

NFBPWC Magazine

OCTOBER 2023 ISSUE

END PERIOD POVERTY!



Host Your Own
Period Product Drive

National Business Women's
Week Recognitions

Launch, Sustain & Grow
Your Organization in a
Digital World

ERA YES: Seneca Falls or
Bust - Part 2

Oct 20th Domestic Violence
Awareness Day

In This Issue for October 2023

| | |
|--|----|
| Events | 2 |
| About NFBPWC | 3 |
| President's Message – Megan Shellman-Rickard | 4 |
| Membership News – Kathy Kelly | 5 |
| Advocacy Report – Daneene Rusnak | 7 |
| Entrepreneur and Small Business Committee Challenge | 8 |
| LGBTQ+ Team Report – Susan Oser | 9 |
| ERA Team Report – Nancy Werner | 11 |
| Secretary Report – Sondra Nunez | 15 |
| Young BPW – Emily VanVleck | 16 |
| Immediate Past President Report – Sandra Thompson | 17 |
| Environment Report – Marikay Shellman | 18 |
| Bring Back the Pollinators – Marikay Shellman | 19 |
| Zero Waste Initiative – Laurie Dameron | 20 |
| Health Committee Report – Keri Hess Laursen | 20 |
| Period Poverty Call to Action | 21 |
| Rapid Response Committee – Susan E. Oser | 22 |
| Small Business Committee – Marsha Riibner-Cady | 22 |
| Women on the Move Committee – Nermin K. Ahmad | 30 |
| Military Affiliated Women Committee – Alice Gallop West | 30 |
| Public Relations Committee – Suzette Cotto | 31 |
| United Nations Report – Susan O'Malley | 33 |
| International Relations Report – Sandra Thompson | 34 |
| Justice, Diversity, Equity and Inclusion Report – Sher Singh | 35 |
| Mentoring Report – Valentina Solarin | 35 |
| Nominations Report – Manjul Batra | 37 |
| BPW International President's Letter – Catherine Bosshart | 37 |
| BPW International – United Nations News | 38 |
| UN General Assembly adopts declaration to accelerate SDGs | 38 |
| United Nations – Act Now – Act for our Common Future | 39 |
| NFBPWC Arizona | 40 |
| NFBPWC California Federation | 40 |
| NFBPWC Colorado Federation | 45 |
| NFBPWC Florida Affiliate | 46 |
| NFBPWC Michigan Federation | 47 |
| NFBPWC New York City | 47 |
| NFBPWC North Carolina | 48 |
| “Lifelong Learning,” by Marsha Riibner-Cady | 49 |
| Pennsylvania Affiliate Chapter | 50 |
| PA Advocacy Report – Lilly Gioia | 51 |
| NFBPWC Texas Affiliate | 55 |
| NFBPWC Virtual Club | 56 |
| Virtual Club NFBPWC Benefits | 57 |
| Advertising Opportunities with NFBPWC | 58 |
| NFBPWC Advocacy Platform | 60 |
| Benefits of Connecting with NFBPWC | 61 |

Submission Deadline for the November Magazine is Monday, October 23rd at 7:00 pm Eastern Time

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

THE NFBPWC MAGAZINE ARCHIVE

2022-2023 NFBPWC Magazine EDITIONS

2023 NFBPWC Magazine

• NFBPWC 2022 January Magazine.pdf

• NFBPWC 2022 February Magazine.pdf

• NFBPWC 2022 March Magazine.pdf

• NFBPWC 2022 April Magazine.pdf

• NFBPWC 2022 May Magazine.pdf

• NFBPWC 2022 June Magazine.pdf

• NFBPWC 2022 July Magazine.pdf

• NFBPWC 2022 August Magazine.pdf

• NFBPWC 2022 September Magazine.pdf

• NFBPWC 2022 October Magazine.pdf

• NFBPWC 2022 November Magazine.pdf

• NFBPWC 2022 December Magazine.pdf

2023 NFBPWC Magazine

• NFBPWC 2022 January Magazine.pdf

• NFBPWC 2022 February Magazine.pdf

• NFBPWC 2022 March Magazine.pdf

• NFBPWC 2022 April Magazine.pdf

• NFBPWC 2022 May Magazine.pdf

• NFBPWC 2022 June Magazine.pdf

• NFBPWC 2022 July Magazine.pdf

• NFBPWC 2022 August Magazine.pdf

• NFBPWC 2022 September Magazine.pdf

• NFBPWC 2022 October Magazine.pdf

• NFBPWC 2022 November Magazine.pdf

• NFBPWC 2022 December Magazine.pdf

2021 NFBPWC NEWSLETTERS

• NFBPWC 2021 January Newsletter.pdf

• NFBPWC 2021 February Newsletter.pdf

• NFBPWC 2021 March Newsletter.pdf

• NFBPWC 2021 April Newsletter.pdf

• NFBPWC 2021 May Newsletter.pdf

• NFBPWC 2021 June Newsletter.pdf

• NFBPWC 2021 July Newsletter.pdf

• NFBPWC 2021 August Newsletter.pdf

• NFBPWC 2021 September Newsletter.pdf

• NFBPWC 2021 October Newsletter.pdf

• NFBPWC 2021 November Newsletter.pdf

• NFBPWC 2021 December Newsletter.pdf

Events Calendar

National Events

October 2, 2023

1st and 3rd Mondays of the Month

5:00 pm PST / 8:00 pm EST

Membership Committee Meeting

Email for info: VPMembership@NFBPWC.org

<https://www.nfbpwc.org/event-5379959>

October 10, 2023

2nd Tuesday of the Month

4:00 pm PST / 7:00 pm EST

Young BPW Committee Meeting (Young BPW Members Only)

<https://www.nfbpwc.org/event-5320877>

October 16, 2023

1st and 3rd Mondays of the Month

5:00 pm PST / 8:00 pm EST

Membership Committee Meeting

Email for info: VPMembership@NFBPWC.org

<https://www.nfbpwc.org/event-5379960>

October 17, 2023

5:00 pm PST / 8:00 pm EST

NFBPWC Board of Directors Meeting (BPW Members Only)

<https://nfbpwc.org/event-5361444>

October 18, 2023

5:00 pm PST / 8:00 pm EST

NFBPWC Virtual Chapter Presents: National Business Women's Week (Open to the Public)

<https://nfbpwc.org/event-5349873>

October 25, 2023 & November 8, 2023

Webinar: Launch, Sustain & Grow Your Organization in the Digital World hosted by the NFBPWC Public Relations Committee

<https://nfbpwc.org/event-5419390>

October 26, 2023

5:00 pm PST / 8:00 pm EST

Webinar: The Veteran Entrepreneur hosted by the NFBPWC Military Affiliated Women Committee

<https://nfbpwc.org/event-5433068>

2nd Monday of the Month

Health Committee Meeting

Email for info: Health@NFBPWC.org

4th 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

1st 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

2nd Wednesdays of the Month

4:00 pm PST / 7:00 pm EST

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

2nd Thursdays of the Month

4:00 pm PST / 7:00 pm EST

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

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

Connecting NFBPWC Committees

2:00 pm PST / 5:00 pm EST

Hosted by Young BPW Chair, Emily VanVleck

2nd and 4th Fridays of the Month

8:30 am PST / 11:30 am EST

L3 Committee Meeting

Email for info: L3Chair@NFBPWC.org

Regional Events

October 19, 2023

5:00 pm PST / 8:00 pm EST

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

<https://nfbpwc.org/event-5420774>

October 2023 California Monthly Meetings

More info: [NFBPWC California Federation](#)

November 12, 2023 (No October Meeting)

4:00 pm PST / 7:00 pm EST

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

More info: [Pennsylvania Affiliate Chapter](#)

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
Kalee Carmel, 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 Gerhke, 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

The Intersection of Period Poverty and Women in Business

One of the main focuses of the October NFBPWC E-magazine is period poverty, which refers to the lack of access to menstrual products, menstrual education, and proper sanitation facilities. Period poverty is an issue affecting millions of women around the world. This topic has not been as prevalent in discussions among business and professional women, yet it has a significant impact on women's lives, extending into the workplace. We invite you to start talking about menstruation and period poverty with co-workers, friends, and family. Consider how menstruation can affect productivity, absenteeism, and mental health in the workplace; add in period poverty and the consequences felt by both the employee and the employer are magnified.

There is a certain stigma associated with periods and menstruators can feel embarrassed, ashamed, and uncomfortable advocating for their needs. Organizations have the power to promote menstrual equity by normalizing periods and making resources available to all employees. Including period poverty as a corporate social responsibility, such as offering menstrual products in the workplace or distributing them to their employees to address period poverty can create a more inclusive environment for all.

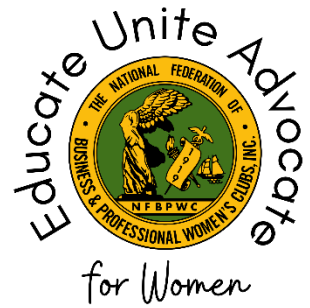
At NFBPWC we are working to alleviate period poverty by starting an initiative to host a Period Product Drive locally with your BPW chapter, club, or affiliate. Consider extending this idea to your workplace or other community-based organizations. We are always stronger together.

Please remember, you have an opportunity to provide constructive input and to find your own unique path in this organization. The Period Poverty Initiative is an idea that began with our Young BPW, Emily VanVleck. What ideas do you have that could move women's rights and our organization forward in a positive way? Here is a link to our online Advocacy Platform, <https://www.nfbpwc.org/Policy-Advocacy>, review it and find an issue resonates with you. This is a chance to develop your potential, and that of NFBPWC, in a safe and welcoming space. Please continue to bring your ideas, projects, and your own light forward. Let us celebrate our successes as individuals and as an organization!

NFBPWC is truly living our theme for this biennium: Cultivate Connections, Create Community. Sending personal wishes of celebration, health, and progress around the globe!

Kind Regards,

Megan Shellman-Rickard
NFBPWC President
2020-2024



1st Vice President Membership News



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

Are you ready to **increase** your membership?

Whenever we talk about membership, we often want to target certain demographics to keep the organization fresh and current. We also think of new and interesting allies for membership in BPW (see the [8 Weeks Guidebook](#) for ideas). We understand that social media is pretty much the only way to reach our ideal target markets.

Are you ready to learn this important skill? NFBPWC is thankful to Suzette Cotto and her team for this [exclusive offer](#) to our members:

“Affiliate NFBPWC Clubs will learn the importance of digital marketing to attract new members, retain current members and successfully sustain the organization into the future. By using the tenants of digital marketing, you will learn what a great, intentional online presence and targeted marketing can do to amplify your organization, career, and professional persona.”

We challenge every BPW Affiliate to sponsor at least one member for this course.

Don't let your club miss out! If we can all learn these skills together, we can *collectively* amplify the BPW message and our invitation to join the cause.

Click [HERE](#) for more information and to register for the course.

WEBINAR
LAUNCH, Sustain & Grow Your Organization in a Digital World
October 25 & November 8
Facilitated by Suzette Cotto
NFBPWC PR Chair

An online course for Affiliate Chapters on how to recruit and sustain new members utilizing digital marketing technology

Educate Unite Advocate
for Women

THE NATIONAL FEDERATION OF BUSINESS & PROFESSIONAL WOMEN'S CLUBS, INC. NFBPWC

WELCOME NEW AND RENEWING MEMBERS!



New Members:

Carrie Thomas
 Elisabeth Carrio
 Alex Fagen
 Nikki Trumble
 Nicole Horn
 Vasukji Arumugam
 Dr. Zilola Khashimova
 Niharika Srivastav
 Brooke Burns
 Aspen Johnson
 Tugce Kuran

Virtual - Illinois
 California (MAL)
 Michigan
 Michigan
 Michigan
 Cali Berkeley
 Cali Berkeley
 Cali Berkeley
 North Carolina
 Colorado
 Florida South

Renewing Members:

Barbara Schroeder
 Tara Hojiwala
 Suzette Cotto

Pennsylvania
 Cali Berkeley
 Virtual - Texas

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 for more information.

2nd Vice President Advocacy Report



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

Advocacy Action Opportunity

Dendrofemonology Sculpture at the National Mall

JOIN ERA COALITION FOR DENDROFEMONOLOGY: A FEMINIST HISTORY TREE RING

ON THE NATIONAL MALL IN DC NOV 1-4

#ReclaimOurHistory #VoteOurFuture



Tiffany Shlain with DENDROFEMONOLOGY

(feminist history tree ring)

Photo by Elaine Mellis

Reclaimed Deodar Cedar Wood Sculpture

"Growing up near the Muir Woods and spending a lot of time there during COVID, I love when you see these big tree slices, but they're always telling male stories," she told me recently on a Zoom call. "They're all colonialist, patriarchal stories, and I just feel like I'm being mansplained history. So I wanted to see a feminist history tree ring."

-Tiffany Shlain

Dendrochronology is the science of tree dating.

ERA Coalition and it's partner organizations invite you to attend a day of art, inspiration and activism.

