Mental Health Awareness Month

Reflect
Move
Create
Learn
Connect
Stay positive

MAY
NFBPWC Magazine
MAY 2024 ISSUE
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Submission Deadline for the June Magazine is Saturday, May 25th at 7:00 pm Eastern Time

Previous Issues of our e-Magazine can be found on our website at: Magazine Archives

WWW.NFBPWC.ORG
Events Calendar

National Events

May 6, 2024 and May 20, 2024
1st and 3rd Mondays of the Month
5:00 pm PDT / 8:00 pm EDT
Membership Committee Meeting
Email for info: VPMembership@NFBPWC.org

May 8, 2024
2nd Wednesdays of the Month
4:00 pm PDT / 7:00 pm EDT
“Claim Your Genius: Find & Use Your Business Superpowers,” hosted by NFBPWC Entrepreneur & Small Business Committee Meeting (Open to the Public)
Register at: https://nfbpwc.wildapricot.org/event-5266590

May 9, 2024
JDEI: Inclusion - an Extension of Equality and Diversity
5:00 pm PDT / 8:00 pm EDT
JDEI Committee
Register at: https://www.nfbpwc.org/event-5558806

May 9, 2024
2nd Thursdays of the Month
4:00 pm PDT / 7:00 pm EDT
Advocacy Committee Meeting (BPW Members Only)
Register at: https://nfbpwc.wildapricot.org/event-5485127

May 28, 2024
2nd and 4th Fridays of the Month
8:30 am PDT / 11:30 am EDT
L3 Committee Meeting
Register at: https://nfbpwc.wildapricot.org/event-5708529

2nd Monday of the Month
Period Poverty Meeting - Health Committee Meeting
Email for info: Health@NFBPWC.org

2nd Tuesday of the Month
4:00 pm PDT / 7:00 pm EDT
Young BPW Committee Meeting (Young BPW Members Only)

1st Wednesdays of the Month
2:00 pm PDT / 5:00 pm EDT
Wednesday Web Wisdom: Digital Training Team Assistance (Open to All Members)
Email for info: DigitalTraining@NFBPWC.org

4th Thursdays of every other Month
4:00 pm PDT / 7:00 pm EDT
NFBPWC Military Affiliated Women Committee Meeting (Open to the Public)

Last Thursday of Every Other Month
Connecting NFBPWC Committees
2:00 pm PDT / 5:00 pm EDT
Hosted by Young BPW Chair, Emily VanVleck

Regional Events

May 2024 California Monthly Meetings
More info: NFBPWC California Federation

May 4-5, 2024
NFBPWC Michigan’s Annual Convention, Mackinaw City
More info: NFBPWC Michigan Federation

May 15, 2024
4:00 pm PDT / 7:00 pm EDT
NFBPWC Virtual Club Meeting (Open to All BPW Members)
More info: NFBPWC Virtual Club

May 16, 2024
3rd Thursdays of the Month
5:00 pm PDT / 8:00 pm EDT
NFBPWC / North Carolina Monthly Club Meeting (Open to All BPW Members)
More info: NFBPWC North Carolina

May 19, 2024
4:00 pm PDT / 7:00 pm EDT
NFBPWC / Pennsylvania Monthly Club Meeting (Open to All BPW Members)
More info: Pennsylvania Affiliate Chapter

NFBPWC Biennial Conference
July 18, 2024 to July 21, 2024
Hosted by NFBPWC Pennsylvania
More Info: 2024 NFBPWC Biennial Conference: Equality Has No Deadline!
Developing the business, professional and leadership potential of women.

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

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

Theme for 2022-2024
Cultivate Connections, Create Community

Focus Issue for 2022-2024
Women on the Move

Contacting your NFBPWC Executive Committee (2022-2024):
Megan Shellman-Rickard, President
Kathy Kelly, VP Membership
Daneene Monroe Rusnak, VP Advocacy
Sondra Nunez, Secretary
Treasurer
Emily VanVleck, Young BPW
Sandy Thompson, Immediate Past President

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

Special Committees/Taskforces:
Digital Training, Teressa Gehrke, BPW Colorado
Gender Based Violence, Veera Mahajan, California
Marketing, National Team
Magazine/Newsletter, Michele Guarino, NFBPWC Virtual
Military Affiliated Women, Alice Gallop West, North Carolina
Social Media, Suzette Cotto, NFBPWC Virtual
United Nations, Susan O’Malley, NYC
Website, Kemi Oyebade, NFBPWC Virtual

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youngbpw@nfbpwc.org
immpastpresident@nfbpwc.org
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
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 Letter

Mental Health and Women’s Health Care

May is both Mental Health Awareness and Women’s Health Care Month. As women we often end up in the care taking role of those with mental health issues of all ages. There are many business and professional women who quietly juggle the mental health of their family members. There is still so much stigma attached to mental illness and it often results in a lack of discussion about the struggles that both caregivers and patients go through on a daily, sometimes hourly, basis. Mental illness often has a medical component to it, an underlying cause that results in complex treatment scenarios. According to the Mental Health Foundation, women are three times more likely to be diagnosed with a mental illness in their lifetime.

As an individual, I have more than a few close family members and friends struggling with mental health. Over the past few months, I have wondered what my peers would say if I let them know about my struggles as a caregiver in the same vein that we talk about other illnesses, like cancer. As a new mother, I struggled with postpartum depression, and I still deal with anxiety attacks. Let’s take this component of Women’s Health and put some light on it. It is my hope that our small community can try to reduce the stigma of mental health, at least within our organization.

Our organization has the propensity to inspire, empower, and connect members as we work together for gender equity. We can nurture our connections by starting with compassion, grace, and active listening. Members of this organization motivate others by finding a path in BPW that makes this community a vibrant part of their lives. A simple spark of an idea can turn into an international project, a national initiative, or an influential local program. As business and professional women, we can nurture each other’s ideas and potential while acknowledging our limitations. Our network connects us to phenomenal people and unique opportunities. We have a community of members on which we can rely for both expertise on subjects and ears to listen.

Please remember, you have an opportunity to provide constructive input and to find your own unique path in this organization. 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! Please accept my personal invitation to all BPW Michigan members to join us at our Biennial Conference in King of Prussia, Pennsylvania, or our Hybrid option, July 18-21, 2024. Look for details on our website: www.nfbpwc.org.

We offer a community to each other, one in which we can find solace and solutions. And let us not forget to be kind and accepting of each member’s journey in this organization as we endure these extraordinary moments of history (and herstory). 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
NBPWC President (2020-2024)
WELCOME NEW AND RENEWING MEMBERS

New
Stephanie Maxwell    Virtual
Renew
Sara Tracy         Virtual
Renew
Cyndi McCabe     Virtual
New
Nicole Sedon       Pennsylvania
Renew
Elizabeth Mills    Virtual - NC
New
Lenita Walker       Maryland Momentum
Renew
Larissa Miller     Virtual - NC

DOUBLE or MORE in ’24
Join us for our BIG membership drive!

Prizes for Everyone!

1 member    “Classic” gold NFBPWC lapel pin ($10 value)
3 members    Large NFBPWC Bling lapel pin  ($20 value)
5 members    Above plus one NFBPWC scarf  ($50 value)

Affiliate/Club levels

Top prize:    Large Nike statue and large NFBPWC Bling pins for executive team
2nd prize:    Small Nike statue and classic lapel pins for executive team
Third prize:    Small Nike statue

Chances to win BPW Bling! Prizes will be awarded mid-year at the NFBPWC Biennial Convention in July and again in January of 2025.

Rules of the content:
The Affiliate or Club President (or Membership VP/Chair) will verify and forward the information to the NFBPWC VP Membership before the deadline JULY 15, 2024 (vpmembership@nfbpwc.org). Please do not have individual members for the information. It’s okay to send the information as you receive it. We’d like it condensed per Affiliate/Club so we can keep better records, and we’ll reconcile our information with yours before the Convention.
DONATION GIFTS NOW OPEN ON THE WEBSITE!

Do you love our new “BPW Bling” pin? Want one? Be sure you are getting credit for new member referrals! We will list sponsors in the e-magazine each month.

We’ve also launched our DONATION GIFTS – STORE online! Please see our page on the website DONATION page, or email Kathy Kelly at vpmembership@nfbpwc.org with your order.

Suggested donation (includes shipping, minimum order of 5 or more please):

- $10 each (CLASSIC plain gold NFBPWC, magnet clasp)
- $20 each (New BPW bling pin, magnetic clasp)
- $25 each (NFBPWC scarf)

THANK YOU to the 2022-2024 National Membership Committee.

These members have been dedicated over the term to developing and improving our membership experience, from onboarding instructions and videos, membership retention outreach, Donation Gifts, and efforts to reconnect with our “Heritage” sisters around the country. If your club is not represented, please consider encouraging someone to join this committee so you are aware of all the tools to increase your membership!

Sandy Thompson  California  
Angie Layton  Colorado 
Emily VanVleck  New York 
Lynn Brandstater  California 
Marsha Riibner-Cady  North Carolina 
Sue Oser  Michigan 
Nancy Werner  Pennsylvania 
Linda Wilson  California 
Marjory Hopper  California 
Cathy Collins  Pennsylvania 
Bessie Hironimus  California 
Barbara Bozeman  Virtual 
Maria DeSousa  California 

And with special appreciation to President Megan Shellman Rickard for her support with all our efforts over the term.

The National Membership Committee meets on the first and third Mondays of each month, holidays excluded. **In May we will meet on the 6th and 20th.**

Contact Kathy Kelly, vpmembership@nfbpwc.org for more information.
2nd Vice President Advocacy Report

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

Advocacy Committee Calls for Platform Proposals

Our Biennial Assembly is fast approaching and we are looking forward to gathering together again. As a reminder, the Biennial Assembly is also the time for us to review and update our advocacy platform.

Chapters/Affiliates/Federations interested in proposing changes have until May 25th to submit their request(s) via our online submission form.

Click the link or scan the QR code


SCOTUS and Mifepristone

On March 26, the Supreme Court heard oral argument in FDA v. Alliance for Hippocratic Medicine (AHM), otherwise known as the abortion pill case. There appear to be reasons to be optimistic but we can’t take anything for granted in this “post-Roe era”.

