



# Newsletter

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

JULY 2009

## 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.

Want the hard copy??  
Just hit PRINT!

## This Month - Reinventing Yourself and Your Business

CPWN Member News

Publisher  
The Chesapeake  
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Editor  
The CPWN Newsletter  
Committee

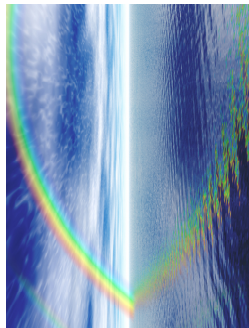
CPWN  
PO Box 654  
Bel Air, MD 21014  
410-297-9722

## Kelly Hilton - Discovering Resolutions



Relax and experience a lighthearted, informative look at how our minds help us create "stuck" situations.

Then, enjoy learning how those same minds are *perfectly* designed to get us unstuck. Through stories, examples and exercises, learn how we can take advantage of that design to access remarkable options for growth, healing, tranquility, satisfaction and performance.



It's a labyrinth. We got ourselves into this, and we can get ourselves out!

Your workshop leader is Kelly M. Hilton. Kelly is a certified hypnotist and mental performance specialist dedicated to teaching adults and children ways of utilizing their inner resources to achieve freedom and happiness. In her Cockeysville, MD practice, Kelly offers individual and group sessions for health, growth, motivation and self-discovery.

## SPONSOR—Angela Heydt - Apple Insurance

Established in 1995, Apple Insurance Services, Inc. was founded on a philosophy of offering personal, professional service. We believe that a client who is educated will make better buying decisions regarding insurance. Therefore, we educate our clients so that they feel comfortable with the insurance purchase. We also make sure that our clients receive the best value for their insurance dollars. Angela Heydt has been with Apple Insurance since 2001, but has been in the industry for 23 years.



We can help you with your personal insurance; such as, automobile, homeowners and life insurance. We also provide business insurance coverage for small to medium sized businesses. Apple Insurance Services is proud to represent Erie Insurance Group as our leading insurance company. Erie has been recognized by J.D. Power and Associates as "Highest in customer satisfaction with the auto insurance shopping experience" 2 years in a row!

Give me a call at 410-256-5800 for a "no obligation" quote for all of your insurance needs or email me at [angela@insurewithapple.com](mailto:angela@insurewithapple.com).

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[maryann.bogarty@pnc.com](mailto:maryann.bogarty@pnc.com)

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[renee@hrsolutionsllc.com](mailto:renee@hrsolutionsllc.com)

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Patty's Promotions

[pattygiftbaskets@comcast.net](mailto:pattygiftbaskets@comcast.net)

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[lschenning@peoplesbanknet.com](mailto:lschenning@peoplesbanknet.com)

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Wendy Lee

**EVENT CHECK IN**

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

This year's fashion show is really shaping up!!! Here is some very exciting news from the Fashion Show Committee. He's Back!!! Emcee for this year is our dear friend, Bob Bloom, from WXCX Radio Station. We are thrilled that he will be back.

**About the event:** Our fashion show is scheduled for October 13, 2009 from 6PM until 10PM at the Maryland Golf and Country Club. We always enjoy the hospitality at the Maryland Golf and Country Club. The food and atmosphere are always top notch. As a special treat this year, hors d'oeuvres selection will be served and chocolate cake for dessert.

Tickets will go on sale soon!! \$40.00 for members, \$45.00 for non-members, and Table of Ten at \$400.00. Our retailers this year: The Pink Silhouette, Dick's Sportswear, Heartbeat, B Fabulous and accessories from Two Sisters. Hair and Makeup from Jordan Thomas Salon in Bel Air.

