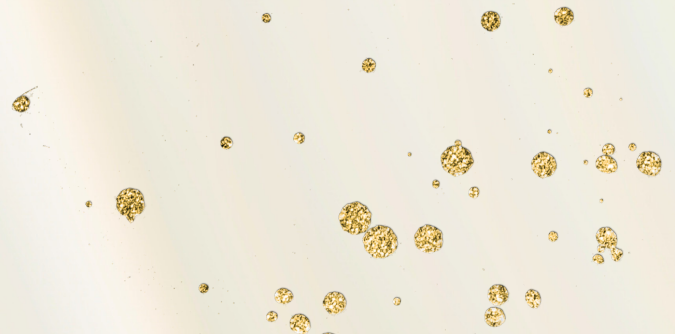




Happy  
Holidays  
- & -

happy new year



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**Submission Deadline for the January Magazine is Thursday, December 21<sup>st</sup> at 7:00 pm Eastern Time**

**Previous Issues of our e-Magazine can be found on our website at: [Magazine Archives](#)**

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## Events Calendar

### National Events

**December 4, 2023**

**1<sup>st</sup> and 3<sup>rd</sup> Mondays of the Month**

5:00 pm PST / 8:00 pm EST

Membership Committee Meeting

Email for info: [VPMembership@NFBPWC.org](mailto:VPMembership@NFBPWC.org)

Register at: <https://nfbpwc.wildapricot.org/event-5379968>

**December 7, 2023**

**2<sup>nd</sup> Monday of the Month**

Period Poverty Meeting - Health Committee Meeting

Email for info: [Health@NFBPWC.org](mailto:Health@NFBPWC.org)

Register at: <https://nfbpwc.wildapricot.org/event-5484108>

**December 13, 2023**

**2<sup>nd</sup> Wednesdays of the Month**

4:00 pm PST / 7:00 pm EST

NFBPWC Entrepreneur & Small Business Committee Meeting  
(Open to the Public)

Register at: <https://nfbpwc.wildapricot.org/event-5266579>

**4<sup>th</sup> Monday of the Month**

4:30 pm PST / 7:30 pm EST

NFBPWC Environment & Sustainable Development Committee  
Meeting (BPW Members Only)

Email for info: [Environment@NFBPWC.org](mailto:Environment@NFBPWC.org)

**2<sup>nd</sup> Tuesday of the Month**

4:00 pm PST / 7:00 pm EST

Young BPW Committee Meeting (Young BPW Members Only)

**1<sup>st</sup> Wednesdays of the Month**

2:00 pm PST / 5:00 pm EST

Wednesday Web Wisdom: Digital Training Team Assistance  
(Open to All Members)

Email for info: [DigitalTraining@NFBPWC.org](mailto:DigitalTraining@NFBPWC.org)

**2<sup>nd</sup> Thursdays of the Month**

4:00 pm PST / 7:00 pm EST

[Advocacy Committee Meeting](#) (BPW Members Only)

**4<sup>th</sup> Thursdays of every other Month**

4:00 pm PST / 7:00 pm EST

NFBPWC Military Affiliated Women Committee Meeting (Open to  
the Public)

<https://www.nfbpwc.org/event-5512646>

**Last Thursday of Every Other Month (Next one in  
December 2023)**

Connecting NFBPWC Committees

2:00 pm PST / 5:00 pm EST

Hosted by Young BPW Chair, Emily VanVleck

**2<sup>nd</sup> and 4<sup>th</sup> Fridays of the Month**

8:30 am PST / 11:30 am EST

L3 Committee Meeting

Email for info: [L3Chair@NFBPWC.org](mailto:L3Chair@NFBPWC.org)

### Regional Events

**December 21, 2023**

5:00 pm PST / 8:00 pm EST

[NFBPWC / North Carolina](#) Monthly Club Meeting (Open to All  
BPW Members)

<https://nfbpwc.org/event-5420775>

**December 2023 California Monthly Meetings**

More info: [NFBPWC California Federation](#)

**January 17, 2024**

5:00 pm PST / 8:00 pm EST

Virtual Club Monthly Meeting (Open to All BPW Members)

<https://nfbpwc.org/event-5420721>

**January 21, 2024**

4:00 pm PST / 7:00 pm EST

NFBPWC / Pennsylvania Monthly Club Meeting (Open to All  
BPW Members)

More info: [Pennsylvania Affiliate Chapter](#)



**January 16, 2024**

5:00 pm PST / 8:00 pm EST

NFBPWC National Board Meeting (Open to  
All BPW Members)

<https://nfbpwc.org/event-5454848>

**NFBPWC Biennial Conference**

July 18, 2024 to July 21, 2024

Hosted by NFBPWC Pennsylvania

More Info: [2024 NFBPWC Biennial Conference: Equality Has No  
Deadline!](#)

## About NFBPWC

### Developing the business, professional and leadership potential of women.

#### Our Mission

*The National Federation of Business and Professional Women's Clubs (NFBPWC) develops the business, professional and leadership potential of women at all levels.*

#### Objectives

*The objectives of the NFBPWC are to develop the professional, business and leadership potential for women at all levels, to advocate and to strive toward equal participation of women and men in power and decision-making roles.*

#### Theme for 2022-2024

*Cultivate Connections, Create Community*

#### Focus Issue for 2022-2024

*Women on the Move*

#### Contacting your NFBPWC Executive Committee (2022-2024):

Megan Shellman-Rickard, President

Kathy Kelly, VP Membership

Daneene Monroe Rusnak, VP Advocacy

Sondra Nunez, Secretary

Treasurer

Emily VanVleck, Young BPW

Sandy Thompson, Immediate Past President

president@nfbpwc.org

vpmembership@nfbpwc.org

vpadvocacy@nfbpwc.org

secretary@nfbpwc.org

treasurer@nfbpwc.org

youngbpw@nfbpwc.org

immpastpresident@nfbpwc.org

#### Standing Committees:

Advocacy, Daneene Monroe Rusnak, NFBPWC Virtual

Bylaw and Resolutions, Trudy Waldroop, California

Environment & Sustainable Development, Marikay Shellman, Colorado

Finance, Open

Health, Keri Hess Laursen, California

International Liaison, Sandy Thompson, California

Justice, Equity, Diversity and Inclusion, Sher Singh, California

Legacy Fund, Deborah Fischer, Colorado

Lifelong, Leadership & Learning, Jane Taff, California

Membership, Kathy Kelly, Colorado

Mentoring, Valentina Solarin, NFBPWC Virtual

Nominations, Manjul Batra, California

Public Relations, Suzette Cotto, NFBPWC Virtual

Rapid Response, Sue E. Oser, Michigan

Small Business, Marsha Riibner-Cady, North Carolina

Women on the Move, Nermin Ahmad, NYC

vpadvocacy@nfbpwc.org

bylaws@nfbpwc.org

environment@nfbpwc.org

finance@nfbpwc.org

health@nfbpwc.org

international@nfbpwc.org

dei@nfbpwc.org

legacyfundchair@nfbpwc.org

L3chair@nfbpwc.org

vpmembership@nfbpwc.org

mentoring@nfbpwc.org

nominations@nfbpwc.org

PRchair@nfbpwc.org

rapidresponse@nfbpwc.org

smallbusiness@nfbpwc.org

womenonthemove@nfbpwc.org

#### Special Committees/Taskforces:

Digital Training, Teresa Gehrke, BPW Colorado

Gender Based Violence, Veera Mahajan, California

Marketing, National Team

Magazine/Newsletter, Michele Guarino, NFBPWC Virtual

Military Affiliated Women, Alice Gallop West, North Carolina

Social Media, Suzette Cotto, NFBPWC Virtual

United Nations, Susan O'Malley, NYC

Website, Kemi Oyebade, NFBPWC Virtual

digitaltraining@nfbpwc.org

gbv@nfbpwc.org

marketing@nfbpwc.org

newsletter@nfbpwc.org

militarywomen@nfbpwc.org

socialmedia@nfbpwc.org

UNchair@nfbpwc.org

website@nfbpwc.org



## President's Message



### President's Letter

#### A Prayer for a Peaceful Winter Solstice

As we enter the darkest time of the year, the winter solstice, we can find light in our connections at NFBPWC. We are fortunate to have such inspirational members working to accomplish our goals as we continue to educate, unite, and advocate for women. It is an honor to be connected to such a diverse community of women at various stages of their careers and from different backgrounds, each with her own unique story about being a business and professional woman in the United States of America.

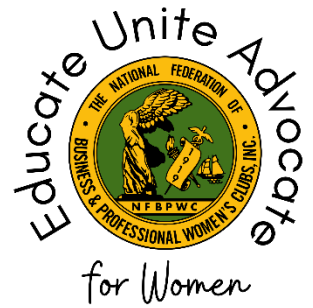
Our network is further broadened through the International Federation of Business and Professional Women (IFBPW) which includes members in over 100 countries in 5 continents. BPW UK, through a registered IFBPW project: <https://www.bpw-projects.org/a-van-for-chernihiv/>, recently sponsored a "Van for Chernihiv – BPW Help for Ukraine." NFBPWC members across the USA donated over \$1,000 in support of this project. BPW UK President, Jo Kinsey, sent us her thanks for our assistance with this project and stated:

*"The help you have sent will let those women [in Chernihiv, Ukraine] know they are not forgotten; they are valued by all of us."*

Unfortunately, this is not the only region of the world that is being affected by the tragedy of violence and war. The loss of human life, and the loss of humanity itself, around the world is heartbreaking. Women often act as advocates of peace in times of strife and uncertainty while bearing the consequences of violence; this time is no exception. As a non-partisan and secular membership organization, we aim to communicate our solidarity with all women by offering them a hand in friendship and support through even the most harrowing of times. In the USA, many of us will comfortably celebrate with our friends, family, and community in December. Despite being secular myself, I would like to take a moment to invite you to pray for peace on Earth. To that end, I would like to share the "Collect" written by Mary Stewart in 1904, in hopes that it helps guide us all to be the better version of ourselves as this year ends and the new one begins.

#### COLLECT

*Keep us, Oh God, from pettiness;  
Let us be large in thought, in word, in deed.  
Let us be done with fault-finding and  
leave off self-seeking.  
May we put away all pretense and  
meet each other face to face,  
without self-pity and without prejudice.  
May we never be hasty in judgment  
and always generous.  
Let us take time for all things;  
Make us to grow calm, serene, gentle.  
Teach us to put into action our better impulses,*



*straight-forward and unafraid.  
Grant that we may realize it is the little  
things that create differences,  
that in the big things of life we are at one.  
And may we strive to touch and to know the great  
common human heart of us all, and,  
oh, Lord God, let us forget not to be kind!*  
~ Mary Stewart, 1904 (adopted by NFBPWC in 1920)

Let's continue to celebrate and honor one another, as each member brings their own gifts to the conversation. The women of today need to hear us. The women of tomorrow want to see us standing strong against war, misogyny, racism, violence, and injustice. We have the power to make a difference as we continue to honor our interconnectedness as humans, more specifically as women.

NFBPWC will continue to light a path for our future that promotes justice, solidarity, diversity, inclusion, innovation, and more in 2024. Sending personal wishes of celebration, health, and peace around the globe.

Kind Regards,

Megan Shellman-Rickard  
NBPWC President  
2020-2024

## 1<sup>st</sup> Vice President Membership News



By: Kathy Kelly  
1<sup>st</sup> Vice President of Membership, NFBPWC (2021-2024)

**HAPPY HOLIDAYS FROM  
THE MEMBERSHIP  
COMMITTEE!**



## WELCOME NEW AND RENEWING MEMBERS!

New	Kimberly Miller	Colorado NW Metro Student
New	Alexis Haskins	Colorado Denver Student
New	Nicole Mora	Colorado Virtual Student
New	Henrietta M. McElwee, D.C.	Pennsylvania
New	Kate Earnest	Pennsylvania
New	Zennie Dizon	California El Monte
RENEW	Ladorian Morris	Student - New York



Get ready for next year's membership push, **"Double or More in '24"** with a chance to win fabulous prizes with every new member you bring in before National Convention next summer. More details to come in January!

The National Membership Committee meets on the first and third Mondays of each month, holidays excluded. Join us when you can to learn more about the tools and events that we offer that can support your Affiliate to "Double or More by '24!"

Contact Kathy Kelly at [VPMembership@NFBPWC.org](mailto:VPMembership@NFBPWC.org) for more information.

### What is CSW? And what the heck are all these acronyms???

Join us on **Tuesday, January 23, 2024**, for an informative program to learn more about NFBPWC's participation at the United Nations Commission on the Status of Women.

We'll discuss the programs (Side Events vs. Parallel Events), BPW-sponsored programs, Leadership Summit, Gala Event and other social events like Broadway shows and dinners out that will be on the agenda. We'll share best practices for how to get there, what to wear and where to stay. We'll have plenty of time for a Q&A. We hope to address all your questions and concerns so that you will join us March 11-22, 2024, in New York City!



