



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

# Newsletter

December 2011 Edition

## December Meeting Sponsor

### Janis McGuire, MetLife Home Loans

Janis McGuire is a residential mortgage consultant with MetLife Home Loans. She began her career in the real estate industry as a real estate agent in 1988 and made the move to mortgage banking in 1992 with American National Savings Bank. In 1995 she joined MNC Mortgage, formerly Maryland National Mortgage, which became First Horizon Home Loans and then MetLife Home Loans in September 2008. Her goal is to find the correct financing fit for every borrower for a purchase or refinance.

Janis prides herself on relationship building with realtors and her referral partners as well as with her past clients. She believes her experience as a realtor gives her an insight into what they need to do their job and strives to be a real partner with them in their transactions.

A Baltimore native she moved with her family to Florida where she graduated from Hialeah High School. She met her husband on a family visit and returned to Maryland. She has a BS in Finance from Towson University, is an active member of the Harford County Chapter of the Women's Council of Realtors and a member of the Harford County Association of Realtors where she has served on various committees. She is the proud mom of two very remarkable young women, an exceptional Labradoodle and three cats.

## Networking Corner

### Networking Strategies for the Holidays

By Ivan Misner

Holiday parties mean much more than free food and fun. They also can bring entrepreneurs a host of new opportunities to network and build relationships. Most people think of networking only through the traditional venues, whether chamber of commerce events, business contact referral groups, or online sites such as LinkedIn. But holiday parties, including professional and industry social events where you can network with people outside your business, can be an even better time to introduce yourself to a new contact or share a friendly conversation with someone you already know.

To make the most of holiday party networking, here are a few things to keep in mind:

- **Be prepared.** Try to learn in advance the names of people you will likely chat with, their jobs and their recent accomplishments. You will need to do a little homework, perhaps a Google search and a look at their LinkedIn or Facebook pages. Use the information you glean to break the ice.
- **Ask good questions.** From the CEO to intern level, people love to talk about themselves. Here are some suggested conversation starters: How did you get started? What were some of the challenges with? Have you read any good books lately? My favorite is: How can I help you?

(Continued on page 3)

#### WELCOME ..

to the all new  
E-Newsletter!

We welcome your input  
and ask that you send any  
feedback to the  
editor at  
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**This Issue:**  
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ground running in  
2012

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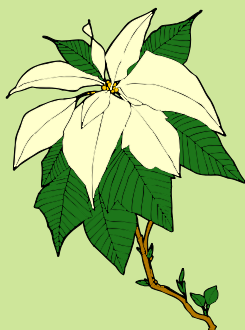
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#### **EVENT CHECK IN**

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



Can you believe it's the end of the year already? Now is a great time to review your past year and what you have accomplished. Have you reached the goals you set for yourself in January? I'd love to hear some of your greatest accomplishments! Send them to me and we can post them in the newsletter—it would be a great motivator for everyone to start off 2012! Or how about sharing your goals for 2012? If you haven't done them yet, now's the time! We all need to take some time to think of our own self development, what we want to achieve, and how we are going to achieve it. When you're setting goals, make sure they're SMART: Specific, Measurable, Attainable, Relevant, and Time Bound. Find a friend, write your goals together, and then agree to hold each other accountable!

We've had a great year with some great speakers and I'm really looking forward to 2012. We have some special events coming up including our 15<sup>th</sup> Anniversary Party and a couple of business card exchanges in addition to our regular meetings. We're still in need of some sponsors, so please contact Carolyn if you're interested ([cevans321@aol.com](mailto:cevans321@aol.com)). We are also looking for sponsors to host our new member orientations as well.

Our December event is our annual holiday party at Rockfield Manor on December 13<sup>th</sup> from 5:30-8:30, so I hope you'll join us for some great food, drink, music, and friends! Just be sure to register by Friday the 9<sup>th</sup>!

*Renee McNally*

### **A Small Business Owner's Guide to Year-End Sales Success**

By Carol Tice

As the holiday season kicks into full gear, many business owners' thoughts naturally turn to their year-end income strategy. Suddenly, there are only four weeks left to book revenue into 2011. Likely, you already have your holiday sales strategy set for the holiday season but, if you don't, chin up. There's still plenty of time to implement smart sales and pricing techniques that will make your year-end brighter. Here are five ways to maximize your 2011 income.