Some of the Justices’ lines of questioning appear to indicate there are concerns with:

- a nationwide injunction of a medication
- whether AHM truly has the right to sue
- the lack of real examples of harm caused by the medication
- whether this case could destroy the FDA’s drug regulating system for medications, vaccines, etc.

View the replay of the oral arguments (with highlights denoted) here
**Discharge Petition Update**

Representative Gabe Vasquez [D-NM-2] added his signature to HJ Res 25. **We now have 211 signatures on the discharge petition and only need 7 more signatures.** Please continue to spread the word and encourage other representatives to sign.

Are you curious about which legislators have signed the discharge petition and which legislators we still need to encourage? [You can check this list to see who the current signatories are.](#)

Here’s some suggested verbiage when connecting with your representative about the Discharge Petition for HJ Res 25:

**Suggested Verbiage for Discharge Petition Support**

Share this information with folks you know who are constituents of the representatives who have not yet signed.

**Reminders:**

- Don’t forget to use our digital advocacy platform to show your support for the [ERA](#) and [Voting Rights](#) while encouraging your MOC’s to do the same! You can complete these actions multiple times. Consider making it a weekly (or daily?????) habit. The more messages received, the more they listen…..and hopefully, take favorable action!

- Sign up for our Advocacy Text Alerts
  - Text the keyword “advocate1919” to the number 313131
    - You should instantly receive a “Welcome” message
  - If you do NOT receive a Welcome message, try texting the keyword “advocate1919” to the number 716-271-7872

*If neither of those options work, please email VP of Advocacy, Daneene Monroe Rusnak at vpadvocacy@nfbpwc.org*

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**LGBTQ+ Team Report**

By: Susan Oser, NFBPWC Advocacy Team LGBTQIA+ Lead

**LGBTQ+ Icon of the Month:** Sally K. Ride

**Why highlight?**

Sally K. Ride became the first American woman to travel into space in June 1993. She was also an engineer, physicist (as well as professor of physics at the University of California, San Diego, and director of the California Space Institute. Her mission was to get kids engaged in the sciences. Former President Obama honored Sally with a Presidential Medal of Freedom posthumously. She kept her personal life private but after she passed away in 2012, it was revealed that she was in a relationship with a woman for over 27 years, which never mattered until after her death.
Source(s) for more information:

✓ Jacket, In-Flight Suit, Shuttle, Sally Ride, STS-7 - https://tinyurl.com/y59rc9kk
✓ These Queer Icons Will Be the First LGBTQ+ People Featured on U.S. Currency - https://www.them.us/story/first-lgbtq-people-featured-us-currency-sally-ride-nina-otero-warren
✓ Earth to Ben Shapiro: Lesbians Have Already Been to Space - https://www.them.us/story/ben-shapiro-lesbians-astronauts

Good LGBTQ+ News for May –

✓ A case for the ERA: Marriage equality - https://eracoalition.org/2023/12/27/a-case-for-the-era-marriage-equality/
✓ How two legendary lesbians inspired a culinary oasis in the California desert - https://tinyurl.com/5n7wf4kp - Alice B. Toklas and Gertrude Stein served as inspiration for Alice B., a new venture by restaurateurs Mary Sue Milliken and Susan Feniger.
✓ Beastie Boys paid for trans woman’s gender-affirming surgery - https://tinyurl.com/97p66d84 - She kickstarted their career. They helped her start a new life.
✓ Dawn Staley just won another title — and still had time to stand up for trans athletes - https://tinyurl.com/2w56nun6 - South Carolina’s Dawn Staley took her place among other legends of women’s sports who support trans inclusion in women’s sports.

And now for the BAD news:

✓ Trans folks are peeing in bottles & avoiding water to dodge harassment under Florida’s bathroom law - https://tinyurl.com/43xw8r3a - Residents have taken it upon themselves to police restrooms, traumatizing trans folks and often incorrectly enforcing the law.
✓ Vatican blasts gender-affirming surgery, surrogacy and gender theory as violations of human dignity - https://tinyurl.com/y8t5prxf - The Vatican’s doctrine office issued “Infinite Dignity,” a 20-page declaration that has been in the works for five years. After substantial revision in recent months, it was approved March 25 by Pope Francis, who ordered its publication.

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
100th ANNIVERSARY MARCH

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.

When I last wrote, I shared the latest news on the Equal Rights Amendment would be with Senator Kirsten Gillibrand-D New York. She has placed into the Senate bills – S J Res 39 calling for the Archivist to publish the ERA. On March 3, she spoke at a luncheon for the need for the ERA because of its ability to protect reproduction rights.
So now in April, we read the Equal Means Equal group held a gathering in the city of West Hollywood. They invited the Mayor John Erikson and their Women’s Advisory Board to launch a new initiative—“Make the Call, Joe!” Call the US Archivist and tell her to publish the ERA. Everybody benefits when we put equality first. Let’s make the Equal Rights Amendment a reality and no longer send it to voicemail.

The Archivist is Collen Joy Shogan and she took office on May 17, 2023. She succeeds Mr. Ferrerio upon his retirement in 2022. Now we know that Article V of the Constitution states an amendment becomes valid upon ratification of the 38th state. But here is where things become unclear. The archivist merely confirms the completion of the constitutionally mandated ratification process but does not necessarily render the amendment valid.

Congress is the key to having the ERA submitted as a Constitutional amendment. As I have been researching the process, it is not straightforward or clear. Research has shown different paths to find ratification for each Constitutional Amendment. Not that I like what I am reading, but I will continue my findings and be back.

**SIGN4ERA** – May I encourage you AGAIN to take the time RIGHT NOW to sign onto this link. [http://www.sign4ERA.org](http://www.sign4ERA.org) When you visit this site, there is much information given to you from the history to the current work and why it is so important to all of us.

I just received my correspondence from this group as they share the urgency of telling all our families, neighbors, coworkers to sign on. The signature numbers are still rising to over 91,000 but we need more! Lots more.

Please keep in touch with your Senators using the NFBPWC “One Click.”

Lastly, may I introduce you to the Alice Paul Institute, Mt. Laurel, New Jersey. A favorite place of mine and yes, we are taking a field trip there during our Biennial Conference. You don’t want to miss this opportunity of a lifetime.

But they put out a publication that I find to be very important as I cover the ERA. They track so many happenings across the US and share just like I do for you. In fact, I used some of their findings by sharing with you.

They also keep tabs on who is sponsoring what bill that pertains to the ERA in the House and Senate and who has signed on to support it. It will give you a quick glance of your Congressperson or Senators stand on our ERA.

But right now they have a section that you can click on that is called—“What Does the ERA Mean to YOU?” Here you have the opportunity to share your thoughts and provide a photo. Just wanted you to know about it. [https://www.alicepaul.org>programs](https://www.alicepaul.org>programs)

Take an early visit to the Alice Paul Institute. I know you will enjoy it!
Bylaws & Resolutions Report

By: Trudy Waldroop, Bylaws & Resolutions Chair, NFBPWC 2022-2024 (Email: ILoveBPW@yahoo.com) 
Bylaws@NFBPWC.org

Reminder:

<table>
<thead>
<tr>
<th>Deadline: May 20, 2024</th>
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<tr>
<td>Submit proposed changes to the Bylaws Chair (see below)</td>
</tr>
<tr>
<td>May 20, 2024: Submit proposed amendments to the Policy and Procedures Manual</td>
</tr>
<tr>
<td>Send to the Bylaws Chair Trudy Waldroop at (<a href="mailto:ILoveBPW@yahoo.com">ILoveBPW@yahoo.com</a>)</td>
</tr>
</tbody>
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From the Desk of the Secretary

By: Sondra Nunez, NFBPWC Secretary 2022-2024

Hello fellow NFBPW sisters!

As the end quarter of the 2022-2024 term approaches, I sometimes feel overwhelmed and frustrated because there is so much I want to do, and don’t know how to make the time to do it. When these feelings wash over me, I turn to one of my favorite poems, as it reminds me that ups and downs and twists and turns are a natural part of the journey of life. If you are feeling lost or unsure, may these words bring you hope.

Don’t Quit by Edgar Guest

When things go wrong, as they sometimes will,
when the road you're trudging seems all uphill,
when the funds are low and the debts are high,
and you want to smile but you have to sigh,
when care is pressing you down a bit
rest if you must, but don't you quit.

Life is queer with its twists and turns.
As everyone of us sometimes learns.
And many a fellow turns about when he might have won had he stuck it out.
Don't give up though the pace seems slow - you may succeed with another blow.
Often the goal is nearer than it seems to a faint and faltering man;

Often the struggler has given up when he might have captured the victor's cup;
and he learned too late when the night came down,
how close he was to the golden crown.

Success is failure turned inside out - the silver tint of the clouds of doubt,
and when you never can tell how close you are,
it may be near when it seems afar;
so stick to the fight when you're hardest hit - it's when things seem worst, you must not quit.
NFBPWC Young BPW

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

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

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

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

**Time Zones:** 4PM PDT, 5PM MDT, 6PM CDT, 7PM EDT

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

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

**Share With Us!**

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

**What is Young BPW?**

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

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

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

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

- [Instagram](https://www.instagram.com/YoungBPWUSA)
- [Facebook](https://www.facebook.com/groups/YoungBPWUSA)

Immediate Past President Report

By: Sandra Thompson, NFBPWC’s Immediate Past President

As we approach our Biennial Conference, I would like to encourage all of you to consider running for an office or volunteering to serve as a committee chair or on a committee. It is a wonderful way to serve our organization, but the personal rewards are even more rewarding.

I am going to share a little story that I like to help encourage you to serve.

**LESSONS OF THE GEESE**

In the fall, when you see geese heading south for the winter, flying along in the “V” formation, you might be interested in knowing what science has discovered about why they fly that way.
It has been learned that as each bird flaps his wings it creates uplift to the bird immediately following.

By flying in a “V” formation, the whole flock adds at least 71% greater flying range than if each bird flew on its own.