## 2<sup>nd</sup> Vice President Advocacy Report



By: Daneene Monroe Rusnak, 2<sup>nd</sup> Vice President of Advocacy, NFBPWC 2020-2024

### Equality Has No Deadline!

[Take Action on the ERA! Equality Has No Deadline!](#)

[\\*\\*\\*One Click Politics landing page for NFBPWC\\*\\*\\*](#)

[ERA Action on NFBPWC Website](#)

Link to ERA virtual backdrop for download: [Equality Has No Deadline Virtual Backdrop](#)



## LGBTQ+ Team Report

By: Susan Oser, NFBPWC Advocacy Team LGBTQIA+ Lead

### Organization of the Month: LGBT Foundation

#### Why highlight?

The LGBT Foundations is a national charity for LGBTQ+ health, wellness and serve as a lifeline for those in need. Their mission is to empower LGBTQ+ people to realize their full potential every day. Their vision is the belief that queer liberation enables meaningful and lasting change.



Based out of Manchester, England, the website has a lot of information that can also be of value for those stateside and perhaps create or enhance programs in local communities. It's also a great way to see how another country takes care of the community.

Source(s): <https://lgbtfoundation.start.page/>  
<https://lgbt.foundation/>

#### FYI Positive LGBTQ+ for December:

- ✓ **Former headquarters of lesbian feminist group under consideration for National Historic Landmark designation.** <https://tinyurl.com/mssjc9s4> A rowhouse on Capitol Hill served as the headquarters for the Furies Collective, a lesbian feminist group, in the 1970's. The National Park System's National Historic Landmarks Committee is scheduled to discuss and make a recommendation on the Furies Collective house designation at a Nov. 16th virtual meeting.
- ✓ **Dolly Parton expresses support for trans community in interview.** <https://tinyurl.com/usfx954a> In an interview with the Hollywood Reporter, Parton said, "I just want everybody to be treated good" when asked about Tennessee's anti-trans laws. She went on to say that trans people are God's children like everyone else and she loves the trans people in her life.
- ✓ **What To Watch For When Invited To A Documentary On "Trans Issues"** <https://tinyurl.com/3u5crbsp> The uptick in anti-trans documentaries is inadvertently ensnaring trans people and supporters. Here's how to stay vigilant and not be tricked into appearing in a right-wing documentary.

#### The following is an overview of or ALL LGBTQ+ legislation in the news:

- ✓ **Anti-trans platforms lose elections -** <https://tinyurl.com/2v22ntew> Tuesday's elections in Kentucky, Virginia, Ohio, and Pennsylvania showed the limits of anti-trans messaging.
- ✓ **Families ask SCOTUS to review Appeals Court ruling allowing enforcement of medically necessary care ban in Kentucky.** <https://tinyurl.com/bddz8kua> The families are represented by the ACLU of Kentucky, NCLR and two law firms.

If you have any news or leads on anything related to LGBTQ+ news, issues, and organizations, please contact Sue Oser at [soser@nfbpwc.org](mailto:soser@nfbpwc.org)

## ERA Team Report

By: Nancy Werner, NFBPWC Advocacy Team ERA Lead

### EQUAL RIGHTS AMENDMENT UNITED NATIONS HUMAN RIGHTS COMMITTEE MET ON OCTOBER 30, 2023

**Advocacy –Equal Rights Amendment.** “Equality of rights under the law shall not be denied or abridged by the United States or any State on account of sex” needs to be placed into our Constitution. While most states have laws prohibiting discrimination of any kind based on sex, proponents of the E.R.A. say laws can be reversed or eliminated. Having a Constitutional Amendment would cement those rights.



Back in 1979, the most important human rights statement for women was written by the United Nations Human Rights Committee. CEDAW. It stands for Convention on the Elimination of All Forms of Discrimination Against Women. Across the world 189 nations ratified it but United States, Sudan, Somalia, Iran, Tonga, and Palau. Going back in time President Jimmy Carter signed CEDAW on July 1, 1980, but it failed to be ratified by our Congress many times over. Why? We have Republicans who kept saying it would legalize abortion rights. But we have supporters of this document who continue to argue for its passage.

Now let's fast forward to October 30, 2023. The United Nations Human Rights Committee met in Geneva, Switzerland and shared that the United States government should provide protection against sex-and-gender-based-discrimination by adopting the Equal Rights Amendment. Members of the U.S. Equal Rights Coalition, Equality Now and other leading U.S. women's rights organizations addressed the committee. The report of the UN Committee wanted the United States to redouble its efforts to guarantee protection against sex and gender-based discrimination in the Constitution. The Equal Rights Amendment is fundamental to achieve sex and gender equality. And this statement goes hand in hand with ratifying CEDAW.

This endorsement provides us with information to contact our Congressional leaders. Use the one-click to share that you wish CEDAW and the ERA to come to the floor. Also, if you haven't signed the <http://www.sign4era.org> to receive notifications, please do. Please keep in touch with your Senators using the NFBPWC "One Click." You know how your Senators voted back In April. We have been promised a revisit and we need to be ready. Keep clicking!

## From the Desk of the Secretary



By: Sondra Nunez, NFBPWC Secretary 2022-2024

To my NFBPWC sisters near and far, Happy Holidays! Yes, I specifically wrote Happy Holidays because I often hear and see conflict, drama and offense surrounding this one simple phrase. Many argue in December, it's Merry Christmas and nothing else. But to some it is Happy Hanukkah, Happy Boxing Day, Happy Kwanzaa, or any number of other phrases that significantly represent the true meaning of the season in ways personal to each person.

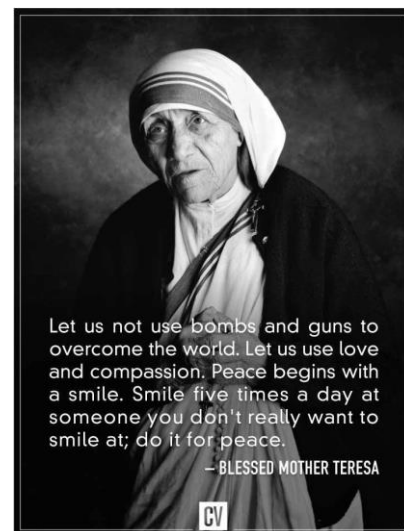
For me, December with all its many holidays and personal traditions, represents a time of joy, reflection, and renewal.

**Joy:** I count it a joy I am able to give to others. I count it a joy seeing the faces of those big and small light up as they share holiday traditions with those they love. I count it a joy to spend time preparing gifts for those who need a little bit of help this year. I count it a joy spending time in celebration with friends and family.

**Reflection:** For me, the holidays, especially the time between Thanksgiving and Christmas, is when I spend the most time reflecting on every life blessing and how I might be able to share what has been given to me with others. I reflect on those who are suffering, on those who are battling illness, or the loss of loved ones and I pray they will find peace. There is reflection of the accomplishments and challenges of the year and how I might do better, be better in the future.

**Renewal:** In many ways the month of December represents renewal to me. It is the signal of the end of one year and the beginning of the next. It is a time to allow myself to let go of offenses and to ask for forgiveness for those I might have wronged. For me, December offers the opportunity to show up for others in the best way possible and offers a glimpse of the person I want to become.

No matter how you celebrate this time of year, whether this year was difficult, successful or a combination of both and more, I pray you and your loved ones will be blessed with joy, peace, and love. No matter the holiday you are celebrating, I wish you continued and lasting happiness.



## NFBPWC Young BPW

By: Emily VanVleck  
Young BPW Chair, NFBPWC 2022-2024

### BPW members are invited to join the next NFBPWC Young BPW Meeting

If you're between the ages of 18-35 and are looking to collaborate on BPW local and international initiatives -- including career, leadership and women's rights -- then Young BPW is for you!

Join us on the second Tuesday of each month to exchange ideas, information, and support each other.

**Time Zones:** 4PM PST, 5PM MST, 6PM CST, 7PM EST

**How:** Online via Zoom. Details will be provided upon registration.

**Who:** All interested members are welcome.

### Share With Us!

Are you a YBPW with something exciting to share? Are you working on a cool project or get a promotion? Maybe you are studying abroad! Send me your great news so we can all celebrate your success.

### What is Young BPW?

If you're between the ages of 18-35 and are looking to collaborate on BPW initiatives, career, leadership, and women's rights -- then Young BPW is for you!

When you join NFBPWC at the local, chapter, or virtual club level, you automatically become a member of Young BPW. We participate in formal and informal activities that allow us to network with members in our local communities as well as all over the world to exchange ideas and information. We even host an international conference for Young BPW every 3 years!

Email [youngbpw@nfbpwc.org](mailto:youngbpw@nfbpwc.org) to get involved as a Young BPW or Student today!

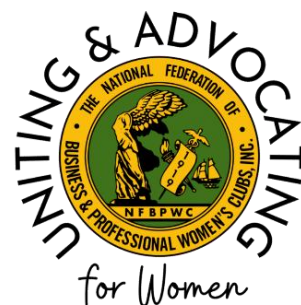
Keep in the loop of Young BPW activities and join in on them by either following us on:



@YoungBPWUSA



<https://www.facebook.com/groups/YoungBPWUSA>



**YOUNG BPW**



## Immediate Past President Report



By: Sandra Thompson, NFBPWC's Immediate Past President

I would just like to take this time to wish all of you a very happy and healthy holiday season. I hope that you enjoy it with family and friends. Below is a poem that I found that my mother had sent out to friends and family many years ago. I wanted to share it with you.

### Holidays

There is a list of folks I know  
 All written in a row  
 And every year at holiday time  
 I go and take a look  
 And that is when I realize that  
 These names are a part  
 Not of the book they're written in  
 But of my very heart.  
 For each name stands for someone  
 Who has touched my life sometime,  
 And in that meeting they've become  
 The rhythm of the rhyme.  
 I really feel I am composed  
 Of each remembered name.  
 And while you may not be aware  
 Of feeling quite the same  
 My life is so much better  
 Than it was before you came.  
 For once that you have know someone  
 The years cannot erase  
 The memory of a pleasant work  
 Or of a friendly face.  
 So never think my holiday cards  
 Are just a mere routine  
 Of names upon a list,  
 Forgotten in between.  
 For when I send a holiday card  
 That is addressed to you  
 It's because you're on that list  
 Of folks I'm indebted to.  
 And whether I've known you  
 For many years or few.  
 In some way you have had a part  
 In shaping things I do.  
 So every year when the holidays come  
 I just realize anew  
 The biggest gift that God can give  
 Is knowing folks like you.

--Anonymous

## Environment & Sustainable Development Committee

By: Marikay Shellman, BPW Colorado Virtual

Chair, NFBPWC Environment and Sustainable Development Committee (2022-2024)

Story written by Susan E. Oser

### The Adventures of Nature Boy and how he helped the ESD Committee

There once was a not-so-well-known superhero named Nature Boy. He was a tall, slender man of 6ft 2in with dark hair, brown shoulders, and muscles like superman. His mentor was the infamous Captain Planet that a lot of us remember from back in the 1990s or so.

He had not seen a lot of action lately as his time saving the planet was getting weary on him. Almost every day he was busting someone for illegal dumping, hunting, and/or cleaning the water of something. So, when Nature Boy got the call to help a small environmental committee on the Internet, he could not resist.

It was a little environmental committee called the Environmental and Sustainable Development Committee from the National Business and Professional Women's Club. They were looking for help in spreading the message about the environment but could not think of an effective way to do it. Nature Boy knew exactly who to talk to. The old guy himself, Mr. St. Nick along with some help from his girl Mother Nature.

When Nature Boy travelled up to the North Pole, his trek was not too bad, especially with global warming on the rise. However, at the same time, he wished he could've seen just a little bit more snow than he wanted.

Once he got up to the North Pole, he noticed that Santa needed a bit of environmental education on light pollution and a few other small things he could talk about with him...especially when it came to the new toys on the market that he didn't feel were exactly environmentally friendly.

Nature Boy arrived in the North Pole area and walked towards the house in which he could smell cookies and hot chocolate emanating. He walked up and rang the doorbell that sang the Jingle Bells song. Within a few minutes, the door opened and a sweet old lady in a red dress and glasses opened and stepped forward. It was Mrs. Claus.

Nature Boy was very grateful for the warm welcome. He felt very cozy inside as he walked in, took off his coat and sat down by the fire. After about 10 minutes later, Santa came into the room, also served a few snacks by an elf that Nature Boy had not seen before along with Mrs. Claus who sat across from them.

"So, who is this strange person joining us today?"

"Allow me to introduce myself," Nature Boy stood up. My name is Sir Nature Boy and I come on behalf of a small environmental committee that needs some help to spread the message on the environment to kids and families around the world."

"Oh!" Santa exclaimed, "And what do I have to do with it?"

"Well, since you make gifts, and toys and things and the world look up to you," Nature boy answered, "I thought you would help create something to get the message out. Besides, there are a lot of people that are always asking you for things!"

"Well, that's true."

"And...instead of always making all these new shiny things, why not recycle or create something to show people how to recycle and make gifts!"

"But new is what I do! And I don't think I have time since it is so close to Christmas!"

"But dear," Mrs. Claus said, "You know most parents can't afford what the kids ask of you. That's why they hope to ask you, so you help them."

"But won't they be angry at me? I sometimes get hate mail and must put them on the Naughty List. I already have a list that's as tall as me." Santa said. He sounded a bit worried.

Nature Boy assured him, "Sir. If you put a special message with the gift, along with a message from Miss Mother Nature, not only would it be a gift to the world, but also a gift to you! I mean have you seen how smoggy the air is when you travel with your reindeer! You would want some cleaner air to travel in during the night to keep you and the dear healthy."