**Raffle Tickets:** Raffle Tickets have arrived. We will be selling the tickets at our monthly meetings and the evening of the event. Prizes as follows: 1<sup>st</sup> Prize - Spa Getaway for Two valued at \$1,400. A two night stay at The Her-

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shey Spa, includes spa services and admission to the Hershey Story and Hershey Gardens. Two second prizes: Prize #1 - Ride in Style for Romantic Dinner valued at \$250. Dinner at the famous Pazo's Restaurant in Baltimore with limo service. Prize #2 - Fabulous Jewelry valued at \$260. Sterling Silver and 14K Gold Genuine Swiss Blue Topaz Necklace. Tickets \$1.00 each or 6 for \$5.00.

**Silent auction and program ads:** Silent Auction information will be posted on the website soon as well as Program Ad details.

**Contest for this year!** Same as last year. The person who sells the most raffle tickets and the person, who collects the most silent auction items, will receive three months of advertising in the newsletter at no charge.

Proceeds to benefit various Harford County non-profit organizations so please get out there and help us with selling raffle tickets and collecting items. All your help is appreciated.

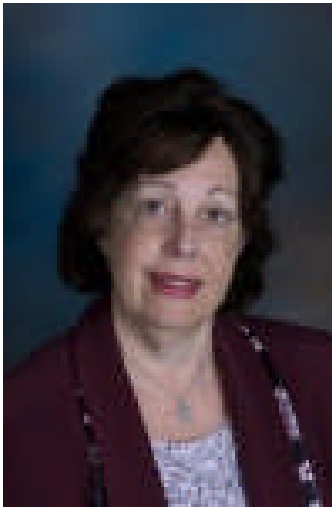
**Sponsors:** Last but not least ..... Let us thank our sponsors for this event for their support!

Platinum Sponsor - Evans Funeral Home  
Bronze Sponsors - Patty's Promotions / Patty's Gifts & Baskets, PNC Bank, Mason-Dixon ARRIVE, Powerhouse Title Group, Utopia, Gold Medal Physical Therapy

Wendy Lee-- 2009 Fashion Show Chair

# I Refuse to Participate in a Recession!

## How I re-invented myself to grow my business!!



About a year and half ago, with the economy starting to take a downward turn, it had me thinking...if I was to survive, I needed to add a product or service to my offerings. I was in the promotional business already, but selling high end promotional products (gift baskets, fruit baskets, flowers, promotional gifts) to clients who used them as a marketing tool, as a thank you for their customers and thank you to employees to keep productivity up.

Selling high end promotional in a down economy was not going to cut it. What should I do? Five years in the gift business, struggling, and wondering what is going to happen to my business. I had what you would call a "light bulb" moment. I went to a mini trade show and seminar, and decided to jump with both feet into the promotional business.

I already had a client base and was providing marketing advice to my clients. That mo-

Along the way, my clients and contacts have said to me ..... we did not know how to tell you this but .....we want to do business with you, but do not want to buy the product you are selling. We buy promotional items to market our business, not gift baskets. It has been an exciting year and a half. We are moving forward and growing.

In the last six months, our focus has been to contact our current client base, re-introduce ourselves to past contacts, update our applications with WBE corporate contacts (certified as a Women's Business Enterprise for the 5<sup>th</sup> year), and prospect for new clients. We also wrote our marketing plan (for the first time), and it has made a huge impact on our business. So the experts are right .... You need a Roadmap.

We will be opening up additional markets. Our first is an office in Connecticut to provide to our clients in the New York metro area support.

Our gift business will remain open and separate (Patty's Gifts and Baskets LLC) with it's own website. We filed for a trade name of Patty's Promotions for the promotional side of the business and that has been confirmed. The promotional products business has it's own website.

In today's ever changing world, you need to keep re-inventing yourself. Business as usual will not cut it anymore. Keep focused, keep changing and exploring. Have a passion for what you are doing, and you will be very successful in your endeavors.

Patty Desiderio, Founder and President. Contact phone: 410.638.6918 and

E Mail: [pattygiftbaskets@comcast.net](mailto:pattygiftbaskets@comcast.net).



