



The NEWSCASTER

A PUBLICATION OF THE BUSINESS AND PROFESSIONAL WOMEN'S FOUNDATION OF MARYLAND, INC.

2013 Fall Conference Issue

2013-2014

BPW/MD 2013 Fall Conference & Board of Directors Meeting

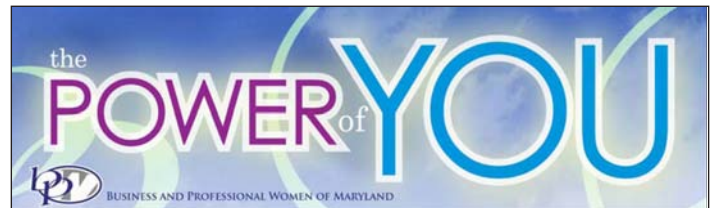
"The Power of YOU – Purpose, Passion, Power!"

November 1-2, 2013 – Ramada Plaza, Hagerstown, Md.

Woman power is front and center this fall, especially with the upcoming Affordable Care Act taking effect in January. Join us for the BPW/MD Fall Conference on Nov. 1-2 as we continue the great theme **"The Power of YOU!"** This weekend will include workshops, speakers and NBWW® Celebration to support and encourage our BPW goals for equality, advocacy and development.

Members and guests will enjoy dinner with a special program on Friday evening with guest presenters participating in a panel discussion on the Patient Protection and Affordable Care Act (ACA). Invite your friends and family to attend this evening of good food and information. Afterwards you can join President Susan Horst for a reception in the President's Suite.

Your Executive Committee understands how busy we are between work, family and volunteer efforts, so we're streamlining the business session, and offering more time for workshops and speakers. We are also mindful of our stretched pocketbooks, and will not be holding a silent auction or have vendors at this conference. This will give you an opportunity to support our Local Organization fundraisers, and the charity for Fall Conference, which is Women Veterans Interactive. This charity brings a fresh new interactive approach to supporting women veterans in need.



Our luncheon on Saturday, November 2 is a celebration of National Business Women's Week® (NBWW®). We will be honoring BPW/MD's Women of Achievement, Ginger Miller. Ms. Miller is a Navy Veteran and military spouse, and the creator of Women Veterans Interactive. She is also a commissioner on the Maryland Commission for Women. Local Organizations are also encouraged to invite their NBWW® honorees to attend and be recognized at the luncheon. Please contact Theresa Foster (teddybear81@verizon.net) by Oct. 10 with your honoree's name and short biography. Guests are invited and individual luncheon tickets may be purchased (use the Registration Form on page 4).

Following the NBWW® luncheon, please join us for two dynamic workshops for members provided by professional entrepreneurial trainers on Membership and Job Success Tips for older workers.

The Ramada Plaza has provided a block of rooms at \$69 a night single or double. Please make your reservations by Oct. 18 by calling 800-2RAMADA or 301-797-2500 and mention "BPW/MD." Conference registration is due by Oct. 18. See Registration form on page 4.

Local Organizations get a free exhibit table in the meeting room, so don't forget to mark on your registration form if you want a table for your local. If you have any questions or need additional information, please contact me at teddybear81@verizon.net or call 410-828-7895. See you at the conference!

Theresa Foster
Fall Conference Chairman

Conference Registration and Sleeping Rooms Due by Oct. 18!

Please postmark your conference registration and reserve your sleeping room at the Ramada Plaza by Oct. 18. See pages 4 and 5 for details. Don't miss the Affordable Health Care program on Friday night and our fabulous NBWW® celebration on Saturday. Contact Theresa Foster; phone: 410-828-7895 or E-mail:teddybear81@verizon.net with any questions.



TABLE of CONTENTS

BPW/MD Fall Conference & Board of Directors Meeting 1
 Conference Registration and Sleeping Rooms Due by Oct. 18! 1
 Table of Contents and Publication Information 2
 BPW/MD Executive Committee & BPWF/MD Board of Trustees 2
 President’s Message; Susan Horst 3
 Volunteers Needed! for Fall Conference 3
BPW/MD 2013 Fall Conference — Registration Form 4
Conference Hotel – Ramada Plaza, Hagerstown, Maryland 5
Schedule At A Glance – BPW/MD 2013 Fall Conference 5
 Local Organization and Committee Chair Reports 6
 Fall Conference Charity – Women Veterans Interactive 6
 Calling All Members 6
 National Business Women’s Week® Luncheon 7
 Fall Conference Workshops 8
 The Affordable Care Act & You 9
 The Affordable Care Act & You - Meet the Panelists 10
 Meet Your 2013-2014 BPW/MD Officers 11
 Women’s Equity Day Celebrations 13
 What is the BPW Foundation of Maryland, Inc.? 14
 Attention!... All Former State and Local Officers and Committee Chairmen 15
 Women’s Legislative Briefing 2014 15
 2013 BPW/MD Annual Conference Highlights 16
 2013 BPW/MD Annual Conference “Photo” Highlights 17
 Thanks to Our Sponsors of the 2013 Annual Conference 18
 Member Updates 18
 BPW/MD Calendar of Events 18
 Arthritis... You Can Help Yourself 18
 BPW/MD 2013-2014 Membership Form 19

ADVERTISING INFORMATION

The Newscaster is published three times a year with a circulation of approximately 300 copies. News/articles may be submitted by mail, fax, or E-mail to *The Newscaster* Editorial Manager; photographs are encouraged. Advertising rates are based on same-size, camera-ready copy or plain text; additional charge applies for design, layout, and photographs (if required). Make checks payable to BPWF/MD and send with ad copy to *The Newscaster* Acting Business Manager. Price per issue:

Ad size	Single issue	Multiple issues	
Full Page	\$100	\$80	Local organizations may promote major events, candidates, or candidate acknowledgments in a single issue at multiple issue rates.
Half Page	60	50	
Quarter Page	35	30	
Eighth Page	20	16	

***The Newscaster* SUBMISSION DEADLINES**

2014 Winter Issue – Jan. 15, 2014
 2014 Annual Conference Issue – March 5, 2014

Send Articles, Advertising, and Address Changes to:
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Vacant, President Elect
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 BPWF/MD Secretary - Vacant
BPWF/MD Committee Chairs

The Newscaster Production Manager,
Bob Demmler / bob@oakwoodmanor.net
 (H/O) 717-235-0444 (Fax) 717-235-0444

President's Message "Purpose, Passion, Power"

Susan Horst

2013-2014 BPW/MD President



It is a thrill to serve as your president for a second term. It is an exciting time to be a BPW member - life experiences, and especially technology, have changed dramatically in the five years since I was state president. BPW/MD is such a treasure – fantastic programming, great mission, and of course, the most dynamic, engaged and supportive members anywhere! If you haven't been active in BPW/MD yet, this is a great time to step up and join a committee, attend our Fall Conference, and ask where you can best serve. Let us know your interests and talents – every member can make a contribution, no matter how small.