**Offer payment incentives.** If you have slow customers whose payments might not show up until next year, consider offering them a small prompt-payment discount to encourage them to fork over funds sooner rather than later.

**Hire temporary help.** If you sell retail either online or off, your big season lies ahead. Do you have enough staff? If not, hire a veteran or a teen to help you during the holiday crunch time. Unemployment is sky-high for both those groups.

**Get smart about pricing.** Customers have never been more price-sensitive, but that doesn't mean every item you sell needs to be at a rock-bottom price. Make sure you've done your research to identify opportunities to sell at higher price points. Also consider bundling your products into new combinations, where your price won't be directly comparable with competitors.

**Consider flash marketing.** It may be too late to organize a major marketing campaign, but there's always running a quick sale on Facebook or Twitter to bring in more last-minute revenue. Your competitors are doing it. In a recent study by retail-industry research firm RSR Research, 40 percent of retailers said their marketing has become more promotion-driven over the past few years, up from 31 percent last year.

**Tap your network for ideas.** Learn what other local businesses are doing to drive year-end sales. Post a question on your LinkedIn status, ask at your mastermind group, take a Facebook poll -- there are many ways to take the pulse of what's going on locally and find a great new sales tip.

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**Membership Dues: \$85**  
**Meeting Sponsorship: \$150**  
**Plus a door prize**

**www.cpwnet.org**

- **Have a "teaser" topic ready.** Approaching the end of the year, every business executive is thinking about how to increase profits and performance in the New Year. Have an idea ready that describes the steps you'd take to improve your networking contact's business. Make this research part of the homework you do ahead of time. But don't give away the goose; save the details for a later conversation.
- **Don't have more than a couple of drinks.** It's a party, but you don't want to smell of liquor or be too relaxed when you approach people you want to connect with. Impressions count. Make the right one.
- **Be confident of your value.** Introducing yourself to an executive can be an intimidating experience, so give yourself a pep talk before the party. Make a list of your accomplishments over the past year and figure out how you might weave them into conversations. Once you've got that down, you should feel good about yourself.
- **Use the introduction to segue to a future meeting.** You don't want to end your chat at the party. The endgame here is to open the door for a follow-up meeting one-to-one. But remember that a party is a social gathering, so keep it natural and leave them intrigued.
- **Honor the event.** This is really important. Make sure that when networking at a holiday party -- or any nontraditional networking event for that matter -- you don't treat it like a business mixer. Show finesse. Yes, it is a great networking opportunity, but if you overtly sell, you may turn people off. After all, it is a holiday.

*Ivan Misner is founder and Chairman of BNI, a professional business networking organization headquartered in Upland, Calif. He is also a New York Times bestselling author. URL: <http://www.entrepreneur.com/article/220784>*

## Top 10 New Year's Resolutions for Business Success Improve Your Work-Life Balance with These New Year's Resolutions

By Susan Ward, About.com Guide

The end of the year is a good time to reflect on your business's progress over the past year and plan how you want your business to develop. Do you want increased success in 2010 or the chance to enjoy the success you've achieved more? These top 10 New Year's resolutions are designed to help you strike a better work-life balance, so you can achieve a truly satisfying success in the New Year.

### 1) Learn how to delegate<sup>1</sup> and do more of it.

There are so many things to do when you're running a small business; it's easy to delude ourselves that we need to do all of them. Then we wonder why we're so tired and frazzled and have no time to do anything else! Determine Your Personal Return on Investment<sup>2</sup>, and decide to let someone else do some of the tasks for a change. Delegation is the key to a healthy work-life balance.

### 2) Promote your business regularly and consistently.

Too often the task of promoting a small business slips to the bottom of the to-do list in the press of urgent tasks. If you want to attract new customers, you have to make promotion a priority. Make a New Year's resolution to hire a marketing expert, or take the time to create a marketing plan<sup>3</sup> on your own and follow through. Try some of these Low-Cost Ways to Promote Your Business<sup>4</sup> to get started.