Quite similar to people who are part of a team and share a common direction get where they are going quicker and easier because they are traveling on the trust of one another and lift one another along the way.

Whenever a goose falls out of formation it suddenly feels the drag and resistance of trying to go through it alone and quickly gets back into formation to take advantage of the power of the flock.

If we have as much sense a goose, we will stay in formation and share information with those who are headed in the same way that we are going.

When the lead goose gets tired, he rotates back in the formation and another goose takes over.

It pays to share leadership and take turns doing hard jobs.

The geese honk from behind to encourage those up front to keep up their speed. Words of support and inspiration help energize those on the front line helping them to keep pace in spite of the day-to-day pressures and fatigue.

It is important that our honk is encouraging otherwise it’s just a well.. just honking.

Finally when a goose gets sick or is wounded and falls out, two geese fall out of the formation and follow the injured one down to help and protect him until he is either able to fly or until he is dead.

Then they launch out with another formation to catch up with their group. When one of us is down, it’s up to the others to stand by us in our time of trouble.

If we have the sense of a goose, we’ll stand by each other when things get rough. We will stay in formation with those headed where we want to go.

The next time you see a formation of geese remember their message… That it is Indeed a Reward, a Challenge, and a Privilege to be a contributing member of a team!

Author unknown
Lifelong, Leadership & Learning Report

THREE LIFELONG LEADERSHIP & LEARNING WEBINARS
FREE ~ Open to All Registration Open!
Via Zoom: April 23, May 28, June 25 7:00 PM to 8:00 PM Eastern Time (register for each event)
Presented by Kathy Kelly, NFBPWC Vice President and Nancy Werner, NFBPWC Facilitator

These facilitator-led education and training webinars build relevant personal and professional leadership skills to keep you current in the workplace, community, and the world. Funded and sponsored by BPW/MD, these courses are updated versions of the Individual Development Program (IDP) that was offered to BPW members years ago. NFBPWC's Lifelong Leadership & Learning (L3) Committee has worked hard to bring us these current modules.

Tuesday, April 23: Business Etiquette – Representing Yourself and Your Organization Well - Provides guidelines and protocols used in business settings that include verbal and written communication, meetings and exhibiting a professional image. (Recording available upon request.)

Tuesday, May 28: Setting Goals for Personal and Professional Success - No matter what your age or stage in your career, learn how to establish and create strategies to develop and break down a goal into executable steps. Register at: https://nfbpwc.wildapricot.org/event-5708529

Tuesday, June 25: Being an Effective Negotiator - Learn how to negotiate in every human interaction including dealing with difficult situations and people. Negotiation theory, elements, techniques, and practice scenarios. Negotiate your position, your salary, and your future with confidence. Register at: https://nfbpwc.wildapricot.org/event-5708553

Environment & Sustainable Development Committee

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

Simple Acts: Lawn Culture vs Lawn Futures

May is upon us and as the sound of lawn mowers echoes throughout the land (my neighbor starting mowing in early March), I wonder where the American obsession with the perfect lawn originated.

A bit of lawn history: From the Middle English word laude, the concept of the lawn originated in Europe, grasslands surrounding castles that were kept free of trees providing clear vision for guards. These meadows were referred to as the village commons where villagers could graze their cattle and sheep, keeping the grass “mowed” and fertilized. In the 16th Century, these meadows evolved into lawns, cultivated in France and England by the rich to display their wealth. An important note, these lawns were often planted with chamomile and thyme rather than grass, a great alternative to modern grass. In England in the 17th Century, short trimmed grass lawns emerged as the symbol for rich landowners who could afford human labor to scythe and weed the grass.

The American obsession with lawns didn’t exist until the late 18th century. Before then, front yards were a mix of flowers, vegetables, herbs, and chickens pecking at insects. Suburbs began to grow after the Civil War bringing with them the lush, sprawling green lawn which became a mark of prosperity, the American Dream, and the trend of replicating grassy pastoralism of the Romantic era of landscape paintings.
The first human-pushed lawn mower, the spiral-bladed mower, was designed in 1870. By 1938, Toro had created a power mower that every American household could afford and would fit into a household garage, and most importantly, safe enough for teenagers to operate. Now 54 million Americans mow their lawn every weekend spending about 70 hours per year on lawn care and emitting 5% of our total air pollution by burning 800 million gallons of gas. Manicured turf grass lawns consume 3 trillion gallons of water a year. Approximately 20% of treated drinking water is used for outdoor lawns and landscaping. Over 80% of Americans have lawns, covering 50 million acres of land. Running a gas-powered lawn mower for 1 hour produces 11 times more emissions than the average new car in the same amount of time.

The Lawn Future.

It’s not necessary to remove every square inch of your lawn. Lawns are nice. However, think about spaces that you can replace lawn in your yard with ground covers or perennials or shrubs or with pollinator friendly flower gardens.

Implement No Mow Spring or May. Hold off mowing for as long as you can. Mowing less equals less emissions which will decrease your carbon footprint while providing habitat for pollinators. When you do mow, set your mower at the highest setting leaving your lawn at 3-4 inches in height. You will use less water on your lawn and find that you need to mow less often. I have experimented with this method the past 2 years and I have been amazed by how well this method works.

Replace your gas-powered mower with a battery charged lawn mower. Thanks to my daughter’s suggestion, I have used a battery powered mower the last 2 years. These are very efficient, easy to use and little maintenance tools.

Water deeply, only once per week, encouraging deeper more drought tolerant roots. Use soaker or drip hoses which will deliver water to the root zone and prevent loss of water due to evaporation. Where available, use rain barrels to collect water from downspouts rather than sending rainwater into drains and sewers.

Do not use chemical fertilizers. Not only are these pesticides killing our pollinators and polluting our waterways all the way to oceans, but chemical fertilizers cause grass lawns to burn in the heat thus needing watering more frequently. By leaving the leaves in the Fall, as they decompose you have provided natural fertilizer-carbon, nitrogen and phosphorus- to your soil. An additional light sprinkling of compost on your lawn in the Spring is all that is needed. Plus, decomposed leaves add a layer of mulch to your grass, less weeds and lawns don’t dry out in the windy Spring weather.

Las Vegas region offers us an inspiring approach. Through voluntary action, education, pricing and enforcement, 170 million square feet of “non-functioning turf” has been removed from front yards, resorts, highway medians and golf courses. This action has resulted in a 30% reduction in water consumption even though there has been an increase in population by half-million people.
Bring Back the Pollinators

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

We all know that bugs are disappearing at an astounding rate. We can all do something to help no matter how small your yard, even if it’s just a deck or balcony. In that little “piece of Earth that you can influence” (Douglas Tallamy), you can create a microhabitat with small features including a rock, water source, leafy area. This will provide bugs with shelter, food, water, and the ability to reproduce. Hang up that rake and put away that leaf blower! Leaving dead leaves, stems, brush piles (sticks in a flowerpot), you are providing not only nutrition for your soil, but also habitat for tiny insects.

Don’t clean up the stems of perennial plants because seed heads provide feed for goldfinches and the stems provide shelter for overwintering insects and habitat for stem-nesting bees. Plants will grow around them in the spring and many solitary native bees will nest in these stems year-round. Notice as the weather warms that some stems have their ends blocked with mud or leaves or pebbles, possibly resin indicating that there is a nest inside. Natural materials such as stems are a much healthier option than bee blocks and bee hotels.

Creating habitat for Stem-Nesting bees is as easy as leaving dead flower stalks intact over the winter months. When Spring arrives, cut back the dead flower stalks at varying heights from 8-24 inches and leaving the dead stubble to decompose naturally on the ground. Female bees emerge and start nests in newly cut stems or stems laying on the ground. As summer progresses, the new plant growth hides the dead flower stalk in which bee larvae are developing. These native bees emerge in later summer months and repeat this cycle again.

Stem-nesting bees frequently use Hyssop (Agastache), Echinacea, Sunflowers, Blazing Star (Liatris), Bee Balm (Monarda), Goldenrods (Solidago) Asters, Raspberries and other bramble bushes, Sumac (Rhus), and Elderberry. Bringing Back Pollinators is as easy as not tidying up your yard and garden so much.
Health Committee Report

Keri Hess Laursen, NFBPWC Health Committee Chair, Downtown Sacramento Member Health@NFBPWC.org

Congratulations to the Health Committee and Virtual member, Dr. Karla Kurrelmeyer, for another successful Heart of a Woman conference in partnership with Houston Methodist Hospital. Additional gratitude to PR Chair, Suzette Cotto, for supporting NFBPWC and attending in person. We are grateful our BPW community and connections that help to make us stronger together.

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

Please email Keri at: health@nfbpwc.org to inquire about serving as co-chair or to get on the Health Committee listserv.
Rapid Response Committee Report

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

Issues that will need your attention and need to be addressed. – Focus on Voting Rights

As Rapid Response chair, it is my job to keep my ear to the ground and eyes to the screen or otherwise on issues that I feel should not only be an issue for us personally but also for your locals to discuss or have a special educational presentation on.

Last month I mentioned three big issues that will be big political footballs this year to keep your eye out for. This month, I’d like to focus on voting rights and why they matter for ALL of us.

Voting as we all know is our fundamental civil right. However, there are some states and some communities that don’t really think so. Because of this, organizations like the ACLU have helped with lawsuits that have taken governments to court.

Here is a Michigan situation related to redistricting and drawing maps:

A three-judge federal court panel agreed on new boundaries to be drawn by the Michigan Independent Citizens Redistricting Commission (MICRC) for some state House seats. In December, a federal court determined that the redrawn map affected the black voting power that is strong within the city of Detroit (which is 77% African American). Thus MICRC was ordered to literally go back to the “drawing board.”

Source: https://tinyurl.com/yr55fafc

Nationally, at the capital, the Freedom to Vote Act (S.1) and the John R. Lewis Voting Rights Advancement Act (S.4) are in a holding pattern. If passed, these bills would protect voting rights, stop voter suppression and gerrymandering, reform our campaign finance system, and safeguard our election security from a federal level. The Senate has voted a few times to move these bills forward but have been blocked by the minority party.