"That's true," Santa sat in contemplation, "And you said that you knew Mother Nature herself and she could give us a hand."

"Sure thing! Once we get our gift ideas together, I'll give her a call."

"Fine. So where do we start?"

Nature Boy and Santa sat up all night talking about this special environmental gift. Twinkles, one of Santa's elves was summoned to sit down and take notes. He was dressed in a 3-piece green suit and wore thick red glasses.

As Nature Boy and Santa chatted, they were brainstorming a lot of ideas over hot chocolate and cookies. Nature Boy mentioned how Santa could create recycled wrapping paper instead of using shiny, new non-environmentally friendly wrapping paper, as well as the light pollution that he first noticed when he stepped in the realm of the North. It was an eye-opening education for Santa.

When the project got underway, Santa was a bit skeptical, but when he saw how the product came together, he realized how precious a gift it was going to be. Mother Nature was contacted to write a special message and after a few days, it was sent. When Santa read it, he had a tear in his eye and decided that he too would put a message in the box as well.

When Nature Boy attended the next ESD meeting, he did a show and tell of the "Earth Box". It was a shoebox wrapped in a used magazine. Inside, there was a mask made from a handkerchief, a small bunny named from an old rag, a painted jar with instructions inside for how it could be used (coffee storage, egg mixer), and a reindeer made from used socks. There were also two messages inside. One from Santa and one from Mother Nature.

The ESD Committee was pleased. They thanked Nature Boy for his help, and a few days later they received their own "Earth Boxes." Each member found their own special use for the jar. They also decided to share the messages from Mother Nature and Santa that were given to them. These messages are below:

Mother Nature's message:

If I were you, I'll treat the earth like my own bed.  
 Make sure it's clean and tidy, yes that's what I said.  
 There's a hole in the ozone and like your favorite sheet,  
 You need to hold it tight, so we won't lose or gain any heat.  
 Protect the wilderness and give it care.  
 Don't mess it up, like it as your hair.  
 This is my advice, spread it across the land.  
 Before everyone dies, and the world disbands.

Santa's message:

My dear children and families around the world. I never realized how much the Earth needs our care until I met a special friend. He taught me about how I should really look around me and be careful about my travels so I can be safe to drop off your gifts to you. I didn't realize that I do have to wear a mask as I travel through the air to some of your homes. A few of my reindeer always get sick for some reason when I return from my travels...and now I know. I also didn't realize that I can see the stars more and I don't need so many lights to be shiny outside. The stars are their own Christmas lights.



And there is so much more that I have learned. And because of this, the “Earth Box” was created for you to enjoy and to share with your friends and neighbors. Just as we spread peace and love for each other, we should also spread peace and love to the Earth and our homes.

May our Earth be around for years to come and for me to visit every Christmas!

Enjoy your gift and have a Merry Christmas and other Happy Holidays!

## Zero Waste Initiative by Laurie Dameron

By: Laurie Dameron, BPW Colorado Chair of Environmental and Sustainable Development

Dear Business and Professional Women colleagues,

As of November, I have officially retired from my position of Chair of Environmental and Sustainable Development for BPW Colorado. It's truly been an honor and privilege to serve BPW since 2015.



I have learned so very much as a member and this position and have so much gratitude for being able to represent our phenomenal organization in Cairo, Egypt at the 2017 BPW International Congress. Also, I got to do a cruise with BPW in the Caribbean and attended other conferences over the years and met so many incredible women!

It's possible I've found a replacement for this position, and I will keep you updated on that.

My final “Green News,” “Simple Action” is this:

Raise your environmental awareness - Every time you buy something and every time you throw something away - think about where it is coming from and where it is going.

**YOU ARE A PART OF THE SOLUTION!**

To sign up for Laurie's monthly music and “Green News,” write to [WindchimeL@aoL.com](mailto:WindchimeL@aoL.com)

Or visit [www.LaurieDameron.com](http://www.LaurieDameron.com)

Please visit and LIKE <https://www.facebook.com/WhatCanIDoSpaceshipEarth>

## Health Committee Report

Keri Hess Laursen, NFBPWC Health Committee Chair, Downtown Sacramento Member [Health@NFBPWC.org](mailto:Health@NFBPWC.org)

The Health Committee is seeking a co-chair, no experience required!

The Health Committee currently meets the 2nd Monday of each month at 5pm PST.

Please email Keri at: [health@nfbpwc.org](mailto:health@nfbpwc.org) to inquire about serving as co-chair or to get on the Health Committee listserv.

## Rapid Response Committee Report

By: Susan E. Oser, NFBPWC Rapid Response Committee Chair

### What is your rapid response issue?

My job as the Rapid Response Chair is to seek out issues that the organization can take a voice on that connect to our mission and legislative platform.

And while there is an organizational mode behind the issues, what about you the individual?

Are there any issues that are valuable and speak close to your heart and in a heartbeat, you would post a social media link, video, or share an article about? What is that issue that speaks to you that you are willing to fight for and make it your personal issue.

If you have such an issue that speaks close to your heart, then perhaps that is your personal rapid response issue. You don't need organizational backing or its voice to do it because it is your path. But if you need ideas or support, connecting to an organization like NFBPWC can be a great starting point for you.

Please connect with Sue Oser at [rapidresponse@nfbpwc.org](mailto:rapidresponse@nfbpwc.org) if you have any ideas on topics that should be focused on and discussed as we get into the big election cycle.



## Entrepreneur and Small Business Committee Report

**December Program is now the January program!**

As the year comes to a close, most of the world winds down a bit – but the entrepreneurs or business owners, still has a bit more work on their plate...

Join us for our January meeting for

**“Closing out the Annual Books and Gearing up for Tax Season”**

**Wednesday, January 10<sup>th</sup>, 2024, 7pm EST**

### **SO... What does the ESB committee have in store for you in December?**

Marsha has decided that it is time to replace her cell phone and explore a new plan and cell phone service provider. She is seeking guidance from her NFBPWC sisters!

**What company provides you with cell service?**



**What do you like about them?**



This will not be a I phone VS android discussion. On December 13, 2023, at 7:30 pm Eastern, please join us for:

**“Cell phone service, is it better than a can with a string?”**

**Register at [www.nfbpwc.org](http://www.nfbpwc.org)**



## YOUR DECEMBER CHALLENGE

## CHALLENGE #3

## FROM YOUR ENTREPRENEUR AND SMALL BUSINESS COMMITTEE

The November Challenge (Challenge #2) was a great success and thank you to those who filled out their education information –

## College / University Information –

Everyone who completed the challenge had their user id put on the “Magic Wheel”.

We gave it a spin and the November Challenge Winner is:

Dr. Twila Lee Winn of the Pennsylvania Chapter

Twila will be receiving a beautiful NFBPWC scarf.

Congratulations!



## December's Challenge / Challenge #3:

For the third challenge, there are three blocks to fill out.

1) Age Range 2) Biography 3) Birthday (Month and day only)

Log on to the NFBPWC website between December 1<sup>st</sup> and December 15<sup>th</sup> and update the information on your Member Profile.

Age Range [Clear selection](#)

- ☐ Under 25 years old
- ☐ 25 - 35 years old
- ☐ 36 - 45 years old
- ☐ 46 - 55 years old
- ☐ 56 - 65 years old
- ☐ 66 - 75 years old
- ☐ 76 - 85 years old
- ☐ 86 - and older

This information is for demographic analysis only.

All who complete the challenge will be included in the next spin of the Magic Wheel.

Winner will be announced in the December issue of the NFBPWC magazine.

\*Members must have a valid mailing address in their profile to be included (how else could we send you your gift???)



Marsha Riibner-Cady and Barbara Bozeman  
Your Entrepreneur and Small Business Team

## Women on the Move Committee Report

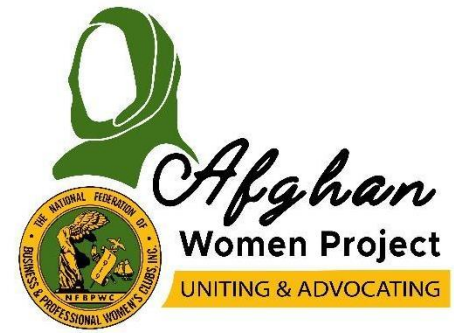
Nermin K Ahmad, NFBPWC Women on the Move Committee Chair

Members: Sher Singh, Emily VanVleck, Veronica Sexton, Cathleen Jeanty

By: Nermin K. Ahmad

### Afghan Women Project:

If you are interested in welcoming these new Americans, and answering their questions of offering the hand of friendship please contact us at [Afghanwomen@nfbpwc.org](mailto:Afghanwomen@nfbpwc.org), visit our home page at <https://www.nfbpwc.org/Afghan-Women-Project>.



## Digital Training Report

By: Teresa Gehrke, NFBPWC Digital Training Chair | [digitaltraining@nfbpwc.org](mailto:digitaltraining@nfbpwc.org)

### Handling the Holidays

Feeling overwhelmed by advertisements and pressure to buy for the holidays? You're not the only one. The holidays are known for joyful moments and stress. With kids and grandkids home over the holiday break, it's a great time to rethink how much screen time they should spend on the TV, phone, gaming and other electronic devices.

It has been well researched that too much screen time can cause adverse health effects. I remember reading *The Berenstain Bears and Too Much TV* as a child. The cubs wanted to watch TV instead of playing outside or reading. I have a feeling Mama Bear wouldn't be happy if she saw how technology has changed. The point is to have measured time for entertainment, family time, and being in tune with nature.

### Reducing Screen Time for Youth

In a 2021 report from [Common Sense Media](https://www.commonsensemedia.org), they "estimated tweens spend an average of 5 hours and 33 minutes using screen-based entertainment each day, while teenagers devote a whopping 8 hours and 39 minutes. A surge in screen use has led to some individuals, including children, adolescents and adults, developing screen-related addictions."

These disordered addictions have been linked to lower cognitive function. The research found that individuals with disordered screen use have "significantly poorer cognitive performance compared to others" without the disorder and found they also had lower attention spans. This hinders executive functioning and learning capabilities.

### Better Health Outcomes

Staring at a screen for an extended period of time can lead to eye strain, fatigue, headaches, blurred vision, dry and itchy eyes. Taking consistent breaks from the screen can help minimize these effects because it allows the eyes to rest and focus on something else.

People who use digital devices daily such as office workers and gamers should be taking consistent screen breaks to ensure they get enough rest mentally and physically.

When spending long periods of time in front of a screen, it's important to take short breaks often. You can take 5-10 minutes every hour, rather than 20 minutes every 2 hours. If needed, you can follow the 20-20-20 Rule. After spending 20 minutes on a screen, take a break and look at an object 20 feet away for 20 seconds. This will help with eye strain and fatigue.

Now, stop reading this blog and go for a nice walk outside.

For additional assistance or questions, email: [digitaltraining@nfbpwc.org](mailto:digitaltraining@nfbpwc.org)

Additional resources:

- [Excessive Screen Time](#)
- [Screen Breaks](#)
- [Taking Breaks](#)
- [Reduce Screen Time](#)

## Gender Based Violence Committee Report



By: Veera Mahajan, NFBPWC Gender Based Violence Committee Chair

### **Empowering Women: Embrace Self-Respect and Self-Love to Eradicate Domestic Abuse**

In today's world, where women play pivotal roles in the business sphere, it's crucial to recognize the significance of self-respect, self-love, and their connection to combating abuse at home and at the workplace. As empowered businesswomen, it's our responsibility to foster awareness and advocate for change in societal attitudes towards these issues.

#### **Understanding Self-Respect and Self-Love:**

Self-respect is the cornerstone of empowerment. It involves acknowledging one's inherent worth and setting boundaries that honor personal values. Self-love complements this by nurturing a compassionate relationship with oneself. These principles are vital in building a foundation for a strong, empowered individual.

#### **Domestic Abuse: Breaking the Silence:**

Unfortunately, domestic abuse remains a pervasive issue affecting women across all walks of life. It's crucial to recognize the signs and understand that abuse is not just physical; it encompasses emotional, financial, and psychological aspects. By breaking the silence and fostering an open dialogue, we create a safe space for victims to seek support. By speaking up we also encourage women to speak up when an imbalance of power shows up at work.

#### **Empowerment through Self-Respect:**

Empowerment begins with respecting oneself. In the business world, it translates to setting boundaries, advocating for fair treatment, and rejecting any form of discrimination or abuse. Encouraging a workplace culture that prioritizes respect and inclusion is pivotal in empowering women.

Self-love isn't indulgent; it's necessary for mental and emotional well-being. By practicing self-care, nurturing healthy relationships, and embracing personal growth, we fortify ourselves against external negativity. This resilience allows us to navigate challenges, including those stemming from domestic abuse.

I did a fundraiser in October for Period Poverty through my foundation called Foundation for Women at Risk. We help underprivileged women in Agra, India. These young girls and women in India are kept in dark rooms for the five days they have periods like something is wrong with them. The group I work with is called Indian



Dream Foundation. This group produces sanitary napkins and donates them to the local girls and women who cannot afford them. They also educate the girls and their families about period hygiene and that this is a normal biological phenomenon. So, the girls are not looked down upon and so the girls feel good about themselves.



