violence and begin the journey to survivor. We continue to be the only provider in Harford County exclusively dedicated to providing these specialized services to victims of domestic violence, sexual assault, and stalking. For more information, visit our website at [www.sarc-maryland.org](http://www.sarc-maryland.org). Help is available 24 Hours a day at 410/836-8430.

## Top 10 Networking Tips for Savvy Networkers

### BOARD OF DIRECTORS

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Jennifer Lewis

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Andrea Kirk

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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.

(Con't)

Are you looking for an introduction to a certain type of client? Are you looking for information or connections that will get you that information? When you have a plan, it is easier to stay focused and achieve your expected outcome.

- **Be a Giver and/or a Connector.** When you focus on "giving" and being helpful to others, the "getting" will come later ... and it will come in unexpected ways. Foremost to remember, is that no one likes a person with a "taker" mentality. When you are generous, people will notice and respect you for your kind nature. Act like a host at every event you attend by connecting people. This can be a simple act of introducing 2 people to each other or as elaborate as giving a testimonial about 1 person and their services to the entire group.

- **Leave your troubles behind.** Put on a happy face at the door and remind yourself that it is "show time". This is your time to sparkle and shine. People will look forward to seeing you and meeting you if you are energetic, positive, and outgoing. Do not burden or bore people with your troubles or your problems. Everyone has enough of their own, and, trust me on this, they do not need or want to hear about yours.

- **Listen with focus.** When someone is speaking with you, give that person your entire focus. LISTEN. Really hear what the person is saying. Keep your eyes and ears focused and keep your self talk and thoughts focused too. The greatest gift that you can give to another person is to truly hear what that person is saying. Listen twice as much and talk 1/2 as much and everyone you treat this way will think you are a genius!

- **Be Genuine.** Everyone knows when someone is "schmoozing" on or at them. There is a huge difference between being INTERESTED and in trying to be INTERESTING. When you are interested in learning about someone and their business entirely for the sake of learning about the other person, you will leave a lasting impression as someone who genuinely cares.

- **Do Teach/Don't Sell.** The Savvy Networker knows that the immediate sale of a product is not the goal in networking. Networking is about building relationships with people who will be happy to tell others about who you are and what you do. Word of mouth advertising is the most cost effective and powerful advertising. At every opportunity, teach others about who you are, as a person, and what it is that you do.

- **Follow up.** After the event, send a thank you card to each person that you had direct contact with. Mention something from your discussion in the thank you card (it helps if you jot notes on the back of each person's business card that you collect). The follow up is, sadly, the most neglected part of networking. Since so many people fail to follow up, you can really stand out by just doing this simple act of reaching out to remind someone of who you are and what you do.

- **Follow up some more!** Depending on where you look, marketing statistics state that it takes 7 to 12 impressions for a consumer to make a buying decision. It also takes somewhere between 5 to 12 impressions to become "top of mind".

- <http://www.top10networkingtips.com/>

# You're Never Too Old to Go Back to School

In tough economic times, going back or starting a college degree or certificate acts in your favor. Completing a degree or certificate can have many benefits: You'll feel more challenged; you use your brain more often, which is proven to be healthy; you'll be able to move into an even better job; and you'll make more money at your current job. Here are some tips for adult students to make the transition a little easier...

25 Tips for the *Adult* College Student :

1. It's **never too late** to follow a dream.
2. Don't dwell on what **you should** have learned or done 10-20 years ago.
3. You can **begin slowly**, register for one course.
4. Know the **first** semester will be an adjustment for everyone – you are changing your routine. Make sure **everyone understands** the benefits and sacrifices before you begin.
5. You may be able to earn **academic credit** for work and **life experience**.
6. There is value in taking **transitional level courses**.
7. Courses have **co-requisites** or **prerequisites** – **keep your college catalog handy**.
8. Approximately **62 credits** are required for an Associate Degree.
9. For **each hour in class**, plan on spending **two to three hours** outside of class for studying.
10. Adults who work full-time should plan on **1 or 2** classes per semester.
11. **It's OKAY to ask for help!**
12. Every student comes to campus with **specific goals, fears and misconceptions**.
13. Learn how to use the **Internet**, send **Email**, and do **Word Processing**.
14. Know the **important dates for each semester** and put them in your calendar.
15. Know your **course title and course number** when you purchase your textbooks.
16. Apply for financial aid.
17. There are **specialized services for veterans and students with documented disabilities**.
18. Consider taking courses or studying while **children are at school**.
19. Consider **preparing meals a week** ahead of time.
20. Have a **back-up** childcare system set up in case of an emergency.
21. Use your lunch hour to study – **adds up to five hours** of study time a week!
22. If you have to miss a class, **notify the instructor** – ask someone in class for **missed notes**.
23. Failing one test or assignment does **not mean you failed** the course – **seek help**, talk with your instructor.
24. No one ever asks in a job interview **how long it took you** to get your degree.