Helpful Links:

- [Committee webpage](#)
- [Projects we are currently focused on](#)
- [View the 2022-2024 Advocacy Platform Flyer](#)

All the best, Daneene

We have a gift for you!

from Entrepreneur and Small Business Committee

Over the next four months, your ESB team will be issuing a monthly challenge to members.

Members who participate in the challenge will be entered into a drawing for a special gift from the ESB team.

*Members must have a good mailing address listed in their profile (how else could we send you your gift??)

Challenge #1:

Log on to the NFBPWC website between October 1st and October 20th and update this information on your personal profile:

- **Place of Work** *if you are retired, put the word "Retired" in this space
- **Business or Organization Name:** Where do you work / Where did you work
- **Business /Profession Information:** What type of business or profession are you in or were you in

All three blocks must be filled out and you must have logged in between October 1st and October 20th to be put in the drawing.



All who complete the challenge will be entered into a drawing.

Winner will be announced in the November issue of the magazine.



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

LGBTQ+ Team Report

By: Susan Oser, NFBPWC Advocacy Team LGBTQIA+ Lead

Over the past year, we learned about the various communities and the flags that they represent. While there are many more to focus on, there are a lot of websites out there that can educate you on those flags that may have been missed. They include such websites as <https://www.hrc.org/resources/lgbtq-pride-flags> and <https://rcsgd.sa.ucsb.edu/education/flags>.

A major focus for this year will be various organizations around the country or even the world that help, support and advocate for the LGBTQ+ community. It's a great way to learn about these organizations and perhaps invite them to your next meeting or for special speaking engagements. The more we learn about these organizations the more we can network and offer the support they need via an ally or more.

Recently, there has been an uptick in various state capitols and cities proposing as well as passing anti-LGBTQ+ legislation, especially focusing on the transgender community. They are the most vulnerable within the spectrum with transgender youth facing the most hatred and bullying currently. It is vitally important for our organization as well as other allies to listen, learn, and speak up for this community as well as all LGBTQ+ individuals. They need our voices more than effort as we begin to prepare for next year's presidential election season. Because of the impact these laws have, and the inequality faced, going forward, this section of the LGBTQ+ advocacy column will be devoted to highlighting those bills and bring awareness to just what kind of situation the transgender community especially is facing. There will also be good news as well to share because there always needs to be a silver-lining among the clouds.

Organizations of the Month:

Transgender Law Center, Trans Lifeline, Stand with Trans, The Trans Justice Funding Project, Transcend the Binary

Transgender Law Center - Transgender Law Center (TLC) is the largest national trans-led organization advocating for a world in which all people are free to define themselves and their futures. Grounded in legal expertise and committed to racial justice, TLC employs a variety of community-driven strategies to keep transgender and gender nonconforming people alive, thriving, and fighting for liberation.

Trans Lifeline - Trans Lifeline is a grassroots hotline and microgrants 501(c)(3) non-profit organization offering direct emotional and financial support to trans people in crisis - for the trans community, by the trans community.

Stand with Trans - Stand with Trans is saving lives one person at a time, one day at a time. We help trans youth build resilience, confidence and find hope for a future filled with joy. Founded in 2015 by a passionate mom, the organization continues to grow, serving an international population of families.

The Trans Justice Funding Project - TJFP moves money to trans-led grassroots group and projects with trust and no strings attached. We center trans justice in the US and US territories and honor and amplify the ways our communities organize, create and shift culture, commit their love and care, and fight like hell for trans liberation.

Transcend the Binary -We support trans/gender diverse folks and their families in developing a pathway to achieve their health and wellness goals.

Why highlight?

Source(s):

<https://protecttranshealth.org/>

<https://translifeline.org/>

<https://standwithtrans.org/>

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

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

FYI Positive LGBTQ+ for October:

If you don't think writing to your state or federal congressperson makes a difference and writes back to you, check out what happened when a letter was written to Rashida Tlaib concerning LGBTQ+ issues:

Dear Neighbor,

Thank you for contacting my office regarding transgender rights. I share your commitment to protecting the rights, dignity, and autonomy of all people, regardless of their gender identity.

I want to assure you that I stand firmly in support of transgender rights and the right to access gender-affirming care. It is deeply troubling to witness attempts to criminalize and strip away the fundamental rights of transgender individuals, particularly when it comes to their healthcare decisions.

The principles of patient autonomy and individual healthcare choices are cornerstones values of our democracy, which is why I have backed several significant pieces of legislation to support our transgender residents:

H.R.697 - Justice for All Act of 2023: This bill prohibits discrimination based on sex, sexual orientation, gender identity, or race-related characteristics in schools, businesses, federally funded programs, and other settings. It also provides statutory authority for and expands the types of civil actions that may be brought for violations. You can read more on the bill here: <https://tlaib.house.gov/posts/tlaib-re-introduces-justice-for-all-act-restoring-original-intent-expanding-protections-of-civil-rights-laws>

H.R.15 - Equality Act: This bill prohibits discrimination based on sex, sexual orientation, or gender identity with respect to businesses, employment, housing, federally funded programs, and other settings. The bill defines sex to include sex stereotypes, pregnancy, childbirth, sexual orientation, gender identity, and sex characteristics.

H.R.4422 - Global Respect Act: This bill imposes visa-blocking sanctions on foreign persons responsible for or complicit in violating the human rights of individuals due to actual or perceived sexual orientation, gender identity, or sex characteristics. The President must report and periodically update a list of foreign persons responsible for such human rights violations and apply sanctions accordingly.

H.Res.269: Recognizing that it is the duty of the Federal Government to develop and implement a Transgender Bill of Rights to protect and codify the rights of transgender and nonbinary people under the law and ensure their access to medical care, shelter, safety, and economic security.

Trans rights are human rights. Rest assured, I will continue to work tirelessly to protect life-saving healthcare for transgender youth and adults alike.

Thank you again for reaching out to me on this crucial matter. Please do not hesitate to contact me in the future with any other concerns you may have. My door is always open to you.

Sincerely,

Rashida Tlaib

Member of Congress

The following is an overview of or anti-LGBTQ+ legislation in the news:

Anti-Trans Legislative Risk Assessment Map: New Adult Map

This map shows the 2-year risk for anti-trans laws. For the first time, included in this release is a new adult map showing the risk for trans adults in the United States. https://www.erininthemorning.com/p/anti-trans-legislative-risk-assessment?r=k9hlj&utm_source=substack&utm_medium=email

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

ERA Team Report

By: Nancy Werner, NFBPWC Advocacy Team ERA Lead

EQUAL RIGHTS AMENDMENT-E.R.A. IS BIG TIME in the News

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.

Seneca Falls or BUST- PART 2. Yes, Denise Robinson and I, of the PA Affiliate, traveled to the 100th ERA Convention historical event. In the last E News Magazine, I shared the Day 1 events with you. But the best was yet to come on Day 2. Short recap-Generation Ratify and the Columbia School of ERA organized this event. Also, I forgot to give credit to the Alice Paul Institute for their financial support. The Generation Ratify has over 13,000 students in high schools and college campuses across the country.

We are on Friday, July 22. We went to the Women’s Rights National Park building. The information at the many displays are remarkable. All about the amazing women who have led the way for us during our country’s history. The Park Rangers were knowledgeable about every display. If you ever travel to Seneca Falls, this is a MUST visit.

For Day 2, the Generation Ratify and the Columbia’s School of ERA scheduled an Intergenerational Panel on the ERA. It was held at the Wesleyan Methodist Chapel which was right next door to the Women’s Rights National Park building. The topic was the past, present and future of the ERA. The panel was a gathering of the most extraordinary women who have led the way for ERA and the younger generation who are continuing the challenge. The stage was set, and the church was packed.

- Christin Nunes, President National NOW
- Carolyn B. Maloney, President NY NOW, former Congresswoman (NY-12) and Board Chairman of the Fund for Women’s Equality
- Ellie Smeal, CEO Feminist Majority
- Rep. Cori Bush, Co-Chair of Congressional ERA Caucus
- Rosie Coulture, Co-Founder Generation Ratify & student at Harvard University
- Belan Yeshigeta, Co-Founder Generation Ratify & Student at Columbia
- Ting Ting Cheng, Director of the Columbia Law School’s ERA Project
- Moderator was Kate Kelly, author of Ordinary Equality





OUR INTERGENERATIONAL PROGRAM SHARES THE NAMES AND TITLES OF OUR SPEAKERS FOR THIS PANEL.

Our moderator, Kate Kelly, had her questions ready for the panelists. Each panelist was prepared to share what they knew, what they were doing and what they saw in that proverbial "ERA crystal ball." It was exhilarating to hear each woman share her views but the one presenter, Ellie Smeal, had us all on our feet. Working for the ERA for the longest of time, she saw the ERA coming into the U.S. Constitution. Her faith in our virtual society and the <http://www.sign4era.org> project that is sweeping the country was heartwarming. She shared that 50 years ago we only had half of the country behind the ERA but now we know with the use of the Internet, we are reaching far more individuals. Each and every speaker was dynamic and provided insight into our ERA. This panel discussion did run over the hour provided but it was inspiring.

We were able to take a walk to the People's Park just down the hill from the Wesleyan Methodist Chapel. A beautiful scenic setting along Lake Cayuga to having a picnic and meeting more of the younger attendees. It was supposed to be a working ERA lunch, but we were all busy sharing stories about ourselves and where we were from. Plus sharing the National Federation Business and Professional Women's Club was Denice and my topic. What caught the many listening ears was our organization's longevity and how we came to help Alice Paul in the 1930's. Again, we made many young friends but so many wanted to know what it was like before *Roe vs. Wade*. They had thoughts about that decision too.



One never realizes how steep a hill is until you need to climb back up. Denice did the hike, found my car and the way to the park. Naturally, we filled the car with riders as we were to head back to the First Presbyterian Church. Saved a lot of steps. But the church was again filled with all the attendees. (Thank you, Denice, for being our uber driver.)

Our final session was the rest of the afternoon. There were discussions in groups around the church. All returning to provide input into the draft Convention declaration. A committee of attendees then took the draft and finalized a statement. An official vote was taken, and it was unanimous. (I shall try to get that statement for you in the next issue.) But what I felt was HOPE and lots of it. I have been having doubts about the passage of the ERA, but these 2 days showed me that this group, Generation Ratify, will definitely take us to the finish line. The motivation, the enthusiasm, and knowing what needs to be done whether on the Internet, with our legislators, or within our states and communities were being shared. Social media was humming during those 2 days as the younger group were busy using their phones with Facebook, Instagram, Twitter and all the other ways to communicate.

The closing ceremony was a member of Generation Ratify who composed a song and music to share with us. Her remarkable musical skills were warmly received. Our organizers, Rosie Coulture, Belan Yeshigeta, and Kate Kelly shared closing remarks as to the hours they spent putting these 2 days together. They were thankful for the many

who came and attended. Thanking all of us for our participation and ideas. Lastly, thanking those of us who paid the \$267 registration that so many Generation Ratify members could attend.

We loved learning that part of our registration helped to provide transportation for many of the attendees. Some were able to find accommodation in nearby hotels. We even had some in our hotel. Those that did not get rooms brought their sleeping bags and slept on the floor of the lower level of the church. We saw the buses that transported the many attendees from the Maryland, Virginia, and D.C. area. We signed the Equality Bus. We met students from Stanford, Harvard, Howard, Yale, as well as students from their community colleges and state accredited colleges/universities. They were from everywhere.

My favorite moments- Standing at the church podium where Alice Paul delivered her Equal Rights Amendment. Denice and I both got goosebumps.

Engaging with the younger generation and their focus to see the ERA into the Constitution. Plus, I will admit, being interviewed on what it was like 50 years ago, was a reality check. It was humbling but uplifting that I could realize that I did make a difference those 50 years ago.

Hearing from our ERA leaders of their passion and purpose. Ellie Smeal, Rep. Cori Bush-MO-D, and Carolyn Maloney, President of the NY NOW are true champions of the ERA. Meeting them and enjoying their company was a thrill.

Our trip was definitely one for a lifetime. So glad that we had the determination to attend and be part of history. We made many new friends, made memories and learned that many strategies that are being used across the nation. Don't forget to sign up with the <http://www.sign4era.org>

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.

Key to the Photo Collage Above:

Top Row: Photo 1- Nancy and Denice are in the Wesleyan Methodist Chapel waiting for Day 2 to start. Do you know the lady standing next to Nancy is?

Photo 2- The petition to sign for the ERA is online. Please take a moment and SIGN.

Photo 3- People's Park along the beautiful Cayuga Lake was our lunch site. Lots of conversations were being entertained among the many women and men.

Bottom Row: Photo 1- U.S. Rep. Cori Bush, MO-D, leader of the ERA Caucus in Congress, was dynamic in her presentations. She encouraged Generation Ratify members to keep moving forward and not stop.

Photo 2 - The VOTE EQUALITY Bus was with us and we were all invited to sign somewhere. Traveled from the VA area.

Photo 3 -Denice and Nancy made sure that they got a photo at the very podium that Alice Paul shared her Equal Rights Amendment speech.