The League of Women Voters has more information on Voting Rights at the National Level here:

Support the Expansion of Voting Rights - https://tinyurl.com/56azjcfd
Tell Democrats and Republicans to Work Together on Voting Rights - https://tinyurl.com/ye2xe8fv
Urge Your Members of Congress to Support the John R. Lewis Voting Rights Advancement Act - https://tinyurl.com/mshh2sbr

So, what can you do to make sure you have voting rights in your state while supporting others?

1. Get involved and sit in on meetings or webinars as time allows.
2. Volunteer for organizations that fight for voting rights.
3. Write to your representative and senator (state and nationally)
4. Write a letter to the editor.
5. Post and share any information you come across on your social media platforms.
6. Host presentations and webinars in your local/affiliate BPW clubs.

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 or you feel have not been addressed in this article. In future articles, I’ll be focusing on each of these (and any others suggested by you) for a better understanding and education of the issues.
Entrepreneur and Small Business Committee Report

By: Marsha Riibner-Cady – Chair, and Barbara Bozeman – Vice Chair

From NFBPWC Entrepreneur and Small Business Committee
(Marsha Riibner-Cady – Chair / Barbara Bozeman Vice-Chair)

Join us on May 8th, as ESB welcomes Marcy Stahl for:
Claim Your Genius: Build Your Business on Your Superpowers to Generate More Impact, Income and Success!

Would you buy skin care with NO label? Of course not!

So don’t ask your clients to buy “unlabeled” services or products from you either.

It’d be wonderful if your work came out of you with a clear inviting description, of who & how it helps and how often to use it.

But you and your work DON’T come with a prefilled label.

Instead, *you* have to create that description.

The first step in sorting this out is to get really clear on your unique business superpowers, aka your kind of genius.

REGISTER FOR THIS EVENT ON THE NFBPWC WEBSITE:
https://nfbpwc.org/event-5266590
CLAIM YOUR GENIUS

Entrepreneurs tend to LOVE helping clients and feel UNCERTAIN or INEPT in their marketing and sales.

One important way to simplify AND uplevel your marketing and sales – know your business superpowers and build your business on them.

In this interactive 60-75-min workshop, audience members will learn more about how their business superpowers:

- Magnetically attract your ideal Client
- Create your unique message
- Are the foundation for unique-to-you coaching programs that stand out
- Create powerful results for your clients, so you confidently charge what you’re worth.

Through facilitated exercises, discussion, and short videos, participants will see how celebrities do this. And they’ll self-assess where they are on the scale of “so-so” to “superpower” marketing.

About Marcy

Business Coach for Mid-Career Women

Marcy started in tech; co-founded a government contracting firm that earned over $1M annually; and became a business coach in 2007.

Her passion is helping women entrepreneurs share their biggest boldest self with the world. Her superpowers include seeing what’s unique about each person she works with and an amazing facility with words.

Client results include:
- Tripling their income
- Raising their rates with clarity on their value-added
- Building the business they WANT to run vs. the one they started with
- Feeling more clear, confident and at peace.

Book Marcy to Speak for Your Audience

marcy@marcystahl.com  703.628.5465  www.marcystahl.com
Our April program was just amazing.

During this 1 hour program on April 10th, we worked together to come up with concise and engaging commentaries for our businesses.

We embraced the Patrick Dang Formula as we worked through a few writing sessions.

“I help “X”, achieve “Y”, while doing “Z”

\[
X = \text{audience} \quad / \quad Y = \text{value} \quad / \quad Z = \text{How}
\]

ESB:

We help NFBPWC members improve their business and professional experiences by providing quality relevant programming in a monthly online format.

Denise:

I make it easy for you to connect to your next adventure and become versed in unique Pennsylvanian experiences.

Muskan:

I help clients create lifetime memories for any occasion, big or small, with beautiful personalize gifts.

Josephine:

I support clients to achieve mental stability and functioning through therapy and medication management.

Laurie:

I entertain audiences with my music and make them happy while having fun engaging with something for everyone.

Marsha:

I help you learn to save lives by learning CPR and First Aid at my hands-on classes.

Twila:

I help families achieve peace of mind while pre-planning their burial needs.
Well done everyone who invested this hour with us!

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 Marketplace - https://www.facebook.com/groups/nfbpwcmarketplace/

Marsha Ribner-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.

Public Relations Committee Report

By: Suzette Cotto, NFBPWC Public Relations Chair

Engage with NFBPWC on Social Media

https://www.youtube.com/channel/UC21_cilxLyvbu1dbBOsV9Tg
International Relations Chair Report

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

International Congress is coming in November. See the following message from International President Dr. Catherine Bosshart

It gives me immense pleasure to invite you, delegates, leaders and members, to attend the XXXI BPW International Congress to be held from 17 to 21 November 2024 at St. Kitts Marriott Resort and The Royal Beach Casino. We hope to bring together all delegates and members of Affiliate Federations and Clubs, and all Individual Members from across the world to this global assembly to align with the theme of this triennium – New Actions Through Cooperation. This exceptional gathering promises to strengthen bonds between leaders in business, government and civil society to accelerate progress for all women and their families worldwide.

Today we kicked things off with the Call to Congress. Read the invitation to the Congress carefully, it contains very important information that you will need for your active participation. In 8 months, we will meet in St. Kitts. Surf our congress website, visit the hotels virtually, read the notes on travel preparations and let your enthusiasm carry you away.

Our International Congress is our Triennial Assembly of Delegates. We will have to deal with the business of our international federation and discuss and decide on important issues for the future in order to send our federation on its journey into the next triennium. But we will also have time to get to know each other and make friends across all borders. And we will get to know a small island paradise in the Caribbean that welcomes us with great hospitality.

Be our guest and congress participant and discover our association up close and in all its diversity. We wish you a warm welcome!

Dr. Catherine Bosshart
BPW President 2021-2024

To get more information please visit the website at https://stkittscongress.bpw-international.org/
BPW International News

By: Dr. Catherine Bosshart, BPW International President (2021-2024)
(Source: April 1, 2024 Email)

Dear BPW Presidents
Dear Members

Our first newsletter of the year 2024 is only now being published - our small team has been overwhelmed with work and has had to put the Newsletter on the back burner. We are now pleased to inform you with a Special Edition about what has been going on at BPW International.

Today, in this Special Edition of WITH Women’s Entrepreneurship & Trade, we are highlighting our new Memorandum of Understanding MoU with UN Women, which will be a milestone in our future work. This partnership agreement focuses on promoting the economic participation of women. To be specific, we want to become the first international women’s organization with a global network of start-up centers for female entrepreneurship, managed by our local clubs.

Be inspired by these plans and join us as our advocacy program evolves in concrete terms.

With all my best wishes and the knowledge that we can achieve a lot for the advancement and empowerment of Women.

WITH Women’s Entrepreneurship & Trade

A key factor for women's economic independence and prosperity is access to finance. We are aware that women face difficulties in accessing finance for growing their businesses.

I am pleased to announce that BPW International has just signed a GLOBAL partnership agreement, the Memorandum of Understanding MoU with UN Women for the coming years. Global means that wherever we have clubs, we will be a partner and key player in working with UN Women on the ground. The content of the partnership agreement relates to WITH Women’s Entrepreneurship & Trade.
This partnership agreement focuses on the promotion of women's economic empowerment and is in line with Sustainable Development Goal SDG #5: Achieve gender equality and empower all women and girls.

Specifically, we want to establish the first network of business incubators and start-up centers with a gender-specific dimension. We will thus be the first international women's organisation with a global network of start-up centers for female entrepreneurs, each managed by our clubs.

**Business Incubators and Start-up Centers**

In the first six months, a train-the-trainer program based on the GIZ (German Society for International Cooperation) program will be implemented to train women entrepreneurs, members of BPW, to become professional coaches (with certification). They will then work with the women on site and support them with the topics they need, be it accounting, marketing, language, or dealing with banks and other investors.

**Donors**

To achieve this, the partnership agreement proposes to leverage partnerships with multiple donors to set up specific support solutions, including coaching and mentoring programs, with a focus on improving the trading capacity of women-owned SMEs.
In concrete terms, this means that in a first phase with investors, we are targeting an initial fundraising of USD 3.3 to 4.9 million to support the establishment and development of women's business centers in strategic locations around the world where UN Women and BPW Federations or Clubs are present.

In order to strengthen this fundraising campaign, BPW International will now also negotiate directly with the UN Women headquarters in New York for GLOBAL funds with large institutions such as the World Bank. We are thinking of framework agreements worth several million US$ to strengthen this strategy and to be able to make a financial contribution to projects via BPW International for BPW Federations or Clubs that do not have sufficient funds for their programs.

If a BPW Federation or a Club is interested in a program to establish a business incubator for women entrepreneurs, it can contact UN Women's regional and national offices through this Memorandum of Understanding. The partnership with UN Women facilitates collaboration with other UN agencies or
international donors to set up a program. BPW Clubs will also not have to wait for calls for proposals or go through a selection process.

**How to proceed**

For now, we have agreed to launch a **pilot program** across West and Central Africa.

At the moment, three pilot programs for the establishment of business incubators in the region have been launched: one was proposed by UN Women in Sierra Leone in cooperation with our club in **Freetown**, other projects in **Niamey** in Niger and in **Kinshasa**, RD Congo. More projects are on the agenda (currently over 16) for other countries in the region where there is a UN Women office.

**Women Entrepreneurship Expo 2024**

Another important goal is to contribute to the organization of the Women Entrepreneurship Expo. This is a program launched and financed by UN Women, for which the women's business centers form the basis.

The Memorandum of Understanding also provides for the Expo 2024 to be held in Africa, and for women entrepreneurs in trade to be the focus of the Expo. BPW International will thus become one of UN Women's most important partners in the organization of the Expo, alongside ITC, ILO, and UNDP.

Expo 2024 will therefore seek to leverage the results, achievements and impact of the new start-up centers and women-specific programs to accelerate women entrepreneurs' access to trade, with a particular focus on the African Free Trade Area (AfCFTA): a great opportunity to promote women's trade.