The year is in full swing. My thanks to our Executive Committee, Theresa Foster, Theresa Souder, Ruby Aridi and Ntumba Makenda, for their dedication to building and growing BPW/MD. Throughout the summer, we have been working together to coordinate, plan, streamline and implement processes and strategies to benefit the members and make BPW/MD the premier organization for working women in Maryland.

I'm excited about the BPW/MD Fall Conference and Board of Directors Meeting on Nov. 1-2 in Hagerstown. This event is for all members, and a good way for new members to learn about BPW. Join us for the program on Friday evening about the Patient Protection and Affordable Care Act (ACA) and learn how it benefits women. On October 1, Marylanders were able to go to Maryland Health Connection to get affordable health care coverage. Insurance cannot be denied because of a pre-existing condition and women can't be charged more than men. Bring your family and friends, and meet the expert panelists who will explain this important legislation.

You are invited to join me in my President's Suite for an informal reception after the ACA program on Friday evening. Come, relax and enjoy yourselves with snacks and libations. Your Executive Committee will be there to hear your ideas on membership and what you are looking for in the organization this year.

I am looking forward to hearing from each of the LO Presidents and Committee Chairpersons during the business session, and learning about your activities and programming underway this year.

One of the highlights of the Fall Conference is our celebration of **National Business Women's Week®** on Saturday with a luncheon during which we will honor our 2013 Woman of Achievement, Ginger Miller, and recognize the Women and Employers of the Year honored by the Local

Organizations. We have streamlined the business session to provide members the opportunity to participate in personal and professional development workshops, and I encourage each of you to attend the two dynamic workshops on Saturday afternoon. There is something for everyone, and a great opportunity to meet other members from around the state.

The Executive Committee is pleased to announce that BPW/MD has retained a Webmaster, and we hope to have exciting news to share with you at the conference. Please watch your email from BPW/MD for news and conference updates coming to you via *The Power Lines*. Your Executive Committee requests that you open and read this messaging, which we plan to use monthly to communicate with members in between the three issues of *The Newscaster*.

If you haven't selected a Membership or Website point of contact for your Local Organization yet, please let me know a name as soon as possible so that we can complete two vital committees, Membership and Website. Please mail new and renewing membership applications and checks to Membership Chair Theresa Souder, and email LO event information for your LO webpage to me until we obtain a volunteer to serve as LO webpage liaison.

I am proud that BPW/MD is about "Women Helping Women Succeed." I ask for your help in moving BPW/MD forward, not only with the marvelous technology available to us today, but with our open hearts and minds, and a willingness to share our knowledge and time with other women who could benefit so much from what BPW offers. We have **Purpose** – we have **Passion** – and when women realize and engage our **Power**, we have the potential to achieve such greatness that others might only imagine!

VOLUNTEERS NEEDED! **for Fall Conference**

We need members to serve as hosts, pages, doorkeepers, timekeepers and to help with room set up at Fall Conference. If you can help, please contact Theresa Foster;

Phone: 410-828-7895 or

E-mail: teddybear81@verizon.net.

BPW/MD 2013 Fall Conference

“The Power of YOU ~ Purpose, Passion, Power!”

Board of Directors Meeting and National Business Women’s Week® Celebration November 1-2, 2013 ~ Ramada Plaza, Hagerstown



Business and
Professional
Women/MD

DEADLINES

Friday, November 1, 2013

Executive Committee Meeting	11:00 a.m. – 2:30 p.m.
BPWF/MD Trustees Meeting	3:00 p.m. – 4:30 p.m.
Registration	5:00 p.m. – 6:00 p.m.
Dinner / Affordable Health Care	6:00 p.m. - 9:00 p.m.
President’s Reception	9:30 p.m. – 10:30 p.m.

Saturday, November 2, 2013

Registration	8:00 a.m. – 9:00 a.m.
Business Session	9:00 a.m. – 11:30 a.m.
NBWW® Luncheon Celebration	NOON – 2:00 p.m.
Business Session and Workshops	2:30 p.m. – 5:00 p.m.

Conference Registration: **October 18, 2013**
 Hotel Reservation: **October 18, 2013**
 (mention BPW/MD~ Single/Double \$69 + 12% tax)
(800) 272-6232 or 301-797-2500

Ramada Plaza
 1718 Underpass Way
 Hagerstown, Maryland 21740

DIRECTIONS

From the East – Take I-70 West; take EXIT 26, merge onto I-81 North. Take EXIT 5A to Halfway Blvd. Left onto Massey Blvd, Left on Railway Lane, Left onto Underpass Way, Hotel on right.
From the South – Take I-270N to I-70 West. From I-170 West, take EXIT 26, merge onto I-81 North. Take EXIT 5A to Halfway Blvd. Left onto Massey Blvd, Left on Railway Lane, Left onto Underpass Way, Hotel on right.
From the West – Take I-70 East. Take EXIT 26, merge onto I-81 North. Take EXIT 5A to Halfway Blvd. Left onto Massey Blvd, Left on Railway Lane, Left onto Underpass Way, Hotel on right.

THE POWER OF YOU – Purpose, Passion, Power!

BPW/MD 2013 Fall Conference Registration Form

Send check payable to BPW/MD to: Francine Heaton H: 301-882-7666 or C: 301-639-3913
 5943 Jacobean Place fran.heaton@comcast.net
 New Market, MD 21774

- FULL REGISTRATION PACKAGE – Friday, November 1 and Saturday, November 2, 2013**
 (Includes Friday Night Dinner and Event, Saturday Business Sessions, Workshops and Saturday NBWW® Luncheon)
 _____ \$ **99** Postmarked **by Oct. 18**
 Late Registration (includes all of the above) _____ \$ **109** Postmarked **after Oct. 18**

OR INDIVIDUAL EVENTS

- Regular Registration**-(Required to participate in Business and Workshops) _____ \$ **49** Postmarked **by Oct. 18**
 Late Registration _____ \$ **59** Postmarked **after Oct. 18**
 Friday Evening Dinner and Program on Affordable Care Act _____ \$ **30** (no charge for program only)
 Saturday NBWW® Luncheon Celebration _____ \$ **35**