From the Desk of the Secretary



By: Sondra Nunez, NFBPWC Secretary 2022-2024

Stanford Sierra Youth & Families.

When my daughter and son-in-law decided to work through a foster to adopt agency, they chose Stanford Sierra Youth & Families. Below is information about this organization and ways you might be able to help.



Stanford Sierra Youth & Families provides a continuum of care to empower youth and families to overcome challenges together, as well as connects youth in foster care to the permanent loving families they need and deserve. We support the entire family with professional treatment and compassionate care, so every youth can thrive at home, in school, and in the community. Those we serve are able to heal, learn life skills, and build relationships through our research-based, family-centered, targeted approach.

We are determined to give every young person a chance at a healthy, productive and self-sufficient life with lifelong family connections. It is our unwavering commitment to meaningful and sustainable outcomes that distinguishes our organization as a leader in the field.

Mission

Transforming lives by nurturing permanent connections and empowering families to solve challenges together, so every young person can thrive.

Vision

We envision our communities with safe, lifelong connections for all young people, built and strengthened through generations of empowered families.

Values

- Compassion
- Equity
- Excellence
- Honor
- Integrity
- Partnership

How you can help.

Copper for Kids is a campaign of Stanford Sierra Youth & Families (SSYAF) and was founded over 11 years ago. It was established to raise funds to provide permanent loving families and support services to local children in foster care. **Without the support of a family, these vulnerable youth face devastating outcomes. Within just 2 years of aging out of foster care, more than 50% of these youth will be homeless, in jail, or addicted to drugs and alcohol.**

Originally the campaign focused on enlisting the support of the construction industry to raise funds through recycling scrap copper and has now expanded to include more ways to help. **Together, we can ensure that every child in foster care has permanent connections to family and the support they need to thrive.**

COLLECT SCRAP COPPER - By collecting scrap copper and other recyclable materials from job sites, you and your company can make a lasting impact on the life of a child.

- **CHOOSE STANFORD SIERRA** - Is your company planning a golf tournament or other fundraising event? Choosing SSYAF as the beneficiary is a simple way to generate valuable resources for youth in foster care.
- **SPONSOR** - Become a sponsor for the annual [Copper for Kids Golf Tournament hosted by Iron Mechanical](#) and help raise funds to provide permanent, loving families for local children in foster care.
- **DONATE** - Make a gift today to ensure children have the unconditional commitment of a family. [Click here to donate.](#)
- **MENTOR** - Become a mentor who can open a world of wonder for a youth in foster care. Attend an upcoming orientation for more information! Email wonder@ssyaf.org to learn more.

FOSTER/ADOPT - Open your heart and home to a child in foster care. Contact us at (916) 344-0199 or email pathways@ssyaf.org to learn how you can help.

NFBPWC Young BPW

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

October is one of my favorite months - the leaves are changing, there's a crispness to the air - spooky season, need I say more! There is much to love about October and so many fun activities to engage in. However, while we are cozying up for cooler weather, we must remember that home is not always a safe, cozy space for all.

October is Domestic Violence Awareness Month, and Domestic Violence Awareness Day falls on October 20th. Domestic violence continues to disproportionately affect women and rates of violence that soared during the pandemic remain high. If you or someone you know is experiencing domestic violence, please reach out to the National Domestic Violence Hotline at 1-800-799-7233.

In BPW news, our initiative to end period poverty continues to make exciting progress! This Period Action Day, held annually on the second Saturday of October, we are encouraging each chapter to host their own period product drive to donate to a local organization helping women in need. I am delighted to report that we have participation across the US!

New York City is hosting a Happy Hour Period Product Drive on Thursday, October 12th, from 5 to 7 p.m. in collaboration with a local woman-owned bar in Brooklyn.

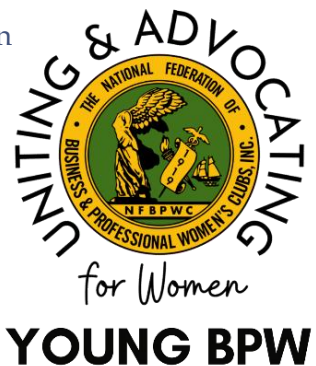
Virtual chapter members in North Carolina are working with their local community college to provide supplies for students in need - they will be adding period products to their stash of supplies!

California has several drives in the works hosted by East LA/Montebello and the Sierra Mar District. All supplies from the inaugural period product drive hosted by BPW Burbank have been donated.

NW Pennsylvania will be having its district meeting on October 14th to determine how best to support the period poverty initiative.

If you have any questions on how to host your own period product drive, please do not hesitate to reach out. You can also join our next period poverty meeting scheduled for Thursday, October 19th.

Another aspect of our Period Action Day outreach is an educational campaign on the realities of period poverty. We will have a social media toolkit for members to use! We also have a new resolution to end period poverty, coming up for a vote by the Board of Directors at the next meeting on Tuesday, October 17th. We couldn't think of a better way to commemorate Period Action Day than passing this resolution!



Wishing you all a safe and happy October!

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.

Register: <https://nfbpwc.org/event-5320877>

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 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>

Immediate Past President Report



By: Sandra Thompson, NFBPWC's Immediate Past President

In August the East LA Montebello Club in California celebrated Women's Equality Day at the home of Marjory Hopper. Marjory asked me to explain why we wear yellow. At the time I really had no idea, but thanks to some information from Barbara Bozeman and further research I came up with some of the reasons yellow is an important color in BPW. It was suggested that I share with all of you what I came up with, so here is my presentation.

The Meaning of Yellow

Yellow represents joy, happiness, positivity, and honor. It makes one happier and suppresses anger and frustration.

It is the most energetic color and increases confidence.

It also represents a new dawn.

Yellow is a luminous color that attracts light, exuberance, and freshness. We can't help but be drawn in by its perky cheeriness. As world history and Western symbology expert Michael Pastoureau noted in his book *Yellow: The History of a Color*, yellow shares a similar likeness to gold and honey, which epitomize pleasure and abundance in ancient cultures and religions. It also signified opulence since royals would wear it in their clothing.

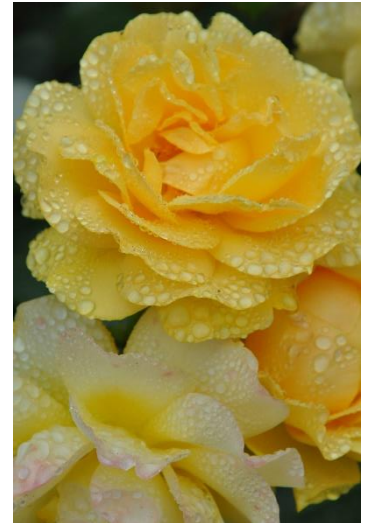
According to Nina Ashby, psychic and author of *Simply Color Therapy*, the color yellow is symbolized by the sun and represents joy, light and mental positivity. Spiritually, the color yellow is also embodied by the solar

plexus chakra-the seat of power and will. Ashby points out our yellow is associated with the mind and the logical, left side of the brain that organizes information.

The suffragettes were inspired by their English sisters who wore white, purple and green. When they brought it to the United States, they changed the green to gold.

Kansas was the first state to hold a referendum on women's suffrage in 1867. A referendum is when citizens directly vote on an issue. While the referendum was defeated (leaving Kansas women without the vote), it inspired other western states to hold similar referendums. Kansas eventually recognized a woman's right to vote in local elections in 1887. In 1867 when women were campaigning for the referendum in Kansas, they began carrying sunflowers since that is the state flower of Kansas. This then changed the gold to yellow.

If you wore yellow roses you were for the vote for women and if you wore red roses you were against.



Environment & Sustainable Development Committee

By: Megan Shellman-Rickard, BPW Colorado Virtual

Simple Acts: Eco-Friendly Menstrual Products



Menstruation is a natural and essential process. While we can't avoid it, we can certainly choose the products we use during our periods. Most menstruators rely on disposable menstrual pads and tampons, which are not only harmful to the environment but can also be harmful to our health.

Eco-friendly menstrual products are those that are made from sustainable and biodegradable materials. These products are free from chemicals and toxins that can harm the environment and our bodies. Eco-friendly menstrual products include menstrual cups, cloth pads, and period panties. Unlike disposable products, they are reusable and can last up to ten years with proper care. In addition, there are disposable menstrual products that are produced with organic materials that are made in a more sustainable manner and without harmful chemicals, toxins, and plastics.

There are many benefits of using reusable, eco-friendly menstrual products. They are cost-effective in the long run.

Traditional disposable products may seem more affordable, but you must keep buying them every month and there is a cost to both your body and the environment. Conversely, eco-friendly reusable products only need to be bought once and can last years. Most eco-friendly menstrual products are healthier for our bodies simply because they do not contain chemicals and toxins. Many options are also more comfortable to wear and can reduce the risk of infections.

Disposable menstrual products, especially those with plastic applicators and wrappers, have a huge environmental impact. They contribute to landfill waste, plastic pollution, and deforestation. Research has shown that an average woman uses up to 11,000 disposable menstrual products in her lifetime. That's a lot of waste, much of which takes

hundreds of years to decompose. Eco-friendly, disposable menstrual products do not contribute as heavily to environmental degradation as they are biodegradable and require less resources to manufacture. Some reusable products, with proper care, can last up to 10 years.

Choosing the right eco-friendly menstrual product can be a daunting task. You must consider your flow, lifestyle, and comfort. Menstrual cups are perfect for women with a heavy flow as they can hold more blood. Cloth pads are ideal for women who prefer a more traditional option and don't mind washing them after use. Period panties have the added benefit of not requiring any additional products. They are perfect for women who have a moderate flow. Sustainably manufactured disposable products are a simple way to make a difference by using less plastics and items that biodegrade much faster. Making the switch to eco-friendly menstrual products is not as difficult as it seems. Start small and try out different products until you find the right one for you. Research the brands that prioritize sustainability and choose one that aligns with your values and budget.

Click here for resources about eco-friendly menstrual products:

<https://www.sustainably-chic.com/blog/sustainable-period-pads>

<https://vegoutmag.com/shopping/sustainable-tampons-and-pads/>

<https://period.co/>

<https://www.thegoodtrade.com/features/best-period-underwear/>

Bring Back the Pollinators

By: Marikay Shellman, BPW Colorado Virtual
Chair, NFBPWC Environment and Sustainable Development Committee (2022-2024)

Simple Act: “Do a whole lot of nothing”

I was amused to read this headline: “**Don’t you dare rake your leaves this fall.**” by Dana Milbank, author who typically writes satirical political articles. A recent transplant to country living, he was perplexed to find few pesky bugs bothering him. After spending years trying to destroy the bug populations in his city yard- citronella tiki torches, garlic-based repellents, fogging screened in porches, & resorting to chemical insecticides- he learned from entomologists that cities & suburbs, due to abundant use of insecticides & destruction of habitat, have created “insect wastelands.” In the country (& wilderness) the eco-system is in better balance with birds & frogs, snakes, fish & spiders keeping insect pests in check. “The problem isn’t that we have too many bugs in cities & suburbs: the problem is that we don’t have nearly enough. We’ve been so successful at vanquishing the little critters that the entire insect world is in big trouble...” The insect population is declining by 1-2% per year leading to the loss of 1/3 of the insect population by 2040 according to Scott Black of Xerces Society for Invertebrate Conservation. Our entire food chain is dependent upon insects for crop pollination. We are already seeing the decline of bird & mammal populations.



- Allow your lawn to be shaggy, leaving it at least 4” high for overwintering. Cutting your lawn too low in the fall weakens the grass and makes it vulnerable to dry and cold weather.

- Don't rake & bag your leaves, allow them to nourish the soil as they decompose and help protect your lawn & shrubs from harsh winter & spring conditions. Leaves provide habitat for insects.
- Don't cut back your perennials or deadhead your flowers. Not only will the stems provide nesting for insects, perennials have more resiliency when their stems are left to overwinter.
- Don't use pesticides which include fertilizers. Pesticides kill beneficial insects, one key example being caterpillars which are an essential protein for many birds. Many pesticides are approved by the EPA despite the harm they pose to insects. Testing occurs only using the European honeybee, not the more sensitive native bee, butterflies, moths, lightening bugs, or other invertebrates. The combination of chemicals used in the "real world" can be much more toxic.
- Turn off exterior lights at night.

So do a whole lot of nothing & allow your yard to be shaggy. You'll be helping out a whole lot of insects.

Zero Waste Initiative by Laurie Dameron

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

Another Way to Cut Down on Single-Use Plastics!

Along with your reusable shopping bags in your car, keep small containers for leftovers at restaurants. Since most places use Styrofoam, which is very bad for the planet and is not only not recyclable but takes years to decompose and has many harmful chemicals, your simple action can make a huge difference! Even if a restaurant uses other plastics and even compostables, it's still "single use." And it encourages more plastic to be produced or uses paper made from trees.

If I'm going out for Chinese, I know I'm going to have leftovers and take Tupperware or glassware with.

