



# Networker

WBO provides support and networking for women who own and operate their own business, giving them tools to help manage and grow their business.

## President's Message

By Carolyn Bruna

Dear WBO Members and Friends,

I can't believe I'm writing my final President's letter in June when plans for The Power Conference are at the peak of activity. My vision for WBO for 2009-2010 has centered on mutually beneficial Partnering, because in this economy it's one of the best ways for women business owners to expand and thrive. Its advantages include greater ability to compete for government contracts and increasing your organization's marketing power. It is also a good business model for WBO. We've partnered on two levels. On the local level, we joined with the Wheaton-Kensington Chamber at social gathering and the Rockville Chamber at a member meeting. We also learned the Critical Steps to Partnering at one of our Member Meetings so that we can enter business-partnering relationships that last and thrive.



Photo by  
EllenCohanPhotography.com

We then took on partnering in the Washington Metropolitan area and formed a consortium of over 14 women's organizations in MD, DC, and VA to put on The Power Conference. The Power Conference is our "Gala" for this year. We, like other organizations had skipped a year for our conference because of the economy. As we divide the costs and increase the visibility, WBO is now able to expand our reach and present a wider-focused conference. The Power Conference will be held at the Bethesda North Marriott Conference Center on September 1, 2010, from 8AM to 4:30PM. We are one of the four consortium organizers. WBO is organizing the lunch and the luncheon panel moderator is ABC News Anchor Maureen Bunyan. Sam Horn, Expert Business and Career Strategist, is presenting a morning Keynote Workshop. The Women Business Owners of Prince George's County has done our very cool website, so please check us out at [www.thepowerconference.com](http://www.thepowerconference.com) and register now. The Women in Business Conference is a partner and is organizing the workshops, the DC Women Presidents' Educational Association is doing overall outreach, and the Expo is falling into place. Yes, we are "Charlie's Angels plus 1. (See our website to understand this!) We have supporting organizations that are putting us on their websites and/or in their newsletters. Success in the City, has listed us on their website as a Diva Endorsed Event. We are on the website of the Maryland Women's Heritage Foundation with statewide reach. Maryland Women in Technology (DWIT) and organizations such as Montgomery County's African Women's Council, Inc., MC Business Networking International and MC Business and Professional Women, and others, are getting the word out. As you read this, I hope you feel my excitement as this major mutually beneficial partnership comes to fruition.

Continued on page 3

SUMMER 2010

## JULY MEETING

**What:**  
WBO Dinner/Networking  
Event

**When:**  
July 15, 2010  
6:00 PM – 8:30 PM

**Where:**  
The Original Pancake House  
7700 Wisconsin Ave,  
Bethesda, MD

**The Topic:**  
Montgomery All-County  
Networking Extravaganza

**REGISTER online at**  
[www.teamnetwork.com/  
july/julyevent.html](http://www.teamnetwork.com/july/julyevent.html)

## UPCOMING EVENTS

**Power Conference:  
Women Doing Business!**

**Wed, September 1, 2010:**  
8:00 AM - 4:30 PM

Location: Bethesda Marriott  
Conference Center,  
5701 Marinelli Road,  
Bethesda, MD 20852

Topic: Business Development and  
Contracting; Technology and  
Marketing, and Personal  
Development for Business Growth.

Featuring space for over 18 breakout  
sessions, a large exposition area, a  
"meet the vendors" one-on-one dedicat-  
ed area, and a luncheon meeting.

**WBO Voice Mail**  
**301/365-1755**  
**www.wbo-mc.com**

## **WBO BOARD OF DIRECTORS**

### **President – Carolyn Bruna**

Success Skills  
cmbruna@aol.com  
301-365-7132

### **Vice President – Susan Potter**

Press, Potter & Dozier, LLC  
spotter@presspotterlaw.com  
301-913-5200

### **Secretary – Cheryl O'Hara**

The Dinner Angel  
chefcher@TheDinnerAngel.com  
301-233-7008

### **Treasurer – Vivian R. Seidner, CPA**

Accounting & Organizational Solutions  
Vivian.seidner@verizon.net  
301-792-2356