YES! I WOULD LIKE TO BE A SPONSOR OF THE BPW/MD FALL CONFERENCE

Platinum Friend - \$100 Gold Friend - \$75 Silver Friend - \$50 Friend - \$25 \$ _____

CHECK TOTAL \$ _____

No Refunds after October 25, 2013

Please Print:

Name _____
 Address _____
 City _____ State _____ Zip _____
 Phone (H) _____ (O) _____
 (Cell) _____ E-mail _____

Check all that apply:

- ____ State Officer
 ____ State Chair
 ____ Past State President
 ____ LO President
 ____ Member
 ____ Guest
 ____ First time attending Fall Conference
 ____ NBWW Honoree
 ____ Woman in the Military or Veteran

Dietary Restrictions _____ ADA Requirements _____

Local Organization _____ Yes, my LO would like a free display table ____ half ____ whole

LO Table Contact Name _____ Tel _____ E-Mail _____



**– Conference Hotel –
Ramada Plaza,
Hagerstown, Maryland**

Hotel Reservations due by October 18!

1718 Underpass Way // Hagerstown, MD 21740
301-797-2500

The 2013 Fall Conference hotel, the Ramada Plaza in Hagerstown, is conveniently located just off I-81 at Exit 5-A, .5 miles North of I-70 on the western side of Hagerstown.

As the best of Hagerstown hotels, the Ramada Plaza offers well-appointed, oversized guest rooms and suites, the

full service Fireside Restaurant and Lounge, meeting and banquet facilities, and a large indoor heated swimming pool with sauna. Amenities include a free deluxe continental breakfast in the Fireside Restaurant, free wireless High Speed Internet Access, free airport shuttle, business center, fitness center and guest laundry. The rooms include an alarm clock, ironing board, hair dryer, coffeemaker and refrigerator.

SLEEPING ROOMS

Ramada Plaza is offering a special room rate of **\$69 (plus 12% tax) single or double** per night. Please make your reservations directly with the hotel by **October 18, 2013** by calling 301-797-2500 and mention “BPW/MD” conference.

The hotel website is: http://www.ramada.com/Ramada/control/Booking/property_info?propertyId=40590

DETAILED DIRECTIONS TO RAMADA PLAZA IN HAGERSTOWN

From the North: Take 81 South to Exit 5A MD Halfway Blvd - L- onto Massey Blvd- L- onto Railway Lane - L - onto Underpass Way - Hotel on the Right.

From the South: Take I-81 North to Exit 5A MD Halfway Blvd - L- Onto Massey Blvd- L- onto Railway Lane, L - onto Underpass Way - Hotel on the Right.

From the West: Take I-70 East to Exit 26 to I-81 North Exit 5A MD Halfway Blvd - L- onto Massey Blvd- L- onto Railway Lane, L - onto Underpass Way - Hotel on the Right.

**~~~ SCHEDULE-AT-A-GLANCE ~~~
BPW/MD 2013 FALL CONFERENCE**

November 1-2, 2013

Ramada Plaza, Hagerstown, Maryland

Friday, November 1, 2013

11:00 a.m. – 2:30 p.m.	BPW/MD Executive Committee Meeting	Board Room
3:00 p.m. – 4:30 p.m.	BPW Foundation of MD Board of Trustees Meeting ..	Board Room
5:00 p.m. – 6:00 p.m.	Conference Registration	Lobby
6:00 p.m. – 9:00 p.m.	Dinner and Affordable Health Care Program	Cumberland South
9:30 p.m. – 10:30 p.m.	President’s Reception ~ All Invited	President’s Suite, 601

Saturday, November 2, 2013

8:00 a.m. – 9:00 a.m.	Conference Registration	Lobby
9:00 a.m. – 11:30 a.m.	BPW/MD Business Session	Cumberland Central/North
11:30 a.m. – 12:00 p.m.	Break	
12:00 p.m. – 2:00 p.m.	NBWW® Luncheon	Cumberland South
2:00 p.m. – 2:30 p.m.	Break	
2:30 p.m. – 5:00 p.m.	BPW/MD Business Session and Workshops.....	Cumberland North

Local Organization and Committee Reports ~ Presented during Business Meeting on Nov. 2.

Local Organization Presidents and Federation Committee Chairs: Please prepare a verbal report about your activities and events to present during the business session on Nov. 2. Please share highlights and successes of your LO or committee, as well as plans for the year. You will have up to five minutes unless you require more time, which may be requested in advance of the meeting. For additional information contact First Vice President Theresa Foster, teddybear81@verizon.net or 410-828-7895.

Fall Conference Charity - Women Veterans Interactive

*“Meeting Women Veterans
at their points of need”*

Women Veterans Interactive (WVI) is a nonprofit organization founded by Ginger Miller in 2011. WVI is dedicated to serving and supporting women veterans and their families through Advocacy, Empowerment, Interaction, Outreach and Unification (AEIOU). The aim is to eradicate homelessness, improve health care delivery, gain access to educational programs, and to develop a network of provider services to infuse a support system to restore and rebuild lives of veteran women. Since its inception, the organization has supported over 500 veterans through outreach and support programs.

Don't forget to bring your monetary donations to Fall Conference to donate to Women Veterans Interactive. Please visit <http://www.womenveteransinteractive.org/> for more information.

CALLING ALL MEMBERS!

BPW/MD welcomes you to “The Power of YOU.” Membership is vital to BPW's continued success. Each member is a strong, empowered woman with ideas to share.

Your ideas for promoting and retaining membership are needed. Your Executive Committee asks that you attend the Fall conference, and bring your ideas on how you think we could increase and/or retain our overall membership of BPW/MD. We are counting on you to bring your ideas!

BPW/MD and our Local Organizations provide excellent programming – we need to get the word out about the great value these programs are to members and guests. Encouraging members to be engaged is the best way to learn about BPW and its mission. The more we invest, the greater the benefits.

Don't miss our dynamic workshop on Membership Retention on Saturday afternoon, Nov. 2, at the Fall Conference. We need to energize, strategize and unleash the Power of YOU!

The Membership Committee asks that you:

- **Renew early** so that your membership does not lapse.

- **Renew your Membership online!** Please go online to www.bpwmaryland.org and renew now! *See below.*
- **Invite a friend**, coworker, or neighbor to BPW events and join.
- Mail new membership applications and renewals to Theresa Souder, BPW/MD Membership Chair, 315 Holt Street, Federalsburg, MD 21632.
- Be sure to designate someone in your LO as your Membership contact so I can communicate directly with each LO regarding membership updates.

