



# Newsletter

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

MARCH 2010

## This Month:

### Motivation

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!

### CPWN Member News

Publisher

The Chesapeake

Professional Women's  
Network

Assistant Publisher  
Melissa Harbold

Editor  
The CPWN Newsletter  
Committee

## John L. Herman Jr.



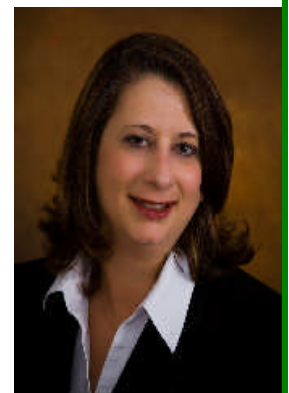
John L. Herman Jr. (known as just "Herman") is not just a business expert; you might say he is an accomplishment expert. He was a jet pilot in the United States Air Force after completing college early, he has been a very successful serial entrepreneur, he is the author of two great books, and he now teaches others the skills they need to find their own suc-

cessful future. Herman's positive, uplifting message motivates owners, staff, and individuals to FIND THEIR FUTURE, and he gives them the TOOLS THEY NEED FOR SUCCESS at his many speaking engagements.

Herman has owned more than 20 companies: some succeeded, some failed. One became publicly traded, sold stock for 20 times the opening price, and soon went bust. Herman then ran a brokerage firm: he consulted with over 1,000 owners of failing companies. In effect, he was a "corporate hit man" for the banks: Continued on Page 4

## Lisa Fuller of Fuller & Associates Insurance

Lisa Fuller is an Independent Agent with 15+ years in the insurance industry. In addition to serving customers in agencies, Lisa's experience includes several years experience as an insurance company representative. During that time, she trained many other agency owners. She is currently the owner of her own agency in Churchville and holds the title of Certified Insurance Counselor. Lisa is focused on Continued on Page 4



**BOARD OF DIRECTORS**

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**Large**

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Sandy Glock

Melissa Harbold

Andrea Kirk

Carolyn Evans

Wendy Lee

Liz Hopkins

# Member News and Items of Interest

## Sarc Bull & Oyster Roast and Silent Auction

March 13, 2010 7-Midnight Jarrettsville Gardens. Tichets are \$40 each, For information or tickets email Cristie @ at [cak@sarc-maryland.org](mailto:cak@sarc-maryland.org)

Or call 410/836-8431 Visit [www.sarc-maryland.org](http://www.sarc-maryland.org) for updates.

## Harford Family House Luau:

The Spring Fling Luau to benefit Harford Family house is Friday March 26th.

Your investment in this fun evening is only \$45 per person and includes a buffet with steamed shrimp and UNLIMITED Beer. If you want to get a table of ten the price is \$425. Contact Lisa Fuller for more info: 410-914-5467

## Family and Children's Services of Central Maryland Annual Wine Tasting

Fundraiser is on Sunday March 28th at Bulle Rock. FCS is one of the oldest private, non-profit social service agencies in Maryland. For more than 48 years, this agency has assisted Harford County's most needy and at-risk children and families. For details please contact Andrea Kirk at 410-569-9694.



## Harford Family House & SARC joint fundraiser

## Harford's 1st Annual Most Beautiful Baby Contest

Currently looking for sponsors and advertisers for a special insert in the Aegis. Contact Renee McNally - 443-243-4031.



# New Member Spotlight

## Lauren Bachman Blue Water Signs

**Q:** Do you like to be in pictures or would you rather be the person holding the camera?

**A:** I would rather be holding the camera

**Q:** If you could live anywhere in the world for a year, where would it be?

**A:** Scotland

**Q:** What is your favorite quote?

**A:** *“Do your little bit of good where you are; its those little bits of good put together that overwhelm the world.”* Desmond Tutu

**Q:** Have you ever met a famous person?

**A:** Former Polish President and Nobel Peace Prize Winner Lech Walesa

**Q:** What was the last book you read?

**A:** *An Echo in the Bone* by Diana Gabaldon

## More Member News

### Point Breeze Credit Union

Point Breeze Credit Union is offering 10 \$1,500 scholarships for students to help cover the cost of college tuition. Learn more at [www.pbcu.com](http://www.pbcu.com) or contact Genie Briggs at 410-771-3850 x 265

Please submit you Member News and Items of Interest to:

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



COMMITTEE CHAIRS

**Ambassador & Membership**

Elizabeth Hopkins  
ehopkins@mtb.com

**Events & Meeting Speakers**

Sandy Glock  
Open Door Café  
sglock@atapco.com

**Fashion Show**

Wendy Lee  
Susquehanna Spine & Rehab  
wendy@susquespine.com

**Publicity & Newsletter**

Melissa Harbold  
Merrill Lynch  
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**Website**

Jennifer Lewis  
SafeNet  
Jennifer.lewis@safenet-inc.com

**Membership Dues:**  
\$85

**Meeting Sponsorship:**  
\$125  
plus door prize

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

**EVENT CHECK IN**

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

**Lisa Fuller**

**Continued from Page 1**

helping her customers understand their coverage and

helping them get great value for their hard earned money. She will help you protect yourself against serious losses and help you understand what to do to reduce your insurance expense.