### **Communication – Nicole Goharian**

Fast-teks On-Site Computer Services  
ngoharian@fastteks.com  
301-765-0227

### **Membership – Laura Muncy**

LetterSpace Creative  
laura@letterspacecreative.com  
301-947-0302

### **Program – Naomi Abrams, MOT, OTR/L**

Worksite Health and Safety Consultants  
Naomi.ot@gmail.com  
240-912-9559

### **Publicity – Ngina Shulman**

Arbor Center for Acupuncture  
info@arborhealing.com  
301-298-5228 X102

### **Immediate Past President – Laura Levangard**

Personal Trainer  
laurastarr@starpower.net  
301-603-7668

NETWORKER

### **Editor – Nicole Goharian**

Fast-teks On-Site Computer Services  
ngoharian@fastteks.com

### **Layout & Printing – Rockville Printing & Graphics**

Advertising Guidelines/Pricing:  
www.wbo-mc.com/advertising

# Welcome New Members!

## **Margie Billian – Full Member**

The Studio of Colour & Design by Margie Billian  
14016 Flint Rock Rd.  
Rockville, MD 20853  
301-871-9211  
301-461-0774 cell  
soapyhair@yahoo.com

Category: Beauty and Image

Description: The Studio of Colour and Design is a home-based business providing the latest hair styles and colour techniques in a rush-free, calm, relaxed atmosphere. Margie prides herself on taking time to work with clients and listen to their styling needs.

## **Charlotte Streidel – Full Member**

Glass Doctor  
638-A Lofstrand Lane  
Rockville, MD 20850  
301-984-0544  
301-738-8809 fax  
202-262-6384 cell  
charlotte.streidel@mail.glassdoctor.com  
www.glassdoctor.com/rockville

Category: Glass Repair & Replacement

Description: Glass Doctor is a full service glass repair and replacement company, specializing in auto windshields, and home and business glass doors, windows and tabletops.

## **Featured Web Site**

**The Power Conference: Women Doing Business!**

*<http://www.thepowerconference.com/>*

The Women Business Consortium joined forces to answer the call of women entrepreneurs around the DC area: Give us a way to grow our businesses! We created the consortium for the sole purpose of executing the largest, most relevant local women's conference yet. Realizing the power in combining our collective strengths, our goal is to reach the majority, if not all the women business owners and entrepreneurs of this region!

Are you interested in sponsorships or marketing opportunities? We have a special "Sisters in Business Sponsor" category for women business owners at the conference so you receive the visibility usually reserved for the major corporations. This is about you, the woman entrepreneur.

The President's Project for this year, "Something Green," consisted of a survey to promote awareness and measure our involvement, and tips on greening our offices and our homes, with special help from Suja Ali and Debbie Norris. It brought a program from Bethesda Green's Executive Director Dave Feldman. With Anita Segretti's help we had a contest for re-using the everyday things that many of us discard. As a WBO member, do you have an idea for a project that we can implement? Bring it up at a Board Meeting we'll brainstorm about it and who knows what we can accomplish together.

Here are some additional Programs that WBO started or enhanced this year:

- Developed our vision for WBO and formulated long-term and short-term goals and many of this year's programs came from this vision.
- Emphasized transparency in our book of goals with continuous updates.
- Member's Guest Program so a guest can attend 2 meetings at member price.
- Member's Guest Contest: A lucky member who invites the most guests this year wins a free membership renewal. (Are you bringing your entrepreneurial friends?)
- Brought back Lunch and Learn – now called Brown Bag Lunch Series – great visibility for your business. We advertise for you.
- Lunch and Dinner speakers are now highlighted as vetted speakers for both meetings. We're looking for information that women can use for their businesses to grow and thrive.
- Bookmarks specifying Member Benefits are given to new members and guests at meetings.
- President spoke at the The Women's Business Conference: "Promoting Your Business in A Recovering Economy. " Spoke about the benefits of WBO through the stories of 3 members: Cheryl O'Hara, Susan Bell, and herself.
- Redoing the website. Web technology has changed so much we need to bring our website up to date, include members' stories, more accessible member info, the ability to link to social media and our e-mail blasts, and to have flexibility to update the info ourselves rather

than pay for small changes that we should be able to do. We want a web presence to market our members, to attract new members, and to support our vision as "the" women's business organization in Montgomery County. We're having a Website Writing Workshop on July 14, 2010, from 10-2. Let me know if you'd like to join us.

- Put the final changes on the Sponsorship Program to attract sponsors to support our website, our newsletter and the cost of membership meetings.
- Thank you for appreciating my Mom's Business Tips, which I presented at our meetings and hope to collect for a book one day.