Instructions to renew online with a credit card:

After “Member Login” on right side menu of the Home Page, you are directed to your “Personal Profile” page. In the left side menu under “Account Details,” click on “Membership Renewal” and follow instructions to securely renew with your credit card.

If you need assistance, please contact Database Manager Bob Demmler at bob@oakwoodmanor.net or 717-235-0444.

If you are unable to attend the Conference, please forward your suggestion to State Secretary, Ruby Aridi at rubyaridi@gmail.com.

Theresa Souder, Membership Chairman
tdsouder@verizon.net // 443-205-2408

National Business Women's Week® Luncheon

Saturday, November 2, 2013

2013 Woman of Achievement

Join us for lunch on Saturday, Nov. 2 as we celebrate National Business Women's Week® and recognize Women and Employer of the Year honorees from Local Organizations around the state. The NBWW® celebration will be co-hosted by Theresa Foster and Theresa Souder. We are delighted to honor **Ginger Miller** as BPW/MD's 2013 Women of Achievement during the NBWW® celebration.

Ginger Miller is a native New Yorker and former homeless service disabled veteran. She is a Navy veteran, entrepreneur, dynamic speaker and highly sought after advocate. After taking care of her husband, a disabled veteran who has suffered from Post Traumatic Stress Disorder for over a decade, and experiencing homelessness with her family, Ginger decided to form a nonprofit organization John 14:2 Inc. In the



summer of 2011, Ginger launched the Women Veterans Interactive (WVI), a division of John14:2, Inc., which is dedicated to serving and supporting women veterans.

Miller served in the U.S. Navy from 1989 to 1992 and received her Bachelor of Science in Accounting from Hofstra University and a Master in Nonprofit and Association Management from University of Maryland College Park. In keeping with the spirit of service, she volunteers with several veteran organizations and spends quality time with her husband of 23 years, William Miller, and their two wonderful sons, William, Jr., 20 and Andre James, 13.

It is BPW/MD's great pleasure to honor Ginger Miller for her outstanding achievements, particularly in her successful efforts to help women veterans and their families experiencing the difficulties and challenges that lead to homelessness.

About National Business Women's Week®

Since 1928 Business and Professional Women's Foundation (BPWF) has sponsored **National Business Women's Week®** each year during the third week of October. The celebration provides an opportunity for BPW Foundation, State Federations, Local Organizations and the busi-

ness community as a whole, to acknowledge the accomplishments of working women.

The objectives of National Business Women's Week® (NBWW®) are:

- To promote full participation and equity for women in the workplace;
- To publicize the achievements of business and professional women on the local, state and national levels;
- To publicize the objectives and programs of BPW Foundation as they relate to the millions of business and professional women across the country.

Over the years, **National Business Women's Week®** has become an event widely recognized by public and private institutions and local communities. In past years, the President of the United States, at the request of BPW Foundation, has declared the third full business week in October as **National Business Women's Week®**. Governors and mayors issue similar proclamations at the state and local levels. States and communities tailor events and activities to meet their needs. They include activities such as Woman of the Year awards, Employer of the Year awards, recognition of women in the military, displays and exhibits, dinners and educational programs.

The vision for **National Business Women's Week®** (NBWW®) originated with Emma Dot Partridge, Executive Secretary of the National Federation of Business and Professional Women's Clubs from 1924 to 1927. The first annual observance was held April 15-22, 1928, when BPW/USA President Lena Madessin Phillips opened NBWW® with a nationally broadcast speech in which she stated that the purpose of the week was "to focus public attention upon a better business woman for a better business world." BPW Local Organizations implemented daily programs designed to call attention to the mission and achievements of the organization. **NBWW®** has grown into a nationwide salute to all working women, as well as an opportunity to spotlight issues of importance to women in the workforce. In more recent years activities have included Woman of the Year Awards and Employer of the Year Awards

In 1938, **NBWW®** was moved to the third full week of October so that Local Organizations could use **NBWW®** as a springboard for their new year's programs. U.S. President Herbert Hoover was the first president to issue a letter recognizing **NBWW®** and the contributions and achievements of working women.

This year NBWW® will be celebrated the week of October 21-25, 2013. The Maryland Federation of Business and Professional Women (BPW/MD) will celebrate NBWW® on Saturday, Nov. 2, 2013, at a special luncheon to honor the 2013 Women of the Year and Employers of the Year at the Ramada Plaza in Hagerstown. BPW/MD is honored to name Ginger Miller as our 2013 Women of Achievement. Names and bios of Local Organization honorees should be sent to Theresa Foster at teddybear81@verizon.net by Oct. 10. Tickets are \$35 per person. Guests, friends and family are invited, and may reserve a ticket by sending a check and the Fall Conference Registration Form on page 4 by Oct. 18.

Fall Conference Workshops

Join us on **Saturday, Nov. 2 from 2:30 – 4:30 p.m.** for two dynamic workshops tailored especially for business and professional women. The workshops are free and open to all members and guests.

Professional Training for Membership Retention

Saturday, Nov. 2 from 2:30 to 3:30 p.m.

Don't miss this great workshop on membership recruitment and retention. Presenters will be **Don and Margie Ann Bonnett**. This is a Father – Daughter team of professional trainers who will give us the helpful tips we need to rebuild and retain our membership. This is an important and fun workshop for everyone, but especially for your Membership Chair to bring the ideas and resources back to your LO.

Margie Anne Bonnett

Margie Anne is a Certified Bronze Toastmaster, Toastmasters International Speaker and Evaluation Award Recipient, Director of Marketing for the Maryland Trucking Association, Vice President of Maryland Sales & Marketing Associates and a former Maryland Commissioner for the Board of Pharmacy. She is one of the first Maryland "Women" Microsoft Network Engineers and Microsoft Trainers. She is also a Peabody Prep concert flutist and plays for state and local functions. She has instructed at Towson University in the Marketing Department and possesses a Masters in Publications Design. She's worked as a designer, engineer, and trainer at Johns Hopkins, Northrop Grumman, T. Rowe Price, Aberdeen Proving Grounds and many other places. Internationally, she represented Natural Check at the Netherlands Bio-Residue Plenary and the American Embassy at The Hague.

Nationally, her clients include: World Kitchen—a Wal-Mart supplier, John Deer, Hopkins, Ameriprise, SBDC, local chambers, universities, and more. She is an American Lung Association and National Kidney Foundation Board member. She also supports the Cockeysville PAL and she conducts a bi-yearly charity concert for Childfund.org, an organization dedicated to helping disadvantaged children around the world. She has also been very involved with her dad on many real estate ventures.