COMMITTEE CHAIRS

**Ambassador & Membership**

Kim Schmidt  
Hess Hotels Group  
[kim-schmidt@hesshotels.com](mailto:kim-schmidt@hesshotels.com)

**Events & Meeting Speakers**

Sandy Glock  
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[sglock@atapco.com](mailto:sglock@atapco.com)

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Wendy Lee  
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[wendy@susquespine.com](mailto:wendy@susquespine.com)

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Melissa Harbold  
Merrill Lynch  
[Melissa\\_harbold@ml.com](mailto:Melissa_harbold@ml.com)

**Website**

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

**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).

**Congratulations to Renee McNally** who has been awarded the 2009 PRIDE award from SHRA (Susquehanna Human Resources Association). The award recognizes Human Resources professionals who are having an impact in Harford County and show : Progress; Responsibility; Integrity; Dedication; and Excellence in the field of Human Resources.

**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.

**MEMBER NEWS & ITEMS OF  
INTEREST con't**

**SHAKLEE** Corporation Research Links Vitamin D Intake and Status with Key Bio-markers for Metabolic Syndrome and Heart Disease

*BREAKING VITAMIN D RESEARCH IMPROVES HDL CHOLESTEROL*

On May 1, 2009, at the National Lipid Association's Annual Scientific Sessions in Miami, FL, breaking research was presented that suggested the important role of vitamin D nutrition for maintaining cardiovascular health. This research supported by Shaklee Corporation, the #1 natural nutrition company in the U.S., shows that a lower blood vitamin D level is associated with metabolic syndrome and other risk factors for cardiovascular disease. [Click Here](#) for the entire article.

For information increasing vitamin D, contact CPWN Member Celeste Edwards, 410-879-1930

**Please submit your member news:** [Melissa\\_harbold@ml.com](mailto:Melissa_harbold@ml.com)



Health Coach | 410-245-7241  
 Cell: 223-766-8827  
 Office: 410-307-6970  
 Email: [Adrienne@adrienneweber.com](mailto:Adrienne@adrienneweber.com)  
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[www.key-title.com](http://www.key-title.com)



**Anna Davidson**  
 Marketing/Settlement Officer  
[adavidson@key-title.com](mailto:adavidson@key-title.com)

# Reinventing Your Business Model

Key ideas from the Harvard Business Review article by Mark W. Johnson, Clayton M. Christensen, Henning Kagermann

## The Idea in Brief

When Apple introduced the iPod, it did something far smarter than wrap a good technology in a snazzy design. It wrapped a good technology in a **great business model**. Combining hardware, software, and service, the model provided game-changing convenience for consumers *and* record-breaking profits for Apple.

Great business models can reshape industries and drive spectacular growth. Yet many companies find business-model innovation difficult. Managers don't understand their existing model well enough to know when it needs changing--or how.

To determine whether your firm should alter its business model, Johnson, Christensen, and Kagermann advise these steps:

1. Articulate what makes your existing model successful. For example, what customer problem does it solve? How does it make money for your firm?
2. Watch for signals that your model needs changing, such as tough new competitors on the horizon.
3. Decide whether reinventing your model is worth the effort. The answer's yes only if the new model changes the industry or market.

## The Idea in Practice

### Understand Your Current Business Model

A successful model has these components:

**Customer value proposition.** The model helps customers perform a specific "job" that alternative offerings don't address.

MinuteClinics enable people to visit a doctor's office without appointments by making nurse practitioners available to treat minor health issues.

**Profit formula.** The model generates value for your company through factors such as revenue model, cost structure, margins, and inventory turnover.

The Tata Group's inexpensive car, the Nano, is profitable because the company has reduced many cost structure elements, accepted lower-than-standard gross margins, and sold the Nano in large volumes to its target market: first-time car buyers in emerging markets.

**Key resources and processes.** Your company has the people, technology, products, facilities, equipment, and brand required to deliver the value proposition to your targeted customers. And it has processes (training, manufacturing, service) to leverage those resources.