During my recent trip to India, I met a lot of men and women including Jalpa Vithalani, President of NFBPW, Mumbai, who are very dedicated to supporting this very important and natural medical condition. (Pictured Right: Jalpa and Veera)

As businesswomen, our platform allows us to amplify voices and initiate change. Engaging in awareness campaigns, supporting organizations dedicated to combating domestic abuse, and using our influence to advocate for policy changes are impactful ways to create a ripple effect of empowerment.



The journey towards empowerment, driven by self-respect and self-love, is intertwined with the fight against domestic abuse. As businesswomen, let's harness our strength, knowledge, and network to foster a culture of respect, support victims, and drive meaningful change.



## Military Affiliated Women Committee Report

By: Alice Gallop West, NFBPWC Military Affiliated Women Committee Chair  
[MilitaryWomen@NFBPWC.org](mailto:MilitaryWomen@NFBPWC.org)

Military Affiliated Women – on the move....

I had an awesome time attending the Camouflaged Sisters Military Women's Writing Program hosted at Team Red White and Blue – TRWB at their Fire Base in Atlanta, on Saturday November 4<sup>th</sup>. Lila Holley the CEO and Visionary of Camouflaged Sisters presented BPW member Yvette Thomas the gift she won during our October webinar meeting.



It was a great event and everyone in attendance enjoyed the food, fun and fellowship. As your MAW Chair, I enjoy getting out and about, connecting with our Veteran community and meeting all of you.



Our next MAW webinar will be held on Thursday, December 28<sup>th</sup> beginning at 8pm EST. “Making the Most out of Your VA Education Benefit” The new year is fast approaching.... Have you considered returning to school? Or are you a Veteran or a family member of a Veteran who would like to return to school? Do you know about the resources and benefits of using your Post- 9/11 GI Bill or Chapter 33? What about Chapter 35 benefits? This will be a great opportunity to gain information on these programs and others. See you in the zoom room on the 28<sup>th</sup> of December. Register here: <https://www.nfbpwc.org/event-5512646>

## Public Relations Committee Report



By: Suzette Cotto, NFBPWC Public Relations Chair

## Engage with NFBPWC on Social Media



Organization Page:

<https://www.facebook.com/NatlFedBPWC/>



[https://www.youtube.com/channel/UC2l\\_ciXLyvbu1dbBOsV9Tg](https://www.youtube.com/channel/UC2l_ciXLyvbu1dbBOsV9Tg)



Group Page

<https://www.facebook.com/NatlFedBPWC/>



Organization Page

<https://www.linkedin.com/company/nfbpwc>



[https://www.instagram.com/nfbpwc\\_usa/](https://www.instagram.com/nfbpwc_usa/)

## December Highlights in US Women's History

- **December 1, 1955** – Rosa Parks refuses to give up her seat on a bus to a white person; her arrest sparks the modern civil rights movement in the US
- **December 5, 1935** – Mary McLeod Bethune creates the National Council of Negro Women
- **December 7, 1941** – Capt. Annie Fox receives the first Purple Heart awarded to a woman for her service while under attack at Pearl Harbor
- **December 9, 2002** – Award-winning ABC News journalist, Michele Norris, becomes the first African American female regular co-host of National Public Radio's news magazine, All Things Considered, she stepped down in 2012
- **December 10, 1869** – Wyoming is the first territory to give women the right to vote
- **December 10, 1938** – Pearl S. Buck receives the Nobel Prize for Literature for The Good Earth

- **December 13, 1993** – Susan A. Maxman becomes first woman president of the American Institute of Architects in its 135 year history
- **December 14, 1961** – President's Commission on the Status of Women is established to examine discrimination against women and ways to eliminate it
- **December 14, 1985** – Wilma Mankiller is sworn in as principal chief of the Cherokee Nation of Oklahoma – the first woman in modern history to lead a major Native American tribe
- **December 17, 1993** – Judith Rodin is named president of Univ. of Pennsylvania, the first woman to head an Ivy League institution
- **December 28, 1967** – Muriel Siebert becomes the first woman to own a seat on the N.Y. Stock Exchange

**COMMISSION on the  
STATUS OF WOMEN**



(Source: <https://nationalwomenshistoryalliance.org/november/>)

## United Nations Report



By: Susan O'Malley, IFBPWC UN Representative  
NGO CSW/NY, Chair ex officio  
Professor Emerita, City University of New York  
[UNChair@nfbpwc.org](mailto:UNChair@nfbpwc.org) [susanomalley4@gmail.com](mailto:susanomalley4@gmail.com)



## International Relations Chair Report



By: Sandra Thompson, NFBPWC's International Chair,  
[international@nfbpwc.org](mailto:international@nfbpwc.org)

CSW68 is coming in March 2024 in New York.

Here is some information concerning the upcoming event. Remember you can view many of the Parallel events for free online. If you have not done this, I recommend you try it next year. There are some great events to choose from.

### NGO CSW68 Forum:

- Information about the NGO CSW68 Forum: [ngocsw.org/ngocsw68/](https://ngocsw.org/ngocsw68/)
- [NGO CSW68 Forum FAQs](#)
- [Virtual and in-person Parallel Event applications](#) are open now until Monday, 4 December.
- [Apply to sell goods at the NGO CSW68 in-person Artisan Fair!](#) The deadline to apply is Monday, 19 January 2024.
- Registration for the NGO CSW68 Forum will open in December. The registration is open to the public. No ECOSOC-accreditation, affiliation with an organization, or any other qualifications are required. We will send an email to our mailing list and post on social media when registration opens.



- We will be updating our [Advocacy Toolkit](#) for CSW68. In the meantime, you can use the NGO CSW67 Advocacy Toolkit as a helpful resource. We will share the updated Advocacy Toolkit as soon as it's available!
- For questions or information about the NGO CSW68 Forum, contact NGO CSW/NY at [info@ngocsw.org](mailto:info@ngocsw.org).

#### UN CSW68:

- Information about the UN CSW68: [unwomen.org/en/csw/csw68-2024](https://unwomen.org/en/csw/csw68-2024)
- [Registration for the UN CSW68](#) is now open for ECOSOC-accredited NGOs.
- [CSW68 Expert Group Meeting information and papers](#)

For questions or information about the UN CSW68, contact UN Women at [csw@unwomen.org](mailto:csw@unwomen.org)

## 2024 NFBPWC Biennial Conference: Equality Has No Deadline!

### NATIONAL FEDERATION OF BUSINESS AND PROFESSIONAL WOMEN'S BIENNIAL CONFERENCE

### EQUALITY HAS NO DEADLINE!

July 18-21, 2024  
Sheraton Valley Forge  
King of Prussia, Pennsylvania

#### Registration opens soon!

Save the date and make some plans to meet fellow members in Pennsylvania! This is a **hybrid event** where you can attend in-person or online. You have the opportunity to re-connect with old friends, make new ones, and work together with your BPW colleagues from all over the United States and the globe!

You are invited to attend our General Assembly sessions. Virtual or in-person, we have options for you!

Hear from a fascinating lineup of speakers, participate in workshops and elections, and kick back to enjoy happy hour receptions, good food including a Gala Awards Dinner, tours of the area, and entertainment!





# State Federation & Clubs News

## NFBPWC Arizona

### Leadership Team:

Theresa Dolan	President
Debra Gomez	Vice President
Katherine Stevenson	Recording Secretary
Connie Dierks	Corresponding Secretary
Linda Duval d'Adrian	Treasurer
Katherine Peterson	Parliamentarian

For more information about this club and for their **Events Calendar**, go to:  
<https://www.nfbpwc.org/Arizona>



Connect on Facebook at: <https://www.facebook.com/ArizonaBPW/>

NFBPWC/Arizona consists of 5 local affiliates and a non-profit State Foundation.

Arizona Clubs are located in:

Arizona (state leadership)	West Valley
Phoenix	Wickenburg
Scottsdale	

Our Events Featured By National

#### UPCOMING MEETINGS AND EVENTS

bpwarizona@gmail.com

Today	Tuesday, July 25	Print	Week	Month	Agenda
	5:30pm	Phoenix BPW			
	Tuesday, August 1				
	5:30pm	West Valley BPW Meeting			
	Thursday, August 3				
	6:15pm	Wickenburg BPW			
	Wednesday, August 16				
	11:45am	Scottsdale BPW meeting			
	Tuesday, August 22				
	5:30pm	Phoenix BPW			

Events shown in time zone: Mountain Standard Time - Phoenix

## NFBPWC California Federation

### Executive Committee 2023-2024:

Maria C. DeSousa	President
Anne-Marie Johnson	Treasurer
Katherine Winans	Secretary
Sandy Thompson	Parliamentarian
Bessie Hironimus	Immediate Past President, Membership/Marketing Chair
Rosemary Enzer	Public Policy Chair
Monique Lee	Young Professional Chair
Marjorie Hopper	Program/Projects Chair
Manjul Batra	Small Business Chair
Barbara J. Davis	Lifelong Leadership & Learning Chair
Denise Luckhurst	Finance Chair



**MARIA C. DESOUSA, CFBPW  
PRESIDENT**

For more information about this club, go to: <https://www.nfbpwc.org/California> or <https://bpwcal.org/>



Connect on Facebook at: <https://www.facebook.com/californiabpw/>

By: Maria C. DeSousa, California Federation President

## PATH TO SUCCESS: TEAMWORK, COOPERATION, PARTNERSHIP. INSPIRATION

### BPW California North District

**Berkeley Club:** Organized by Berkeley Membership chair, Manjul Batra, Berkeley Club New members met in person in Berkeley on November 18, 2023. Those present presented project ideas, the club could take on. Participants included: Elizabeth Carrio, Vasuki Anumugam, Diane Rames, Zilola Khashimova. Manjul Batra and President Maria DeSousa were present. A follow up meeting will be held in a month.

On November 27, 2023, Berkeley Club will have their monthly meeting. Via Zoom. Elisabeth Carrio (*Pictured Right*), Berkeley new member will be the guest speaker. The topic will be "Spiritual Intelligence and How it can be applied to business. Please check the website for the Zoom link.



On December 9, 2023, Berkeley club along with the Nike Past Presidents club will hold the end of the Year Holiday Party in Person in Berkeley.

**Downtown Sacramento BPW** continues to meet monthly on the second Tuesday of the month via Zoom. The November 14th meeting was in recognition of Veterans' Day and featured NFBPWC's Military Affiliated Chair Alice Gallop West. West talked about various myths about women in the military and the services of the VA. There was also a drawing for her book *Camouflaged Sisters: Silent No More.* Diane Rames a new member of Berkeley BPW won.

Downtown Sacramento BPW's next meeting will be Tuesday, December 14th at 12 noon via Zoom. They will be planning for 2024. Deadline for reservation is December 8th. Contact President Katherine for more information and contact Judy Bell at (916) 961-0316 or [judybell9a@comcast.net](mailto:judybell9a@comcast.net) for the Zoom link.

### Sierra Mar District



**East Los Angeles-Montebello BPW** will meet on Tuesday, November 28th at Marie Callendar's Restaurant, 220 S. Atlantic Blvd., Monterey Park. The speaker will be Gwen Woo (*Pictured Left*), retired Vice President of Union Bank. She will speak about her family story as immigrants from China.

East Los Angeles-Montebello BPW's Christmas party will be Tuesday, December 5th at 5:30 P.M. at Black Angus, Steakhouse, 15500 Whittier Blvd., Whittier. Gifts are for Family Promise of San Gabriel Valley. Reservations need to be made by contacting President Linda at (626) 307-5650 or [lindalwilson@juno.com](mailto:lindalwilson@juno.com).

**El Monte BPW** met November 6th at 11:30 A.M. at Annia's Kitchen, 4233 Santa Anita Avenue, El Monte. El Monte BPW will hold their Christmas/Holiday Party Sunday, December 10th at 11:00 A.M. at Mimi's Cafe, 500 W. Huntington Drive, Monrovia, CA. Attendees are to bring a gift costing no more than \$10 for the gift exchange. Contact Mavis [newmavis08@outlook.com](mailto:newmavis08@outlook.com) for more information and to make a reservation.

## Valley Sunset District

**Valley Sunset BPW District's** Holiday Party will be Saturday, December 2nd at noon at Smoke House Restaurant, 4420 W. Lakeside Drive, Burbank. Hollywood BPW is the host Club. Attendees can order from the menu. The restaurant will provide one bill, including the tip, which will be divided by the number of attendees. Each person will pay an equal share of the total. CASH only – no credit cards. Any additional items (e.g. alcoholic beverages, desserts, etc.) will be paid separately to the server and directly to the server. There will not be a gift exchange, but contributions to the California BPW Education Fund would be appreciated. Attendees are asked to share a one-minute talk about their favorite holiday. Reservations are required by November 27th Make reservations at [bpwvsd@gmail.com](mailto:bpwvsd@gmail.com).

**Burbank BPW** met Thursday, November 9th via Zoom. They are not meeting in December. Each year Burbank BPW adopts a family – providing gifts and gift cards for groceries, etc. This year the family consists of a single mother with three children ranging in age from nine to thirteen.