Donald Bonnett

Donald has a Bachelor of Science degree in education and taught in secondary education for two years before starting his over 40 year career in sales and sales training. As a district sales manager, he worked for nationally known companies such as Tremco Manufacturing, Armco Building Systems and Nucor Building Systems. His main product that

he sold was pre-engineered metal buildings. Two of his notable buildings are the Timonium Fair Grounds Cow Palace and the Presidential Inaugural Stand that has been used consistently from 1981 with President Ronald Regan. After his successful career in selling construction, he bought a nationally known franchise from Sandler Sales Institute using his sales experience and his teaching background. After 18 years with the Sandler organization, Don opened his new company, Maryland Sales and Marketing Associates. He is still very active in coaching and counseling owners, individuals and companies regarding marketing and increasing revenues. However, he is also very involved in real estate sales and land development



Tips for Job Success for Older Workers

Saturday, Nov. 2 from 3:30 to 4:30 p.m.

Looking for a new career, or want to refresh the one you have? Join presenter **Michelle Day**, Manager, Training and Employment programs, Frederick County Workforce Services, to learn about the tips for job success for older workers, and why hiring "seasoned" workers is good business for many employers. If you're in the market for a new job — either part time or full — or if you're in the midst of a career transition, planning for one, or building a new business in your second act, join us for tips to jump-start your job search. You could be on your way to the best job yet!

Michelle Day

Manager, Training and Employment Programs
Frederick County Workforce Services (FCWS)

Michelle Day has over eight years of experience in workforce development and is currently the Manager of Training and Employment Programs with Frederick County Workforce Services. During her time with Workforce Services she has focused on local labor market research and has presented to educators and other community groups committed to the development of an educated and skilled workforce.

Prior to her work with FCWS, she was an Assistant Director in Student Affairs at Shippensburg University, where she oversaw student employment and student leadership development. She received her Bachelor's in History and Sociology and her Master's in Social History from Shippensburg University. Michelle is also an adjunct faculty member at Frederick Community College, where she teaches management and leadership classes.



The Affordable Care Act & You

Panel Discussion – Friday evening, Nov. 1, 2013

6:00 p.m. – Buffet Dinner

7:00 – 9:00 p.m. – ACA Discussion with guest panelists

Join us on Friday evening, Nov. 1, for a panel discussion on the Affordable Care Act and what it means to you. We'll enjoy a buffet dinner, and then follow with the panel discussion, with time for questions and answers at the end. Everyone is asking questions, and as working women, we need to know and understand what the new legislation means for us.

The official name of this legislation is The **Patient Protection and Affordable Care Act (ACA)**, which was signed into law on March 23, 2010. The ACA is a national health care plan aimed at reforming the American health care system. ACA's main focus is on providing more Americans with access to affordable health care, improving the quality of healthcare, regulating the health insurance industry and reducing spending in health care.

The law sets certain standards that all insurers must meet, and mandates that all health plans offered to those who buy health insurance on their own or in small groups include a set of "essential health benefits."

According to the White House summary of ACA, for those Americans who already have health insurance, the only changes you will see under the law are new benefits, better protections from insurance company abuses, and more value for every dollar you spend on health care. If you like your plan you can keep it and you don't have to change a thing due to the health care law.

(Read more by visiting: <http://www.whitehouse.gov/healthreform/healthcare-overview>)

For the uninsured or those who don't get their coverage through work, a key component of the Affordable Care Act took effect on Oct. 1, when the new Health Insurance Marketplace opened for business, allowing millions of Americans to comparison shop for a variety of quality, affordable plans that best meet their health care needs.

On Jan. 1, 2014, President Obama's **Affordable Care Act** will greatly expand the health care benefits being offered to the 55 million Americans with no health coverage, as well as millions more who are underinsured.

Though health insurance provided through large employers is not required by law to feature these essential benefits, many experts expect insurers to continue to upgrade their plans over time.

The Affordable Care Act Helps Women

Prior to the passage of the law women could be discriminated against in the insurance marketplace and often went without the care they needed. Before reform:

- Women could be charged more for insurance, simply because of their gender. A 22-year-old woman could be charged 150% the premium that a 22-year-old man paid, and pregnancy was defined by insurance companies as a pre-existing condition.
- 38% of women – 7.3 million – who tried to buy coverage on the individual market over a recent three-year period were either rejected altogether, charged a higher premium, or were sold policies that excluded certain benefits because of a pre-existing condition, like cancer or having been pregnant.
- 42 states allow insurance companies on the individual market to charge women more for health care, solely on the basis of their gender.
- Twenty-one million women and girls went without health insurance in 2008.

Under the new health care law, Americans will have the security of knowing that they don't have to worry about losing coverage if they're laid off or change jobs. And insurance companies now have to cover your preventive care like mammograms and other cancer screenings. The new law also makes a significant investment in State and community-based efforts that promote public health, prevent disease and protect against public health emergencies.

Health reform is already making a difference by:

Covering Preventive Services with No Deductible or Co-pay

Under the new health care law, all Americans joining a new health care plan must be able to receive preventive services—such as mammograms, bone density scans, cervical cancer screenings, contraception, wellness visits, and vaccinations for your child—with no out-of-pocket costs such as co-pays or deductibles. These measures are already helping 54 million Americans, including more than 20.4 million women, to detect problems early on by covering preventive services without additional cost sharing.

Tha Affordable Care Act...Cont'd

Tha Affordable Care Act...Cont'd

Removing Limits on Health Benefits

The law bans insurance companies from imposing a cap on the amount of care they cover. That means if you develop breast cancer or another serious disease, your coverage will continue even if your treatments are expensive, and you won't be facing bankruptcy because your benefits run out. Already, 105 million Americans, including more than 39.5 million women, are free from worrying about lifetime limits on coverage thanks to the new health care law. The new law also restricts the use of annual limits and bans them completely in 2014.

Protecting and Strengthening Medicare

The Affordable Care Act strengthens and protects Medicare for seniors who have earned and paid for the guaranteed coverage it provides. Under the new law, seniors can receive recommended preventive services such as flu shots, diabetes screenings, as well as a new Annual Wellness Visit, free of charge. So far, more than 32.5 million seniors, including more than 19 million women, have already received one or more free preventive services, including the new Annual Wellness Visit. The new law also provides relief for people in the Medicare prescription drug coverage gap or donut hole – the ones with the highest prescription drug costs. As a first step, in 2010, nearly four million people in the donut hole received a \$250 check to help with their costs. In 2011, 3.6 million people with Medicare, including nearly two million women, received a 50 percent discount worth a total of \$2.1 billion, or an average of \$604 per person, on their brand name prescription drugs when they hit the donut hole. Seniors will see additional savings on covered brand-name and generic drugs while in the coverage gap until the gap is closed in 2020.