WBO-MC is thriving because of our members and the help that so many of you gave this year. Thank you to the board for being so professional, committed and productive: Susan Potter, Vice-President and my very capable and accomplished successor; Naomi Abrams, Program Chair; Cheryl O'Hara, Secretary; Vivian Seidner, Treasurer; Laura Muncy, Membership; Nicole Goharian, Communication; Ngina Shulman, Publicity; Past President and friend, Laura Levengard. Thank you to the many members who have gone out of their way to help this year, Ellen Cohan who ran the registration desk, Sue Bell who became our Historian and whose TLC is vital to our Mastermind Program, Jane Balkam who represented us at the Women's Legislative Briefing, Bethany Portner, and Anne Sanderoff-Walker who helped out from the transition meeting onward, Ellen Cohen who writes our "Member of the Month" Networker articles. Amy Schoen who brings a door prize almost every month, Nancy Paul who contributes to our on-line discussions. Karen Kalantzis for her support of WBO and contribution as a successful business owner and CEO of Corporate Network Services. I could almost name every member because so many of you have supported WBO throughout the year and everyone who ever gave a shout out for "Let's Hear Me Roar" and "Let's Hear Me Roar about Someone Else." Stacy Rabinovitz, who gave the most testimonials, one of the best ways to learn about each other's business benefits. Let me just add special thanks to Gigi Godwin who invites us to the Montgomery County Chamber of Commerce meetings for the speakers who keep us up with the pulse of what's happening in MC, and Katie Knowlin and Fizie Haleem from the Department of Economic Development for their support as our partner.

Let's wrap up our year at The Power Conference on September 1st, the last day of my WBO Presidency. I'm looking forward to seeing you there. It's been a pleasure to work with so many wonderful WBO women who are friends, inspirations, and role models. Let's continue to be entrepreneurial sisters-in-success!

Carolyn

## May Member of the Month

# Ngina Shulman, M.Ac., L.Ac.

by **Ellen R. Cohen**

"I love helping people to live an emotionally balanced and physically thriving life," says Ngina Shulman, a licensed acupuncturist who focuses on whole wellness. At the Arbor Center for Acupuncture in Rockville, she and her co-owner Linda Browne, see clients for acupuncture treatments and classes in wellness. A currently popular class teaches parents how to help their children make appropriate nutrition and exercise choices in a way that is enjoyable for kids. There are also classes in "how to live healthfully during each season of the year, with tips and tricks for complete mental, emotional and physical wellness."

When Ngina received her Bachelor's degree from Dartmouth College, she pursued a career in human resources. After a while, however, she realized that while she enjoyed teaching sellers about customer service and other sales and marketing issues, this field was not a good fit for her. After researching other

options, Ngina (whose name in Swahili means "born to serve") became interested in the philosophy of healing that she found at the Tai Sophia Institute, an acupuncture college in Laurel, Maryland, where she eventually received a Master of Acupuncture degree.

An acupuncturist for the past six years, Ngina believes that people achieve health "by listening to their bodies and making small changes to try to enhance their wellbeing." The Arbor Center for Acupuncture, which opened two years ago, helps people change their lives by changing things that have been bothering them for many years.

"Acupuncture works," she says. "It's hard to explain unless you have experienced it. Treatments are customized and personalized just for you. We treat the whole person. When you help a person make small changes in his/her lifestyle, you empower that person to be in charge of his/her own health. Our center provides acupuncture, dietary therapy and wellness coaching, as well as additional healing modalities to help make lifestyle changes that enable you to live your best life."

A WBO member for the past two years, Ngina currently serves on our board as publicity chair. "I have met some wonderful women," she says, noting that it was "an unexpected pleasure to make so many friendships among this group."

Ngina, who grew up north of Baltimore, has lived in our area for about nine years. When she is not working, she likes to spend time with her children, going to Glen Echo and other parks, festivals, and events that have been publicized in the newspaper. "I believe in 'seizing the day,'" she says, noting that this area offers many activities that appeal to all ages and interests.

Visit [www.arborhealing.com](http://www.arborhealing.com) to find out more. Then call (301) 298-5228 for a complimentary 20-minute consultation or appointment for your initial treatment. You may also e-mail Ngina at [nginas@yahoo.com](mailto:nginas@yahoo.com).

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*Ellen R. Cohen is a free-lance writer and editor whose "editorial advertising" helps her clients advertise their goods and services in a variety of ways. She can be reached at (301) 984-7444.*

## June Member of the Month

# Nicole Goharian, PMP, ITIL

by **Ellen R. Cohen**

What happens when you lose essential data on your computer? Depending on whether or not you have utilized back-up technology, this can be either an annoyance or a crisis. If you're lucky, you know someone like Nicole Goharian, who can recover lost data and solve many other computer-related problems.