## **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.

**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 safe house. 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 Fund** – 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.



## CPWN Welcomes Our New Members

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### A Note from The Board

The board would like to remind our members of the Event Pay Policy:

- ◆ Members and Guests must register for events by 12 noon the Friday prior to the event.
- ◆ Members and Guests must also cancel their reservations by this time as well if they are unable to attend.
- ◆ We apologize for any inconvenience, however the restaurants and locations where we hold our monthly meetings require a firm headcount by the Friday before the event.



*Thank you for your understanding and cooperation.*



### **3) Make business planning a weekly event.**

Planning is vital if you want a healthy, growing business. Business planning<sup>5</sup> lets you take stock of what worked and what didn't work, and helps you set new directions or adjust old goals. So why do it just once a year or once a quarter? Set aside time each week to review, adjust, and look forward - or even better, make business planning a part of each day<sup>6</sup>. Not only will this help you avoid costly mistakes and stay on track, but you'll feel more focused and relaxed.

### **4) Learn something new.**

What you choose to learn may be directly related to your business (as are the four free e-courses<sup>7</sup> I offer on this website) or completely unrelated. Learning something new will add to your skills and add a new dimension of interest to your life - another important part of achieving a healthy work-life balance. Depending on how you choose to learn, you may meet new and interesting people, who may become customers, colleagues, or friends. How will you find the time to learn something new? By delegating, remember?

### **5) Join a new business organization or networking group.**

There's nothing like talking to other business people for sparking new ideas, refining old ones, and making contacts. Whether it's a group specifically designed for networking<sup>8</sup> or an organization dedicated to a particular type of business, in person or over the 'Net, making the effort to be a part of a group will revitalize you and your business.

### **6) Give something back to your community.**

There are all kinds of worthy organizations that make a difference in your community. Make a New Year's resolution to find a cause that matters to you, and give what you can. Make this the year that you serve on a committee, be a mentor, volunteer, or make regular donations to the groups in your community that try to make the place you live a better place. And those that give get. As I say in Top 10 Ways to Get Known<sup>9</sup>, nothing will seed and grow goodwill for you and your business better.

### **7) Put time for you on your calendar.**

In Schedule Time for You<sup>10</sup>, I point out how important it is to take the time to recharge and refresh yourself; a healthy work-life balance demands time out. All work and no play is a recipe for mental and physical disaster. So if you have trouble freeing up time to do the things you enjoy, write time regularly into your schedule to "meet with yourself" and stick to that commitment. If you won't invest in yourself, who will?

### **8) Set realistic goals.**

Goal setting<sup>11</sup> is a valuable habit - if the goals lead to success rather than distress. Make a New Year's resolution that the goals you set will be goals that are achievable, rather than unrealistic pipe dreams that are so far out of reach they only lead to frustration. If you have trouble setting realistic goals, see Goal Setting Is the First Step to Achievement<sup>12</sup> for a formula to help.

### **9) Don't make do, get a new one.**

Is there a piece of equipment in your office that's interfering with your success or something that you lack that's making your work-life harder? Whether it's an old fax machine that's a pain to use, or the need for a new employee to lighten your work load, make a New Year's resolution to stop putting off getting what you need. The irritation of making do just isn't worth it. You'll find information on both office equipment and business software in the Running Your Office<sup>13</sup> section of this site.

### **10) Drop what's not working for you and move on.**

All products aren't going to be super sellers, all sales methods aren't going to work for everyone, and all suppliers or contractors aren't going to be ideally suited to your business. If a technique or a product or a business relationship isn't working for you, stop using it. Don't invest a lot of energy into trying to make the unworkable workable. Move on. Something better will turn up. Achieving a healthy work-life balance is like maintaining a good relationship; you have to keep working on it. But if you apply these New Year's resolutions throughout the year, your success is guaranteed!

## 5 Loose Ends to Tie Up Before 2012

We've reached the home stretch of 2011. All too soon, fall will give way to winter, and holiday music and merchandise will be all around us. For the small business owner, this is the time of year to make sure you have everything squared away for 2012—because when it comes to some of these decisions, waiting until you write your 2012 New Year's resolutions will be too late. Here are five things to consider for your small business while it's still 2011.