Scrutinizing Unreasonable Premium Increases

In every State and for the first time ever, insurance companies are required to publicly justify their actions if they want to raise rates by 10 percent or more. And an increasing number of States have more power to block unreasonable premium increases from taking effect.

Providing Better Value for Your Premium Dollar Through The 80/20 Rule

Under the new health care law, insurance companies must provide consumers greater value by spending generally at least 80% of premium dollars on health care and quality improvements instead of overhead, executive salaries or marketing. If they don't, they must provide consumers a rebate or reduce premiums.

Creating New Coverage Options for Women with Pre-existing Conditions

Under the new law, insurance companies are already banned from denying coverage to children because of a pre-existing condition. When the law is fully implemented, insurance companies will no longer be able to deny coverage to Americans due to pre-existing conditions, such as cancer and having been pregnant. Starting in 2014, health insurers will be prohibited from charging you more because you are a woman. Today, the Pre-Existing Condition Insurance Plan in every State offers an option to people who have been locked out of the insurance market because of a pre-existing condition like cancer or heart disease. Already, 50,000 Americans who were uninsured due to a pre-existing condition have accessed affordable coverage through the Pre-Existing Condition Insurance Plan.

Insurance companies are now required to allow parents to keep their children up to age 26 on their insurance plans. This means that over 2.5 million young adults have gained coverage because of the new health care law.

Meet our Panelists

We are delighted with the expert panelists who graciously volunteered to share their knowledge about the ACA for this important discussion. PSP of BPW/MD, **Caren Williams**, will serve as moderator for the evening.

Leni Preston

Leni Preston serves as Chair of the **Maryland Women's Coalition for Health Care Reform**. This nonpartisan statewide alliance of individual and organizational members was founded in 2006 to ensure that every Marylander has access to comprehensive, affordable, accessible and high quality health care that is always there. Women bring a unique and powerful perspective to this work because of their personal stake in our health care system – as caregivers for themselves, their families and their communities – and as the primary decision makers on their family's health care.



www.MDHealthCareReform.org

lenipreston@verizon.net

Cede Calkins

Cede Calkins, Director of Door to HealthCare – Howard, Healthy Howard, Inc. has been promoting customer-focused services and technology for county residents since 2008. As Technical Coordinator, she piloted stream-lined electronic application and the “one-stop” service model for the county and Maryland. Cede brings experience with public and employer sponsored health benefit and welfare programs as well as expertise in performance improvement technology. In her career as a human resource professional, Cede directed the design and administration of health and welfare benefits, and managed communications and enrollment. She was previously a vice president for Prospect Associates, Ltd., a health communication, information technologies, and social marketing contractor to the National Institutes of Health and the Centers for Disease Control. Cede received her B.S. from Cornell University and her M.S. in Human Resource Development from Towson University.



Carolyn A. Quattrocki

Carolyn Quattrocki is the Executive Director of the Governor’s Office of Health Care Reform. Prior to her appointment, she served as a Deputy Legislative Officer and health policy advisor in the Governor’s Legislative Office, with primary responsibility for health care, insurance, and labor issues. Ms. Quattrocki also worked as a Special Assistant to Maryland Attorney General J. Joseph Curran, Jr., was a litigation associate at the law firm of Arnold & Porter in Washington, D.C., and a law clerk for the Honorable Frank A. Kaufman, Chief Judge of the United States District Court for the District of Maryland. Ms. Quattrocki has a law degree from Yale University and a B.A. from Northwestern University.



carolyn.quattrocki@maryland.gov

Meet Your 2013-2014 BPW/MD Officers...

Susan Horst - President

Susan Horst is a member of Montgomery County BPW (MC BPW). She began her BPW involvement with Rockville BPW in 1984, and served in various capacities with Rockville BPW and Montgomery County BPW, and was president of MC BPW in 1999-2000. Susan previously served BPW/MD as President (2008-2009), President elect (2007-2008), Vice President (2006-2007), Membership Chair in 2003-2004 and Young Careerist Chair in 2005-2006.



Susan is a native of Virginia, and holds a Bachelor of Science and a Master of Science from Virginia Tech. She is employed with the U.S. Department of Agriculture as a Management and Program Analyst in Rural Development Business and Cooperative Programs. Susan is married to Jim Locey, also a MC BPW member, and they live in Rockville, with their three cats, Mickey, Chloe and Kitty Belle. Susan credits BPW and the Individual Development Program for her personal and professional development.

Theresa Foster - 1st Vice Pres.

Theresa Foster has been a BPW member since 2000. She is currently serving as Treasurer for Towson/Hunt Valley BPW. She began her service on the Executive Committee as Second Vice President in October 2012 and stepped up to First Vice President this past May at our Annual Conference.

The owner of One Sharp Lady LLC since 2005, Theresa sells knives and swords on her website, onesharplady.com. Theresa volunteers at her church on Saturdays and Sundays as either a greeter to parishioners or in Kidzone for children six months to three-years-old, while their parents attend church services.

Theresa enjoys spending quality time with her son, Brian, and his family and her six siblings and her two dogs, Bigsley and Grace Kelly. She spends her spare time ten pin bowling and square dancing.



Continued, page 12...

Theresa values the friendships and mentoring, which have resulted from her BPW membership. She says BPW members have been a huge influence in her life and helped make her who she is today. Theresa is very proud to be a Towson/Hunt Valley member and a member of the Executive Committee for BPW/MD. One of her goals is to continue serving in BPW as long as possible. She hopes she is able to influence other members to want to serve also, and to keep BPW/MD alive in order to continue to work on the BPW/MD goals for all women.

Theresa Souder - 2nd Vice Pres.

Theresa Souder, a member of Laurel BPW, is currently serving as Second Vice President for BPW/MD. She is looking forward to working with our President Susan Horst, and the other EC members for 2013-2014.

Theresa began her career in the medical field in 1986. She attended New England Tech for two years, earning her Associate degree in AMA. She worked full time for the town of Palm Beach, Fla., and attended school part time. She also worked for St. Mary's Hospital in the medical records department and for a Cardiology office and Family Medical Center.

Theresa became a member of BPW/MD in 1991-1993, and then moved to Florida. She returned to Maryland in 1995 and re-joined BPW. She served as the Caroline County BPW Treasurer for one year, and then served as President of Caroline County BPW from 1996-1999. The Caroline County BPW disbanded a few years ago, and Theresa's ambition this year is to start a new LO on the Eastern Shore and to increase membership in BPW/MD.

