



# Newsletter

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

MAY 2009

## WELCOME ..

to the all new E-Newsletter! We welcome your input and ask that you send any feedback to the editor at [renee@hrsolutionsllc.com](mailto:renee@hrsolutionsllc.com)

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### This Month - Entrepreneurship

#### CPWN Member News

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CPWN  
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## Brian Kroneberger, Jr.



Brian graduated from Loyola College in Baltimore with a Bachelor of Science in finance. He began working at Ferris, Baker Watts, now RBC Wealth Management, in 1991 and is a former member of the board of directors. In 2006, Brian was recognized as one of the Top Financial Advisors under the age of 40 by On Wall Street Magazine, and has also been recognized as an Influential Marylander by The Daily Record. Brian is a radio commentator on the financial markets for WBAL 1090AM and WBAL-TV, and has his own radio show, The Brian Kroneberger Financial Hour, which can be heard at 11 a.m. on Saturdays. Brian currently holds the Series 7, 31, 63, and 65 registrations.

Brian was born and raised in Baltimore where he attended Calvert Hall High School. He was a three-time All-American lacrosse player at Loyola College and played eight years professionally for the Baltimore Thunder of the Major Indoor Lacrosse League. Brian is a member of two Lacrosse Hall of Fames — The Greater Baltimore Chapter and Loyola College. Brian is married and has three children.



Mason-Dixon ARRIVE, Baltimore's suburban lifestyle magazine, has responded to the weak economy in a unique way. Publisher Vicki Franz announced

changes to the pricing structure and distribution by going local, really local. Seven cleverly titled "Community Zones," such as *Living the Dream* and *Suburban Bubble*, allow businesses to target customers through small direct mail zones at greatly reduced rates throughout Baltimore and Harford Counties. A separate, stand-alone title, *ARRIVING HOME*, will be published three times annually, to serve the relocation and newcomer market.

"Small, locally owned businesses need and want to advertise, but most Baltimore media is too expensive. By allowing zoned advertising to wrap our editorial, we can provide an effective way for small businesses to reach their local market

## MASON - DIXON ARRIVE

at a price they can afford," says Franz. "It's built on the principal that all business is local."

Franz offers this advice to small businesses. "Keep advertising, keep awareness up that your company is surviving! The important thing to remember about advertising is the number of impressions you receive. For instance, a post card has about 3 seconds in your sight before a decision is made to keep or toss it. When ads are presented among editorial content that is relevant and resourceful, they are seen multiple times during the process, and seen again and again as readers refer back to events, recipes and other stories that capture their interest."

While the same cover and content are in each zone, local advertising and stories supplied by a Community Correspondent make each version a distinct local magazine, serving a niche market. Beginning May, each is direct mailed to 8,000 homes per zone, with additional free distribution

Cont'd on pg 2.

# Working Women- Four Steps to Financial Independence

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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.

There's a new paradigm in our economy today. Women are beginning to earn more than men as their focus seems to shift from building a family to building personal wealth. This trend certainly doesn't rule out starting and raising a family at some time in the woman's life. But it delays it in favor of creating a personal net worth that provides the woman with total financial independence and security, without a reliance on the income of a spouse.

This is a huge change from the past, and an important one. For generations, the so-called "glass ceiling" dictated how far a woman could go and what she could achieve. The internet has shattered the glass ceiling, along with the notion that women should earn less than men. Success today is gauged by motivation, not by gender.

There are four essential steps for a woman to achieve personal financial independence. They are simple, but very powerful

1. Make a Commitment - Before you can hope to achieve financial independence, you have to want to achieve it. Make a contract with yourself to do whatever is necessary to accomplish the goal, set a deadline for it, and then establish milestones along the way.

2. Get Education and Training - Financial independence is a very realistic goal as long as you have a sound financial education. This step, by the way doesn't necessarily mean a college degree either. There are many resources available for a woman to gain all of the education and training necessary to understand how to craft future financial security through strategic wealth management.

3. Create a Plan - As with any journey, you need a roadmap to success. By combining sound investment strategies with improved near-term income, you'll be well on your way. One tip--write it down. If it's in your head, it's an idea. When it's on paper, it's a plan.

4. Take Action - It sounds pretty obvious, but failing to take action is where many well-conceived plans fail. To start, take small steps,

but take them every day. Don't become overwhelmed with the scope or length of your plan. Use it to envision a better future, and then do something every day to make it happen.