Five years ago, Nicole founded Applied Technology Resources, doing business for the past three years as Fast-teks On-site Computer Services. Fast-teks is a national company with over 200 franchises in the U.S. and Canada. Nicole serves as the Area Director for the Bethesda branch of Fast-teks, which helps clients in Southern Montgomery County, in addition to surrounding areas in DC and Northern VA.

Fast-teks offers on-site PC and Mac troubleshooting; virus, worm and spyware removal; DSL and cable set-up; wireless networking; support for small

business; website development; data back-up recovery; preventive maintenance agreements and more.

"I like utilizing cost-effective solutions and technology to help clients resolve computer problems and I love to see their expressions when we recover essential data or solve their computer problems" says Nicole, describing how rewarding she finds her work.

Nicole has 25 years' experience in her industry. After receiving her BS degree from Syracuse University and her MS from George Washington University

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(both in computer science), she started as a programmer analyst and eventually worked for large and small companies doing computer programming, systems analysis, program management and oversight of large government contracts. She has had a great deal of experience with many types of businesses. Now she focuses on vendor relationships, consulting and business development. She is a certified Project Management Professional (PMP) and recently received her Information Technology Infrastructure Library (ITIL V3) certificate. Her company has partner relationships with Dell, Microsoft and other software providers.

A WBO member for three years, Nicole currently serves on the board as com-

munications chair and also edits our publication, *The Networker*. Commenting about WBO, Nicole says, "I learn a great deal from the programs and I have met some really fantastic women in diverse fields. I like the fact that not everyone is involved in technology."

Nicole came to the DC metro area in the early 1980s and has lived in Virginia and Maryland. When she is not working, she enjoys traveling with her family, skiing, dancing, playing tennis and cheering for the Syracuse basketball team and the Washington Redskins.

If you need help with computer issues, visit the website at [www.fastteks.com](http://www.fastteks.com)

or call Fast-teks at (301) 765-7655 to schedule an appointment. Nicole's Fast-teks technicians are all certified (A+ and/or Microsoft certification); they go through an extensive background check before they are hired and are fully insured when they go out on jobs to assist clients. Nicole's direct phone number is (301) 765-0227. She can also be reached via email at [ngoharian@fastteks.com](mailto:ngoharian@fastteks.com).

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## July Member of the Month

# Mary T. Stiles-Hendler

by **Ellen R. Cohen**

"My clients often don't have the time or expertise to manage their investments," says new WBO member Mary Stiles-Hendler, "so we can step in, work with them to find out what they want to accomplish and develop a customized approach to what they need. They don't have to worry about it. We set up specific steps, put together a detailed plan, monitor that plan, and meet with them on a regular basis."

Mary is a financial advisor with Morgan Stanley Smith Barney. She and the other three members of her team, the Atlantic Capital Group, work together to meet the needs of their clients. "I am not a stock broker," says Mary, noting that she "looks at the

complete picture of a person's financial situation and helps develop strategies to accomplish his or her financial goals."

Savings, investments, taxes, planning for college and/or retirement, and passing on money to heirs all factor into Mary's wealth management solutions. Her team works with families, professionals, and business owners like WBO women. In addition to working with individuals, she helps businesses get access to credit, set up retirement plans, and otherwise maximize available opportunities.

Like many WBO women, Mary did not instantly find her professional niche, but got there indirectly in a somewhat roundabout fashion. "I did not grow up living and breathing investments," says Mary, whose college background was heavily weighted towards French, history, cultural anthropology and other non-financial areas. After college

she worked in the advertising industry and then as a recruiter for JP Morgan. However, after several years, she "fell in love with the business and decided, 'This is what I want to do!'"

Mary has been working as a financial advisor since 2006 and has been with Morgan Stanley Smith Barney since 2008. "I have done this throughout the financial crisis!" she says proudly. "I love teaching people how to make their money work for them and demystifying financial issues."

Believing that it is necessary to develop rapport with clients in order to better understand what they need, she feels strongly about the importance of listening carefully to what clients say. She enjoys interacting with people because "no two days are the same and I love helping people accomplish their goals. In a single day, I may hear from a client who wants to liquidate money to buy an engagement ring for his fiancée

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or set up a college plan for a new grandbaby. When clients hit a rough patch, it's also good to know that your skills can help them."