The organisation of the Women Entrepreneurship Expo 2024 will build on the experience of the three previous editions, which each time brought together over 50 countries on multilingual platforms and mobilized...
hundreds of women entrepreneurs. Each year, there are more than 100 stands of women entrepreneurs, attracting several thousand visits over three days, more than 300 face-to-face meetings and networking events and hundreds of networking requests.

With this partnership agreement, all BPW Clubs and Federations become key players in the Women Entrepreneurship Expo.


Conclusion

Finally, I would like to remind you that this partnership agreement with UN Women relating to WITH Women’s Entrepreneurship & Trade applies to all BPW Federations and Clubs worldwide as of today.

You can download the Memorandum of Understanding MoU with UN Women here, and we will set up a team to coordinate this new dynamic.

If you have a question about this project and require further information, please contact me.
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)
- Phoenix
- Scottsdale
- West Valley
- Wickenburg

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

For more information about this club, go to: https://www.nfbpwc.org/California or https://bpwcal.org/
PATH TO SUCCESS: TEAMWORK, COOPERATION, PARTNERSHIP, INSPIRATION

NFBPWC Colorado Federation

Executive Committee 2023-2025:

Evie Hudak  President
Linda Sue Shirkey  1st Vice President
Angie Layton  2nd Vice President
Sharon Simmons  Secretary
Cynthia Wieme  Treasurer

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

By: Evie Hudak, BPW Colorado – President

Plans for our Annual Convention

The BPW Colorado Board of Directors met on Monday, April 15, 2024, and selected Saturday, June 15, 2024, for our Annual Convention. The Business Meeting will take place in the morning, 9 a.m. to noon, via Zoom. It will include a special training for using our new website, as well as a presentation on Artificial Intelligence presented by Emily Moore, our new IT Committee chair. In the afternoon, 3-6 p.m., we will hold a social event in person, at which we will install the new officers, hear from various notable BPW and community members, and enjoy the opportunity to network with one another. Registration information is on our website. All BPW members are welcome to attend.

One of the key activities at the Business Meeting of Annual Convention is the election of officers. The Evie Hudak, our current president, is in the second year of a two-year term, so only the other four officer positions are up for election this year. The Nominations Committee is excited to report that all current officers are willing to serve for another year (but please note that all of them will be term-limited in their positions after this year). We will also be looking for volunteers to serve as committee chairs.

(Pictured Left) Kathryn Wallace, immediate past president, installing the 2023 officers – Cynthia Wieme, Angie Layton, Linda Sue Shirkey, and Evie Hudak (Sharon Simmons was not present).

Advocacy on State Legislation

BPW Colorado’s Legislative Bills Subcommittee has worked throughout the current legislative session considering bills that are going through the Legislature and working with the Colorado Women’s Lobby to advocate on key bills. So far, BPW has taken positions on 99 bills! Here is a summary:

- Under Economic Equity & Justice – 38 bills, addressing issues such as affordable and accessible housing, adult education, incentives for job training, expanded employment opportunities, equal pay, increased access to child care, and tax credits for careworkers.
• **Under Health Equity & Justice** – 13 bills, addressing issues such as providing free menstrual products for students, transparency in health care coverage, improving perinatal health outcomes, increasing the affordability of drugs, and preventing the requirement to provide information on abortion pill reversal.

• **Under Human Rights** – 45 bills, addressing issues such as gun safety, enforcement of human trafficking laws, reducing workplace discrimination, protection of victims of sexual abuse and domestic violence, and a variety of environmental protections including expansion of recycling programs and improving air and water quality.

Our focus bill of the year – House Bill 24-1164, **Free Menstrual Products to Students** – has stalled in the Legislature, despite its relatively small cost, because the state does not have any new money to spend. The good news is that the bill will likely be amended to at least continue the current grant program, which is funding grants for period products at some schools right now.

NFBPWC Colorado Federation has 4 affiliate chapters:
- BPW Boulder
- BPW Northwest Metro
- BPW Denver
- BPW Colorado Virtual

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**The Power of BPW**

By Teressa Gehrke, President of BPW Denver/Virtual Chapter

Since joining in May 2022, I’ve been astounded by how great the reach is of this organization. Not only because the leadership empowered me to be a keynote speaker at last year’s United Nations Commission on the Status of Women, but because the women are tightly woven together, and friendships are harnessed and nurtured within the boundaries of the organization. Yet, it is the power of the BPW sisterhood that continues to thrive and wow me.

For instance, new member Vera Sebulsky joined in the summer of 2023, and I quickly found common interests with her, and a friendship has bloomed into one where we can laugh and get to know one another on a personal level, but it’s also a professional relationship as well, as she has invited me to be a guest lecturer with her employer, the University of Colorado-Boulder. I’ll be teaching a course on Technical Writing to graduate students in the Mechanical Engineering department on April 11th. In another case, it’s delighting in fellowship at Maggiano’s after the daylong BPW Colorado Midyear Convention event and being asked to be a guest presenter at the Colorado PTA by BPW Colorado President, Evie Hudak on April 13.

And I’m sure there are many other instances of similar camaraderie that lead to greater business and professional development throughout. I just want to reiterate the power of this organization and extend a heartfelt thank you to the many incredible women whom I’ve met and to the many amazing women who I will meet in the future. Thank you!
NFBPWC Michigan Federation

Executive Committee 2023:

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

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

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

By: Shirley Zeller, President, NFBPWC Michigan Federation and Chair of the Cancer Board of Overseers of the Michigan BPW

Spring has finally arrived. The trees are budding and fruit trees are flowering here in Michigan. That’s a sure sign.

We are excited that the BPW/Michigan annual convention will be held in Mackinaw City, MI on May 4 and 5. We are especially excited that Kathy Kelly, Vice President-Membership, will be joining with us for the weekend.

On Friday, a free day, many of the members are ferrying to Mackinac Island for the day. We’re all hoping for good weather that day.

During the meeting we will be having a meeting of the Michigan Affiliates of NFBPWC to take up some business of the group. Of course, we will be acting on the normal annual items – election/installation of officers, budget, awards, legislative/advocacy platform, where to meet in 2025, and reports of officers and committees.

Friday evening will be a party – food and socializing – and getting to meet Kathy. Anyone can come join us.

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/nfbpwcnyca/

Connect on LinkedIn at: https://www.linkedin.com/groups/12479683/
NFBPWC North Carolina

Executive Committee for 2024:

Marsha Riibner-Cady  President and Magazine Contributor  nfbwnc@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

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

At our April 18, 2024, meeting we continued to review our NC and national bylaws. We also had the opportunity to catch up with our members, several of which are having birthdays in May!

Happy birthday to:
   Alice Gallop West
   Elaine McKeown
   Mary Lou Babinski
   Varnell Kinnin

News around the state of NC and beyond…

Alice attended the local POW WOW in Manteo, NC. (Pictured Right) We learned that her Native American name is Soaring Dove. What a great name for Alice!

Angel has a new book out! Please see the information later in this article for details. Congratulations!

Lea-Ann and Varnell submitted articles this month! Thank you both for your contributions.

Jo has accepted a position in Pennsylvania that will start in July. Her daughter is finalizing her college selection! Congratulations!

Barbara is still camping in her driveway, but the end is in sight!

Another member has had some medical issues and we wish her a continued and speedy recovery.

Marsha is on her way to her son Mitchell’s Wedding. The dress Marsha will be wearing was altered by a lady who lives in a “clothing optional” neighborhood. No “sightings” were made during the transportation of the dress.
We are 5 strong attending the general assembly in PA. That is ½ of our members. NC challenges all state clubs to send ½ or more of their members to PA!

All are invited to attend any of our meetings on the third Thursday of the month at 8 pm Eastern by registering online at www.nfbpwc.org or contact Marsha at 252-423-0819 (text is ok) or nfbpwcnc@gmail.com

Our next meeting will be on May 16, 2024, at 8 pm Eastern. The program will be: “Meet the Executive Committee of NFBPWC.” This will be a partial replay of the Virtual meeting in April. In case you didn’t get a chance to attend, here is your 2nd chance. Please register on the website.

North Carolina member, Lea-Ann W. Berst and California member, Ashley Maria, have teamed up again for a new film called, Super Human Anxiety! Ashley wrote this film to reframe anxiety as a super power. Meaning, if we learn to understand it, to control it, then anxiety CAN be a powerful part of ourselves.

Super Human Anxiety is scheduled for release in mid-May in time for Mental Health Awareness Month. The story highlights the importance of self-care & providing support to those silently struggling.

MOVIE LOGLINE
Super Human Anxiety is an 8-minute short film about a teenage girl who thinks she’s hiding her strong emotions well. But, when her elevator breaks down, fate forces her to out her secret.

A SHORT FILM MADE FOR A BIG IMPACT
Lea-Ann (Producer) and Ashley (Writer & Director) came together with their colleagues during the 2023 SAG strike (with SAG permission) to make this short film. Their aim: to provide a professionally produced “cinema therapy tool” for a specific mental health-focused audience. It’s the norm for therapists to refer to an existing Hollywood movie when facilitating a productive cinema therapy session…but it’s not the norm to make a movie just for that purpose. It is Lea-Ann & Ashley’s hope to make what they’re doing the norm.

WHY IS THIS FILM IMPORTANT?

<table>
<thead>
<tr>
<th>The script is expert approved.</th>
<th>It’s focused exclusively on teens managing anxiety.</th>
<th>It’s a cinema therapy tool AND offered for FREE.</th>
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</thead>
<tbody>
<tr>
<td>Beginning with a table-read of the script with a mental health provider &amp; parents of teens with anxiety and ending with national test screenings in front of teens &amp; a broad spectrum of health care providers, Super</td>
<td>Teenagers (try to) hide their anxiety and not talk about what it’s like to manage it day to day. Super Human Anxiety offers teens a way to have conversations with</td>
<td>Super Human Anxiety is offered to mental health organizations and advocates as well as healthcare providers at no cost. With the help of Impact Partners, the film also comes with educational resources.</td>
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REQUEST FOR INTERVIEWS
“Ashley and I are looking to build up buzz around the film for the May launch. If any of our BPW sisters work for a mental health-focused podcast, blog, or any form of media outlet, please reach out to us to interview Ashley!” Lea-Ann

You can contact Lea-Ann at: info@Ashley-Maria.com and learn more about the film here: www.SuperHumanAnxiety.com.
**Human Anxiety** was developed with cinema therapy in mind. those around them about what they’re going through. these groups can use in facilitating conversations.