YOU ARE A PART OF THE SOLUTION!

To sign up for Laurie's monthly music and "Green News," write to WindchimeL@aoL.com

Or visit 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

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 to inquire about serving as co-chair or to get on the Health Committee listserv.

Period Poverty Call to Action

Message from President Megan Shellman-Rickard, NFBPWC

As you may be aware, NFBPWC has started a new initiative to tackle period poverty, led by our Young BPW. As you may not be aware, period poverty is a pressing issue in the US, affecting millions of menstruators every year who struggle to access essential menstrual hygiene products. To commemorate Period Action Day, held annually on the second Saturday of October, I am reaching out to you, our dedicated NFBPWC leaders, to encourage your participation in our nationwide Period Product Drive Campaign.

What is the Period Product Drive Campaign?

Our Period Product Drive aims to collect and distribute menstrual hygiene products to those in need in our local communities. By hosting a drive, you'll be contributing directly to alleviating period poverty and promoting menstrual health and hygiene. The goal is to coincide period product drives in our chapters nationwide with Period Action Day.

Why Participate?

By organizing a Period Product Drive, you'll be helping individuals who often lack access to necessary period supplies. Your efforts will directly improve the quality of life for women in your community. Engaging in this campaign also allows you to connect with your community on a deeply meaningful level. It's an opportunity to raise awareness about period poverty and mobilize support. Lastly, hosting a drive empowers your chapter and its members to drive positive change. Your leadership can inspire others to get involved and make a lasting impact.

Resources and Support:

To assist you in your efforts, we have prepared a comprehensive guide containing planning tips, promotional materials, and information about period poverty. Additionally, the period poverty team is here to provide guidance and answer any questions you may have along the way. We also encourage you to use the period product price tracker put together by the period poverty team. We will be using this information to create more advocacy and educational campaigns.

Let's come together and take action against period poverty. Your dedication as affiliate chapter leaders is



Host Your Own Period Product Drive

Set A Timeframe
Plan well in advance and start promoting early. We recommend collecting items over the course of several weeks so people have ample time to donate.
Pro tip: Coordinate your period product drive around an in-person event like an annual conference or social get together.

Designate a Point Person
This person will collect donations and store them throughout the duration of the drive. They will also be responsible for coordinating with your donation organization.

Be Clear About Asks
Donations should be unused, unopened packages of period products. Pads are a popular choice due to cultural implications and accessibility of sanitary facilities, however, all products are welcome. Try menstrual cups and period underwear for a sustainable choice!
Pro tip: Monetary donations can also be accepted to make bulk purchases. Try the 99 cent store near you.

Coordinate with a Donation Organization
Determine where you will be donating your products in advance and coordinate your donation date with them. Not only are people more likely to donate if they know where things are going, but it also helps with your donation efforts as the site may have specific asks.
Consider setting up an Amazon registry for donations.

Things to Remember:
Take lots of photos! Send them to evanvleck@nfbpwc.org and tag BPW on social media posts!
Collaborate! Are you involved with other women's organizations? Ask them to collaborate with you!
Track the price of products! Use our NFBPWC period product price tracker to upload the costs of products. This helps our period poverty team with other awareness and advocacy initiatives.

what makes our organization thrive and our impact real. Together, we can create a world where everyone has access to the basic necessities they deserve.

Please let us know if you're interested in hosting a Period Product Drive, and we'll be more than happy to provide you with all the support you need to make it a success. You can also join the next period poverty meeting scheduled for September 28th. Feel free to reach out to Emily VanVleck at evanvleck@nfbpwc.org for further information or assistance.

Thank you for your unwavering commitment to our cause. Let's make a difference together!

Rapid Response Committee Report

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

A few organizations out there on the local level have a rapid response team covering issues of concern. Have you joined to learn about what they do? If so, how can that be of help to NFBPWC?

Please connect with Sue Oser at 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

From NFBPWC Entrepreneur and

Small Business Committee

(Marsha Riibner-Cady – Chair / Barbara Bozeman Vice-Chair)

The September meeting was a great success with one of our newest members, Brooke Burns, leading us through an interactive work session learning all about QR codes and how to enhance your business using them.

Thank you, Brooke, for the wonderful session and welcome to NFBPWC!

CURIOUS ABOUT QR CODES?

Wondering how you could use them?



Join the NFBPWC Small Business Group for...

Point, Scan, Engage:

QR Codes as Your Business's New BFF

An interactive, Virtual Think & Work Session

Wednesday, September 13– 7 pm



PRESENTED BY:

Brooke Burns
LIFE AND BUSINESS COACH
info@brooke-burns.com
561-859-8795




~~~~~

We encourage everyone to take advantage of the wonderful opportunity to come in a two-part session for October and November from Suzette Cotto. You can find the link to sign up on the Events Calendar.



**WEBINAR**  
**LAUNCH, Sustain & Grow**  
**Your Organization in a**  
**Digital World**  
 October 25 & November 8  
 Facilitated by Suzette Cotto  
 NFBPWC PR Chair

An online course for Affiliate Chapters  
 on how to recruit and sustain new  
 members utilizing digital  
 marketing technology

Educate Unite Advocate  
 for Women

\*\* We have shifted our programming so as not to conflict with this webinar series.

The next ESB business program will be in December (December 13<sup>th</sup>)

~~~~~



Also coming in October:
(From our Military Affiliated Women Chair- Alice Gallup-West)

October 26th – The Veteran Entrepreneur

Did you know that Veterans own almost 2 million businesses and employ over 5 million Americans? Are you interested in entrepreneurship? Or maybe you have a business idea and don't know where to start.... Or better yet, you are already in business and want to know the next step....level up? Come spend some time with us for a power packed hour of learning and information on Veteran as an Entrepreneur

Did you know?

*** In the Membership Directory - you can share your business /professional profile and content?**
<https://www.nfbpwc.org/Directory>

Photo



BPW Affiliation (Chapter/Club) NC - NORTH CAROLINA

Business / Organization Name Cady CPR Solutions

Business / Profession Info Cady CPR Solutions is your resource for AEDs, CPR, and First Aid Training. We specialize in offering you the training you need or want at a time and location that works for your schedule. Ask us about our virtual options at info@cadycprolutions.com.

Mobile 252-423-0819

LinkedIn Profile URL Marsha Riibner-Cady

Website www.cadycprolutions.com

Biography I graduated from Drury College in Springfield, MO with a bachelor's degree in biology and a minor in chemistry. My career began in Baltimore, MD at The Johns Hopkins Hospital Blood Bank as a Medical Technologist. Soon after that, I moved to Boston to work on my master's degree in Medical Laboratory Science. While selling laboratory equipment, I met and married Lyle Cady in 1989 on Grand Cayman, BVI. Mitchell was born 2 years later and Roland 2 years after. I was a stay-at-home for 10 years, working various "mommy friendly jobs" and volunteering for the Boy Scouts. In 1999 I was named Boy Scout volunteer of the year for the Shenandoah Area Council.

Our family moved to Manteo, NC in 2004. In 2006 I became the membership specialist for the Girl Scouts. That year I was named volunteer of the year for Manteo Middle School. In 2012 I was honored with the NC Governors Medallion Award for managing volunteers. Later that year, I became the Director of the After-School Enrichment Program for Dare County Schools. In 2013 I completed my certificate in Early Childhood Education. I worked at ASEP as the Director for 8.5 years managing the 5 after-school sites which serve 400 youngsters grades k-5 and 25 staff members.

COVID hit. In September 2020 I started my own business, Cady CPR Solutions, your CPR and First Aid Training source.

My BPW membership started in 2009 with the Virginia Dare Club in NC. After a stint as the corresponding secretary, I became president for 2 years. In 2012 I was voted in as the Vice President for the BPW/NC. I served as president for 25 months, the longest in the club's history from 2015-2017. I have been the NFBPWC-NC president since it's inception in 2017.

I am the chair of the digital training committee (digitaltraining@nfbpwc.org) for NFBPWC 2020-2022.

I continue to serve on the boards of several "children-associated" organizations in Dare County, NC: Friends of Youth, Juvenile Crime Prevention Council, and the Community Collaborative. In my spare time, I enjoy traveling to my cabin in WV, seeing plays in NYC, walking our Rottweilers, Astoria and Indie, and sometimes the grand puppy Annie (corgi). Lyle and I enjoy going to the movies on the weekend and I like to be outside yard work.

*** You can promote your business via the NFBPWC Member Business Directory?**

<https://www.nfbpwc.org/entrepreneur-business-program>

| BUSINESS CATEGORY: PROFESSIONAL SERVICES | | | |
|--|--|--|--|
|  <p>iSOLvit LLC Management Consulting Mayfield Hts http://www.isolvit.org NFBPWC Member: Kathy Telban</p> |  <p>OAS Original Account Strategies Website & Graphic Design Denver, CO https://originalaccountstrategies.com/ NFBPWC Member: Alisha Harris</p> |  <p>A Second Office LLC To provide Business Management services to Entrepreneurs Berwick, ME http://www.asecondoffice.com/ NFBPWC Member: Michele Guarino</p> |  <p>IAGIFTED Education and Mentoring services for gifted children Miramar http://www.iagifted.org/ NFBPWC Member: Valentina Solarin</p> |

Whether you're an aspiring or seasoned entrepreneur or small business owner, we're here to offer an environment for:

- building connections with experienced professionals who believe in you,
- sharing tools and resources that help you build influential, profitable businesses, and
- inspiring you to grow personally and professionally.

Time Zones: 7pm ET | 6pm CT | 5pm MT | 4pm PT

Meetings are held monthly on the second Wednesday of the month.

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

Be sure to check out the NFBPWC Entrepreneur & Small Business (ESB) Committee page on the website, and the Blog Page for NFBPWC, as well as the NFBPWC Facebook page(s), and the NFBPWC Marketplace page.

ESB Page - <https://nfbpwc.org/entrepreneur-business-program>

Blog Post - <https://nfbpwc.org/NFBPWC-Blog>

NFBPWC FB - <https://www.facebook.com/NatlFedBPWC>

NFBPWC Marketplace - <https://www.facebook.com/groups/nfbpwcmarketplace/>



**THE ENTREPRENEUR AND SMALL BUSINESS COMMITTEE
EXPRESSES GRATITUDE AND RESPECT TO ALL OUR
MEMBERS
DURING
NATIONAL BUSINESS WOMEN'S WEEK 2023**



Recognizing the Drive and Spirit of our Member Professionals and Business Owners in honor of National Business Women's Week 2023

| | | |
|----------------------------|--|---|
| Veera Mahajan | Speaker/Mediator/Life Coach | https://www.veeramahajan.com/ |
| Valentina Solarin | Education Management Expert, Entrepreneur | https://iagifted.org/ |
| Teressa Gehrke | PopCykol | http://www.popcykol.com/ |
| Suzette Cotto | CEO, Innovate Social Media | http://innovatesocialmedia.com/ |
| Susan Oser | Online ESL Teacher/ Freelance writer | https://www.linkedin.com/in/susan-e-osser-99395140/ |
| Rosalind Scott | Real Estate & Freelance Bartender | http://linkedin.com/in/rosalind-scott |
| Rebecca Folsom | Sunshine Productions Music LLC | http://rebeccafolsom.com/ |
| Nina G York | MOST International Communication Services **MICS** | http://www.mics--360.com/ |
| Nermin K. Ahmad | Managing Director – CSRspace, LLC | https://www.linkedin.com/in/nerminahmad/ |
| Michele Guarino | Serial Entrepreneur | https://www.linkedin.com/in/micheleguarino/ |
| Marsha Riibner-Cady | CPR and First Aid Training | https://cadycprsolutions.com/ |
| Linda Sue Shirkey | Interior Designer | www.ProductionAnDesign.com |
| Laurie Dameron | Musician/composer at Windchime Productions | https://linktr.ee/LaurieD |
| Kathleen Ray | Co-Director - Hyde Park Refugee Project (volunteer-led) | https://hprpchicago.org/ |
| Kathy Kelly | Personnel Profiles – Sales Training for New Home Builders | http://www.newhomemysteryshops.com/ |

**Take a moment (or more) this month – and learn who they are and what they do –
and maybe even do some business.**

**Recognizing the Drive and Spirit of our Member Professionals and Business Owners
in honor of
National Business Women's Week 2023**

| | | |
|--------------------------------|--|---|
| Joyce E. Turner, CPA | BNJ Accounting | https://www.linkedin.com/in/joyce-turner-3b215034/ |
| Joan LaSalle | Engineer, Business Owner | https://www.linkedin.com/in/lasalleeng |
| Francesca Burack | Fearless Talent Development Inc | https://www.linkedin.com/in/francescaburackmastercoachinternationalspeaker |
| Ella M McElwee PhD, HmD, ND | Nutrition, Homeopathy, Licensed Lab | http://www.healthbychoice.net/ |
| Elisabeth Carrio | Consultant - Transpersonal Coach and Hypnotherapist | https://elisabeth-carrio.com/ |
| Dr. Rita Thornton | CEO/Founder Dr. Rita Hearts Ablaze Ministries, Inc. | https://www.heartsablaze.us/ |
| Djenabou Bah | Professional Travel Agent (AirSea Safari Getaways) | https://www.linkedin.com/in/djenabou-bah-81ab20162 |
| Devika Gopal Agge | Professional driving investment and partnerships | https://www.linkedin.com/in/devika-gopal-agge/ |
| Carrie Thomas | Director of Quality Improvement and Corporate Compliance | https://www.linkedin.com/in/carrie-thomas-343331135 |
| Brooke Burns | Life and Small Business Coaching | https://www.linkedin.com/in/brooke-burns-coaching/ |
| Beth Gibson Lilja | BGL & Associates, LLC | http://www.gettingorganizednow.com/ |
| Barbara J. Bozeman | Photographer | https://www.sightsnhoundsphotography.com |
| Avis Sampson | Boutique Owner | http://www.outthevault.com/ |
| Anne Marie Johnson | Environmental Consultant | http://www.athanorenvironmental.com/ |
| Angie Jackson- Wilson | Event Planner (ret) | https://www.linkedin.com/in/angie-jackson-wilson-5b7b819/ |
| Alisha Harris | Original Account Strategies - Website & Graphic Design | https://originalaccountstrategies.com/ |
| Alice Gallup-West | Author | https://www.linkedin.com/in/alice-gallop-west-a7532022/ |
| Alexandria Fagan, LMSW | MyPlace Executive Director | https://www.myplacejackson.org/ |

**Take a moment (or more) this month – and learn who they are and what they do –
and maybe even do some business.**

FROM DAWN TO DUSK AND EVERYTHING IN BETWEEN!