Because Mary's business is male-dominated, she joined WBO to meet other smart businesswomen in the community. "If I wanted to meet a network of like-minded women, I knew I had to

get out of my office," she says.

Originally, from Florida, Mary enjoys traveling and reading. When she is not working, she is involved in equestrian sports. She rides in Poolesville, MD and loves anything related to horses.

If you have questions about meeting your financial goals, call Mary T. Stiles-

Hendler at (301) 664-6864 or e-mail her at [mary.t.stileshendler@mssb.com](mailto:mary.t.stileshendler@mssb.com).

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## Balance: How do you Attain it?

**By Amy Schoen, MBA, CPCC**

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Who today doesn't feel a bit of overwhelm? As a working Mom or Dad, not only do you desire to have a successful career or business, you also want to take care of your family, and take care of your health and well being, as well. There are only 24 hours in the day. Did I mention that you may also need to sleep 7 to 8 hours a day to function properly?

How do we balance it all? You don't! You make choices. So what are you choosing for your family and yourself?

Life balance is something you define – it's dynamic and it's always changing. Your balance status requires constant readjusting all the time. Imagine you are standing on a half ball at the gym. This is a piece of equipment trainers use to strengthen your core and restore your physical sense of balance. You stand on a round flat surface that is mounted on a half of a ball. Your weight shifts from side to side and back and forth while you are working hard to not fall off the platform. It takes constant small shifts to maintain balance. The same concept applies to life balance.

So what really determines life balance for you? What gives you a sense of fulfillment? The answer lies in your val-

ues and having them fully realized. For example, let's say you have a value of a healthy, active lifestyle. You feel you are not exercising at all – which you need to feel good and stay in shape. By not exercising, you feel run down, tired, blah and overwhelmed! By making time for exercise, you will move towards feeling more in balance. At this point I explore with my life coaching client what steps he can take to get more exercise back into his life.

Another example that I see with many of my life coaching clients is they have a value about spending quality time with their family. Many times work has required them to put in extra hours where they find that they barely have time with their kids and spouse. This creates a sense of imbalance. Through the life coaching process we explore ways to put back time with their family and still satisfy their work/business demands. It requires that the client makes choices about how they spend their time. By finding that time and fully expressing that core value, they become happier and as a result, feel more in balance.

So the next time you feel out of balance in your life, think about which of your values are currently being sup-

pressed. Once identified, you can begin to explore what steps to take in order to fully live those values again. Then, you will find yourself moving in the right direction in your life – towards a greater feeling of balance!

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*Coach Amy Schoen, MBA, CPCC, will help you be prepared for what's next in your life! Her many areas of personal and business coaching includes: dating and relationships for singles, couples coaching (pre-marital and established couples), new moms coaching, working moms coaching, family creation coaching (fertility decisions & adoption), 20-something coaching, business relationships and new business and established business owners coaching and consulting. [www.coachamyschoen.com](http://www.coachamyschoen.com)*



# Tech Talk By Tracey Holinka, Chaos To Clarity LLC

## **Privacy. Identity. Exposure. Protecting Yourself on the Web**

At Chaos To Clarity, we work with web-related privacy issues every day. The more news-time focused on Facebook® privacy, the more questions we answer. To get you thinking about what works for you, consider some of our basic assumptions and how you engage on the Web.

- The only way to keep people from finding out sensitive information is to not to share it.
- Nothing you post on social networking sites will necessarily remain private forever.
- You should not expect emails to remain private.
- Identity theft is a real concern in 2010. You can take steps to reduce your exposure.

Much of the hullabaloo around recent Facebook privacy issues stems from the mid-stream change of course made by the network. Facebook started out as a more closed network, and now the folks in charge are determined to open it up as widely as possible.

Facebook's terms of service clearly state that they can change their site however they like, whenever they like, and they are not required to notify you in advance. Terms of service are always a trade-off. If you want the benefits of using the network then you have to agree to play by their rules.

If you're going to engage on social networks, you have to set your own boundaries and enforce them! Consistently! Protecting your identity means not sharing key information linked to identity theft (even through games, quizzes, or other seemingly harmless collections of information). People don't need to know what year you were born, your various legal names, your permanent residence, social security number, library card account, the places you shop, or the financial institutions that you use, to name just a few.

It doesn't matter whether or not you intend your information to become widely known. Are you tweeting or posting about an upcoming vacation? Are you posting pictures in real time while you're out of town? If so, you may open yourself up to trouble as Israel Hyman believes he did when he posted on Twitter that he was out of town. His house was burglarized while he was away.