**Lisa Fuller,**  
**Certified Insurance Counselor**  
**Fuller & Associates Insurance**  
**2830 Churchville Rd Suite #B**  
**Churchville, MD 21028**  
**(410) 914-5467**  
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*“Insurance is the most important thing a person buys because it protects him against the loss of everything he has in the world... Why then should he be less concerned about the quality of his insurance than he is about the quality of anything else he buys?”*

—H.O. Hirt, Feb. 12, 1954, *Bulletin*

**Herman,**

**Continued from Page 1**

they would convince owners to hire him, to recoup their loan money. And he did it well — because he understood what the owners were facing. In fact, he was recognized across the country as an expert witness in corporate bankruptcy cases.

Herman’s two books — *The Innkeeper Tales* and *Hermanisms: Axioms for Business and Life* — show readers what really happens in their world and how to achieve what they want. His books also stress that what you can learn when something fails may be worth more to you than if the venture succeeds. And Herman delivers his message with a style unlike most business books: his books entertain you while they deliver true inspiring stories of individuals accomplishing success.

Radio hosts enjoy talking with Herman about his notion that “failure isn’t fatal.” Business groups appreciate hearing Herman’s reality-based advice. Please visit Herman’s site at [www.hermanisms.com/](http://www.hermanisms.com/).

**Welcome  
New  
Members**

Erica Bertoli  
US Army  
Program Manager:  
Educational Outreach  
908-675-0453  
[erica.bertoli@us.army.mil](mailto:erica.bertoli@us.army.mil)

# Seven Habits of Highly Effective People

Stephen Covey's Seven Habits of Highly Effective People are a simple set of rules for life - inter-related and synergistic, and yet each one powerful and worthy of adopting and following in its own right. For many people, reading Covey's work, or listening to him speak, literally changes their lives.

## **habit 1 - be proactive®**

This is the ability to control one's environment, rather than have it control you, as is so often the case. Self determination, choice, and the power to decide response to stimulus, conditions and circumstances.

## **habit 2 - begin with the end in mind®**

Covey calls this the habit of personal leadership - leading oneself that is, towards what you consider your aims. By developing the habit of concentrating on relevant activities you will build a platform to avoid distractions and become more productive and successful.

## **habit 3 - put first things first®**

Covey calls this the habit of personal management. This is about organizing and implementing activities in line with the aims established in habit 2. Covey says that habit 2 is the first, or mental creation; habit 3 is the second, or physical creation.

## **habit 4 - think win-win®**

Covey calls this the habit of interpersonal leadership, necessary because achievements are largely dependent on co-operative efforts with others. He says that win-win is based on the assumption that there is plenty for every-

one, and that success follows a co-operative approach more naturally than the confrontation of win-or-lose.

## **habit 5 - seek first to understand and then to be understood®**

One of the great maxims of the modern age. This is Covey's habit of communication, and it's extremely powerful. Covey helps to explain this in his simple analogy 'diagnose before you prescribe'. Simple and effective, and essential for developing and maintaining positive relationships in all aspects of life.

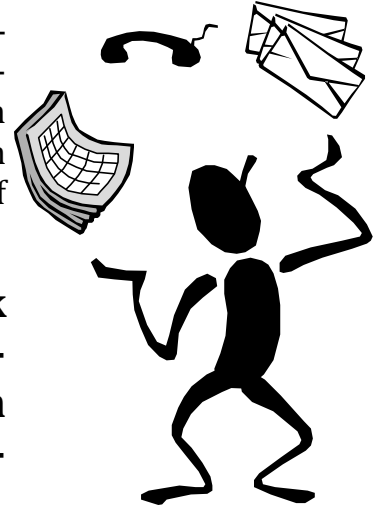
## **Habit6 - synergize®**

Covey says this is the habit of creative cooperation - the principle that the whole is greater than the sum of its parts, which implicitly lays down the challenge to see the good and potential in the other person's contribution.

## **habit 7 - sharpen the saw®**

This is the habit of self renewal, says Covey, and it necessarily surrounds all the other habits, enabling and encouraging them to happen and grow. Covey interprets the self into four parts: the spiritual, mental, physical and the social/emotional, which all need feeding and developing.

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





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

**March 9, 2010**

**Reality Based Advice**  
**Maryland Golf & County Club**  
**11:30-1:30**

**Speaker: John Herman**

**Sponsor: Lisa Fuller**

**\$20/\$25**

**April 13, 2010**

**Woment's Night Out**  
**Maryland**  
**Golf & Country Club**

**5:30- 8:30**

**Sponsor: Leslie Dohler**

**\$40/\$45**

**May 11, 2010**

**Van Diver Inn**  
**11:30-1:30**

**Sponsor: Janis McGuire**