**Conejo Valley BPW** met Thursday, November 2nd at 6:00 P.M. at Pickles Deli & Restaurant, 1940 Newbury Road, Newbury Park, CA. BPW Member and Ventura CPA Lalaine Braime presented the program: "What to Know About 2023 Income Taxes." Conejo Valley BPW's Holiday Party will be Thursday, December 7th at 6:30 P.M. The dinner will be lakeside at Boccaccio's Restaurant, 32123 Lindero Canyon Road, Westlake Village, CA. Contact President Lydia [LLDSteadman@sbcglobal.net](mailto:LLDSteadman@sbcglobal.net) or (818) 889-4953 for more information and to make a reservation.

**Hollywood BPW** met Saturday, November 18th 10:00 A.M.-1:00 P.M. for the Susan B. Anthony luncheon and the 102nd anniversary of the Club. Susan B. Anthony Award was given to immediate past State President Lynn Brandstater at the Women's Club of Hollywood, 1749 North La Brea Avenue, Los Angeles, California 90046. Hollywood BPW does not plan to meet in December.



## NFBPWC Colorado Federation

### Executive Committee 2023-2025:

Evie Hudak	President
Linda Sue Shirkey, BPW Cherry Creek	1 <sup>st</sup> Vice President
Angie Layton, BPW Northwest Metro	2 <sup>nd</sup> Vice President
Sharon Simmons, BPW Boulder	Secretary
Cynthia Wieme, BPW Denver	Treasurer

For more information about this club, go to: <https://www.BPWColorado.org>

By: Evie Hudak, BPW Colorado – President



BPW Colorado's Winter Holiday Party is planned for **December 2, 2-4 p.m.**, in person at Deb Fischer's house. We plan to have a gathering similar to what we did last year, with a cookie exchange. It is an opportunity for members of our various chapters to network with one another. Members, their guests, and anyone interested in meeting our BPW sisters are welcome to attend. We are asking everyone to PLEASE [REGISTER FOR THE EVENT](#) so we have enough refreshments for all!

Our Board of Directors held its semi-annual meeting on **November 20** to do planning for the Midyear Convention and Legislative Conference. We decided to hold it on Saturday, **February 10, 2024**. The event will be on Zoom, with the Legislative Conference in the morning 9:00-11:30 a.m. and the Business Meeting in the afternoon 12:30-2:30 p.m. Registration will be available on our website soon. The Executive Committee will select a location for an informal in-person "happy hour" in the late afternoon for those who would like to (and are able to) socialize in person (to be announced in January).

Our advocacy efforts this fall included sending out an Action Alert reminding our members to vote in support of the two statewide propositions on the ballot. The election results were 50:50 – one proposition (HH) failed and one (II) passed. However, despite the defeat of Proposition HH, the Governor called a Special Session of the Colorado General Assembly, which passed some legislation accomplishing a few of the goals of HH (the ones that the state Constitution does not require a vote of the people to accomplish – they won't be as well funded as they would have been if HH had passed).

NFBPWC Colorado Federation has 4 affiliate chapters:

BPW Boulder	BPW Northwest Metro
BPW Denver	BPW Colorado Virtual

## NFBPWC Michigan Federation

### Executive Committee 2023:

Shirley Zeller	President
Susan Oser	Vice President, Membership
Amy Courter	Vice President, Advocacy
Sue Murphy	Treasurer

For more information about this club, go to: <https://www.nfbpwc.org/Michigan>



Connect on Facebook at: <https://www.facebook.com/bpwmichigan/>



By: Shirley Zeller, President, NFBPWC Michigan Federation

Article submission by Susan Oser, Michigan Affiliate V.P. of Membership Chair

The Michigan NFBPWC Affiliate was recently part of the BPW/MI Legacy group Fall Board Meeting in West Branch, Michigan. It was a very well-run and well-informed meeting.

Pictured Right: (BPW/MI (legacy group) Executive Committee at work – (from left to right – Amy Courter, Past State President, Lynn Card President, Shirley Zeller, Parliamentarian, Margaret Landsbarger, Secretary/(active V.P.) and Kathy Mahoney, Treasurer. In the background is Lynn Card's aunt Annie)



The morning consisted of the business meeting and the afternoon had 2 programs.

The first program was Pam Withrow, BPW member and author of two books: *Welfare to Warden* and *Madam Warden*. She talked about her life working in the Michigan prison system and some of the insider information she was more than willing to share with us. She had wonderful stories to tell and also had her books available for purchase.



Pictured Left: Pam Withrow speaking to attendees

Shirley Zeller, Amy Courter, and I talked about the organization and drumming up interest to get active. This included an interactive Q and A session with attendees and finding out who was getting the NFBPWC newsletter. We also took a tour of the [nfbpwc.org](http://nfbpwc.org) website to look at programs that were available and made a plan to find a future program/meeting that the membership could attend on Zoom together and then have a discussion afterwards. Many great questions were asked during the presentation.

In the evening, the annual BPW/MI Persons of Achievement presentation was held. This is a special presentation of a certificate and a pin to those BPW members or members in the community who have held true to the BPW ideals and its legislative platforms. This year's honorees included Cheryl L. Ragland, Jackson BPW, Angie McIntire, Wayne BPW, Monica Day, Albion BPW, and

Nancy McLaughlin, West Branch BPW (a surprise from her local club). All were well-deserved.

Pictured Right: Robin Vafiadis, president Jackson BPW accepting a certificate on behalf of Cheryl Ragland by showing her picture with Lynn Card, President. Photo courtesy of Susan Oser)





*Pictured Left: Nancy McLaughlin accepting her certificate with West Branch BPW president Pam Hilts and Lynn Card, President. Photo courtesy of Susan Oser.*



*Pictured Right: Monica Day accepting her certificate with Albion BPW secretary, Mary Lenardson. Photo courtesy of Susan Oser).*

*If you are interested in subscribing to the Monday Minute to keep up with what's happening in Michigan, please contact me at [angelbpw1719@gmail.com](mailto:angelbpw1719@gmail.com).*



*(Group photo of BPW/MI attendees in West Branch Michigan. Photo courtesy of Don Crawford.)*



## NFBPWC New York City

### Leadership Team:

Nermin K. Ahmad	President
Vacant	1 <sup>st</sup> VP Membership
Veronica Sexton	2 <sup>nd</sup> VP Advocacy
Emily VanVleck	3 <sup>rd</sup> VP Programs
Voyka Soto	Secretary
Anne Sebestyen	Treasurer
Djenabou Bah	Young BPW Board Member
Francesca Burack	Immediate Past President

For more information about this club, go to: <https://www.nfbpwc.org/New-York>

As always, if you have any questions – [NYC@nfbpwc.org](mailto:NYC@nfbpwc.org)



Connect on Facebook at: <https://www.facebook.com/nfbpwcny/>



Connect on LinkedIn at: <https://www.linkedin.com/groups/12479683/>



## NFBPWC North Carolina

### Executive Committee for 2023:

Marsha Riibner-Cady	President and Magazine Contributor	<a href="mailto:nfbpwcnc@gmail.com">nfbpwcnc@gmail.com</a>
Lea-Ann Berst	NFBPWC-NC Webpage Master and Facebook	
Varnell Kinnin	SDG/ Advocacy	
Jo Naylor	Secretary and Bylaws Chair	
Barbara Bozeman	NFBPWC-Virtual President and Representative	

For more information about this club, go to: <https://www.nfbpwc.org/NorthCarolina>



Connect on Facebook at: <https://www.facebook.com/NorthCarolinaBPW/>

By: Marsha Riibner-Cady, President, NFBPWC North Carolina

We invite everyone to attend our meetings on the third Thursday of the month at 8:00 pm Eastern by registering online at: [www.NFBPWC.org](http://www.NFBPWC.org).

Or contact Marsha at 252-423-0819 (text is ok) or [nfbpwcnc@gmail.com](mailto:nfbpwcnc@gmail.com)

We had a great time our November meeting solving world problems.



Our December 21, 2023, meeting will be our annual holiday party. We do a twist on secret Santa. Each year names are drawn from the folks who want to play. They buy, make, or regift something for the recipient, wrap it nice or not, and then we unwrap it at our December meeting (December 21, 2023). The NC twist on this is that you don't send the gift to the recipient until the sender has had the opportunity to unwrap it at the meeting so everyone can see it. Kind of a different twist on it huh? Of course, in NC fashion, fashion is encouraged. Ugly holiday sweaters are expected!

Feel free to enjoy your favorite snack and beverage while we party at our meeting. We are happy to have visitors, however it is too late for non-NC members to participate. Well next time folks! Register at [www.nfgpwc.org](http://www.nfgpwc.org)

Just a quick update:

Marsha had the pleasure of a colonoscopy last week and she is happy to report that "all came out" as expected. She would also like to say that she has a "clean" bill of health, colon wise that is! Marsha strongly suggests that for those of you who might be undergoing the procedure soon to DRINK Water. "Go" into the "prep" more than hydrated. It makes the "go" easier!

January is the NC annual meeting and is open to any member.

We wish you and yours a safe festive holiday season!

## Pennsylvania Affiliate Chapter

### Leadership Team 2023-2024:

Catherine (Cathy) Collins	President
Laura Whetstone	Vice-President
Nancy Werner	Recording Secretary
Denice Robinson	Treasurer
Teresa Miller, Esq.	Parliamentarian
Lilly Gioia	Legislation/ Advocacy
Nancy Werner	Immediate Past President and Membership

For more information about this club, go to: <https://www.nfbpwc.org/Pennsylvania>



Connect on Facebook at: <https://www.facebook.com/groups/671796126783219>

By: Cathy Collins, President

**The PA Affiliate Chapter is excited about hosting the 2024 NFBPWC Biennial Conference (July 18-21, 2024), in King of Prussia, PA, near Philadelphia. The Sheraton Valley Forge Hotel will be the Conference hotel and the adjacent Element hotel can also be used for housing.** The special rate for the Sheraton is \$169 plus tax per night with breakfast available at an additional charge. The rate for the Element hotel is \$179 per night plus tax and includes breakfast. The code for hotel reservations and the Conference registration form will soon be available on the NFBPWC Website. We are looking forward to welcoming members to Pennsylvania in July 2024. Nancy Werner serves as Conference Chair.

We continue to focus this year on increasing membership. I have been happy to welcome 7 new members since April 2023. Our newest members are Dr. Henrietta McElwee and Kate Earnest.

**MEMBER RECOGNITION:** Nancy Werner, Ella McElwee, Cathy Collins, and Julian Doyle participated in the Digital Marketing Launch with Innovate - How to Plan, Sustain, and Grow Your Business in a Digital World training. Sessions were held on October 25, 2023, and November 8, 2023.

The training was presented by Suzette Cotto. What a wonderful program.



Joan LaSalle received the 2023 Athena award by the Bedford County, PA, Chamber of Commerce. Joan is a retired Engineer and currently serves as an Executive Officer in her family businesses LaSalle Trucking and LaSalle Chasis. Congratulations Joan!

Carole Turk was recently recognized with the "HASHTAG" award. This award was presented by the BPW/PA heritage organization President to members who embrace the importance of social media and get the word out to new members. Carole is not only an active member of the PA Affiliate Chapter, NFBPWC but has been a driving force in the BPW/PA heritage organization. Congratulations Carole!

Since most of our PA Affiliate Chapter members are also members of the BPW/PA Heritage organization we do a great deal of our recruiting at BPW/PA State and local meetings and events across Pennsylvania.

We continue to provide information on our Facebook page thanks to members Ginny Bailey and Emily Holgash, who do research and place information on this page. We are hoping our Facebook page will help as a recruiting tool. Please check our Facebook page out at NFBPWC - Pennsylvania.

PA Affiliate members Nancy Werner and Cathy Collins continue to attend NFBPWC Membership Meetings twice per month via Zoom with Membership Chair Kathy Kelly, Vice President (Membership) and the Membership Committee.

Lilly Gioia, PA Affiliate Chapter Legislation/Advocacy Chair continues to provide members with the latest legislation information affecting women. Lilly attends monthly NFBPWC Advocacy Meetings as part of the NFBPWC Advocacy team. Her report follows this report.

Members are encouraged to review the NFBPWC Website and monthly newsletter and to take advantage of the great programs that are offered. The International BPW Newsletter is also available to members.

**The PA Affiliate Chapter met via Zoom on November 12, 2023. The next meeting of the PA Affiliate Chapter has been scheduled for January 21, 2024, at 7:00 pm. via Zoom.**

## HAPPY HOLIDAYS TO ALL!

### Pennsylvania Advocacy Report

By: Lilly Gioia, BPW Pennsylvania Legislation (Advocacy) Chair

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- Massive Medicare Advantage Plan Fraud

#### SECOND AMENDMENT RIGHTS vs. DISARMING DOMESTIC ABUSERS:

On November 7<sup>th</sup> the Supreme Court heard arguments in United States v. Rahimi. This case should clarify the scope of gun rights following the Court's 2022 blockbuster 6-3 conservative ruling greatly expanding gun rights based on America's early history of firearms ownership. In issuing its New York State Rifle & Pistol Association v. Bruen decision last year, justices vastly expanded a person's right to carry a gun in public. However, this ruling now forces attorneys, prosecutors and judges to rely on historical practices that cause much confusion. Since Bruen, courts now rule on current laws that deprive domestic abusers with protection orders from possessing firearms. Courts have struggled to apply the 2022 ruling with some judges sweeping aside gun

control laws that have been on the books for decades, according to Adam Liptak's New York Times report. Justice Sonia Sotomayor stated, "All too often, the only difference between a battered woman and a dead woman is the presence of a gun." The case of Zackey Rahimi, a Texas drug dealer, started in 2019 when he assaulted his girlfriend and threatened to shoot her if she told anyone. She obtained a restraining order which Rahimi violated. Justice Ketanji Jackson indicated that lawmakers considering enacting new gun laws should not have to conduct historical research going back to the 1790's. "What's the point of going to the founding era?" she asked. Does the lack of a founding era domestic violence law represent a historical precedent that allows abusers today to keep their weapons? That is the question Mr. Rahimi brings to the court. Currently 32 states and the District of Columbia all have laws that prevent people with domestic violence protection orders from having guns, according to Everytown for Gun Safety. In the past 25 years people who tried to get guns from licensed firearms stores were stopped because of having a prior misdemeanor conviction for domestic violence more than 191,000 times, according to the F.B. I. A ruling is due in 2024.