No one knows what the future will bring or who will buy a network you've used to share lots of information. At the same time, the people you're connected to can easily get caught up in their own sharing groove and put your personal information out on the Web without considering the implications.

No matter which networks you use, no matter how selective you are about connections, your data will not remain under your control. Control what you can—what you choose to share. The Web has a long memory;

make sure you're thinking about the consequences of your choices.

Please visit [www.ChaosToClarity.com/techtalk/](http://www.ChaosToClarity.com/techtalk/) for bonus links to this column. Have a tech or computer question for this column? Email them to: [Tracey@ChaosToClarity.com](mailto:Tracey@ChaosToClarity.com)

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*Tracey Holinka, MS, is a co-founder of Chaos To Clarity, an education company that teaches you how to have a web presence that does you justice, change your relationship to technology, and get your solo or small business on the web. She blogs at: [www.ChaosToClarity.com/blog/](http://www.ChaosToClarity.com/blog/)*

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### **Featured Quote:**

*"If I have the belief that I can do it, I will surely acquire the capacity to do it, even if I may not have it at the beginning"*

**Mahatma Gandhi**

# Small Business Incentives under New Tax Laws

**By Gail Fisher, E. Cohen & Co., CPAs**

The Hiring Incentives to Restore Employment (HIRE) Act was signed into law on March 18, 2010. This includes several incentives for small businesses:

- 1) If a business hires somebody unrelated to the owner or the company who had previously been unemployed (worked no more than 40 hours total in the 60 days prior to the date of hiring) between February 4, 2010, and December 31, 2010, the Social Security taxes relating to this new employee are forgiven for all salaries on work performed between March 19, 2010 and December 31, 2010. This new employee cannot “bump” an existing employee but can replace a previous employee who has left. Note that the payroll tax forgiveness includes only the 6.2% Social Security tax, not the 1.45% Medicare tax.

First-quarter payroll tax returns were due on April 30, 2010; second-quarter returns will be due on July 31, 2010. The mechanism of this forgiveness is that it is calculated on applicable salaries in the first quarter (March 18 – 31) but cannot be claimed until the second-quarter payroll tax returns are prepared, at which time it can be used to reduce the employer’s payroll tax obligation for that quarter. Make sure that your payroll service is informed if you have any such employees and do not prepare your own payroll.

- 2) If you hire somebody who qualifies for the forgiveness described above and keep that new employee on your payroll for at least 52 consecutive weeks, you may be eligible for a

retention tax credit, which is equal to the lesser of \$1,000 per employee or 6.2% of the eligible employee’s wages. (Because of the 52-week requirement, you would probably not be able to use such a tax credit until your 2011 tax return.) Please keep in mind that a tax credit is a dollar-for-dollar reduction of your income tax, unlike a deduction, which reduces your income tax only by the amount of your marginal rate.

- 3) There is a provision for deducting the entire cost of furniture and equipment purchased for use in the business, rather than having to depreciate it over its mandated useful life. You may be familiar with this as “Section 179 expensing”. Originally, expensing for 2010 was supposed to be limited to \$125,000. Under the HIRE Act, this amount has been increased to \$250,000. Such large ceilings can come into play in a year that a business buys a server and a number of computers, along with off-the-shelf software for them.

The Health Care and Education Reconciliation Act of 2010 (“Reconciliation Act”) was signed on March 30, 2010. This has several provisions affecting small businesses:

- 1) You have probably read that, after 2013, employers will pay fines if they fail to provide health insurance coverage to their employees. However, this provision affects only “large” employers (50 or more full-time-equivalent employees) and should probably not affect your business.
- 2) Small businesses (no more than 25 employees with average annual wages of no more than \$50,000) who contribute at least half of the cost of health insurance premiums

for coverage of their participating employees are eligible for tax credits as detailed below. Keep in mind that you are not an employee of your own business if you operate as a sole proprietorship or a partnership/LLC, so your wages would not count against you.

- a. In 2010 – 2013, if you have 10 or fewer employees and their average annual wages are less than \$25,000, you would be eligible for a tax credit of 35% of the amount that you pay toward their health insurance premiums.
- b. During these years, if you have 11 – 25 employees with average annual wages of \$26,000 - \$50,000, you would be eligible for a scaled-down credit based on a formula.
- c. A small tax-exempt employer is eligible for a reduced credit as well.
- d. After 2013, small employers who purchase coverage through an insurance exchange may qualify for a credit for two years of up to 50% of their contribution toward the employees’ health insurance premiums.