**The NFBPWC
Entrepreneur and Small Business Team
salute you all!!!**

**Marsha Riibner-Cady – Chair
Barbara Bozeman – Vice Chair**

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, visit our home page at <https://www.nfbpwc.org/Afghan-Women-Project>.



Military Affiliated Women Committee Report



By: Alice Gallop West, NFBPWC Military Affiliated Women Committee Chair
MilitaryWomen@NFBPWC.org

Wow! It seems as though summer quickly passed us by and we are straight into fall. The session of MAW was powerful!! In August we hosted a great webinar entitled, "Veteran's Home Loan Benefits," with guest presenter Mike Alberico of AMG, Alberico Mortgage Group powered by UMortgage. Mike lives in Raleigh, NC and provides mortgage products for both North Carolina and South Carolina. He has been working in the mortgage industry for many years, so he brings a great wealth of knowledge and information to purchasing property. One of Mike's specialties is the VA Home Loan product, where he does a great job of educating borrowers and agents on the best way to maximize your benefits. This power packed webinar provided great information to Veterans and their family members. If you missed this webinar. I'll be glad to send you a replay video, just send me an email to: militarywomen@nfbpwc.org and request the replay and I will be glad to forward the credentials to you.

NEXT UP!! This is October in keeping with celebrating and honoring, National Women's Small Business Month – our webinar topic is..... (drum roll please) "The Veteran Entrepreneur." Our webinar special guest and presenter will be ((drum roll and snare drum)) Chief Warrant Officer 4, Lilla Holley, US Army (Ret.). Lilla Holley is the visionary and brand author behind Camouflaged Sisters. Lila's has "skin in the game." She has been in business for over a decade managing and overseeing 2 small business products. You can read more about Lila and her amazing work by visiting the Texas Women Veterans web page:

<https://www.tvc.texas.gov/women-veterans/lilaholley/>

and

<https://camouflagedsisters.org/>

I am so honored that Lila has accepted my invitation to speak on the entrepreneur process and the uniqueness of Women + Veterans + Entrepreneurship. You do not want to miss this webinar. **Reminder, Thursday, October 26th beginning at 8 pm EST in the zoom room.** Registration is required and can be found on the [Military Affiliated Women's webpage](#).

As always, you do not need to be a member of NFBPWC to attend this webinar. See you in the zoom room and enjoy this beautiful fall weather!!

Reminder: Military Affiliated Women (MAW) Committee is open to all members of NFBPWC. We are a committee of individuals that are connected to military women. Are you a spouse of a military woman, a parent, a sibling, a cousin or just a friend..... we have a space for you!

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



Group Page

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



Organization Page

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



https://www.instagram.com/nfbpwc_usa/

October Highlights in US Women's History

October Highlights in US Women's History

- October 3, 1904 – Mary McLeod Bethune opens her first school for African-American students in Daytona Beach, Florida
- October 4, 1976 – Barbara Walters becomes the first woman co-anchor of the evening news (at ABC)
- October 4, 1993 – Ruth Bader Ginsburg joins the U.S. Supreme Court as its second woman Justice
- October 8, 1993 – Toni Morrison becomes the first African American woman to win the Nobel Prize for Literature
- October 10, 1983 – Dr. Barbara McClintock receives the Nobel Prize for Medicine for her discovery in genetics about mobile genetic elements
- October 11, 1984 – Dr. Kathryn D. Sullivan is the first U.S. woman astronaut to “walk” in space during Challenger flight



- October 15, 1948 – Dr. Frances L. Willoughby is the first woman doctor in the regular U.S. Navy
- October 16, 1916 – Margaret Sanger opens the U.S.'s first birth control clinic in Brooklyn, New York
- October 23, 1910 – Blanche Stuart Scott is the first American woman pilot to make a public flight
- October 24, 1956 – Reverend Margaret Towner is the first woman ordained a minister in the Presbyterian Church
- October 28, 1958 – Mary Roebling is the first woman director of a stock exchange (American Stock Exchange)

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

U.S. Postal Service to Unveil Stamp Honoring Ruth Bader Ginsburg

What: The first-day-of-issue ceremony for a new Forever stamp commemorating the legacy of the late Supreme Court Justice Ruth Bader Ginsburg

When: Monday, Oct. 2, 2023, at 6 p.m. EDT

Where: National Portrait Gallery
Eighth and G streets NW
Washington, DC 20001

Details:

The United States Postal Service is proud to announce the dedication ceremony for a new Forever stamp honoring Supreme Court Justice Ruth Bader Ginsburg, celebrating her groundbreaking contributions to justice, gender equality and the rule of law.

The ceremony will feature:

- The official stamp unveiling
- A keynote address by Governor Martinez
- Remarks by other notable speakers
- A presentation on the design and significance of the stamp
- An opportunity for interviews and photographs

News of the stamp is being shared with the hashtags #RuthBaderGinsburgStamp and #RBGStamp.

About the Stamp

The Ruth Bader Ginsburg stamp features an oil painting of her in her black judicial robe and iconic white collar. The stamp captures her enduring spirit and tireless dedication to upholding the principles of the Constitution.

You can pre-order your stamps now. More information can be found at:

<https://about.usps.com/newsroom/national-releases/2023/0824ma-usps-to-unveil-stamp-honoring-ruth-bader-ginsburg.htm>

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 susanomalley4@gmail.com



SDG Action Weekend, 16-17 September 2023 at UN Headquarters in NYC

The UN devoted the weekend of September 16-17 to discussing the state of the implementation of the 17 Sustainable Development Goals (SDGs) and how Member States and NGOs can scale up their attempts to fulfill them by 2030.

Many promises were made by Member States, both financial and actions to be taken. The object is to "leave nobody behind." In fact, though, COVID has limited the progress of fulfilling the SDGs. The UN Sustainable Development Goals Report for 2023 is available on the UN website.

Attending the Action Weekend were 3 IFBPW members: Tess Mateo, Thalita Veronica Goncalves e Silva from Brazil, and Susan O'Malley.

Tess Mateo is **Senior Advisor to AQAL Capital and the United Nations on Gender and Climate**; and Managing Director of CX Catalysts, which develops public private partnerships in clean energy, water, sustainable food, and health. She is an IFBPW UN Representative.

Thalita Veronica Goncalves e Silva, from Brazil, is a Public State Defender (lawyer), and a member of the IFBPW Human Rights Committee.

Susan O'Malley is Professor Emerita, English, City University of NY, past chair of NGO CSW/NY, and an IFBPW UN Representative. She is also the UN Representative for Widows for Peace Through Democracy and plays the cello in the UN Orchestra.

In the photo, we are in Conference 4 at the UN just before the Closing Meeting in the ECOSOC Chamber on 17 September. Susan is in the blue Climate Action tee-shirt because she had just come from the Eliminate Fossil Fuels March.





This photo is of Patricia L. Bradley (Women's Missionary Society AMEC), Beth Dehghan (WomenNC), and Susan O'Malley (IFBPW) who represented many NGOs Rally.

International Relations Chair Report



By: Sandra Thompson, NFBPWC's International Chair,
international@nfbpwc.org

VAN FOR THE UKRAINE

BPW International is fundraising to send a van to the Ukraine. BPW UK and A. Leclercq are leading a fundraising campaign to acquire, equip, and transport from Bulgaria a van for the benefit of BPW Chernihiv, Ukraine. Along with the van they want to fill it with much needed supplies for our BPW sisters and their families and friends.



On September 6th the UK hosted a meeting featuring 3 women who live in Chernihiv, Ukraine for nearly 560 days of this conflict, and one who made the decision to leave and become a refugee in England. They spoke of the hardships that they are facing.

Enough money to purchase the van has been raised, but now we need to fill it with lifesaving items for the people in the Ukraine. Toward this end NFBPWC would like to support this effort. There will be a place on the national website where you can donate. Just go to <https://www.nfbpwc.org/Donate> and enter your information at the bottom of the webpage to donate (if you are logged into your membership account, your information will automatically populate).

Items that are needed include the following:

- Well-stocked first aid kits for providing first aid (with turnstiles)
- Chargers and power banks also with solar panels
- Autonomous solar panels
 - Torches, battery-powered flashlights and floodlights (to support households and businesses during emergency situations and blackouts)
 - Thermoses or flasks of good quality (for 3-5 liters)
 - Gas touristic cookers with cylinders
 - Medicinal products (vitamins, for nervous system, antivirals, pain relievers, antipyretic drugs, throat lozenges that do not need to be stored in the refrigerator)
 - Food for babies

- Sanitary-hygienic items: toothpaste, soap, shampoo, conditioner, ST's, etc.

All items will be purchased in Bulgaria to avoid shipping costs.

We will be collecting funds until October 25th. This will allow us time to transfer the funds to BPW International. Here is the link to donate <https://www.nfbpwc.org/Donate>. You can go to the bottom and just check Ukraine Van Project and make your donation.

Every little bit helps so please consider a donation of any size to this project to help others.

Justice, Diversity, Equity and Inclusion Report

By: Sher Singh, NFBPWC's JDEI Chair, dei@nfbpwc.org

We are almost at the end of 2023 and the JDEI team have presented three workshops so far and are preparing another for January 2024.



The committee decided to take the acronym and separate out what each letter stands for. Prior to this decision we did our first February 2, 2023, on Women and Resilience.

Our list of workshops:

- Women & Resilience
- Violence Against Women Under the Light of Justice
- Looking at the "D" in JDEI - The Pillars of Diversity
- We have planned our next workshop for January on Equity - look out for the flier and register.

Our committee feels it is important for BPW to continue to have dialogue on this very important topic and its effects on women in the workplace and in all aspects of society. We must continue to support, bring awareness, and explore the opportunities for all women.

Mentoring Report

Valentina Solarin, NFBPWC's Mentoring Chair, mentoring@nfbpwc.org

Mentoring Program Application



We're excited to announce another session of the Mentoring Program! The NFBPWC Mentoring Program matches members with each other and facilitates a mentor/mentee relationship.

Open to all members at any point in their career, mentor/mentee pairs meet virtually to discuss various topics ranging from skills, strategy, equity, and more.

We have a plethora of expertise among our members. Become a mentor!

There are equal numbers of members who are yearning to find someone to learn from and gain an understanding of something. What do you want to learn?

Vocalize an area of interest in an application so the Mentoring Program Team can find a mentor to assist you.

1. THE FIRST STEP is to submit an application [HERE](#) to the Mentoring Committee and explain your goals with the program.
2. The Mentoring Committee will then partner you and coach you through launching your mentoring relationship!

Our goal is to have every local or virtual Affiliate take part in the mentoring program. We encourage each Affiliate to have a member serve as a liaison to assist in empowering members to participate as either a mentor or mentee.

The Mentoring Process

STEP 1: COMPLETE THE APPLICATION

Tell us about your mentoring expertise/skills in an area OR tell us what you would like guidance in.

Application: Apply by clicking on the registration button on this page.

You must be logged into the membership database to apply.

- In the log in field, enter your email and password, then click the LOGIN button.
- If you do not remember your password, click the FORGOT PASSWORD link next to the LOGIN button. Enter your email address to receive a reset password link via email.

STEP 2: APPLICATIONS ARE REVIEWED AND MATCH ATTEMPTS MADE

New matches will be asked to have an initial meeting to confirm:

1. there is a good fit,
2. goals can be established for a successful outcome, and
3. a time-frame for the mentoring process can be achieved.

