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March 2011 Newsletter

Future Meetings

April 8, 2011
8:00 am
"Little Things Make a Big Difference"
Dutch's Daughter

May 13, 2011
11:30 am
"When Your Name is on the Money Line"
Dutch's Daughter

WBN Officers and Directors

President
[Karen Justice](#)

**Vice President/
Co-chair Programs**
[Lisa DiSciullo](#)

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Committee Chairs:

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Membership
[Lori Follmer](#)

Past President
[Janice Rockwell](#)

Programs
[Jeannie Fawley](#)

Public Relations
[Jane Helm](#)

WBN March Madness!

Try us for less! Special one time reduced rate for non-members. Join us for the March lunch at member fee of \$25.

WBN presents

Integrating Change with Minimal Pain

Change is tough! Change can be painful! We hate to go through change and we are challenged when we have to institute change in our offices. However, change is the instrument of progress. Integrating changes into our daily professional and personal lives enables us to become more experienced, more knowledgeable and more successful. Join us as we learn how to improve the way in which we apply change in order to integrate it into our lives with minimal pain.

March 11, 2011
11:30 - 1:00 pm
Dutch's Daughter
Speaker: Patty Sheehan
Marketlink

Please RSVP by Monday, March 7.

No refunds issued after that date.

[WBN Registration Form](#)

President's Message

The Facets of Change

We can't escape change. It's global and pervasive. The revolution in Egypt has sent ripples through other Arab countries. The changes required by the national budget challenge will touch us all in one way or another. Change is sometimes forced upon us. Just ask Hosni Mubarak. Some change we get to influence, like a career change or a new haircut.

I've spent a lifetime making big changes: changing residences, changing

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Coordinator
[June Melvin](#)**

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**WBN Membership
Information**

**Join us for our next
program.**

**Review the Program
Calendar above and be sure
to save the dates on your
calendar.**

**Fill out the [Registration
Form](#), send it in, and we'll
see you there!**

**Call Membership Chair [Lori
Follmer](#) with any questions**

301-471-0923

schools, changing friends, changing careers, changing latitudes and longitudes. I'd consider myself an expert at managing change. Sometimes change is exciting, sometimes rewarding, but change is seldom really easy, even for the "experts."

As women, we lead businesses and volunteer organizations through change, help our families deal with change; and try to manage our lives to create positive changes. Are we brave enough to look to others for advice and support? Are we honing our skills at accepting and embracing change? How do we manage the challenges and choices of change? Many of our attitudes and expectations need to change just to enable us to better manage change!

The economy seems to be making positive changes that will help our professional and personal lives. Fashion Week in NYC is telling us our "look" should change. Spring is bringing welcome changes of weather and daylight. Keep your pencil sharpened and your eyes open. Be ready. Serendipity is my favorite facet of change.

Karen S. Justice
WBN President

Board Member Spotlight Jeannie Fawley

Jeannie Fawley, a two time Circle of Excellence Award recipient, is the branch manager of the Westview Office of PNC Bank. She has over thirty years banking experience. She began her banking career while opening her joint checking account; the person assisting her stepped away from the desk while the phone was ringing; Jeannie answered it, and the rest is history!



Jeannie graduated from both Leadership Frederick County and The Maryland Banking schools.

Jeannie has been involved with the Women's Business Network for almost ten years. Her focus has been WBN's "Fun Work Shops" which educate Women and allow them to network and build relationships.

What Jeannie appreciates most about PNC Bank are the vast tools and resources that assist her with helping her clients achieve their financial freedom.

When she is not busy networking or providing financial services to her clients, Jeannie spends quality time with her two granddaughters, Sage and Laya.

Contact:
PNC Bank
jeannie.fawley@pnc.com
301-668-0044

Member Spotlight

Christine M. Koontz, ChFC[®]

Christine Koontz, a Financial Advisor with Morgan Stanley Smith Barney, has been in the financial services industry for over six years. She specializes in retirement income



and estate planning, as well as mortgage and insurance products, such as life and long term care insurance. A current focus of her business is women and their families--from helping entrepreneurs grow their businesses to helping understand finances and gain financial freedom. Another of her useful services is a business needs review, which includes assessments of retirement plans, benefits and succession/exit plans.

Christine is a graduate of The American College in Bryn Mawr, PA and Indiana University in Bloomington, IN. Christine lives in Frederick but grew up in the midwest (Michigan/Indiana).

She likes to learn about a variety of people and subjects, then pass along that knowledge to help educate and encourage women to achieve what they desire.

When not working, Christine spends her time enjoying the outdoors, either hiking with her two dogs, Casey and Brownie, or kayaking.

Christine, a new member of WBN, received an immediate benefit from her membership by winning the drawing for our Member Spotlight.

Contact:

Christine.Koontz@mssb.com

<http://fa.smithbarney.com/ckoontz/>

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February Meeting Re-Cap Living the Exceptional Life Presented by Lisa DiSciullo, CPCC

Lisa DiSciullo talked about values and how they effect our lives. Everyone has different values--there is no such thing as "right" or "wrong" values. One of the keys to leading an exceptional life is to honor your values with every moment and decision you make.

We did a small group session in which we thought about the values we honor.

Lisa provided a list of common values to assist the group in focusing on defining their individual values. She reminded us that if we can recognize what our core values are, we can then begin to evaluate how those values show up elsewhere in our lives.

She reminded us to try to be more conscious of our values and to name one action we will take going forward to elevate that consciousness, and suggested that we hold ourselves accountable in that action. By honoring our values, she reminded us, we can live lives that are exceptionally rewarding.

**Free Events, Special Offers, and Newsletters from
WBN Members**

**Your Living Well Newsletter by
Be's Home Staging and Redesign [Read it here](#)**

**Spring into Wellness 2nd Annual Retreat!
March 18 - 19
www.wholisticwomanretreats.com
WBN members receive 30 minute free life coaching session with early
retreat registration (extended to March 4)**

**Have some exciting business news to share?
Showcase it on the WBN Newsletter!**

**Please send your information to [Amy Pujols](#), our Web/Newsletter
committee chair. The Executive Committee will review your submissions
and approve them for publication.**

**WBN's detailed guidelines for promotional newsletter submissions can be
found at [Newsletter Submission Guidelines](#)**

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