- 3) If you are self-employed, you are probably aware that you could deduct 100% of the health insurance premiums paid for yourself, your spouse, and your dependent children. The new law extends the deductibility of such health insurance premiums to coverage of any of your children under age 27 (as of December 31, 2010), whether or not they are your dependents.

# Marketing Minutes & Member Connections

WBO members are encouraged to send business related announcements, contacts made through other members, or press releases to the Networker for inclusion in the following month's newsletter. Email them to the Editor at [ngoharian@apptecres.com](mailto:ngoharian@apptecres.com) – deadline is the first of each month.

## ■ Let's Hear You Roar About Your Business or Another WBO Member!

One of the benefits of WBO membership is to meet fellow businesswomen who offer goods and services that you and/or your business need. If you have used the services of a WBO member and were pleased with the products/services you received, please consider giving that member a testimonial at a WBO meeting AND in the Networker by filling out the Hear Me Roar forms at a meeting.

## ■ Member-To-Member Discount Program

Each WBO member in good standing is entitled to take advantage of the discounts offered by participating WBO member businesses, whose names and discount offers will be listed on the WBO website ([www.wbo-mc.com](http://www.wbo-mc.com)) and the Networker. There is no obligation to participate, but members who do participate will benefit from added promotional and advertising opportunities and increased business from their fellow WBO members. Discounts are at the discretion of the participating business, but we ask that the discount be one that is not offered to the public generally. WBO makes no representations or warranties with respect to any of the goods or services offered by participating members, and reserves the right to modify or terminate the program at any time. For further information, please contact Susan Potter at [spotter@presspotterlaw.com](mailto:spotter@presspotterlaw.com).

## ■ Karen Kalantzis

### Owner of Corporate Network Services

Corporate Network Services was honored at the June 1st Alliance for Workplace Excellence Annual Awards Luncheon. It was the smallest of the 14 companies to win in all three categories, reaffirming the high caliber of their commitment to clients and employees alike. The sixty-seven winning Mid-Atlantic region companies underwent a rigorous assessment process led by a distinguished independent review panel. For the fifth year, Corporate Network Services was awarded the Alliance for Workplace Excellence Seal of Approval as a best place to work. CNS received its second AWE Eco-Leadership Award for green business practices and was honored with the AWE Health and Wellness Trailblazer Award for the first time.

## ■ Amy Schoen, MBA, CPCC

### Owner of Heartmind Connection Coaching and Consulting

Amy is writing a relationship advice column for Viva Tysons a great magazine for the Northern Virginian area. She is looking for relationship questions that can be about your spouse, family, friends, business associates, employees and such. She will keep all questions confidential and will send the person the answer personally

## Home Security Quiz:

### Are You Ready to Go on Vacation?

Before you hit the road for that big summer vacation, take this short quiz to find out if your home is an inviting target.

1. **True or False:** Putting a hold on the mail and canceling newspaper delivery are all that's needed to prevent drive-by thieves from noticing your home is unoccupied.
2. **True or False:** You should hide valuable items in pre-determined household spots before leaving.
3. **True or False:** heavy shrubs around your house, especially those of the prickly variety, discourage burglars.
4. **True or False:** a home alarm system won't do much to discourage professional thieves

### Answers

1. **False.** These measures are a good start, but you should also turn on various lights at irregular intervals (via a timer or a helpful neighbor), have that neighbor bring out your trash cans if this is part of your routine, and even arrange to have your lawn mowed if you'll be gone awhile.
2. **False.** The fact of the matter is, none of your hiding places will fool professional crooks. They know where people stash things; heck, it's their job to know. For this reason, truly valuable items such as important papers and jewelry should be stored in a safe-deposit box.
3. **False.** Thieves love shrubbery. It hides them from police and neighbors while they access a door or window. To discourage burglars, trees and bushes around your home should be short and regularly pruned.
4. **False.** An alarm system is a basic security step that you should definitely look into. Burglars believe in taking the easiest path available. If your house is protected by an alarm, and another home down the street is not, a thief will skip you every time for the low-hanging fruit.