Does their latest film fit into any of your upcoming stories for Mental Health Awareness month? Please let Lea-Ann know if you would like more information!

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**Women and Retirement**

By: Varnell Kinnin, NFBPWC NC Member

Whew! I have worked more than forty years and now it’s time to retire. Or is it? I know we can’t work forever, but what do you do now that everything aches or creak? Well, I am at the crossroads in my life. I love the job I have now. I am a retired engineer from CenturyLink Telephone company. When I left that job, I was not old enough to draw social security. So, I took my Master’s degree in Education and went to work at Edgecombe Community College. I teach part-time. It is not hard work. I love it. The problem is my husband has retired. He is tired of working. He enjoys sitting at the house or taking a road trip every now and then. He loves working in the yard. But that’s him. I decided to talk with other women my age and older just to get their perspective.

I talked to Odessa, a beautician. She has been doing hair for years. She is 76 and is still doing hair. She said she loves doing hair. Her husband is retired but he does yard work and has a garden. So, she kept doing hair. She sees her friends and other customers weekly, and she is not bored. She is active and happy. Her suggestion was “If I am happy and if that is what I want to do, do it.”

I talked with a younger woman. Gail, who is single, said she can’t wait to retire. She can go visit family and friends. She is ready to retire. I talked with a friend of mine, Brenda. She and her husband are retired. She said she would love a part time job to get out of the house. She said she gets tired of just sitting around the house or running grandchildren back and forth.

Finally, a past coworker, Ethel, said she enjoys her part-time job at the Roses Store. She gets paid and she sees her friends and meet people all day. Her daughter told her she did not need to work. She told her daughter, she likes working, and that when she wants to go on trips, or buy something new, she can. That way she did not have to ask her daughter for money.

So, I have come to the conclusion that I need to suit myself. If I feel like working part-time, do so. I just need to plan my travel time around my days off or schedule time off in my contract. I see it as a personal choice and if it makes you happy, do so. Yes, there are volunteer organizations, but if I am going to volunteer, I may as well work and get paid. (I do volunteer with different groups along with working.)

So, women and retirement, do what makes you happy. There are no do overs. And the good thing is, you can quit when you get ready.

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**Pennsylvania Affiliate Chapter**

**Leadership Team 2023-2024:**

- **Catherine (Cathy) Collins** President
- **Laura Whetstone** Vice-President
- **Nancy Werner** Recording Secretary
- **Denice Robinson** Treasurer
- **Teresa Miller, Esq.** Parliamentarian
- **Lilly Gioia** Legislation/Advocacy
- **Nancy Werner** Immediate Past President and Membership
For more information about this club, go to:  [https://www.nfbpwc.org/Pennsylvania](https://www.nfbpwc.org/Pennsylvania)

Connect on Facebook at: [https://www.facebook.com/groups/671796126783219](https://www.facebook.com/groups/671796126783219)

By:  Cathy Collins, President

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**ATTENTION! ATTENTION! ATTENTION!**

**Register for the 2024 Biennial Conference**

**Conference registration and hotel reservations can now be made on the nfbpwc.org website.**

The PA Affiliate Chapter is excited about hosting the 2024 NFBPWC Biennial Conference (July 18-21, 2024), in King of Prussia, PA, near Philadelphia. The Sheraton Valley Forge Hotel is the Conference hotel and the adjacent Element hotel can also be used for housing. Nancy Werner serves as Conference Chair. We are looking forward to welcoming members to Pennsylvania in July 2024.

Our focus this year is on increasing membership. Since January 2024, we welcomed 8 new members. Our newest member is Nicole Sedon, who became a member of the PA Affiliate Chapter in April 2024. We were happy to meet her at our April 21 meeting.

Since most of our PA Affiliate Chapter members are also members of the BPW/PA Heritage organization we do a great deal of our recruiting at BPW/PA State and local meetings and events across Pennsylvania. We plan to have a vendor table at the BPW/PA State Convention (June 6-9, 2024) where we will promote PA Affiliate Chapter Membership and the NFBPWC Biennial Conference.

**APRIL 21, 2024 Meeting FEATURING SUSAN OSER**

Susan Oser, NFBPWC Advocacy Team LGBTQIA+ Lead and member of Michigan BPW, was the guest speaker at the April 21, 2024, meeting.

Susan did an outstanding job informing members about LGBTQIA+ Issues and Title IX.

Her presentation included a description of Title IX, the pros and cons and the relationship to LGBTQ+ students. Susan provided an informative slide presentation and discussed transgender issues. She asked the Membership if they knew of anyone who had been affected by Title IX in a positive or negative way. We also discussed transwomen in sports. Membership participation was encouraged. The program was both educational and informative.

**MEMBER RECOGNITION AND PARTICIPATION:**

Lilly Gioia, PA Affiliate Chapter Legislation/Advocacy Chair continues to provide members with the latest legislation information. Lilly is a member of the NFBPWC Advocacy Committee and attends monthly Meetings as part of the NFBPWC Advocacy team. She has also been a member of the Period Poverty Committee since its inception. Lilly continues to provide a monthly report on Legislative issues affecting women. Her report is published monthly in the NFBPWC Newsletter and follows my President’s report.

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

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

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 next meeting of the PA Affiliate Chapter has been scheduled for May 19, 2024, at 7:00 pm. via Zoom.**
Some Ideas for Mother’s Day

Somehow Mother’s Day 2024 has a different feel to it since regulating motherhood has become a major national debate in America. The latest Georgetown Institute for Women, Peace & Security (GIWPS) Index done in conjunction with the Peace Research Institute of Oslo (PRIO), uses 13 indicators of women’s inclusion, justice and security. It ranks and scores 177 countries on the Status of Women. In the United States the Index finds the status of women is declining. The U.S. ranks 37th globally in terms of the best countries to be a woman. In 2017 the U.S. ranked 26th. What is driving this decline? Between 2017 and 2023, the U.S. score declined about 2.5 percent, while on average, countries around the world have improved by about 3 percent. One reason is the rising maternal mortality rate, by far the highest levels of maternal mortality among developed countries. Our levels are nearly twice as high as the closest counterpart, Portugal. Additionally, political violence against women or attacks perpetrated against women as part of a political agenda, have significantly increased since 2017, according to the 3/12/24 Ms. Magazine. Taking on leadership roles has become more dangerous as women politicians are the frequent targets of violence and harassment, especially by extremist groups. Women also report higher rates of sexual harassment at 16% compared to 5% for men. Stalking of women is at 13% compared to 9% for men.

Here’s a novel Idea. Instead of flowers or candy, how about Congress passing S.728/H.R.17, the Paycheck Fairness Act? How about EQUAL PAY for MOTHER’S DAY? Or how about Texas Attorney General Ken Paxton abandoning his attack on the Pregnant Workers’ Fairness Act (PWFA)? Passed in 2022 during the pandemic, PWFA provides accommodations for pregnant workers. Paxton’s suit asserts the PWFA is unconstitutional and unenforceable because it was passed with some proxy votes. Agreeing with Paxton’s argument, in February a Lubbock Texas judge, appointed by former president Trump, ruled that Congressional proxy voting doesn’t count toward a quorum.

PA Senator Bob Casey first introduced the PWFA in 2012 and worked for more than a decade to get it passed. “Texas won’t let you have an abortion but also won’t do anything to help you have a safe and healthy pregnancy,” Casey told the PA Capital Star 2/29/24. “This is Republican governance at its finest and downright insulting to women in Texas and beyond who want and need to continue working safely through pregnancy.” Paxton argued in his lawsuit that the cost to respond to complaints under the PWFA would be too burdensome. So – Happy Mother’s Day from Ken Paxton!

Since the Dobbs decision overturning Roe v. Wade, 14 states have denied over 65,000 rape victims abortion care. In the 18 months after Dobbs, there were more than 500,000 reported and unreported rapes in the 14 states outlawing abortion throughout pregnancy, resulting in 65,000 rape-related pregnancies, Ms. Magazine reported 1/26/24. Five states have abortion bans with narrow rape exceptions, but apply stringent gestational limits. They require survivors to report to law enforcement. Only 21 percent do. Of all states, Texas had the highest number of rape-related pregnancies, 26,313, which was 45% of the total rape-related pregnancies in the 14 states evaluated.

CNN reported on 2/13/24 that U.S. maternal syphilis rates have tripled in recent years, raising infection risk for infants. More than 10,000 U.S. women who gave birth in 2022 had syphilis according to a CDC report, about 1 maternal syphilis case for every 357 births. The sharp rise in maternal syphilis cases has coincided with an
alarming spike in congenital syphilis, or cases when a baby becomes infected before birth. In infants, syphilis can be a severe, disabling and sometimes life threatening infection. In 2016 the CDC reported about 3,400 syphilis cases. A 10-fold 2022 increase of babies born with congenital syphilis caused 282 stillbirths and infant deaths. Dr. Irene Stafford, a Texas maternal-fetal medicine physician, told CNN that the surge in congenital syphilis is a “direct result of untested and untreated mothers,” and “rates are skyrocketing.” Clinical standards for testing sexually transmitted infections vary by state; 40 states saw maternal syphilis rates more than double between 2016 and 2022. Last November, the Biden administration announced it had established a federal task force to address the “surging syphilis epidemic.”

Here in Pennsylvania General Assembly Democrats in the Black Maternal Health Caucus, determined to eliminate maternal health care deserts, introduced their MOMNIBUS package. In it are eight bills that implement implicit bias training, provide Medicaid coverage for doula services, require health insurance to cover blood pressure monitors for pregnant and postpartum enrollees, enhance access to mental health services, and provide essential resources to new mothers. Nineteen Pennsylvania counties have hospitals that don’t provide obstetric services and don’t have accredited freestanding birth centers. Thirty-one counties don’t have a Newborn Intensive Care Unit. Pittsburgh Democrat La’Tasha Mayes insisted, “We must address these race-based and gender-based disparities to ensure health care is equitable for all moms.”