As you set about to craft your golden financial future, you should rely heavily on the internet. Use it to conduct research, to get training, to create income and even to manage your wealth. It's an advantage your parents' generation didn't have, and one that you need to leverage. And remember--you need to think big to go big. Good luck!

Source: *entrepreneur-ship.bestmanagementarticles.com*

By: [Janet Giacom](#)

## Sponsor, Cont'd pg 1.

through shops, restaurants, doctor offices and libraries, totaling 70,000 copies per month.

Now in its fifth year, Mason-Dixon ARRIVE is building on its commitment to serve a distinctly suburban audience, with a high quality, full color magazine distributed by direct mail and through free distribution outlets in Baltimore and Harford Counties and adjacent areas. In addition to launching a Web site ([mdarrive.com](http://mdarrive.com)), digital edition and E-newsletter, Mason-Dixon ARRIVE contributes to many community organizations and sponsors numerous local non-profit events throughout the year.

Mason-Dixon ARRIVE is published monthly by Stone House Publications, a woman-owned independent publisher. Vicki Franz, President and CEO, is available for consultation by calling 410-584-9960 or by email, [vicki@mdarrive.com](mailto:vicki@mdarrive.com).

## ENTREPRENEURIAL TYPES

Determining entrepreneurial type is an integral part of the personal analysis process for anyone planning to succeed in the grueling world of self-employment.

Now, here is a very abbreviated description of differing entrepreneurial types. Think of them as existing on a continuum spanning horizontally left to right with an increasing need for operational and concept independence as the list progresses. No one type is better, stronger, or more capable than another; they simply have different personalities and styles.

First, is the Intrapreneur. Although tied to the "other owned" organization where they are employed, the intrapreneur enjoys independent responsibilities where risk and reputation are part of the assignment. What kinds of assignments would those be? Heading up a take-over or merger. Implementation of a new business development plan. The Franchisee is next. The most comfortable person in this role desires full ownership, but needs/wants/sees the benefit of total systems association and support.

The Business Opportunity Buyer desires ownership, but leaves the support fold after learning the business.

The Independent goes in owning the business and knowing the business from day one. And, that which is not known will be hustled, figured out, and dealt with on the fly.

Finally, the Practical Visionary (?) with the question mark following the term grabs for the greatest measure of independence. This person follows their heart and their dream with great gusto, but the question mark is attached because until the vision is proven, its practical value and acceptance by the marketplace remains a question.

There are other measures and caveats to consider with entrepreneurial types, and I have addressed those matters in great details in other formats. Certainly anyone considering the entrepreneurial lifestyle would have to dig much deeper for answers beyond this introduction, but there you are none-the-less; a logical break down of types within a type.

Source: [www.emerging-entrepreneurs.com](http://www.emerging-entrepreneurs.com)  
By: Nicholas A. Bibby

## Five Mistakes Entrepreneurs Make

Part of the great American dream of many people is to own their own business. What must people do to become a successful entrepreneur? The answer is quite a challenge, people start and run successful businesses doing everything you can imagine and some things you cannot imagine.

So, as often happens, the best way to answer this question and the best way to succeed, is simply to avoid failure. Entrepreneurs fail for a number of reasons, and if these can be avoided, success moves from possible to probable and becomes likely.

- Entrepreneurs must examine the three "Ts" -- time, temperament, and talent. You must honestly assess yourself or, better yet, have friends, colleagues, and family members who know you best help you. Some people who have a 60-hour a week "day job" who coach the Little League team and are on the PTA Board feel they have enough time to start a new business. As many ventures are begun part time, you must be realistic about how much time you have to invest. Our own temperament is difficult for us to evaluate because, in our own mind, we always act logically and reasonably. You must ask people with whom you have worked if you really have the temperament to be in business for yourself. The third "T" is talent. It is very easy to underestimate the talent it takes to create a new venture, because talented people by their very nature make everything look easy. Michael Jordan and Tiger Woods seem effortless when they are at their best. But don't underestimate their level of talent.
- Find your market niche. The whole key to entrepreneurship is to find a need and fill it. You must assess if there is really a demand for your product or service. You may love chocolate chip waffles or tofu bagels, but is the world ready for these new products? Never underestimate the importance and power of market research. This must go far beyond asking friends and relatives what they think of your idea. Even people in a blind survey are much more positive with their casual responses than they would be if they're spending real money. The best market research goes beyond interest vs. no-interest and delves into levels of commitment and willingness to make a buying decision.