# WBO Committee News & Community Events

WBO sponsors several events each year to assist members in promoting their business and to continue our community involvement. If you have a community event of interest to members, e-mail details to [wbo@wbo-mc.com](mailto:wbo@wbo-mc.com)

## ■ WBO Publicity Committee

Free Promotion for Your Business on Facebook:

Do you want another great perk for being a member of WBO? Here is a great one. Each week we are going to feature one business owner on our WBO facebook page. That is more eyes seeing your name and your website. If you would not like to be featured contact, our publicity chair Ngina Shulman at [info@arborhealing.com](mailto:info@arborhealing.com).

## ■ WBO Communications Committee

Advertise your business in the Networker! Rates for the Networker are at the online rate (see the last page of this issue), so take advantage of this low-cost way to advertise your business!

Also, if you have an event, news or any item of general business interest, send it in for publication in the Networker and in our e-mail broadcasts. We also will publish in the Networker, on a space-available basis, general articles written by WBO members. Contact Nicole Goharian at [ngoharian@apptecres.com](mailto:ngoharian@apptecres.com) for more information.

## ■ Promote Your Business at WBO Meetings

Bring a door prize to a meeting such as a free sample of your product, a discount on your services, or a gift item—this is a great way to publicize yourself and your business to the WBO community. Your donation will be acknowledged when we draw from business cards for these prizes and you will have the opportunity to give a brief description of your business or services immediately before the drawing.

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## Safe Picnics and Cookouts

By Cheryl O'Hara, owner/chef of The Dinner Angel personal chef service

Picnics and cookouts are part of summertime fun. However, don't forget to practice food safety while you prepare and serve your meals. Here are a few suggestions to help keep your family and friends healthy.

First, be sure your refrigerator is cold enough to keep foods safe. Your refrigerator should be set to maintain a temperature of 41° F. You can buy an inexpensive refrigerator thermometer in the grocery store to monitor this.

Be careful how and where you defrost frozen foods. Never leave food sitting out on the kitchen counter overnight to thaw – while the inside is still defrosting, the surface will warm up enough to encourage the growth of harmful bacteria. Instead, if you allow enough time, the best way to defrost food is to move it from the freezer to the refrigerator a day or so (depending on the size of the package) before you wish to use it. However, if you're like me,

you usually don't remember to do this in advance. If that's the case, submerge the package in cool running water (70° or cooler) until it is defrosted. You may also use your microwave oven for defrosting food, but only if you intend to cook the food right away. That's because part of the food usually warms enough while defrosting in the microwave to start the growth of bacteria. Fully cooking the food eliminates this danger.

Since most of the dangerous bacteria and other micro-organisms are contained in raw meat, it is important to be careful to discard all marinade immediately after using it, since the marinade will be contaminated with the juices from the meat. Even if you store the used marinade in the refrigerator, it will not be safe to reuse.

When serving food at a picnic or cookout, your motto should be, "Keep cold food cold and hot foods hot." Cold foods

should be kept at 41° or below, and hot foods should be kept at 135° or above. However, cold food can be kept out to serve for a period of time (up to 6 hours) as long as the food was at or below 41° to start and does not get above 70°. After 6 hours? THROW IT OUT!! For hot foods, you can keep the food out for 4 hours, as long as it was at or above 135° to start. Any uneaten food should be THROWN OUT after 4 hours.

So, with some inexpensive thermometers and some careful watching, you can easily keep the food you serve your family and friends safe. Have a great summer!

---

*Cheryl O'Hara, owner/chef of The Dinner Angel personal chef service, is ServSafe certified in safe food handling. She can be reached at 301-233-7008 and would be happy to answer you food safety questions.*

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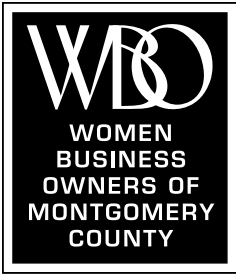
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### ADVERTISING with WBO

WBO welcomes display advertisements for the Networker. We distribute over 500 copies each quarter to both members and non-members. Deadline for submissions is the first of each September, December, March and June. Only camera-ready artwork is accepted. Mail copy and payment to WBO Networker Ads, PO Box 1281, Rockville, MD 20849-1281. *20% discount for four consecutive issues.*

**Single Business Card Size**

(3½" x 2")  
\$35 per issue WBO Members  
\$45 per issue Non-members

**Double Business Card Size**

(3½" x 4")  
\$50 per issue WBO Members  
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*Is the address label on your WBO Networker correct? We try to keep our mailing list up to date, but we are human . . . and sometimes people change their contact information without letting us know. To make sure you receive your Networker promptly, check your mailing label now. If it's not correct, please leave a message at 301/365-1755.*