STEP 3: COMPLETE THE MENTORING AGREEMENT

Mentor/Mentee teams are required to document their goals and agreed-to time-frame.

STEP 4: CHECKPOINT

The Mentoring Program Chair will contact the participants at random points to check on their progress and ensure that teams are working.

STEP 5: EVALUATIONS

Mentor/mentee teams submit evaluations of the process. This is invaluable feedback for the program as we move forward to determine future processes.

Nominations Report

By: Manjul Batra, NFBPWC Nominations Chair, nominations@nfbpwc.org

Forms for National elective office & Chairmanships will be sent out early for Clubs to prepare their members for leadership positions for the term 2024-2026.

Recommendation:

1. Club President's identify their members for club leadership or National positions and support their development during the club year.
2. As recommended earlier a scheduled independent National training program be organized for club leaders who intend to run for National Office or Chairmanships.

BPW International – President's Letter



Dear Presidents of BPW
Dear Members

In the last "[Special Edition](#)" of the Newsletter in June 2023, we reported on the Young BPW Asia Pacific Symposium. For the third time, the Young BPW of the Asia Pacific region organized and held a symposium. This is an example of how the regions are active between BPW International and the BPW members in their region, in this case also between the BPW members and the Young BPW of the region.

The Regional Coordinators play an important role in this interaction: on the one hand, they are full members of the Executive Board, where they report on BPW's activities in their regions and submit regular reports; on the other hand, they are responsible for ensuring that information and the organization of BPW International are well anchored in their regions and that the important projects and initiatives are communicated and actively supported.

Each region holds its Regional Conference in a triennium, i.e. between the International Congresses. The organizers create a special conference program with the Regional Coordinator; the International President and the members of the Executive Board attend the conferences, inform directly about the BPW activities in the respective region and offer a Leaders' Summit.

This triennium has already seen the Regional Conferences of [Europe in Reykjavik, Iceland](#), of [Africa in Arusha, Tanzania](#), of [North America and the Caribbean on St. Kitts and Nevis](#), and of [Latin America in Santiago, Chile](#). Still to come this year is the Asia Pacific Region Conference in the Kingdom of Bahrain, UAE. You can find the invitation with program and registration options on the > [website](#). The regional conferences are open to all BPW members. Would you like to travel to the Kingdom of Bahrain? Why not combine your trip with a visit to the Regional Conference.

I look forward to seeing as many of you as possible at the upcoming Regional Conference.

With this in mind, I extend my warmest greetings to you all,

Dr. Catherine Bosshart

BPW International President 2021-2024

BPW International – United Nations News

BPW International
6 days ago · 🌐



(Source: BPW International Facebook post of September 20, 2023; repost of United Nations September 17, 2023 post)

United Nations
September 17 at 9:45 AM · 🌐

Ahead of Monday's SDG Summit, the night sky over UN Headquarters in New York lights up with the [#GlobalGoals](#) in an artistic call for everyone to [#ActNow](#) for a fairer, more inclusive & sustainable future. www.un.org/actnow

UN General Assembly adopts declaration to accelerate SDGs

BPW International
September 19 at 9:13 AM · 🌐



United Nations
September 18 at 11:28 AM · 🌐

“We can prevail.
If we act now.

If we act together.

If we keep our promise to the billions of people
whose hopes, dreams and futures you hold in
your hands.

Now is the time.”

UN Secretary-General António Guterres at [#UNGA](#)'s SDG Summit, where countries committed to accelerating progress on the [#GlobalGoals](#) for a better, more sustainable future for everyone.

<https://news.un.org/en/story/2023/09/1140857>

United Nations – Act Now – Act for our Common Future



Embrace the possible. That's the call of the 17 [Sustainable Development Goals](#), a blueprint for a better world. We don't have to wait for the future we want – we can create it right now. Everyone can join the global movement for change.

ActNow is the United Nations campaign to inspire people to act for the Sustainable Development Goals.

The Goals can improve life for all of us. Cleaner air. Safer cities. Equality. Better jobs. These issues matter to everyone. But progress is too slow. We have to act, urgently, to accelerate changes that add up to better lives on a healthier planet.

What happens when millions of people act together for our common future? A lot. Join the campaign to learn more – and do more.

To read more of the article, [CLICK HERE](#).

Track Your Change

Download the app to see the difference your actions make

A mobile app by AWorld – because there is no planet B – allows you to choose and track actions for the Sustainable Development Goals. You can see the impacts you are making in terms of the number of actions taken as well as environmental metrics such as CO2, water and electricity saved. You can also take educational journeys, engage in group challenges, get tips and take quizzes, all geared towards acting for our common future.

[DOWNLOAD FROM THE APP STORE!](#)

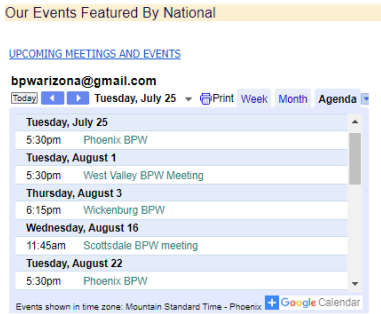
State Federation & Clubs News

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 | |

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 Latin America Regional Conference

California supported BPW Latin America Regional Conference by showing actual presence. Manjul Batra from the Berkeley Club and Bessie Hironimus from the Sacramento club attended the Congress. Bessie Hironimus was a speaker. Two additional members of Berkeley club, Sujata Batra Easton and Ellora Easton as well as David Hironimus attended the event.



BPW California North District

Berkeley club members, Manjul Batra, Sujata Batra Easton and Ellora Easton attended the BPW Latin America Regional Conference.



Berkeley club added a new member: Elisabeth Carrio. She recently moved back from France and is currently residing in San Francisco, California.



Berkeley Club continues to meet monthly on 4th Monday at 6 pm. via Zoom. Please visit the website for details.

Downtown Sacramento Member Bessie Hironimus and her husband, David Hironimus attended the BPW Latin America Regional Conference. Bessie was a speaker.



Downtown Sacramento Next Program Meeting is **Tuesday**, October 10th 5:30 P.M.-6:45 P.M. joint meeting with Twin Club St. Andrew (Jamaica) BPW via Zoom. Program: Sexual harassment – Universal or Culturally Specific. Click here for program flyer [Program Flyer-2023-10](#). Contact bjdavis1001@gmail.com or 559.287.5006 to get the Zoom link. Deadline for reservation is October 6th. Contact President Katherine Winans for additional information. . In addition, earlier in the day (11:00 A.M.-2:00 P.M. they are planning a tour of the State Capitol with lunch.

Sierra Mar District

Sierra Mar BPW District's Fall Conference will be Saturday, October 28th starting at 9:00 A.M. at St. Paul's Lutheran Church, 2009 S. Garfield Avenue, Monterey Park. EL Monte BPW is planning the meeting. Program: October is Domestic Violence Awareness and Prevention Month – Purple ribbons, symbol of domestic violence, will be given to all those in attendance. Speakers are Kim Plater and Alice Slaughter, co-founders of DVAC, Domestic Violence Action Coalition. Immediate Past CFBPW President Lynn Brandstater will be the State Rep. Click for Program flyer [Sierra Mar District Fall Conference flyer 2023](#). Registration is \$15, and the Box Lunch is \$10. Registrations and checks made out to Sierra Mar BPW District are to be sent to Marie Clifton, 6230 N. San Gabriel Blvd., # 22, San Gabriel, CA 91775 by October 16, 2023. Non-members do not have to pay the registration fee. Call Marie Clifton (626) 287-5306 or E-mail her at MarieClifton40@gmail.com to make a reservation or for questions. Registration is required.



Alice Slaughter

Kim Plater

East Los Angeles-Montebello BPW met Tuesday, September 26th for dinner and program at Marie Callender's, 220 S. Atlantic Blvd., Monterey Park. Program: NFBPWC Period Poverty Committee member Sally McMahon spoke on "Period Poverty." Members also brought period products and donations to distribute to a non-profit working with unhoused women. McMahon also updated the attendees on what happened to the legislation on which CFBPW took positions. Reservations need to be made by contacting President Linda at (626) 307-5650 or lindalwilson@juno.com.

East Los Angeles-Montebello BPW will meet Tuesday, October 24th at 5:00 P.M. for a dinner and program at Marie Callender's, 220 S. Atlantic Blvd., Monterey Park. The program is "Woman of Achievement for 2023." This year's honoree is Donna De La Rosa. De La Rosa is the Director of School Partnerships with the Boys and Girls Club of West San Gabriel Valley and Eastside. De La Rosa brings with her over 26 years of work experience in the healthcare field working for AHMC Healthcare Inc. Before working at the Boys and Girls Club, as a volunteer she provided support at several fundraiser activities including golf tournaments and galas along with being a judge, mentor and chair for several "Youth of the Year" events over the last 20 years. She has also collaboratively worked with the American Heart Association, American Lung Association and One Legacy. Reservations need to be made by contacting President Linda at (626) 307-5650 or lindalwilson@juno.com.



Donna De La Rosa

Valley Sunset District

El Monte BPW will meet Monday, October 2nd at 11:00 A.M. at Annia's Kitchen, El Monte Airport, 4233 Santa Anita Avenue, El Monte, CA. Contact President Mavis for more information and to make a reservation newmavis08@outlook.com.

Valley Sunset and Sierra Mar BPW Districts attended the "The Right Is Ours!" at the Sierra Madre Playhouse in Sierra Madre, California on Saturday, September 17th. The musical was about Elizabeth Cady Stanton and Susan B. Anthony.

Valley Sunset BPW District's Fall Conference will be on September 30th at Burbank First United Methodist Church, 700 N. Glenoaks Blvd., Burbank, CA. The program was the "Women of Achievement" for the District and Clubs. Valley Sunset BPW District's "Woman of Achievement" was Joy Picus, former member of the Los Angeles City Council, representing the West San Fernando Valley and nationally recognized for her efforts in promoting opportunities for women. Burbank BPW's "Woman of Achievement" was Laurie Bleick, Executive Director of the Family Service Agency. Conejo Valley BPW's "Woman of Achievement" was Lydia Duff Steadman, President of Conejo Valley BPW, teacher, symphony violinist, promoter of women's education and a delegate to People to People Ambassador Program in 2019 in South Africa. Hollywood BPW's "Woman of Achievement" was Rosemary Lord, author of *Hollywood Then and Now* and *Los Angeles Then and Now*, writer of mystery novels set in old Hollywood and President of the Woman's Club of Hollywood.



Joy Picus



Laurie Bleick



Lydia Steadman



Rosemary Lord

Burbank BPW will meet Thursday, October 12th at 6:00 P.M. Contact burbankbpw@gmail.com for the Zoom link and more information.

Conejo Valley BPW meets on the first Thursday of the month. Their next meeting is **Thursday, October 5th at 6:00 P.M.**

Valley Sunset and Sierra Mar BPW Districts will attend the "The Right Is Ours!" at the Sierra Madre Playhouse in Sierra Madre, California on Saturday, September 17th starting at 2:00 P.M. The musical is about Elizabeth Cady Stanton and Susan B. Anthony.

California Federation of Business and Professional Women Fall Board
Saturday October 21, 2023 via Zoom.

Special Keynote Speaker: Honorable Vice Mayor Teresa Cox
Please visit CFBPW website for more information.

NFBPWC Colorado Federation

Executive Committee 2023-2025:

Evie Hudak
Linda Sue Shirkey, BPW Cherry Creek
Angie Layton, BPW Northwest Metro
Sharon Simmons, BPW Boulder
Cynthia Wieme, BPW Denver

President
1st Vice President
2nd Vice President
Secretary
Treasurer



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

By: Evie Hudak, BPW Colorado - President



BPW Colorado chapters have resumed holding regular meetings as summer ends, and all are slowly increasing their membership. We are down to 4 chapters now, but they are hosting fun events and/or educational programs. Here's what went on in September:

- **BPW Boulder** had a presentation by the political organizing director of Cobalt, Colorado's nonprofit dedicated to abortion access and reproductive rights, to provide an update on the impact of the Roe decision on the state.
- **BPW Denver**, along with **BPW Virtual**, had a social gathering to plan the events and programs for the coming year.
- **BPW Northwest Metro** had a presentation by one of the County Commissioners about what Jefferson County is doing to deal with homelessness.

BPW Colorado has endorsed NFBPWC's proposed Resolution to End Period Poverty and is encouraging all its chapters to host their own "period product" drive to support Period Action Day.