CHILD-CARE & a $20 per hour “LIVING WAGE”:

On 4/9/24 Pennsylvania Democrats and union workers rallied in Harrisburg for a $20 per hour ‘living wage’. All of Pennsylvania’s neighboring states have a higher minimum wage, but the Keystone State remains stuck at the federal minimum of $7.25. New legislation would provide for cost-of-living-adjusted increases every five years by tying the wage to the Consumer Price Index, while setting the tipped wage to 70% of the minimum wage. The Pennsylvania House passed legislation by a 103-100 vote in June 2023 which would have gradually raised the state’s minimum wage to $15 an hour over the next three years, according to the PA Capital Star. The legislation did not advance in the GOP-controlled state Senate. PA House Speaker Joanna McClinton said she’d worked minimum wage jobs in the past. Many Pennsylvania women work full-time in childcare, home health, retail and hospitality, work that was called “essential” over the past five years. But the hypocrisy of PA state legislators grabbing an automatic pay raise EVERY DECEMBER, somehow never gets mentioned. Their 2024 salaries now exceed $106,000 annually. A February Keystone Research Center report estimated that 1.34 Million workers would benefit from a proposed minimum wage increase. The report highlights that a higher proportion of rural workers would directly benefit. Five of every six workers (84%) who would benefit from an increase are adults 20 and over, not teenagers. Many have significant work experience. Over half who would benefit are between 20 and 39 years old. It’s been 15 years since the General Assembly raised the minimum wage!

Strengthening the Child Care & Development Block Grant, or CCDBG program, supports more than a million children. When President Joe Biden issued a new rule on March 1st, capping the total amount low-income families have to pay for child care at 7% of their income, that was a Mother’s Day gift. He directed states to use CCDBG funds to pay child-care providers more fairly and on time. On average a family spends nearly $11,000 a year per child, an expense that can strain family budgets and limit employment options for parents. CCDBG sends funds to states to lower the cost of care for families and raise child care provider wages. Child care costs have increased more than 30% since 2019. Inflation drove costs up even as the federal government invested more than $52 billion to help keep child care providers in business during the pandemic. In January PA Senator Bob Casey introduced the Child & Dependent Care Tax Credit Enhancement Act to allow working parents to recoup up to half of childcare costs, whether from day care centers, after-school programs, summer camps, or less formal arrangements, such as nannies, totaling up to $16,000. “We must do everything in our power to put affordable child care within reach for every family, as we did when we expanded tax credits to help families pay for child care in 2021,” Casey said. The Philadelphia Inquirer reported that Casey’s bill would also cover caregivers who provide care to dependents, such as elderly parents or spouses. In Pennsylvania, one in five adults is a caregiver.
WHO NEEDS A DATE WITH THE TAX MAN?

America’s largest companies dodged near $300 BILLION in taxes from 2018 to 2022. Some paid NOTHING in federal taxes. A 2/29/24 HuffPost report by the nonprofit Institute on Taxation & Economic Policy (ITEP), examined corporate income taxes paid by 349 of the country’s largest companies from 2018-2022, the latest year for which earnings are reported. All of them were profitable in all five years covered by the report. Loopholes and special tax breaks were used to pay an effective federal income tax rate well below 21%, the rate they were required to pay on paper. And 109—or nearly one out of every three—found a way to pay zero federal income taxes in at least one year out of the five. Those same 109 corporations scored $14.34 billion in federal tax rebates over the five year period. Matt Gardner, lead author, said of particularly huge multinationals, the 21% corporate tax rate is “a fiction.” Cadres of lawyers and accountants whose job it is to redefine taxable income, “move income around on paper in a way you hope will avoid taxes,” Gardner said. Giants like AT&T, Bank of America, Citigroup, Duke Energy, FedEx, General Motors, Molson Coors, Netflix and T-Mobile enjoyed an effective rate of less than 5%. Industries paying the smallest overall tax rates were utilities, fossil fuel companies, car makers and telecom companies.

Signed in 2017 by then President Donald Trump, the Tax Cuts & Jobs Act, dramatically slashed the starting corporate tax rate to 21% from 35%, giving them a head start on dodging their tax bills. In the three years after the Trump law passed, 55 major companies including Dish Network, FedEx, Nike and Salesforce, avoided federal income taxes on more than $40 BILLION in corporate profits, a previous ITEP report found. The 2022 Inflation Reduction Act signed by President Joe Biden imposed a minimum corporate tax rate of 15% that took effect last year. The tax only applies to companies with a three-year average income of more than $1 billion worldwide. CNBC.com reported in March that U.S. millionaires and billionaires are underpaying their taxes by more than $150 billion. I.R.S. audits of taxpayers making more than $1 million a year fell by more than 80% over the past decade due to IRS budget cuts while the number of millionaires jumped by 50 percent. The Associated Press reported that more than 125,000 high-income Americans, including 25,000 who make over $1 million a year, did not file tax returns in at least one year from 2017-2022. The IRS has collected about half a billion dollars in overdue taxes since launching a crackdown under the Biden Administration on wealthy tax cheats in 2023.

ACCESS TO MIFEPRISTONE AWAITS SUPREME COURT JUNE RULING:

On March 26, 2024 the Supreme Court heard arguments on Alliance for Hippocratic Medicine v. F.D.A. filed in November 2022 by a group of anti-abortion doctors objecting to the F.D.A.’s decades-old approval of Mifepristone. An amicus brief submitted in January by 263 Democratic Members of Congress, made clear how a lower court ruling threatened the congressionally-mandated drug approval process.

It posed a serious health risk to women across American by making safe abortion care even more difficult to access. 22 Democratic Governors formed the Reproductive Freedom Alliance in February 2023. Their 52 page amicus brief urged the court to maintain the current federal regulations on the abortion drug mifepristone. A 4/1/24 Ms. Magazine report said legal experts predict the Supreme Court will dismiss the case for lack of standing, but even if they do, Republicans have alternative plans to ban abortion pills nationwide.

Before the March Supreme Court argument, four “scientific” studies submitted by the Alliance for Hippocratic Medicine questioning Mifepristone’s safety were found lacking scientific rigor. When the studies were submitted to lower courts, the authors declared they had no conflicts of interest. The journal who published the four studies has since retracted them upon learning all but one of the articles’ authors had an affiliation with a pro-life advocacy organization opposed to Mifepristone. They were funded and produced by the Charlotte Lozier Institute, the research arm of the influential Susan B. Anthony Pro-Life America group which works to elect federal and state anti-abortion lawmakers. Julia H. Littell, professor at the Bryn Mawr College Graduate School of Social Work and Social Research said, “There’s a lot of damage that has been done, and probably will continue to be done, but it’s really important that scientific and medical journals correct these kinds of mistakes so that people don’t lose faith in science.” Counsel for the Alliance for Hippocratic Medicine are employed by the Alliance Defending Freedom (ADF). Ms. Magazine 3/23/24 reported that the Southern Poverty Law Center has designated ADF as a “hate group, incredibly well funded by right wing donors with dark money backing.”
PENNSYLVANIA CONSERVATIVE LEADERSHIP CONFERENCE HIGHLIGHTS “PROJECT 2025”:

A 4/6/24 PA Capital Star report covered the Camp Hill conference Keynote speaker, Heritage Foundation President Kevin Roberts, calling his audience the conservative movement’s “unsung heroes” who are fighting in the “Second American Revolution.” “I’m not necessarily suggesting that we’re going to enter a season of warfare,” Roberts said. “But what I am suggesting is, at least figuratively, that the radical left has brought this culture of war to our feet. And we darn well better wake up and fight.”

Roberts laid out the Heritage Foundation’s PROJECT 2025 agenda for a second Trump term. The Heritage Foundation plan has “four pillars”: 1/ an 887-page policy agenda; 2/ a presidential personnel data base of vetted conservatives; 3/ a Presidential Administration Academy to train these people to achieve the Project 2025 policy agenda, and 4/ a 180-day playbook which is what they hope to achieve if Trump takes office in January 2025. Heritage organized a broad coalition—a who’s who of groups that have led attacks on reproductive rights and bodily autonomy, gender studies, the Equal Rights Amendment and #MeToo initiatives.

There are many contradictions in the lofty conservative PROJECT 2025 goals. They claim to support equality, while advocating for dismantling the very government agencies that enforce laws ensuring equality, such as Title VII and Title IX of the Civil Rights Act. They claim to support freedom and liberty, while advocating for a total ban on abortion, and rolling back the rights of LGBTQ people. By eliminating the Department of Education, PROJECT 2025 endorses public funding for religious education. There is an intention to use the force of law to impose religious beliefs on others. “Our Constitution grants each of us the liberty to do not what we want, but what we ought. This pursuit of the good life is found primarily in family—marriage, children, Thanksgiving dinners, and the like,” page 14 says. They claim to support the working class while calling for tax cuts for the rich and elimination of labor protections. Conservative donors linked to Leonard Leo and the Koch network have contributed over $55 million to PROJECT 2025, according to an Accountable.US review.

They’ve fought for years to cut taxes, deregulate business, ban abortion, eliminate civil rights protections as well as public health and environmental regulations, privatize public schools and prisons, and eliminate programs such as Social Security, Medicare, Medicaid and food assistance. The coalition of 100 right-wing organizations that produced PROJECT 2025’s detailed policy agenda calls on the next Republican president to direct the F.D.A. to remove the abortion pill Mifepristone from the market nationwide and ban telemedicine abortion. PROJECT 2025 demands enforcement of an 1873 anti-obscenity law called the Comstock Act that bans mailing abortion pills and enforces its criminal prohibitions.

In 2017 former president Trump enacted many of these policies which were later reversed by the Biden administration. Still there is a PROJECT 2025 and Republican-backed plan to implement “SCHEDULE ‘F’. It will end the long-standing American Civil Service tradition of career federal workers not being political appointees. Congressional Republicans today strongly support former president Trump’s October 2020 Executive Order removing civil service protections from federal employees to more easily fire them.