For Tata Motors to fulfill the requirements of the Nano's profit formula, it had to reconceive how a car is designed, manufactured, and distributed. It redefined its supplier strategy, choosing to outsource a remarkable 85% of the Nano's components and to use nearly 60% fewer vendors than normal to reduce transaction costs.

# 10 Ways to Reinvest in Your Business During a Slow Economy

When the economy is slow, many business owners tend to pull back. Some even throw in the towel. But what if you change your mindset, and look at this recession as an opportunity to "reinvest" in your business? If you have funds set aside for slow periods, good for you. If not, then all you have on your side now is time. This may be the perfect time to do some of the business-building activities that you never have the time to do when you are too busy working in the business

Here are some ways to reinvest in your business during the downturn in the economy. They will stimulate and rejuvenate your business. When the economy picks up again, and you get hit with a ton of new business, you will be in a better place than before.

1. Incorporate Your Business You will be able to research which business entity makes the most sense, work with a business coach or attorney, and file the necessary paperwork
2. Hire an Overqualified Employee or Try Out an Independent Contractor - Due to the many layoffs, there is a large pool of qualified professionals just waiting for a career opportunity to come their way.
3. Familiarize Yourself with Tax Deductions - You just filed your taxes, but still never took the time to really learn which tax deductions can be taken. Even if you have an accountant, a basic understanding of what deductions you can take will help you track expenses better throughout the year.
4. Get Testimonials From Clients- When we are busy, we often forget to ask. Now is a perfect time.
5. Get Out and Network - When business owners are crazy busy with work, they often do not make the time to network and feed the funnel. Be visible, so when the money starts flowing again, your business will be top of mind.
6. Develop a New Product, Program, or Service - If you have been itching to add on a new product, program, or service, develop and test it now.
7. Sharpen Your Skills - This may be the time to get certified in your area of expertise, take continuing education courses, or just explore some educational options that would be beneficial to you and your business.
8. Audit Your Business - Do you have adequate insurance in place? Are there any policies or procedures that need tweaking? This is a great time to examine your business
9. Update Your Marketing Materials - Have you been eager to create a new logo, redesign your website, or get new professional photographs taken?
10. Keep Advertising - The first thing most business owners do when the economy takes a nosedive is to stop advertising. Don't jump on the bandwagon.



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

**Welcome**

**New Members!**

Maureen Daw

All About Travel

105 West Belcrest Road

Bel Air, MD 21014

410-838-9472

[all-about-travel@comcast.net](mailto:all-about-travel@comcast.net)

Nicole Gorski

Villa Maria Continuum

2300 Dulaney Valley Road

Towson, MD 21093

410-252-4700

[ngorski@cc-md.org](mailto:ngorski@cc-md.org)

Lauren Manning

SAIC

3465 Box Hill Corporate Center Drive

Abingdon, MD 21009

443-402-9191

[lauren.l.manning@saic.com](mailto:lauren.l.manning@saic.com)

Judy Merritt

FCCAU (Faith Communities & Civic Agencies  
United)

3126 Tipton Way

Abingdon, MD 21009

410-272-2229

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

Diane Wong

A3 Technologies

1200 Technology Dr.

Aberdeen, MD 21001

410-306-6238

[dwong@a3-technologies.com](mailto:dwong@a3-technologies.com)

## UPCOMING EVENTS

July 14, 2009

11:30—1:30

Kelly Hilton, Discovering Resolutions

Getting UnStuck

Vitales

Edgewood

Cost: \$20/\$25

August 11, 2009

8:00 – 10:00 AM

Open Networking

Open Door Café

Cost: \$18/\$20

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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Address editorial and other inquiries to:

The Editor  
CPWN Newsletter  
CPWN  
PO Box 654  
Bel Air, MD 21014  
[Melissa\\_harbold@ml.com](mailto:Melissa_harbold@ml.com)