Theresa currently works for Shore Health system, which is now known as University of Maryland Shore Health system. She also does private duty sitting and has volunteered at the hospital gift shop for seven years. Her introduction to BPW was through her mother, Margaret Luber, Past State President, who all of you know as "Peggy." Theresa also wants to say thank you to all of the women of BPW who have influenced her and helped her to be the woman she is today.



Ruby Aridi - Secretary

Ruby has been a member of BPW for over 30 years. She has had many roles on a local and state level. She retired as an administrative manager with Hewlett Packard in 2000. She is a Certified Professional Secretary. Over her long career in business, Ruby has worked in both the private and public sectors. She was born



in England, and came to the U.S. with the family, in the aftermath of WWII, when she was 17. Her family settled in Minnesota, and operated a dairy farm for many years. In the 1960s she came to Washington, D.C., to work for the Department of Justice, and eventually worked in the office of the Attorney General.

She is now widowed and blessed with a fantastic family. She has two daughters, two stepdaughters, two stepsons and many wonderful grandchildren and great-grandchildren. Ruby has been a Girl Scout/Brownie leader, a grief facilitator with a hospice group, active in the PTA, and served on many committees.

Ntumba Makenda - Treasurer

Ntumba Makenda was born in the Democratic Republic of Congo, and has been a member of Montgomery County BPW since 2012. Ntumba (pronounced "Toomba") was introduced to BPW while attending the Women's Legislative Briefing, and joined MC BPW after meeting BPW members at the BPW exhibit table.

Ntumba is a realtor with Long & Foster, and has served two consecutive years as a member of the Community Service Committee of the Greater Capital Area Association of Realtors. She holds a Bachelor's in Accounting from the University of Maryland, and is working toward her Master in Nonprofit Organization Management at the same institution.

She has served as an election judge for Montgomery County in the 2011 Legislative and the 2012 Presidential elections, and is a member of the Gaithersburg-Germantown Chamber of Commerce.

Ntumba is the mother of two beautiful daughters, Dinanga, 16, and Gail, 6. She resides in Germantown, and works out of both the Kentlands and Hagerstown Long & Foster offices.

Ntumba is dedicated to empowering women, and describes her reason for returning for a Master's in Nonprofit Organization Management:

I decided to return to school and major in Nonprofit Organization Management after I had been a member of several African NPOs, and realized that some of them lacked structure and did not have a well-organized system in place. I wanted to learn more about the sector. I attended several seminars, recently in New York, at the United Nations, and plan to attend another conference in Philadelphia, hosted by Penn University on micro-finance as a resource used by international organizations to empower women in the world.

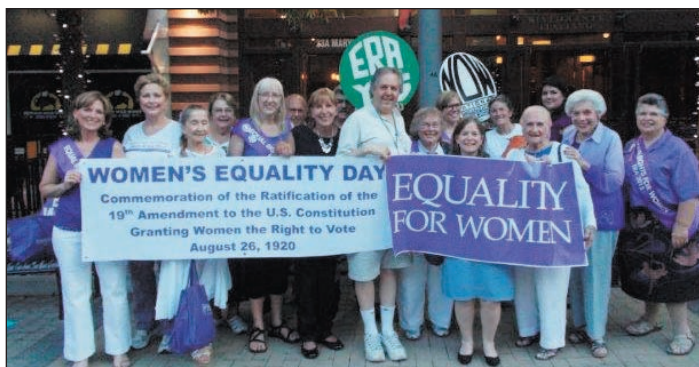
I hope to learn more from that conference and others as my goal in getting a MS in Nonprofit Organization Management is to find a way to help empower women.



Women's Equality Day Celebrations

Women's Equality Day Celebrations were held in Montgomery County on Saturday, Aug. 24 at the Rockville Uncorked Wine and Music Festival, and also on Monday, Aug. 26 at Oro Pomodoro Italian Restaurant in the Rockville Town Square. The celebration commemorates the date, August 26, 1920, that the 19th Amendment to the U.S. Constitution was ratified, granting women the right to vote.

Montgomery County BPW partnered with Montgomery County National Organization for Women (NOW) and United 4 Equality, to promote equal rights for women. The city of Rockville generously donated a free table for our event, and we had over 60 individuals stop by to talk about the



Women's Equality Day Celebration at Rockville Town Square on Aug. 26.



Linda Mahoney, Allison Lee, President MC BPW, and Susan Horst, President BPW/MD at Women's Equality Day table in Rockville on Aug. 24



Sophie Steinberg and Bernice Grossman speak to visitors about Women's Equality Day.

celebration, the Equal Rights Amendment, and to take literature about each organization.

We wore purple sashes that said "Equal Rights for Women" and dressed in white and purple, the colors worn by the early suffragists. Many people, particularly young men and women, did not know anything about the Equal Rights Amendment, and others didn't know about women's suffrage.

Thanks to Allison Lee, president of MC BPW, and Jeannette Feldner, co-president of MCNOW, along with Carolyn Cook, Bernice Grossman, Susan Horst, Linda Mahoney, Edith Miller, Fran Porter, Sophie Steinberg, and Anne Whitt, who staffed the table and talked to the festival goers on Saturday.

Carolyn Cook, who was dressed as Alice Paul, author of the Equal Rights Amendment, circa 1923, attracted many people who wanted to know more about women's suffrage, and the status of the ERA.

Sen. Barbara Mikulski (MD-D) sent a letter to BPW/MD commending us for celebrating Women's Equality Day.

Since the ratification of the Equal Rights Amendment is first and foremost in BPW/MD's legislative platform, these celebrations and events are an excellent way to educate the public and draw attention to the fact that women are not yet in the U.S. Constitution. Young women are the future of BPW, and we hope that the young girls and women who visited our table on Women's Equality Day will take up the cause and continue the fight of our foremothers.

Susan Horst, MC BPW



Carolyn Cook, portraying Alice Paul, poses with the young women who are our future.



Susan Horst, MC BPW member, and Jeannette Feldner, MC BPW Member and Co-President of MCNOW.

WHAT IS THE BPWF FOUNDATION OF MARYLAND, INC.?

Adapted from a presentation by PNP/PSP Patricia Cornish for BPWF/MD's 20th anniversary in 2007. Used with permission.

The Business & Professional Women's Foundation of Maryland, Inc. (BPWF/MD), was founded in 1987, the result of a dream of a small group of BPW/MD women.