Changing federal job classification to “SCHEDULE “F,” was nearly implemented as former president Trump left office. President Joe Biden rescinded the Trump SCHEDULE “F” Executive Order in January 2021 before it could be fully implemented. According to a 4/4/24 Government Executive report, the Biden administration Office of Personnel Management (OPM), has issued a new final regulation version meant to safeguard the civil service from the return of the Trump-era policy to convert most federal employees to at-will workers. Officials said that the new regulation is the strongest protection the White House can provide to safeguard against SCHEDULE “F.” OPM Deputy Director Rob Shriver said, “The rule is strong, it will help to ensure the rights employees earned as envisioned by Congress when it enacted the Civil Service Reform Act of 1978.” This move comes in an election year where GOP allies and PROJECT 2025 are determined to revive SCHEDULE “F.”

IMMIGRATION PERSPECTIVES VARY:

Catherine Rampell’s February 2024 Washington Post column on an “invasion” of workers noted, immigration is a gift to the economy after the nonpartisan Congressional Budget Office (CBO) released updated 1-year economic and budget forecasts. The numbers look significantly better than they did a year earlier. A surge in
immigration that began in 2022 “is a key reason.” The CBO found that immigrant-driven revisions to the size of the labor force will boost GDP by $7 trillion and improve revenues by $1 trillion between 2023 and 2034. That’s a “multitrillion-dollar windfall for both the overall economy and federal tax coffers.”

Today’s immigrants are mostly young, putting them at working age at a time when the majority of our native-born population is aging and nearing retirement. They typically have “higher entrepreneurship rates,” and offer “disproportionate contributions to science, research, and innovation.” Federal Reserve Chair Jerome Powell told 60 Minutes recently that he credits the strength of the U.S. labor market to “immigration returning to levels that were more typical” before the pandemic closed our borders. It’s true that the U.S. has done a terrible job of managing the flow of immigrants from the southern border. Handled right, though, immigration is not the “invasion” of GOP scaremongering, but a chance to “harness the energies and talents” of the world, Rampell wrote.

The Wall Street Journal reported in March that immigrants make up about 18 percent of the American workforce, according to the Organization for Economic Cooperation & Development. Nearly a third of construction and mining workers and three-quarters of farmworkers are immigrants. A 3/11/24 Bloomberg Businessweek story was headlined: “Employers Want a Say in the Immigration Debate.”

Imigrants ease a severe labor shortage and fill jobs that Americans don’t want to do. By the end of this decade a lack of immigrant labor could lead to $1.75 trillion in unrealized economic output, according to Businessweek. Business groups say the process for newcomers to qualify for work permits is broken, but their pleas are not being heeded by Washington politicians. The jump in unauthorized arrivals has inflamed anti-immigrant sentiment among voters leaving businesses in a jam. Close to 9 million positions are open across the economy. A trade group for companies in the construction industry is buying digital ads to push for immigration reform. Representatives of nursing homes are telling lawmakers that without more immigrants to make meals and empty bedpans, their industry is headed for an all-out crisis.

While the U.S. approved a record number of work authorizations in the fiscal year ended Sept. 30, 2023, business owners say they need far more. It isn’t that lawmakers have completely stopped trying to help. According to the website GovTrack.us, since last year more than 360 bills related to immigration were introduced. That includes a bipartisan proposal to extend the number of temporary work authorizations and multiple bills aimed at shortening visa backlogs, not to mention the hard-fought BI-PARTISAN BORDER SECURITY bill that died in the Senate in February, due to former president Trump’s opposition and desire to use immigration as a campaign issue. “It’s really a shame that politics gets in the way of something that everybody agrees is a problem,” said Edwin Egee, VP for government relations and workforce development at the National Retail Federation.

With baby-boomers retiring in large numbers and birthrates falling, U.S. employers will be ever more reliant on immigrants. “We don’t want our own children to work in construction, but we don’t want to let other people come into the country to do it either, yet we want to build a lot of things,” said Brian Turmail, vice president for public affairs at Associated General Contractors of America. Lydia DePillis wrote in the 2/29/24 New York Times that “The U.S. economic recovery from the pandemic has been stronger and more durable than many experts had expected, and a rebound in immigration is a big reason.”

Net migration in the year that ended July 1, 2023 reached the highest level since 2017. Over the next 10 years immigration will keep the number of working Americans from sinking. Balancing job seekers and opportunities is also critical to moderating wage inflation and keeping prices in check, DePillis wrote. International instability, economic crises, war and natural disasters bring a new surge of arrivals who could help close the still-elevated gap between labor demand and jobs. At present incendiary politics, logistical hurdles and administrative backlogs block a potential economic dividend that new arrivals bring. Refugees from Ukraine and Afghanistan when resettled are immediately eligible to work. But far more—about 5.5 million—apprehended at borders, air and seaports, are not all allowed to stay. Catholic Charities of the Archdiocese of New York has helped thousands with the paperwork process for work authorizations. It also trains immigrants for specific roles, like nannies, and offers safety training required for construction work. Immigrants have re-energized shrinking towns and cities before.
James Parrott, the director of economic and fiscal policies at the New School’s Center for New York City Affairs said, “I do think over time it will be a positive thing and they’ll be integrated, but in the short run it’s very disruptive and people shouldn’t be blasé about it.”

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 2023-2025:

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

For more information, you can visit the website at:  https://www.nfbpwc.org/Virtual  Or email: virtual@nfbpwc.org

VIRTUAL CLUB BRIEF

News about Nominations!!!

For the members of Virtual Club – you should have received an email already regarding Nominations for National Officers and the Nominations Chair for the next term (2024 – 2026.)

The deadline for submitting nominee paperwork to the Nominations Chair is June 15th – and must be endorsed by the Club President. Because of our meeting dates, we will need to discuss this and make our decision at the May meeting.

Please let me know if you intend to submit your nominations package. Nominations packages will be accepted to the virtual@nfbpwc.org email address only.

This will be a topic of discussion at our May meeting.
Our Members with May Birthdays:
- Yasmin Darwich – May 7th
- Alicia Hannon – May 13th
- Elizabeth Mills – May 17th
- Beth Gibson Lilja – May 20th
- Larisa Miller – May 21st
- Rita Thornton – May 28th
- Marianne Miccoli – May 29th

Virtual Chapter welcomed the NFBPWC Executive Committee to our April Meeting:

The Road to the Biennial General Assembly 2024 (Part 1)

Included in our agenda was time spent on the BPW International website, showing how to sign up for the newsletter and how to register your business on the international directory.

Thank you to the Executive Committee for taking the time to share with us their insights and stories of how being part of the leadership of NFBPWC shaped their lives.

May Program (May 15th)

The Road to the Biennial General Assembly (Part 2)

Members of our current Board of Directors are invited to talk about their experiences and share insights about their programs as we move ever closer to the Biennial event in July.

Watch the Events Page and your inbox for information about upcoming programs.

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.

Our next meeting will be May 15th.
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](https://www.nfbpwc.org/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 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](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!
Leadership Team:

Rosalind Scott  President
Sylvia Valine  Vice-President and Information Technology
Bridgett Law  Recording Secretary
Eldean Montgomery  Treasurer
Patty Slagle  Immediate Past State President
Nancy Sorensen  Bylaws Chair, and Memorials Chair
Sue Suwiwattanakul  Finance Chair
Evelyn Hinken  Corresponding Secretary, and WBW Publication
Judy Keyt  Nominations
Mike Healy  Parliamentarian

Announcements/Future Events:

103rd Gala Auction, to commemorate our centennial anniversary we are having a Roaring 20’s themed dinner and auction at McMendemins in Bothell April 28th 4:00-7:30pm. Proceeds will support our educational programs and Foundation’s scholarships.


Speakers to be at our annual meeting are Colleen Drake – Period Poverty, Rebecca Lyons – Apple Industry News, Larry Springer – Pros and Cons of State Capital Gains Tax, Health Care Professionals Panel discussing Rural Connections and Rick Evans – Challenges to Social Security and Medicare.

Public Relations/Communications Activities: Utilizing our new website to drive traffic through SEO. Will be looking to improve engagement with a Marketing Chair for 2024/2025.

NFBPWC is looking for your submissions for the next Magazine.

Send your submissions to Michele Guarino at: Michele@ASecondOffice.com

Submission Deadline for the June Magazine is Saturday, May 25th 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 is 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 Michele Guarino / NFBPWC, 80 Hubbard Road, Berwick, Maine 03901.

If you are paying by check, I would also suggest that you email the treasurer@nfbpwc.org and copy to newsletter@nfbpwc.org to let them 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
NFBPWC will employ several education, advocacy, monitoring and tracking strategies to meet the following priorities:

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

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

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

**Human Rights** – recognition that women’s rights are human rights
- Passage of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)
- Ratification of the Equal Rights Amendment (ERA)
- Eradicate Domestic Violence and the Electronic and Physical stalking, sexual harassment, sexual abuse and discrimination
- Support universal background checks for all firearm gun purchases
- Reinstate the Violence Against Women Act
- Oppose human trafficking, sexual exploitation and slavery
- Equal education opportunity including adequate funding of public education, preschool through postsecondary
- Support equal rights for LGBTQ+ persons
- Support equal treatment of and end discrimination against all women
- Support policies and practices that promote environmental sustainability
- Support the endeavors of and improve conditions for military-affiliated women
- Support our women in prisons
- Support protection of human rights and equitable treatment of all migrants, including refugees and asylum seekers
Since 1919, the National Federation of Business and Professional Women Clubs, Inc. have been working to empower women through our mission to develop the professional, business and leadership potential of women at all levels.

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

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

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

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Our NFBPWC Heritage

![Dr. Lena Madesin Phillips, A Founder of NFBPWC; Founder of BPW International](image)

“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 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:
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!

The **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.

**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.*

**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.*

**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.

**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.

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**Plan Options**

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<th>Plan Description</th>
<th>Member Only</th>
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<td><strong>$16.00/month</strong></td>
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Use Promo Code **NFB10** for 10% off retail rates.

To learn more about how you can get started today, visit [nfbpwc.solutionssimplified.com](http://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.