The BPW Colorado Advocacy Committee recommended, and the Executive Committee approved, BPW Colorado's support for the two statewide ballot issues, Propositions HH and II. Here's the scoop:

- **Proposition HH, Property Tax Changes and Revenue Change**, reduces property tax rates throughout the state and raises the constitutional cap on revenue the state can retain and spend, in order to provide funds to local governments to make up for the property tax revenue they will lose, including school districts. The measure also provides some funding for renters and allows the property tax exemption for seniors to be portable when they move. *BPW's endorsement is based on the plank of the Advocacy Platform under Human Rights that supports "equal education opportunity, including adequate funding of public education, preschool through postsecondary," as well as the plank under Economic Equity & Justice that supports "access to affordable and attainable housing."*
- **Proposition II, Tobacco and Nicotine Product Tax Revenue**, allows the state to retain the extra revenue that has come in above the projected amount authorized by the voters in Proposition EE and allocate it to the state's universal preschool program, which is the current primary recipient of Proposition EE funds. *BPW's endorsement is based on the plank of the Advocacy Platform under Human Rights that supports "equal education opportunity, including adequate funding of public education, preschool through postsecondary."*

NFBPWC Colorado Federation has 4 affiliate chapters:

BPW Boulder
BPW Denver

BPW Northwest Metro
BPW Colorado Virtual

NFBPWC South Florida

Executive Committee 2021-2023:

| | |
|---------------------------|-------------------|
| President | Liz Benham |
| Vice President Advocacy | Marianne Miccoli |
| Vice President Membership | Mariela Borrello |
| Treasurer | Paulina Kucharska |
| Secretary | Mary Antoine |
| Immediate Past President | Susan Gingerich |

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

By: Liz Benham, President, NFBPWC South Florida Affiliate Chapter



Connect on Facebook at: <https://www.facebook.com/groups/1602574376734737/>

Just arrived back from Santiago Chile from the BPW International Latin America Regional Conference.

A wonderful event, and after the conference, we found a local airport close by with a gliding club and planes, and of course, we had to go flying!

We saw the most beautiful views of Santiago from the air!



NFBPWC Michigan Federation

Executive Committee 2023:

| | |
|----------------|----------------------------|
| Shirley Zeller | President |
| Susan Oser | Vice President, Membership |
| Amy Courter | Vice President, Advocacy |
| Sue Murphy | Treasurer |
| OPEN | Secretary |

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

NFBPWC New York City

Leadership Team:

| | |
|------------------|--------------------------|
| Nermin K. Ahmad | President |
| Vacant | 1st VP Membership |
| Veronica Sexton | 2nd VP Advocacy |
| Emily VanVleck | 3rd 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



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 | nfbpwcnc@gmail.com |
| 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.

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



During our meeting on September 21, 2023 we were updated on our service project with the GED students at Edgecombe Community College by Varnell. There are currently 9 students. Varnell sent us a picture of our recent contributions which will be included in this article. We have decided to support the Period Poverty program by including hygiene items in our stash of goodies available for Varnell's students. If you would like to contribute items or funds, please reach out to Varnell at varnellk@hotmail.com

We are still planning our road trip to King of Prussia and the conference in July 2024!

Our next meeting is on October 19, 2023 at 8 pm Eastern. Feel free to register for the event at <https://nfbpwc.org/event-5420774> and thank you Barbara for the fabulous graphics!

Alice shared information on the Military Affiliated Women's meeting on **October 26th @ 8pm EDT** - Veteran Women Owned Businesses is the topic, non-Military Affiliated Women are invited to attend!



What makes NFBPWC a Treat for You???

Pick your favorite treat / candy
And share with us how it represents
What NFBPWC means to you.

Share your treat and favorite memories of
National Business Women's Week

Costumes Welcome!

Join us - October 19th!!!!

Tips and Treats
for
National Business Women's Week

Happy National Businesswomen's week (October 16-21, 2023) and Happy Halloween!

"Lifelong Learning," by Marsha Riibner-Cady

I have always been fascinated by learning new things and because of that, I typically ask a lot of questions. When I worked for the Girl Scouts, I was given the "most inquisitive" award!

In the past almost 3 years, I have taken a more spiritual learning journey. As many of our "more experienced" members may agree, at my ripe age of almost 62, I'm looking at what it all means and what part I have played in stuff. I'm also playing with the family tree, but that's for another time.

Some of you have heard me speak of my cousin Roz. She is not really a cousin, but her father babysat my grandmother when they lived in New York City in the 1920's. Ernie had his Bar Mitzva at the age of 95! So, I'm thinking that it's not too late for me to have a Bat Mitzva (that's what the call it for females).

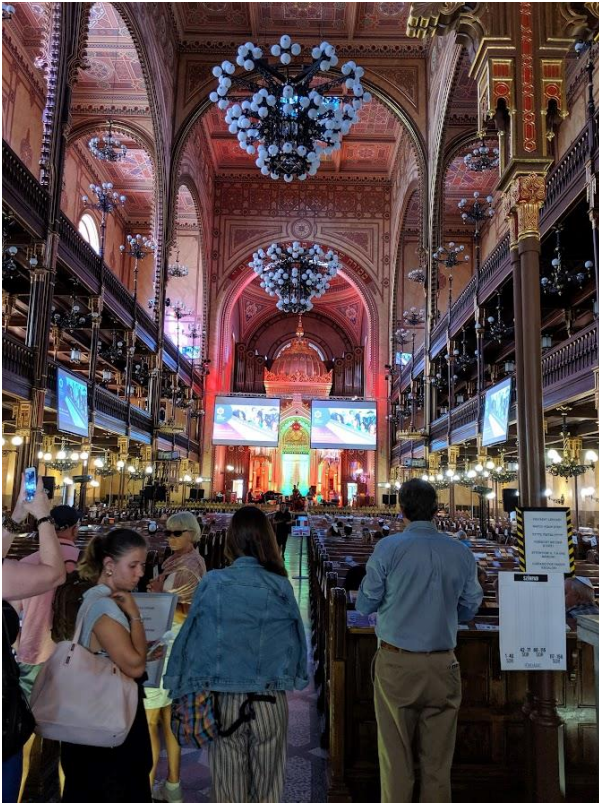
I started learning Hebrew. At first, I was learning how to say the prayers, but not what the words meant. My PhD husband thought I was wasting my time and money, so I reached out to my best friend from elementary school, Debbie. Her journey is something that books are written about, brilliant woman, mother of 7 children, six of which were born at home, and Jehovah's witness converted to Judaism. She put me in contact with Maggie from a Temple in St. Louis who teaches adults Hebrew.

Each Tuesday at 6 pm, I've been zooming with Maggie and fellow classmates Jerry and Meir for almost 2 years! I stumble a lot still with the spoken word, but they put up with me. We study from a book which is teaching us biblical Hebrew. Now I thought that trying to learn Hungarian was hard. Hungarian has nothing on Hebrew since Hebrew is an entirely different alphabet! By the way, I am looking for a Hungarian tutor, if you know of someone...

FINDING OUR ROOTS
24 Word Builders That Appear Over 500 Times in the Tanakh

| | | | |
|--------------------|-------------------|-------------------|-------------------|
| דבר Speak | בוא Come | אמר Say | אכל Eat |
| יצא Go out | ילד Give birth | הלך Walk | היה Be |
| נשא Carry/Lift | מות Die | לקח Take | ישב Dwell/Sit |
| עמד Stand | עלה Go up | עבר Cross over | נתן Give/Allow |
| קרא Call/Happen | קום Get up | צוה Command | עשה Make/Do |
| שמע Hear | שלח Send | שוב Return | ראה See |

© 2015 JTeach.org
Board of Jewish Education of Metropolitan Chicago's Online Resource Center



I study each morning before my husband turns on the TV at volume that is so loud that folks from the next county call us and ask us to change the channel! For me it's relaxing writing Hebrew, it's like an artform trying to figure out the letters, all the prefixes and suffixes and genders. Everything has a gender. For instance, the word for family is feminine and so is war! Go figure.

As I write this we are in the "days of awe" between the Jewish new year Rosh Hashanah and Yom Kippur the day of atonement. For the first time in my life not only was I able to follow in Hebrew during the service, but I also was able to understand many of the words. I need to work on the spoken word, since I still break words into syllables when I speak. I will need to be much more fluid before I consider the Bat Mitzva. But I'm getting there! My husband is itching to plan one in the Great Synagogue in Budapest or in front of the Wailing Wall in Israel. What a dreamer, huh?

So, the long and the short of it is, take the class, learn a new skill, find someone along the way to be your guide. Most of all, we are never too old to learn and have some fun while we do. Marsha Riibner-Cady

Pennsylvania Affiliate Chapter

Leadership Team 2023:

| | |
|---------------------------|---|
| 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 has been selected to host the 2024 NFBPWC Biennial Conference (July 18-21, 2024), in King of Prussia, PA, near Philadelphia. Plans are being finalized by the NFBPWC Executive Committee and specific information will be provided when available. We are looking forward to welcoming members to Pennsylvania in July 2024. Please note the date.

We continue to focus this year on increasing membership. I have been happy to welcome 4 new members since April 2023. 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. Our members have received membership applications which they can use when recruiting new members.

We continue to provide information on our Facebook page thanks to members Ginny Bailey and Emily Holgash, who to research and place information on this page. We are also working on adapting our Facebook page to use 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 September 17, 2023. The next meeting of the PA Affiliate Chapter has been scheduled for November 12, 2023, at 7:00 pm. via Zoom.

Pennsylvania Advocacy Report

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

**** CONTENTS ****

- Artificial Intelligence & Employment Discrimination
- No Robot Bosses Act of 2023
- CDC Report on Mistreatment of Pregnant Women
- Pennsylvania's Pregnant Worker Fairness Act of 2023
- Domestic Violence after Roe
- New Overtime Pay Regulations
- NLRB Strengthens Union Organizing Rights
- Food Secure Striker's Act of 2023
- Moore v. United States Blockbuster Supreme Court Tax Case
- S.886 – HR.1318 Women's Suffrage National Mall Monument
- HR.4010 Harriet Tubman on the \$20

ARTIFICIAL INTELLIGENCE: & EMPLOYMENT DISCRIMINATION:

Who is to protect job seekers and employees from falling victim to Artificial Intelligence? "Right now, there is nothing stopping a corporation from using artificial intelligence to hire, manage or even fire workers without the involvement of a human being," PA Senator Bob Casey said in a statement after introducing legislation to address this threat. A survey reported by the World Economic Forum found that 55% of human resources leaders in the U.S. use predictive algorithms in hiring. While some A.I. systems present opportunities to reduce systemic biases, others create new modes of discrimination. "Those who don't fit neatly into algorithmic expectations could be left out," a Brookings Institution analyst, Alex Engler wrote. A Pew Research Center survey 4/20/23 found people are generally wary and sometimes worried, uncertain of A.I. being used in hiring and assessing workers. They oppose A.I. use in making final hiring decisions by a 71% margin and a majority also oppose A.I. analysis being used in firing decisions. The survey of 11,004 U.S. adults was conducted in late December 2022.

The NO ROBOT BOSSES ACT of 2023 bans employers from "relying exclusively" on automated decision systems to make employment decisions. It requires periodic testing of such systems for possible discrimination and bias before they are used in employment decisions. Proper training is required for those using the systems. Human oversight of automated decision system results is mandated under the bill before they are used in

employment decisions. The No Robot Bosses Act creates a Technology & Worker Protection Division within the U.S. Labor Department to regulate the use of workplace automated algorithmic decision systems.

COVID-19 escalated A.I. in hiring to screen applicants in the belief that it saved time, cut costs and identified the best applicants. It also results in racial and gender discrimination, with preferences to male applicants. At an early age girls are socialized to be more modest, to downplay their skills in resumes. Men often exaggerate and include phrases tailored to the position being sought—making their resumes stand out to the algorithm. A.I. finds even small differences in words are gender-identifying by algorithms. Men are more likely to use assertive words like “leader,” “competitive,” and “dominant,” where women may use words like “support,” “understand,” and “interpersonal.” Those can put female applicants at a disadvantage. A.I. may track what qualities are essential to success. What quality distinguishes good employees and bad employees? How are those qualities measured?

Along with resume scanning, video resume scanning is used by A.I. algorithms. If the workforce is mostly male, women can be rejected, analysts say. Will women’s experiences and the way they express themselves be devalued on A.I.?

A live interview by a person may realize that missing time in the paid workforce on a resume, may be due to time off raising children. In video resumes the applicant records themselves answering questions. A.I. analysis screens for traits of friendliness or creativity. Screening for facial expressions, A.I. analyzes whether the person smiles looking at the camera. Are they out-going, assertive, persuasive, tolerant? Problematically, these qualities may have nothing to do with the actual job. Some employers use pre-employment video games. The A.I. checks eye movement. Major companies are using video assignments for monitoring employment. More points are given to male style of play in video games, yet, many fewer women play e-sports.

“As robot bosses become more prevalent in the workplace,” Senator Casey said, “we have an obligation to protect working families from the dangers of employers misusing and abusing the novel technologies.”

MISTREATMENT of PREGNANT WOMEN:

According to a Centers for Disease Control & Prevention (CDCP) report released 8/22/23, in 2021 about 1,200 American women died from maternal-related causes, a 40% increase spike from the previous year, and one of the worst rates of maternal mortality in the country’s history. The NPR coverage showed one in five women experienced mistreatment while receiving medical care for their most recent pregnancy. According to a survey released by the CDCP, women reported being verbally abused, having their requests for help go unanswered, having their physical privacy infringed upon and receiving threats to withhold treatment. About 2,400 women were surveyed. Of the 20% of women who said they were mistreated, 30% were Black, 29% were Hispanic, 27% multi-racial and 19% were white. Wanda Barfield, CDC Division Director of Reproductive Health said, “We do know from this study that as a result of not reporting concerns, there may be an increased risk for pregnancy complications for both mom and baby.” The report was unable to conclude if the findings are directly related to maternal mortality rates.