#### UNITED NATIONS SUPPORTS AN EQUAL RIGHTS AMENDMENT TO U.S. CONSTITUTION:

On October 30, 2023 the United Nations Human Rights Committee meeting in Geneva, called upon the United States government to include explicit protection against sex-and-gender-based discrimination through adoption of an EQUAL RIGHTS AMENDMENT. The Committee, originally established in 1966, is presently chaired by Paraguay with members from Azerbaijan, Egypt, Costa Rica, Netherlands, Morocco, United States, Spain, Senegal, Canada, Portugal, Chile, Republic of Korea, Serbia, Togo, Japan, France and Ethiopia. Representatives of the U.S. Equal Rights Coalition, Equality Now, and other leading U.S. rights organizations addressed the Committee in support of the E.R.A. In its Fifth Periodic view of America, the Committee's report stated that the U.S. government "should redouble its efforts to guarantee protection against sex and gender-based discrimination in its Constitution, including through initiatives such as the Equal Rights Amendment." The Equal Rights Amendment is foundational to achieving sex and gender equality, the Committee maintained. The U.N. Human Rights Committee also urged the United States to consider ratifying CEDAW, the Convention on the Elimination of All Forms of Discrimination Against Women.

CEDAW has been ratified by 189 states, but not the United States. The United Nations adopted CEDAW in 1979 as the most important human rights treaty for women. Since President Jimmy Carter signed CEDAW on July 17, 1980, the United States has failed to ratify the convention time and again. As one of only a handful of countries who have not ratified CEDAW, the United States stands with Sudan, Somalia, Iran, Tonga and Palau. CEDAW supporters have said this is an abdication of America's moral leadership, according to a Columbia Journal of Transnational Law statement issued 12/20/21. Republican members of Congress continue to reject CEDAW asserting it would legalize abortion rights.

#### SIGNIFICANT INCREASE IN AMERICAN BABIES DYING:

The number of American babies who died before their first birthdays rose in 2022 for the first time in 20 years. Statistics released by the National Center for Health Statistics showed some 20,538 infants died in 2022, a 3% increase over 2021. According to an 11/1/23 New York Times report, one of the more disturbing findings was an increase in infant mortality among babies born to women ages 25-29. Pregnancy complications are now more prevalent, as more women begin pregnancies with underlying medical conditions like high blood pressure, obesity and diabetes. For families who lose a baby, the death can be life altering, Roni Caryn Rabin wrote. The spike is a somber manifestation of the state of maternal and child health in the United States. Nevada was the only state that had a statistically significant decline in infant mortality, while four states, Georgia, Iowa, Missouri and Texas, experienced statistically significant increases last year. Infant and maternal mortality, inextricably linked, are widely considered to be markers of a society's overall health, and America's rates are higher than those of other industrialized countries.

A report released on 11/9/23 by the Organization for Economic Co-operation & Development (OECD), found that American life expectancy rates have plummeted to a nearly 30-year low. Ranked among countries analyzed for the report, the United States was listed in 34<sup>th</sup> place in 2023. In 2003 the United States ranked 10<sup>th</sup>. The U.S. is now among the top six nations with the highest declines. Globally, the average life expectancy rate was 80.3 years old with Switzerland having the highest (83.9 years) and Latvia, the lowest (73.1). U.S. life expectancy has

fallen to 76.4 years over the past two years. U.S. obesity rate is worse than average. Dr. Steven Woolf was quoted in a New York Post article saying, “We may be one of the richest countries in the world, and we certainly outspend every country on health care, but Americans are sicker and die earlier than people in dozens of countries.” Dr. Woolf’s research published in the American Journal of Public Health shows that even Americans who do not smoke and are not obese appear to have higher disease rates than their peers in other countries. Life expectancy was generally higher throughout the Northeast and West; lower in South Central and Midwestern states. Dr. Robert H. Schmerling at Harvard Medical School noted that in 2019, U.S. life expectancy was nearly 79 years and that life expectancy varies widely by state. Lower life expectancy in southern states raises the possibility that politics, vaccination policy, pollution, climate or other variable factors may contribute. Some of the states with the lowest life expectancies are also ones with the most uninsured residents and yet have turned down Medicaid expansion.

#### WHERE IS THE PA SUPREME COURT RULING ON MEDICAID COVERAGE FOR ABORTION CARE?

Exactly one year ago on October 30<sup>th</sup> the Pennsylvania Supreme Court heard arguments on a Commonwealth law banning the use of state Medicaid dollars for abortion care except in instances of rape, incest, or to prevent the death of a pregnant person. Abortion providers who brought the case argued that the state’s Medicaid abortion ban—enacted by state lawmakers in 1982—discriminated against women, and therefore, violates Pennsylvania’s Equal Rights Amendment, as well as equal-protection provisions in the state constitution. According to a WESA report there is no ruling in sight and the opaque inner workings of the court give no clues as to why. This case was originally filed in 2019 well before *Roe v. Wade* was overturned by the U.S. Supreme Court. It remains unclear when the matter might be resolved. Duquesne University constitutional law professor Bruce Ledewitz said, “It’s a terrible system because games may be going on behind the scenes to hold a case like this.” He speculated that justices were waiting for the vacant Supreme Court seat to be filled with November 2023’s election. “Abortion has become a big issue in the election and they may not want to influence that,” Ledewitz said. With the impressive election victory of Judge Dan McCaffery, a strong supporter of reproductive rights, an actual ruling may be expedited. University of Pittsburgh law professor Greer Donley commented that “The Pennsylvania Supreme Court knows this case will be cited for a long time. It’s a big deal to get it right.”

#### ICELAND’S STRIKE FOR EQUAL PAY & ENDING VIOLENCE AGAINST WOMEN:

Thousands and thousands of women, including the Prime Minister, left their jobs in schools, shops, banks and workplaces across Iceland on October 24, 2023 to strike for an end to unequal pay and gender-based violence. The strike was called “Women’s Day Off.” Trade unions, the strike organizers, called on women to refuse paid and unpaid work. Since 1975 this was the seventh national strike in this volcanic island nation because inequalities persist. During Iceland’s 1975 first female gender walk-out, 90% of women refused to work, clean or look after children to voice anger at discrimination in the workplace. In addition to pay parity their protest highlighted the problem of violence against women. Since 2021 equality levels in Iceland have fallen backward to 2017 levels, according to a World Economic Forum report. Why? The Icelandic Women’s Rights Association President Tatjana Latinovic said that women in Iceland were more likely than men to take on the physical and mental load of household chores and child care. This reality was confirmed in Nobel Prize-winner Claudia Goldin’s research confirming the unequal sharing of home and child care responsibilities as a heavier burden on women workers. “We’re never going to have gender equality until we also have couple equity,” Dr. Goldin wrote. While there has been “monumental progressive change, at the same time there are important differences which often tie back to women doing more work in the home.” Even if that labor is outsourced, it is to predominantly female workers. Stressing the 2023 Iceland strike slogan, “DO YOU CALL THIS EQUALITY?” Latinovic told CNN, “We have not reached complete equality if it’s not for us all.”

The Associated Press reported Prime Minister Katrin Jakobsdottir stayed home as part of the strike, despite the fact that the Arctic Circle nation has been ranked as the world’s most gender-equal country by the World Economic Forum for the last 14 years. The Forum, which measures pay, education, health care and other factors, assesses that no country has achieved full equality and the gender pay gap in Iceland remains. Drifa Snaedal, a strike organizer, said the struggle for equality has not resulted in less gender-based violence. This 2023 strike was the seventh such action for gender equality in recent decades, but the first full-day 24-hour strike since

1975. Europe has the highest gender parity of all regions, a 10/24/23 New York Times report said. Prime Minister Jakobsdottir stressed that the fight for gender equality was going too slowly. “Looking at the whole world, it could take 300 YEARS to achieve gender equality,” she said. The Prime Minister’s government had previously committed to eradicating the gender pay gap by 2022.

#### WOMEN’S PLACE IS NOW BACK IN THE HOME:

Addressing China’s Women’s Conference held every five years, President Xi Jinping’s stated goal for Chinese women is: Get married and have babies.

Mr. Xi made no mention of women at work when, for the first time in 20 years, there are no women in the Party’s Executive Policy body. According to an 11/2/23 New York Times report, Mr. Xi said, “We should actively foster a new type of marriage and childbearing culture,” adding that it was the role of party officials to influence young peoples’ view of “love, and marriage, fertility and family.” China’s birthrate has plummeted causing the population to shrink for the first time since the 1960s and causing a demographic crisis that appears to be an irreversible trend. The Communist Party’s solution is to push women back into the home, calling on them to rear the young and care for the elderly. President Xi’s new focus has become traditional family values with women’s rightful place in society—where they can-do the most meaningful work—is at home with the family. The trend toward fewer marriages and births is a result of many young, educated women in China’s largest cities, happy with their financial independence. They are wary of marriage because of the pressure on them to have children and give it all up. China is also among the most expensive countries in the world to raise a child. The question arises whether the government will resort to punitive measures to disadvantage or marginalize women who choose not to have children. Vassar College Political Science professor Fubing Su thinks this is an open question. “If the Party could sacrifice women’s body and birth rights for its one-child policy, they could impose their will on women again,” he said.

#### AMAZON’S WAREHOUSES GO ON TRIAL:

A Bloomberg Businessweek report finds that government regulators could force Amazon to make significant changes to warehouse operations geared to ensure speedy deliveries. In February 2023 the federal Occupational Safety and Health Administration (OSHA) cited Amazon and delivered hazard alert letters for exposing employees to ergonomic risks that included frequent lifting of heavy items over long shifts at facilities in Idaho, Colorado and New York. Amazon disagrees and is appealing the citation. Amazon management says the company coaches workers to lift with their legs, stocks warehouse vending machines with pain medication and encourages personnel to stretch. The Washington State Department of Labor and Industry says Amazon pushes workers too hard by setting onerous performance targets that lead to higher injury rates than at warehouses run by other companies. Inspections of working conditions at Amazon’s Kent, Washington fulfillment center by a doctor and an occupational health expert revealed risks for back, shoulder, wrist and knee injuries during 10-hour shifts with mandatory overtime and a rapid work pace. Some 40% of employees surveyed said they’d experienced pain in the previous seven days. Of those, two-thirds said they took medication to ease symptoms. Using video cameras and electronic monitors to measure the stooping, lifting, reaching and twisting required to pick, pack and ship products, inspectors found hazards in almost every task reviewed. Businessweek’s report indicated that it “isn’t an exaggeration to say that Amazon’s very business model is on trial. If regulators have their way, Amazon could be forced to hire more workers and make its operations more ergonomically sound,” remedies that would raise costs. Earlier this year federal regulators inspected six warehouses in five states after which Amazon was cited for exposing workers to a range of musculoskeletal maladies and for failing to provide adequate medical treatment.

#### WIDESPREAD ABUSE & FRAUD IN POPULAR MEDICARE ADVANTAGE PLANS:

Do you ever wonder who’s paying for the deluge of Medicare Advantage Plan ads every fall? Funny thing. Congress does too. In June 2022 a U.S. House Energy and Commerce subcommittee heard testimony that Advantage health plans sometimes deny patients vital medical care while overcharging the government billions of dollars every year. In 2020 \$12 BILLION in overpayments to Advantage plan insurance companies were exposed. \$\$\$ This is at a time when everyone is concerned about the future solvency of the entire Medicare program.



A May 2022 American Prospect report noted that “Medicare Advantage was added in 1997, supposedly as a way to increase consumer choice and save the government money. The savings never materialized, and in fact, Medicare Advantage drastically restricts consumer choice.” Access to providers is rigidly restricted, according to the Prospect’s observations. A Government Executive report stated that under original Medicare, patients can see any doctor they want, though they may need to buy a supplemental policy to cover gaps in coverage. But seniors with Advantage plans may not be aware that they may face greater barriers to accessing certain types of health care services in an Advantage plan than in original Medicare. Advantage plans provide extra benefits, such as dental care and cost patients less out-of-pocket, though they limit the choice of medical providers as a trade-off.

Congressional Investigations into obscene private insurance company profits reveal billions of Medicare dollars being ripped off by the industry, too often at a cost to enrollees’ health. Because Medicare Advantage pays higher rates for sicker patients, health plans can profit from making patients look sicker on paper than they really are. Revelations contained in the U.S. Department of Health and Human Services Office of Inspector General (HHS/OIG) investigation revealed serious “prior authorization denials” by Medicare Advantage Organizations in 2019. 13% of prior authorization denials met Medicare coverage rules, the OIG found, showing these services likely would have been approved under original Medicare. “These denials can delay or prevent beneficiary access to medically necessary care; lead beneficiaries to pay out of pocket for services that are covered by Medicare or create an administrative burden” for those who choose to appeal. Denials may be particularly harmful for beneficiaries who cannot afford to pay for services directly and for critically ill beneficiaries who may suffer negative health consequences from delayed or denied care.