### 1. Do you need to file an annual report for your corporation?

If you've incorporated your business, you need to keep it in good standing by following your state's requirements. Most states require some form of an annual report filing (either every year or every two years). The specific due date for this filing will also depend on your state — in some cases, it's on the anniversary of your business' incorporation date; in other cases, it's when your annual tax statements are due; and in some cases, it's at the end of the calendar year. Check with your state's secretary of state office to learn your specific filing deadline and get your paperwork in on time. Missing this deadline can result in penalties and late fees; in the worst-case scenario, your company can be subject to suspension or dissolution.

### 2. Do you need to file an "Articles of Amendment" for any changes to your corporation?

Let's say you made some changes to your business in 2011. Maybe you changed your business address or dropped the .com from your official company name. Maybe a board officer left or you authorized more shares. In most cases, you'll need to file an official notification with your state of incorporation (known as Articles of Amendment).

Like your annual report, filing an Articles of Amendment is a critical step to making sure your LLC or corporation remains in good standing. The implications can be significant. If your business happens to be sued, the plaintiff can try to show that you have not maintained your LLC or corporation to the letter of the law. And if this suit is successful, your "corporate shield" is pierced and the plaintiff can seek recovery against your personal assets.

### 3. Did you start a new business in 2011? Think about incorporating before 2012.

If you started a new business in 2011 and still haven't gotten around to incorporating or forming an LLC, you might want to do so before 2012. But bear in mind that the "start date" of your corporation isn't retroactive. So, if your corporation forms on November 1, you'll still need to file your taxes as a sole proprietor/partnership for January 1 to October 31, 2011 (and then as a corporation for November and December). For this reason, many business owners want to wait until January to incorporate or form their LLC. However, January is the absolute busiest time of the year at your secretary of state's office. In short, waiting to file until January puts you at the mercy of whatever backlog exists. There's another option, and that's selecting a "Delayed Filing" with a document filing company. With this option, you can get all your paperwork submitted now, and it will be held and filed on the first business day of 2011 (so you'll be at the front of the line).

### 4. Do you have an inactive business to close before 2012?

Did you start a venture a few years ago, but have since turned your focus elsewhere? Even if you're not actively promoting the business and it's made no revenue for 2011, you still need to file a formal termination of that LLC or corporation. Otherwise, you can still be charged fees associated with the business, you'll still be expected to file an annual report, and you'll still need to submit tax returns to the IRS and your state.

If you have an inactive business, you can file "Articles of Dissolution" or "Certificate of Termination" paperwork with the Secretary of State within the state where your corporation or LLC was formed. Keep in mind that in most cases, you'll need to settle any owed taxes before you can close the business.

You should also cancel any kinds of permits or licenses you hold with the state or county. And if you've been using a fictitious business name, you'll need to file an abandonment form. Make sure to take care of these matters while it's still 2011. There's simply no reason to pay an extra cent in fees toward a business you're not working on. Put that money towards your next venture instead!

### 5. Are there any other legal loose ends to tie up before 2012?

The last few months of the year offer a perfect opportunity to tie up any loose ends you've been putting off. For example: Did you file a DBA (Doing Business As) for your business name? Do you need to file for a trademark? Did you get a Tax ID number (or [Employer ID Number](#)<sup>[3]</sup>)? Are all your necessary licenses and permits in order?

No matter how busy your fourth quarter and holiday schedule get, set aside some time to address your business administrative obligations. By taking care of certain issues in 2011, you can save money in fees and penalties. And in other cases, you can cross a few more things off your list to start fresh in the New Year.

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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

### December Networking Holiday Party

December 13, 2011

Rockfield Manor

5:30 pm to 8:30 pm

\$35 Members/ \$40 Non-members

### January Networking Bellissimo Restaurant

January 10, 2012

11:30 am - 1:30 pm

Master Youngshin Jennifer Chang

World Taekwondo Federation

Certified Black Belt Master - U.S. Taekwondo Academy

\$20 members / \$30 guests

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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