**Your attitude is the key to your success – persistence is the key to reaching your goal!**

Harford Community College is Harford County's center for higher education and lifelong learning. It currently serves more than 8,000 credit students in more than 70 programs of study. Each year, more than 16,000 noncredit students take classes ranging from career training, preschool to senior programs. The College also offers numerous business and industry training options, with over 11,000 enrollments last year in business-related courses. Consider *Harford First* for both credit and noncredit learning opportunities. Find fun and fulfillment through professional development and personal enrichment classes.

Article Submitted by Nancy Dysard of Harford Community College. 443-412-2408

Adapted from "100 Things Every Adult Student Ought to Know", by Carlette Jackson Hardin  
The Cambridge Stratford Study Skills Institute, Williamsville, NY, 2000



COMMITTEE CHAIRS

**Ambassador & Membership**

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**MEMBER NEWS & ITEMS OF INTEREST**

**Healthy Harford** has the goal is to make the 3rd week in September a week-long opportunity for companies to get their employees moving. You may want to have 'walking meetings' or encourage your employees to go to the gym at lunch time. Or you may want to host or sponsor community events that week, to let the community know about your commitment to fight obesity in our county. For more information, please contact Greta Brand at 410-399-2001 or [greta@gretabrand.com](mailto:greta@gretabrand.com).

**Hope In Handbags** fundraiser being held at the Armory in Bel Air September 18-20th.

It benefits three organizations who assist homeless and the poor in Harford County. For more information contact Sue Rice at 410-420-7950

Membership Dues: \$85  
Meeting Sponsorship:  
\$100  
plus door prize  
  
[www.cpwnet.org](http://www.cpwnet.org)

Please submit you Member News  
and Items of Interest to:  
  
[Melissa\\_harbold@ml.com](mailto:Melissa_harbold@ml.com)



## Welcome New Board Members!

**Andrea Kirk** has been an active member of CPWN for four years. She is an 11 year veteran advisor of Ameriprise Financial Services, Inc. and a CERTIFIED FINANCIAL PLANNER™ practitioner. Andrea is married to Michael Kirk and they are expecting their first child this month. She is a member of the Financial Planning Association and an Advisory Board Member for Family and Children's Services of Harford County. When not working Andrea likes to relax by reading, scrapbooking, caring for her pet rabbit, gardening or planning her next vacation.

As an Ameriprise financial advisor, she believes success should be measured not just by your financial well-being, but by how confident you feel about your future. Her mission is to help you reach your financial goals through a personal relationship based on personalized, knowledgeable advice. This focus is designed to help you reach your goals, helping to give you confidence regarding your financial future.

Whether you're looking for investment strategies, retirement income, funding for your child's education, estate or tax planning strategies, she will work with you on your terms. A broad range of financial products and services is offered including mutual funds and certificates, as well as brokerage services and financial planning.

Andrea can be reached by the following contact information:

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A financial advisory practice of

Ameriprise Financial Services, Inc.