Advantage participants who are denied care can appeal, and in 2021 those who did so had the denials reversed 82% of the time, according to a Kaiser Family Foundation (KFF) analysis. But only about 11% of beneficiaries or providers filed appeals, which means there’s much necessary care enrollees are going without. A 2022 audit showed that 35 of 37 Advantage plans picked for audit had been overpaid, sometimes by thousands of dollars per patient.

Past CONSUMER REPORTS Board Chair and President of CARE USA, Diane Archer, said Medicare Advantage plans deny needed care to thousands of patients every year. Archer who serves on the Brown University School of Public Health Advisory Board, also said, “These plans are designed to maximize profits for corporations, NOT to provide high quality health care.” By requiring PRIOR AUTHORIZATIONS, investigators found 18% of over 160,000 reviewed payment denials did meet Medicare coverage rules and should have been approved by Advantage plans. KFF found a sizeable number of Advantage Plans don’t include the BEST CANCER SPECIALISTS and CANCER CENTERS IN THEIR NETWORKS. Archer stressed that our nation’s most vulnerable individuals are required to navigate an obstacle course when they need critical care — care that regular Medicare covers. There are inappropriate denials of costly tests, nursing home care and rehabilitation services.

The American Hospital Association (AHA) urged HHS/CMS to hold Advantage plans accountable for inappropriately and illegally restricting beneficiary access to necessary care. The AHA confirms that “Inappropriate and excessive denials for prior authorization and coverage of medically necessary services is a PERVASIVE problem among certain plans in the Medical Advantage program.” The AHA urges CMS to hold Medicare Advantage plans accountable “for inappropriately and illegally restricting beneficiary access to medically necessary care.” An American Medical Association (AMA) poll found that one in four physicians believe that prior authorization rules for some tests and treatments are harming patients. But there’s no way for people with Medicare to find out whether their Medicare Advantage plans are coming between doctors and patients to their detriment, according to a CommonDreams.org report.

The Office of Inspector General criticizes CMS for continuing payment to bad Advantage plans. Continuing to pay them significantly MORE PER ENROLLEE THAN IT SPENDS on people in traditional Medicare, results in corporations that administer Medicare Advantage plans being wildly profitable. Companies selling private Medicare plans to older adults have misled customers about the size of their networks and preyed on vulnerable people with dementia and cognitive impairment, according to a Senate Finance Committee investigation of deceptive marketing practices released on 2022. “It’s unacceptable for this magnitude of fraudsters and scam

artists to be running amok in Medicare,” Oregon Senator Ron Wyden said. Four of the five largest insurers have faced federal lawsuits accusing them of fraud. Complaints to CMC more than doubled between 2020 and 2021.

A blockbuster New York Times October 2022 investigation of Medicare Advantage plans was headlined: “The Cash Monster was Insatiable’: How Insurers Exploited Medicare for Billions.” The Times uncovered numerous lawsuits accusing Medicare Advantage organizations of fraud by whistle-blowers, by the U.S. government and by the Inspector General for overbilling. Eight of the ten biggest Medicare Advantage insurers – representing more than two-thirds of the market – have submitted inflated bills, according to the federal audits. CVS Health which owns Aetna, told investors its practices were being investigated by the Department of Justice. If current trends hold, more than half of Medicare recipients will be in a private plan by next year.

A research group unaffiliated with the insurer Kaiser, found the companies typically earn twice as much gross profit from the Medicare Advantage as from other types of insurance. Iowa Senator Charles Grassley said as “Medicare Advantage adds more patients and spends billions of dollars of taxpayer money, aggressive oversight is needed.” Whistle-blowers who brought lawsuits are allowed to get a percentage of any money repaid to the government if their suits prevail. Last year, the Justice Department’s civil division listed Medicare Advantage as one of its top areas of fraud recovery, but Medicare has done little to tamp down overcharging.

In January 2023 the Biden administration announced a rule cracking down on Medicare private plans that have overcharged the federal government, calling for a more aggressive approach in auditing. The new Medicare Rule aims to take back \$4.7 BILLION from insurers. This is the government’s strongest action against insurers in more than a decade. The evidence from government audits, fraud lawsuits and academic analysis has shown that many plans have been systematically overcharging the federal government for years. Officials said plans owe the government \$479 million in overpayments alone from 2018. Evidence has shown Advantage plans identified additional diagnoses in order to collect extra payments using software, home health visits and other measures to maximize the number of diagnoses for each patient.

In March 2023 the Times headline said: “Biden Plan to Cut Billions in Medicare Fraud Ignites Lobbying Frenzy.” An army of industry lobbyists descend on Congress to fight reforms. The Biden proposals are a White House effort to shore up the Medicare trust fund. Health & Human Services secretary Xavier Becerra said he will not be deterred “by industry hacks and deep-pocketed disinformation campaigns.” In February The American Prospect concluded that “Medicare Advantage is a lucrative private insurance product masquerading as part of Medicare. It’s actually an HMO for seniors, offered by every major insurance company using the trusted Medicare brand and relying on Medicare payments.” Using a strategy known as upcoding, HHS expects to collect about \$4.7 billion over a decade by clawing back improper overcharges. The Prospect quite appropriately sees Medicare Advantage plans as “creeping privatization.”

## NFBPWC Texas Affiliate

### Leadership Team:

Lourdes Reyna                      President of Paso Del-Norte

For more information about this club, go to: <https://www.nfbpwc.org/Texas>

Texas has 1 active affiliate:

BPW/El Paso-West: Meetings the 2<sup>nd</sup> Tuesday of every month at 11:00 am Central Time at member’s homes and sometimes at La Madeleine Restaurant.

## NFBPWC Virtual Club

### Leadership Team:

Barbara Bozeman	President
Valentina Solarin	Secretary
Daneene Monroe-Rusnak	Immediate Past President

For more information, you can visit the website at: <https://www.nfbpwc.org/Virtual> Or email: [virtual@nfbpwc.org](mailto:virtual@nfbpwc.org)

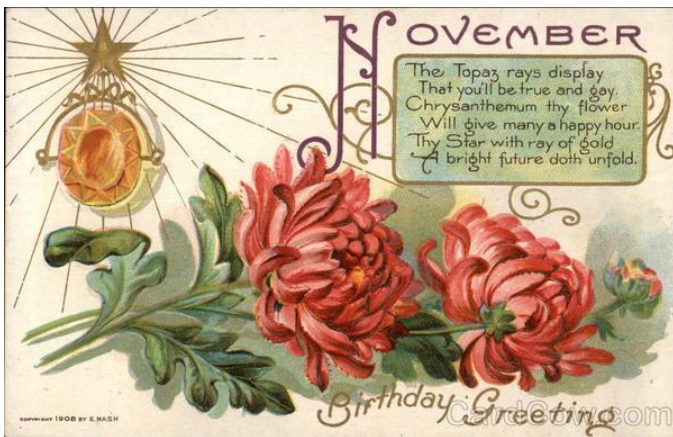
### VIRTUAL CHAPTER BRIEF (NOT SO "BRIEF")



Virtual Chapter Welcomes Our Newest Member, who joined in October/November:

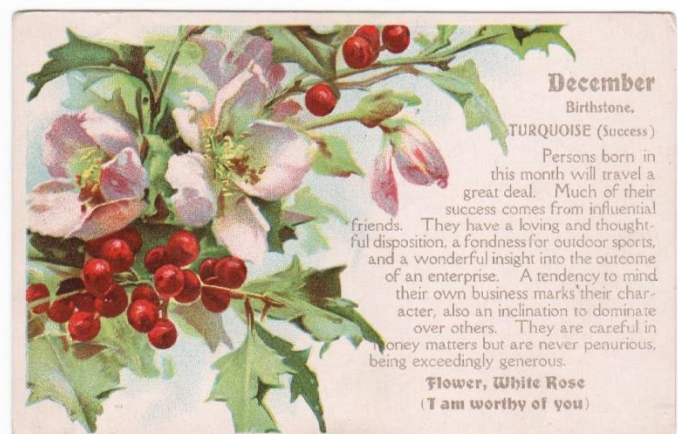
Geneva Milligan-Keinath

### Our members with November/December Birthdays:



Linda Miller - Nov 1  
Avis Sampson - Nov 8  
Maron Gearhart - Nov 13  
Suzette Cotto - Nov 21  
Geneva Milligan-Keinath - Nov 23  
Daneene Monroe-Rusnak - Nov 24

Keri Hess - Dec 3  
Sara Melucci - Dec 5  
Kathy Telban - Dec 6  
Carrie Thomas - Dec 7  
Katherine Clevenger-Burdell - Dec 29



## November

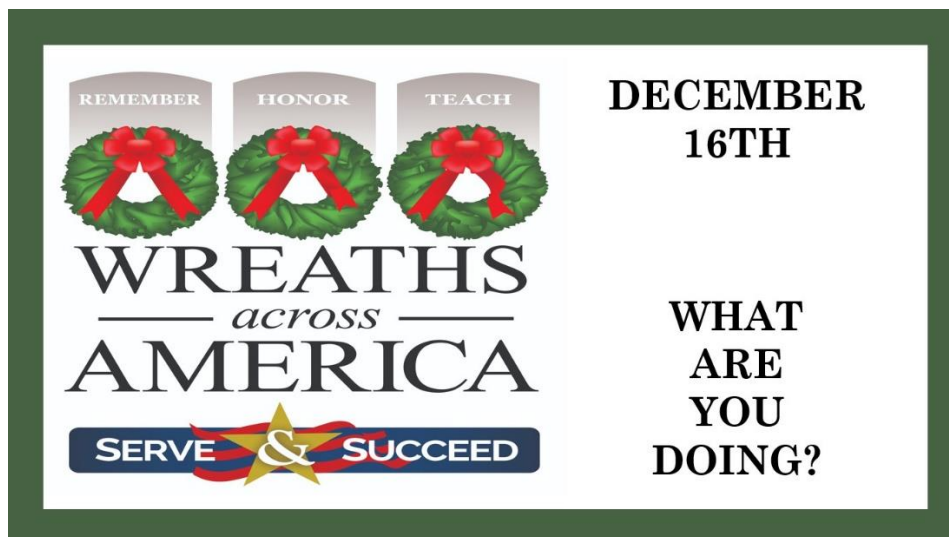
Virtual Chapter held its annual meeting.

Thank you from President Barbara Bozeman for a great first year. Looking forward to the coming year of events and programming.

\*There will be no meeting in December.

Next meeting will be January 17<sup>th</sup> at 8pm EST

## Coming up in December



We've all seen the images of wreaths adorning the headstones at Arlington, but did you know this is something done across the country as well? And probably not too far from where you are.

On the Wreaths Across America website, you can find out where, in your area, there will be a wreath laying event on December 16th. You can sponsor wreaths or personally participate.

Hope you will join me - from wherever you are.

(I'll be at the Eastern NC Veterans Cemetery in Goldsboro, NC)

If you are interested in participating:

<https://www.wreathsassamerica.org/>

and <https://youtu.be/2Dy6PE37g2k?si=x8eUU4gf99xVKdyW>

## Catching up from October

Abject apologies from me (Barbara Bozeman)

I did not get this information in on time for last month's newsletter. Our very own member Angie Jackson-Wilson, in addition to being a Virtual member, she is president of the Monroe West BPW in Louisiana.

They sure do know how to celebrate women and National Business Women's Week! Below are images from their full week of showcasing BPW and women in their community.



## Monroe West Monroe Business & Professional Women NBWW Business Showcase and Women's Recognition, October 15-21 Recap



Minister Pamela Bryd, member of the Monroe West Monroe BPW delivered the sermon at the Mt. Zion Baptist Church in Monroe, LA at the start of National Business Women's Week celebration



Members of the Monroe West Monroe BPW at Mt. Zion Baptist Church, Monroe, LA commemorating NBWW



Members paid a courtesy to the office of Monroe's Mayor Friday Ellis on Monday, October 16, 2023. Mayor Ellis and the members sat down for a discussion on community projects and ways they may be able to collaborate.



Mayor Ellis issued a proclamation declaring October 15-21, as NBWW and it was presented to President, Angie Jackson-Wilson.



Mayor Staci Mitchell of West Monroe presented her city's proclamation to Vice President, Shirley Stewart



President Angie Jackson-Wilson with Woman of the Year recipients, Dr. Alberta-Brown Green, left and Jennifer Zimmerman right.



MWM BPW Group Photo



Members Jamie Mayes and Chasity Butler were part of the event's live stream.



Women Entrepreneurship Week Celebration hosted by the University of Louisiana -Monroe (ULM) College of Business.



Items donated to the Domestic Violence Shelter



President Angie Jackson-Wilson and Vice President, Shirley Stewart delivered the donated items to the Domestic Violence Shelter



President Angie Jackson-Wilson and Vice President, Shirley Stewart with staff of the Domestic Violence Shelter





Diversity, Equity, and Inclusion Luncheon hosted by the Monroe Chamber of Commerce presented by Monroe West Monroe member Darian Atkins, front center. The three part series was sponsored by JP Morgan Chase.