Here in Pennsylvania State Senator Amanda Cappelletti (D/Del), is introducing legislation to strengthen workplace accommodations for pregnant workers. The federal Pregnant Workers Fairness Act (PWFA) took effect at the end of June, but a Pennsylvania-based act “would cover more people and provide more remedies,” said Amal Bass, Women’s Law Project policy director. The federal PWFA closed a loophole in workplace discrimination laws, but Cappelletti’s bill forbids employers from denying employment opportunities to employees based on their request for accommodations. As of December 2020 more than 30 states and cities have laws related to accommodations for pregnant employees. “It is time Pennsylvania is added to this list,” Cappelletti said. “No one should have to choose between their job and a healthy and safe pregnancy.”

DOMESTIC VIOLENCE AFTER ROE:

In the U.S. each year roughly 12 million people are affected by domestic violence. Long before Roe, researchers noticed a link between reduced violence for men and women having access to abortion. Now the opposite is happening, according to a 7/13/23 P.B.S. report. Abortion restrictions have led to a significant uptick in domestic partner violence. The Domestic Violence Hotline reports a 100% increase in calls involving control and

isolation of victims by abusers, and loss of access to nearby abortion. Hotlines report more than 3,000 calls per day on average, the highest volume of calls since hotlines were established in 1996. Evidence points to Dobbs making things worse. Survivors from all over the country say that now that their access to reproductive health care has been removed, violence has increased. An abusive partner will use any tool in their tool box to exert power.

There is an increase in “reproductive coercion,” a form of domestic violence more often being reported, especially after Dobbs. An abuser hides birth control, intercepts contraceptives, sabotages contraception, or hinders a person’s ability to control their own body. A woman who could not leave her home, but got birth control through the mail reported her partner intercepting her mailed birth control. She eventually became pregnant because she had no means of leaving to access reproductive health care. The Hotlines reported more than 20,000 calls related to non-consensual sex. The national domestic abuse hotline number is 800-799-7233 (SAFE).

BETTER OVERTIME PAY RULES & STRONGER ORGANIZING PROTECTIONS FOR UNIONS:

The Biden administration announced an overhaul of wage rules allowing millions of U.S. workers to become eligible for overtime pay after four decades of being disqualified for time and a half pay for working over 40 hours. This change was under way near the end of the Obama administration, but was shot down by a Texas federal judge. Only an estimated 15% of full-time salaried workers qualified for overtime in 2022, down from more than 60% in 1975. The new rule could make 3.6 million more U.S. workers eligible for overtime pay as defined by the Fair Labor Standards Act. This includes workers who currently earn more than \$35,568 and presently are denied overtime, according to an American Prospect report.

Acting Labor Secretary Julie Su said, “Today, the Biden-Harris administration is proposing a rule that would help restore workers’ economic security by giving millions more salaried workers the right to overtime protections if they earn less than \$55,000 a year.” The changes will have a major impact on the workforce by setting a floor—states can increase the exemption threshold and some states like Washington plan to phase in increases up to \$85,000 by 2028. The new federal guidance includes automatic annual increases, meaning that it will grow over time. Court challenges by employer groups are anticipated. David Weil, Dean of the Heller School for Social Policy and Management at Brandeis University and the architect of the Obama administration’s overtime wage proposals, said it was smart for the Department of Labor to make sure the new rule is “legally defensible.” “They’ve done a very good job at meeting all the questions put to the 2016 (Obama) rule,” Weil said. He was pleased to see that automatic increases are included, since it provides more predictability to workers and employers.

AND

The National Labor Relations Board (NLRB) just released its most important ruling in many decades. Now when a majority of a company’s employees file union affiliation cards, the employer can either voluntarily recognize their union or, if not, ask the NLRB to run a union recognition election. In a second ruling the NLRB set out rules for representation elections that required them to be held PROMPTLY once the Board had been asked to conduct them. This curtails employers’ ability to delay elections, often indefinitely.

According to an American Prospect article, taken together, “this one-two punch effectively makes union organizing possible again, after decades in which unpunished employer illegality was the most decisive factor in reducing the nation’s rate of private sector unionization from roughly 35% to the bare 6% where it stands today.” In the run-ups to or during union elections, employers have committed unfair labor practices, such as illegally firing pro-union workers. Unfortunately, this has become routine in nearly every such election over the past 40 years, as penalties for Unfair Labor Practices have been negligible. Under the new rule the NLRB will order the employer to recognize the union and enter forthwith into bargaining. Brian Petruska, an attorney for the Laborers Union said, “This is a sea change, a home run for workers.” Taken together, Petruska added, last week’s decisions recreate “a system with no tolerance for employers’ coercion of their employees” when their employees seek their legal right to collective bargaining.

This new day for union organizing was facilitated by President Biden's appointee as the NLRB's general counsel, Jennifer Abruzzo. She laid out types of cases NLRB attorneys could pursue early on, using a long-forgotten standard for workers' right to unionize and bargain. Abruzzo has been known for her exceptional dedication to worker rights and her knowledge of how the laws that once afforded them their rights could be revived and renewed. This most recent NLRB ruling on organizing rights secures Abruzzo's place as the most important public official to secure American workers' rights since New York Senator Robert Wagner authored the National Labor Relations Act in 1935, writes Harold Meyerson in American Prospect magazine. A history of employer delays in bargaining have been costly as workers at Starbucks shops and Amazon's Staten Island warehouse learned. Nonetheless, Meyerson states the new rules "should open the door to more organizing campaigns than American labor has seen for decades, at least among those unions (SEIU, CWA, the Teamsters, National Nurses United, the private-sector wings of AFSCME, and the American Federation of Teachers, to name just some) that still have robust organizing departments. It could help the Steelworkers, the newly led United Auto Workers, and the Machinists to organize the federal incentive-driven factories springing up in the historically anti-union South.

LEGISLATION TO PROVIDE STRIKERS ACCESS TO FOOD STAMPS:

New legislation from PA Senator John Fetterman would repeal a restriction on striking workers receiving SNAP benefits. With more than 150,000 actors and writers on the picket line in Hollywood and other labor actions heating up across the country, Senator Fetterman's legislation would ease the financial toll of their strikes, according to a 7/27/23 Intercept report. The Food Secure Striker's Act of 2023 will protect Food Stamp eligibility for public-sector workers fired for striking and clarify that any income-eligible household can receive SNAP benefits even if a member of that family is on strike. "The union way of life is sacred," Senator Fetterman said. "It is what built Pennsylvania and this nation. It is critical for us to protect workers' right to organize, and that includes making sure they and their families have the resources to support themselves while on strike. As Chairman of the Nutrition Subcommittee and an advocate for the union way of life, this bill is just plain common sense, Senator Fetterman stressed. With recent strike votes at UPS, actors, writers and UAW automobile workers on strike and American Airlines recent strike vote, this legislation deserves a high priority. After driving 290 miles to join the UAW picket line, Senator Fetterman said, "Decide what side you're on. Are you on the side of the Big 3 CEO's who made a combined \$74 million last year, and are now claiming they cannot afford to pay their workers? Or are you on the side of the UAW workers who bust their ass every day, the people who build the American cars and trucks we Pennsylvanians drive," the PA Capital Star reported.

MOORE v. UNITED STATES:

Does a one-time mandatory tax on unrealized foreign gains violate the Constitution? In a landmark case the U.S. Supreme Court agreed to answer this question. The Supreme Court's decision to consider the constitutionality of taxes on unrealized gains will galvanize long-standing debate over Congress's power to tax wealth and likely have landmark ramifications for wealth taxes going forward. The 2017 Trump administration Tax Cuts and Jobs Act (TCJA) levied a one-time tax on U.S. taxpayers with a specific amount of ownership in certain foreign corporations. In their lawsuit the Moores, who did not receive dividends or "income" from their ownership stake in a foreign company, asserted that only REALIZED income can be taxed under the U.S. Constitution's 16th Amendment. The 9th Circuit Court of Appeals rejected this argument finding that "realization" of income is not a constitutional requirement for income tax.

According to a Kiplinger.com 6/23/23 report, outside groups like the Cato Institute, a public policy research organization, and the U.S. Chamber of Commerce, submitted briefs asking the Supreme Court to take up the case supporting the Moore's petition. Unrealized gains are essentially "on paper" profits because the investment hasn't been sold, the Moore's maintain. The Mandatory Repatriation Tax (MRT), enacted in the 2017 TCJA is supposed to prevent shareholders from acquiring windfalls. The 9th Circuit Court stated when it ruled in the case, the Mandatory Repatriation Tax is designed to keep shareholders from "never having to pay taxes on their off-shore earnings that have not yet been distributed." The 9th Circuit ruled "the realization of income does not determine the tax's constitutionality."

In a statement by Senate Finance chairman Ron Wyden, (D/OR) regarding the Supreme Court hearing *Moore v. United States*, Senator Wyden said, “The petitioners in *Moore* are hoping the Supreme Court will toss out a 9th Circuit ruling along with potentially decades of settled tax law and bi-partisan agreement on Congressional authority, all for the benefit of the wealthy. If the Republicans on the Supreme Court take the petitioner’s side, they’d be handing a massive windfall to multi-national corporations and could potentially lock in a right for billionaires to opt out of paying anything remotely close to a fair share of taxes.” Senator Wyden indicated in drafting the MRT, taxing billionaires was a centerpiece employing an accounting method already used in our tax code, with the understanding that special interests would come after it with well-funded challenges. “I’m totally confident that it’s Constitutional,” Senator Wyden said. The 16th Amendment, in simple terms, essentially grants Congress the power to impose a federal income tax.

S.886 – HR. 1318 – WOMEN’S SUFFRAGE MONUMENT – HR. 4010 -- TUBMAN ON THE \$20:

A bill to authorize the location of a National Mall monument to commemorate and honor the women’s suffrage movement and the passage of the 19th Amendment to the Constitution was introduced by Senator Tammy Baldwin (D/WI) in June and had a hearing before the Senate Energy & National Resources Subcommittee on National Parks. S.886. has 10 bi-partisan co-sponsors, 6 Democrats and 4 Republicans. Well over 100 years later, don’t you think it’s about time? The House companion bill is HR.1318 introduced on 7/26/23 by Rep. Joe Neguse (D/CO) with 32 bi-partisan co-sponsors, 24 Democrats and 8 Republicans.

HR.4010 is a bill introduced in the House by Rep. Joyce Beatty (D/OH) to require the \$20 note to include a portrait of Harriet Tubman. This was proposed and in progress under the Obama administration, but was promptly abandoned once the Trump administration took office.

2024 PENNSYLVANIA PRIMARY DATE MAY CHANGE:

To avoid conflict with religious holidays, the General Assembly is considering moving the original April 23, 2024 Primary Date to MARCH 19, 2024.

November 2023 brings PA Judicial Elections critical to women’s rights. Vacancies of the PA Supreme Court, Commonwealth Court and Superior Court will be filled on November 7th Election Day. Lawsuits challenging Pennsylvania’s Abortion Control Act which permits abortion through the second trimester (with many limitations) will be coming before state courts aimed at further restricting Commonwealth abortion access. November 7, 2023 will see women’s rights on the ballot with anti-abortion candidates and pro-women’s rights candidates running, particularly for a PA Supreme Court vacancy. Check out candidate positions on abortion access over their entire legal career before you vote.

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 2nd 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 |
| Kalee Carmel | Treasurer |
| 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



Virtual Chapter Welcomes Our Newest Member, who joined since the last newsletter:

Denise Spink-Morin

~ ~ ~

Our members with October Birthdays:

Barbara Bozeman – October 1st

Yvette Thomas – October 2nd

~ ~ ~



**We look forward to seeing you all at our next meeting:
October 18th**

as we celebrate National Business Women's Week

Members of our chapter will have the opportunity to share and showcase individual talents with their chapter partners.

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.

Barbara Bozeman
President, Virtual Chapter

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, 1st 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 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

Submission Deadline for the November Magazine is Monday,
 October 23rd 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

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

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 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) 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

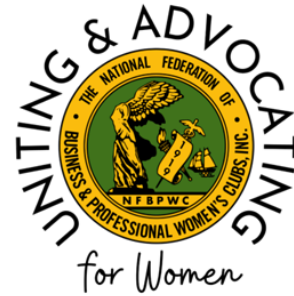
- Access to affordable reproductive healthcare, including contraception and legal abortion care
- Reproductive choice
- Paid sick leave
- Family and medical leave
- Equal research funding for women's and girl's health issues
- Health education funding for women's and girl's health issues
- Health education 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

NFBPWC MEMBERSHIP

A BROAD RANGE
OF BENEFITS



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



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 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. 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.