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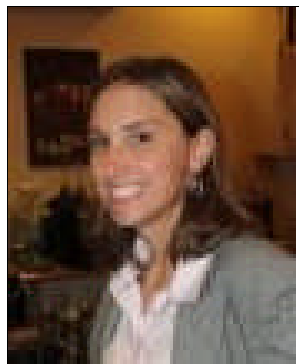


**Melissa Harbold** is a financial advisor with Merrill Lynch. She is experienced in navigating through challenging markets. Melissa makes it her personal goal to have a complete understanding of her clients' personal and financial circumstances and uses this knowledge to address the questions her client's really need to ask. Can I retire? How can I craft a strategy to send my children to college? How do I reduce risk in my financial plan? She is also a CERTIFIED FINANCIAL PLANNER™ practitioner.

To Melissa, true wealth is about more than money. It's about achieving the life you desire and keeping your family safe, loving your work, having the time to pursue your passions.

For four years Melisa has been an active member of CPWN, including the newsletter committee. She is also a member of the Harford Business Network, and the Harford County Chamber of Commerce. Melissa is the chair of the Port Deposit Historic Area Commission.

Melissa is married to Brad Harbold of Chesapeake Builders and Contractor's. When they are not working you can find them restoring their 125 year old historic home, boating on the Chesapeake, or crewing for the Yellow Jacket Jersey Speed Skiff APBA racing team.



Melissa Harbold  
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## Welcome New Board Members!

Carolyn Evans

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### Returning Board Members

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Vice President: Renée McNally

Treasurer: Lorrie Schenning

Secretary : Patty Desiderio

Immediate Past President : Lorrie Schenning

### Board Members At Large

Jennifer Lewis

Kim Schmidt

Sandy Glock

Wendy Lee

## 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.

One way to climb the career ladder is to take a degree or certificate program. Determining whether to take a degree program or a certificate program requires a careful analysis of the advantages to each. Many factors need to be looked at including program costs, job search support, length of program and recognition from employers. Consider these factors first when choosing between training options for your professional development and career advancement.

Completing a degree program has many advantages. If you do not have a bachelor's degree, it is probably your best option to open new doors in your career.

Degrees have the advantage that they offer a credential that is widely recognized by employers. This is key to advancing your career as you want and need employers to see your increased value after training. Consult with your human resources representative to determine if you will receive an automatic pay raise on completing your degree. Some public institutions place employees on a pay grid. A factor that may be influencing your step on the grid is your level of formal education.

Another advantage to a degree is the intellectual stimulation of academic theories and research. Many graduate degree programs have a research component and a discussion of the findings in a thesis. If you find that your brain is becoming mushy because your current job has stagnated, it may be the perfect pick me up! If you value intellectual challenges, then a degree program will be very motivational. Don't limit yourself by the attitude that you know it all. Keep an open mind to learning new approaches and choose your course load to broaden your knowledge base. There is no point in choosing courses with content that you could teach!

On the other hand, certificate programs offer advantages as well. They tend to be shorter programs. This translates into less time, energy and financial commitments than a degree program. Because of the smaller commitment, many employers will fund certificate programs. Many benefit packages include money for professional development that is directly related to your work. Certificate programs by the nature of their design tend to fit this criterion. Due to their brevity, they tend to focus on practical content.

If you are unemployed or using training to make a foray into another industry or role, one great advantage to the certificate option is a work experience component in most programs. Call

it a practicum, work experience, apprenticeship or internship, direct work experience with a potential employer can lead to a job offer! If you don't get an offer, you will at least have a valuable connection in the industry and a great reference. Some certificate programs are government funded and their funding is dependent on the employability statistics of graduates. This translates to the educational institutions offering valuable job search assistance and having a vested interest in you finding work.

Whether you choose a degree or a certificate program, the fact that you are keeping your skills and knowledge current will give you an advantage in today's job market.

Read more: <http://trainingpd.suite101.com/article.cfm/degreeorcertificate#ixzz0NGvt9W9Q>





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

**Welcome**

**New Members!**

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Laura Bachman  
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## UPCOMING EVENTS

August 11, 2009  
8:00 – 10:00 AM  
Open Networking  
Open Door Café  
Cost: \$18/\$20

September 8, 2009  
11:30am– 1:30 pm  
Pink Lunch  
Maryland Golf & Country Club  
Cost: \$20/\$25

rsvp at [www.cpwnet.org](http://www.cpwnet.org) or 410-297-9722  
Deadline is Friday before the event at Noon.



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