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Virtual Chapter programs are scheduled for the third Wednesday of the month and meet at 8pm EST via Zoom.

Registration for all Virtual Chapter programs/ meetings is available on the NFBPWC website.

\*We will not be meeting in December.

Our next meeting will be January 17th

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**Have a wonderful December!!!**

**Barbara Bozeman**  
**President**



## Virtual Club | NFBPWC Benefits

### NFBPWC Virtual:

We welcome all members and individuals to participate in this club and to learn more about growing our organization. If you do not have access to a local affiliation or federation, please consider starting a new club in your area or joining our NFBPWC Virtual. The Virtual club meets monthly and provides a variety of incredible topics with dynamic speakers. (Membership dues to NFBPWC Virtual start at \$60 annually for members not associated with another NFBPWC organization.) Click here for more information: [NFBPWC Virtual](#). Check out this link for more news (below) about the [NFBPWC Virtual Club](#)

### Which NFBPWC Benefit is most valuable to you?

As our organization continues to grow, it is imperative to communicate the value of a membership at NFBPWC. For less than \$5 per month of your annual membership fee that goes to NFBPWC, we provide you with many tangible and intangible benefits. From marketing opportunities and formal programs to friendships with women from all over the world, the advantages of being a member are immeasurable when you take the time to access and utilize of what is offered.

Please email Kathy Kelly, 1<sup>st</sup> VP of Membership, with any questions about the opportunities available to all members and share with us which membership opportunity holds the most value to you.

NFBPWC members can support their business and professions by utilizing the following benefits:

- **Regular Zoom meetings to support members and the ability to use our Zoom platform.**
- Grow through NFBPWC's formal **Lifelong Leadership and Learning Program**.
- Share your successes on the **NFBPWC Spotlight**: <https://www.nfbpwc.org/spotlight>.
- Partake in **business opportunities** for partnering and procurement, nationally and globally through BPW.
- **Member Spotlight** in the magazine, on the website, and on social media platforms (Email [vpmembership@nfbpwc.org](mailto:vpmembership@nfbpwc.org) to apply for this opportunity.)
- Formal **Mentoring Program** for mentees and mentors.

Are you passionate about women's issues? You can participate and explore benefits only available to members:

- Private **discussion forums** on issues relating to women hosted on the website.
- **Members' only information** related to NFBPWC and women's issues.
- **Private Membership Directory** supporting members and their organizations.
- Participate in the **United Nations System** worldwide through CSW and other programs annually.

Advocate for women's issues on a national and international level and cultivate worldwide friendships in one of the original women's networking organizations!





NFBPWC is looking for your submissions for the next Magazine.

Send your submissions to Michele Guarino at:  
[Michele@ASecondOffice.com](mailto:Michele@ASecondOffice.com)

Submission Deadline for the January Magazine is Thursday,  
December 21<sup>st</sup> at 7:00 pm Eastern Time

*DISCLAIMER: We reserve the right to reject any submissions that are not in line with the mission statement of The National Federation of Business and Professional Women's Clubs.*

@VestaBlueStudio

## Advertising Opportunities with NFBPWC

The Executive Committee has approved the following Advertising Opportunities in the NFBPWC monthly e-Magazine. Your targeted audience ... women who support women.

If you are interested in advertising your business in our monthly e-Magazine, please follow the following procedure:

**DEADLINES FOR SUBMISSIONS OF ADVERTISING** are 2 weeks before the end of the month.

*As an example, if you wish to advertise in the upcoming March e-Magazine, you must send your submission and payment on or before February 14, 2023.*

1. Submit your digital image to the Executive Committee as an attachment to: [ec@nfbpwc.org](mailto:ec@nfbpwc.org)

**Format requirements:** Static images only in JPG or PNG format. NFBPWC reserves the right to refuse any advertising that does not conform to our mission statement.

2. Submit the appropriate payment amount using the pricing schedule below by Zelle, Venmo, or PayPal to: [treasurer@nfbpwc.org](mailto:treasurer@nfbpwc.org)

You can submit a check, but this may cause a delay in your advertisement being approved if payment is not received before the deadline submission date. Checks are made payable to: “NFBPWC” and mailed to Deborah Fischer/NFBPWC, 748 North Downing Street, Denver, CO 80218.

If you are paying by check, I would also suggest that you email the [treasurer@nfbpwc.org](mailto:treasurer@nfbpwc.org) to let her know that the check is being mailed.

3. You will receive a response from the Executive Committee after they have reviewed your submission.
4. If your submission is accepted by the Executive Committee, they will forward your submission to the Newsletter Chair ([newsletter@nfbpwc.org](mailto:newsletter@nfbpwc.org)) for publication in the next monthly newsletter.

Here is our pricing per month for current NFBPWC Members:

- Full page \$85
- Half page horizontal \$50
- Half page vertical \$50
- Quarter page \$25

Here is our pricing per month for Non-Members:

- Full page \$100
- Half page horizontal \$65
- Half page vertical \$65
- Quarter page \$40

# National Federation of Business and Professional Women's Club's (NFBPWC)

## Advocacy Platform 2022-2024

NFBPWC will employ several education, advocacy, monitoring and tracking strategies to meet the following priorities:

The Alice Paul Equal Rights Amendment shall stand first and foremost above all other items of the advocacy platform until Equal Rights have been guaranteed in the United States Constitution – i.e. “Equality of Rights under the law shall not be denied or abridged by the United States or by any State on account of sex.”

### **Economic Equity and Justice**

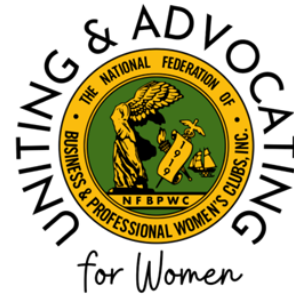
- Access to pay equity and retirement equity
- Access to education, training, and promotional opportunities
- Access to equal opportunities in the workplace and corporate boards
- Access to women business enterprise procurement process
- Access to quality, affordable dependent care (child, elderly or disabled)
- Access to funding and capital for entrepreneurial activity
- Access to affordable and attainable housing
- Support repeal of Forced Arbitration as a sole means of dispute resolution

### **Health Equity and Justice**

- Access to affordable reproductive healthcare, including contraception and legal abortion care
- Reproductive choice
- Paid sick leave
- Family and medical leave
- Equal research funding for women's and girl's health issues
- Health education funding for women's and girl's health issues
- Health education funding for women and girls
- Prevention of pregnancy and infant care discrimination in the workplace (reasonable accommodations for breast feeding/breast pumping and pregnancy related conditions)
- Ensure workplace safety
- Expansion of mental health coverage and services

### **Human Rights** – recognition that women's rights are human rights

- Passage of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)
- Ratification of the Equal Rights Amendment (ERA)
- Eradicate Domestic Violence and the Electronic and Physical stalking, sexual harassment, sexual abuse and discrimination
- Support universal background checks for all ~~firearm~~ gun purchases
- Reinstate the Violence Against Women Act
- Oppose human trafficking, sexual exploitation and slavery
- Equal education opportunity including adequate funding of public education, preschool through postsecondary
- Support equal rights for LGBTQ+ persons
- Support equal treatment of and end discrimination against all women
- Support policies and practices that promote environmental sustainability
- Support the endeavors of and improve conditions for military-affiliated women
- Support our women in prisons
- Support protection of human rights and equitable treatment of all migrants, including refugees and asylum seekers



Since 1919, the National Federation of Business and Professional Women Clubs, Inc. have been working to empower women through our mission to develop the professional, business and leadership potential of women at all levels.

The National Federation of Business and Professional Women's Clubs (NFBPWC) is a 501(c)(3), member-driven and member-led organization dedicated to empowering women to reach their full potential in the workplace, with equal participation in power and decision making roles.

We are an affiliate of the International Federation of Business and Professional Women, which spans across five regions and 100 countries throughout the world. BPW International has consultative status at the United Nations with members serving on various United Nations committees globally.

NFBPWC takes action to achieve women's equality in social, economic, community and legislative terms. By developing policy, collaborating on projects and advocacy, NFBPWC strives to obtain equal rights, equal pay, equal representation, equal opportunities and safety for women.

## Our NFBPWC Heritage



Dr. Lena Madesin Phillips,  
A Founder of NFBPWC;  
Founder of BPW International

*"Each woman, as a citizen, must bring to the national policy of her own country, the contribution of forward-looking and constructive thought followed by determined actions. Each woman must dedicate herself to protect and promote the interests of all other women in business and the professions."*

## Our Ambitions

### ***Equal participation of women and men in power and decision-making roles.***

- Take professional responsibility on all levels in the economy, politics and society.
- Think and act locally, nationally and globally.
- Engage in networking and mentoring programs.
- Continuous development of personal and professional skills through the Lifelong Leadership and Learning© Program.
- Develop the professional, business and leadership potential of all women.
- Work cooperatively with the United Nations and other national and international organizations.



## Incredible benefits available to leaders, members, and affiliate organizations for less than \$4\* per month per member!

### Benefits of Affiliation

- Dedicated Executive Committee and Board of Directors working to achieve the mission and goals of NFBPWC while supporting a member-based organization.
- Connection to a network of hundreds of women nationally and over 30,000 women internationally in 100 countries.
- Leadership opportunities locally, regionally, nationally, and globally.
- National support through a coordinated digital communication platform: social media, email, website, video conferencing, and monthly e-magazine.
- Platforms and leaders that support membership growth and brainstorm for recruitment.
- Access to a national 501c3 parent organization and guidance in creating localized nonprofit status.
- Support and guidance for documents and procedures needed to run an effective, efficient, and thriving organization.
- Vibrant Young BPW and BPW Student programs to support growth and new leadership.
- Rapid response system for members to advocate for legislative issues affecting working women.

### Individual Benefits

- Cultivate worldwide **friendships** in one of the original women's organization.
- Formal Lifetime Leadership and Learning (L3) personal and professional growth education programs.
- Formal Mentoring Program.
- Business networking opportunities to market and support your own business and professional services.
- Access to the Young BPW Program (age 18-35) that is supported both globally and nationally.
- Access to Student Membership opportunities.
- Members-Only Directory supporting members and their organizations.
- Participate in the United Nations System worldwide through the Commission on the Status of Women and other programs annually.
- Invitation to attend the Biennial General Assembly for NFBPWC, the Triennial Congress for BPW International, Regional BPW International Conferences and the BPW International Leaders Summit.
- Informative monthly e-magazine that compiles our efforts across the globe and empowers members through education.

\*Membership dues are less than \$4 per month, per member for a total of \$50.00 each year (\$25 to BPW International). This amount does not include dues to local organizations (club/chapter and affiliate/state), which are determined by each organization. Please see specific organizations within NFBPWC for more information on their dues structure by visiting:

[www.NFBPWC.ORG](http://www.NFBPWC.ORG)



# LADIES, YOUR HEALTH IS IMPORTANT!

The **Good Health Program** was designed to help NFBPWC members and their families save on costly health care and wellness expenses. Enjoy discounts on telemedicine, vision, dental, prescription drugs and more!



**Good Health Program** makes it easy to save money on the care you need. As a member, you can save 15% to 50% on your prescription medications along with vision care savings of 15% off contact lens exams. You'll also see dental savings of 20% to 50% off most dental procedures. Plus, as an added bonus, plan members will receive virtual access to round-the-clock doctors and mental health professionals. Sign up for the Good Health Program today and start saving!

## GOOD HEALTH PROGRAM FEATURES:



Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings and more



Direct access to state-licensed and fully credentialed doctors, via phone or video consultations



Save on eye exams, contact lens exams, glasses and more



Access to mental health assistance from licensed counselors via virtual or telephonic counseling sessions



Save on generic drugs and brand name prescriptions

See the reverse side for more plan information.

## What's Included in this plan?

### Telemedicine

DialCare Physician Access is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. Members and their families have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more.

### Mental Wellness

DialCare Mental Wellness is a program designed to provide safe, secure and private means of seeking mental health assistance from licensed counselors via virtual or telephonic counseling sessions.

**A consult fee of \$70.00 applies to all consults.**

### Dental Care

Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as dentures, root canals, and crowns through one of the largest dental networks nationally with a focus on neighborhood dentists.

### Vision Care

VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. Members receive Exclusive Member Extras and special offers in addition to access to discounts through trusted, private-practice VSP doctors on eye and contact lens exams, glasses, and sunglasses.

***This plan is not insurance.***

*Not available in WA.*

### Prescriptions

Members are entitled to prescription savings from 15% to 60% off the retail price of generic drugs and from 15% to 25% off the retail price of brand name drugs at over 62,000 participating pharmacies nationwide.

## Plan Options



**Member Only**

**\$16.00** / month



**Member + 1**

**\$20.00** / month



**Member + Family**

**\$25.00** / month

Use Promo Code **NFB10** for 10% off retail rates.

To learn more about how you can get started today, visit **[nfbpwc.solutionssimplified.com](https://nfbpwc.solutionssimplified.com)** or call us at **(855) 335-2255**.

**Disclosures: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.** This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at [nfbpwc.solutionssimplified.com](https://nfbpwc.solutionssimplified.com). A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in Vermont or Washington.