INTEREST

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Membership Dues: \$85  
Meeting Sponsorship: \$100  
plus door prize

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

**Event** SARC's Annual Round of Hope

**Descrip-** To benefit SARC

**Event Date:** 05-11-09

**Event Time:** TBD

**Location:** Maryland Golf and Country Club  
1338 E Macphail Rd  
Bel Air, MD 21015

**Contact** [Luisa Caiazzo-Nutter](#)  
**Person:** (phone: 410-836-8431)

PLEASE HELP! SEND IN MEMBER NEWS!!  
[renee@hrsolutionsllc.com](mailto:renee@hrsolutionsllc.com)

**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.

**WELCOME NEW MEMBERS!**

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### UPCOMING EVENTS

May 12, 2009  
 11:30 AM—1:30 PM  
 Speaker: Brian Kroneberger from  
 WBAL AM 1090  
 Richlin Ballroom  
 Cost: \$20/\$25

June 9, 2009  
 11:30 AM—1:30 PM  
 Speaker: FBI Agent Topic: ID Theft  
 VanDiver Inn, HdG  
 Cost: \$20/\$25

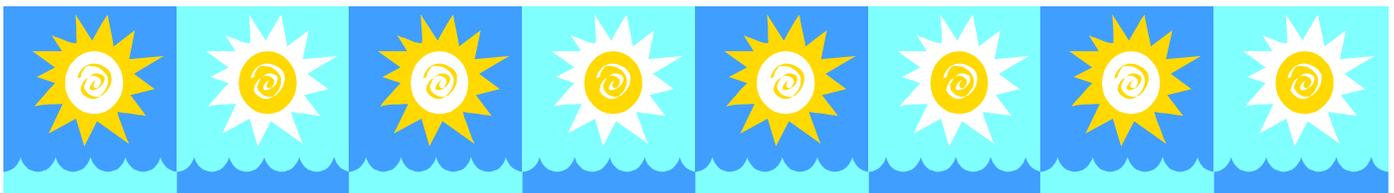
rsvp at [www.cpwnet.org](http://www.cpwnet.org) or 410-297-9722  
 Deadline is Friday before the event at Noon.

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- Make sure you have enough capital. The cardinal sin in operating a business is to run out of money. Money smoothes the highway before you and helps you overcome mistakes. If you don't have enough operating capital, you may have to do everything perfectly the first time. This simply never works. For example, if a person is totally blind and a huge baseball fan, that person may believe he/she could get a hit off of Roger Clemens if you
- would allow them as many strikes as they wanted. Eventually, the person will figure out the timing and pacing and actually get a hit off of one of the greatest pitchers of our time. Working capital gives you the same opportunity for unlimited swings in the business arena.
- Get out of the corporate mentality. Many would-be entrepreneurs come out of mid-level corporate America. They have had tremendous advantages due to the resources of their employer. These advantages will simply not be there in a startup venture. In the corporate world, your assistant may have an assistant, but in Entrepreneurland, get ready to do it yourself. Corporate mentality says, "Do your job." Entrepreneurial mentality says, "Do what needs to be done." There is a significant difference.

Don't underestimate the amount of work and passion required. Starting a business may be the hardest, most difficult, and most rewarding thing you do. Many sacrifices will have to be made -- particularly in the beginning. If you don't have the passion for your new venture, or if you have grossly underestimated the work required, you'll never make it.

If you can avoid these pitfalls and you have a product, service, or concept that the marketplace wants, begin now and simply never quit. If you're not sure, enter into a time of study, planning, and research. Eliminate as many of the barriers as possible before you start. Find mentors in your field of endeavor and in business in general. These people can save you a lot of time, effort, and money. They may not be smarter than you are. They may have simply already made the mistakes you're getting ready to make. Oftentimes in business, we get frustrated and say, "If I had known then what I know now...." Mentors and those who have gone before you know the things you will wish you knew later.

**Source: [www.myarticlearchive.com/](http://www.myarticlearchive.com/) By: Jim Stovall**