The Foundation is recognized under the Internal Revenue Code as a 501(c)(3) organization and as a charitable organization by the State of Maryland. All contributions to the Foundation are tax-deductible to the extent allowed by law.

BPWF/MD is governed by a Board of Trustees, comprised of Directors (the elected BPW/MD officers), the immediate past BPW/MD president, appointed area representatives, and appointed committee chairmen.

The goals of BPWF/MD include:

- improvement of employment opportunities and the economic status of women in the labor force;
- career development for working women;
- scholarships to allow deserving women the opportunity to advance their careers; and
- sponsorship of meetings and conferences on the role of women in the workplace.

As BPWF/MD became more established and its support grew, programs and activities increased.

- 1988 – began publication of *THE NEWSCASTER*
- 1993 – first scholarships were awarded
- 1994 – began publication of the *Resource Directory*
- 1995 – began offering training and educational programs

Starting in 2004 and lasting for several years, a partnership with the Small Business Administration led to several business roundtables being presented throughout Maryland. Also starting in 2004, BPWF/MD had a seat on the Board of the Maryland Women's Heritage Center. All of these programs supported working women and their families.

Scholarships are awarded on an annual basis to Maryland residents who display financial need in a variety of curricula. Since the Foundation's start, over \$50,000 in scholarships have been awarded.

The scholarships are funded through various endowment funds maintained by the Foundation. The donated funds are invested with a professional financial advisor and are not spent; the income from these investments (such as dividends) is used to fund the scholarships and programs.

Endowed scholarships include:

- Dorothy Anita Small Science & Business Scholarship (\$1,000) – provides degree scholarships in the sciences, mathematics, and business to encourage women to pursue fields more commonly selected by men
- Kathryn M. Daugherty Education Scholarship (minimum \$250) – provides continuing scholarships in the field of education, beginning in

the sophomore year and continuing through the senior year, providing a 3.0 average is maintained (extra credit is given for elementary education majors)

- Barbara F. Hiltner Business & Finance Scholarship – provides a scholarship to a business or finance major who is a Frederick County, Maryland, resident, with greatest flexibility for students who may not have obtained the academic level usually required for grants
- Florence A. Finlayson Business Administration Scholarship (minimum \$200) – provides a scholarship in Business Administration, with greatest flexibility for students with less than a 4.0 grade-point average who demonstrate a sincere desire to continue their education for self-improvement
- BPWF/MD General Scholarship – provides scholarships to women age 25 or older to upgrade skills or complete courses for career advancement Two additional endowments fund other projects and activities:
- Joyce Hall Ludlum Member Education Fund – subsidizes educational speakers, seminars and/or workshops for BPW/MD members
- Baltimore BPW Fund – underwrites events and/or projects commemorating BPW/MD history

Two other endowed funds, named for Elizabeth Dallam and for Barbara Clark, presented scholarships and were closed at the request of the donors.

In order to continue publishing *THE NEWSCASTER*, presenting educational programs, and awarding scholarships, we need **your** help. Make a donation, make a pledge, or—if you have discretionary funds in the \$20,000 range—create an endowment.

If you want to help cover publishing costs of *THE NEWSCASTER* or get your business's message out to BPW members across Maryland, purchase an advertisement; the rates are quite reasonable. Contact Managing Editor Pat Farmer, buttonspaf@aol.com, for additional information.

To make a donation, make your check payable to BPWF/MD and mail it to CFO Joyce Draper, 615 Fairview Avenue, Frederick, MD 21701. Donations not designated to a particular fund are placed in the general (operating) fund, which publishes *THE NEWSCASTER* and covers other non-scholarship operating expenses, such as insurance.

BPWF/MD is **your** Maryland Foundation; the money stays in Maryland. You can help to make our Foundation even stronger. Please help us to the extent you are able.

Renew your membership online...

www.bpwmaryland.org

ATTENTION!... All Former State and Local Officers and Committee Chairmen

by Betty Abbott, History and Records Chair


The History Committee of the Maryland Federation of Business and Professional Women's Clubs, Inc., along with the University of Maryland's Historical Archives, is looking for additional documents to bring the history of BPW up to date, and your cooperation is needed to assist in this project.

These items just might now be stored in your garage, basement, spare room, shed, or even in the trunk of your car. This is your opportunity to get rid of these long saved items. Your History Committee now pleads with you to gather all of these historical BPW items, not currently being used by the State Federation or the Local Organization, and when ready to be moved out of your hands, you can contact your BPW/MD History Chairman, **Betty Abbott**, at 301-933-3427, (Betty's computer has recently been hacked and is out of order at this time), or you can e-mail **Florence Finlayson** flofinlayson@att.net who will give you additional instructions for disposing of these materials.


We are also aware that some of our Local Organizations have disbanded and they too have not sent any of their BPW charters, accoutrements, documents, files, banners, gavels, etc. to the BPW/MD's History Committee.

Your BPW/MD History Chairman will be in attendance at the BPW Maryland Board of Directors meeting, November 1-2, 2013 at the Ramada Plaza Hagerstown, and will have a **detailed list** of items the University's Women's History Research Center is looking for.

The Maryland Federation of Business and Professional Women's Clubs, Inc. was founded in 1929 as part of the National Federation of Business and Professional Women, a nonpartisan, nondenominational and nonpartisan organization for working women. The archives of the Maryland Federation consist of correspondence; minutes; charters; publications; committee and individual club files; membership lists; scrapbooks; photographs; convention records; programs; and memorabilia. Currently, the Maryland Federation of Business and Professional Women's Clubs has donated almost 300 linear feet, or approximately 200 boxes, of archival materials to the University of Maryland Libraries. These materials document the Maryland BPW from the 1940s to the present day. By continuing to donate your organization's records, you will assure that its history and heritage will be part of your community's collective memory forever. In addition, such materials are extremely valuable for administrative, educational, legal, fiscal, and public relations purposes. Finally, the materials will be of interest to current and future students and scholars interested in the history of women's organizations and working women. It is noted that BPW **Past State President Mary Ahalt** (1973-1974), now deceased, and **Ann Tukos**, Director, of the University's Archives, joined together in the 1980s to develop this ongoing program for the preservation of important BPW materials.



**Sunday,
January 26,
2014**



**Women's Legislative Briefing
2014**

THE MONTGOMERY COUNTY COMMISSION FOR WOMEN and our many co-sponsoring organizations invite you to the 2014 Women's Legislative Briefing.

TIME: 12:00 - 6:00 pm

LOCATION: The Universities at Shady Grove, Bldg II, 9630 Gudelsky Drive, Rockville, Maryland



**OPENING CEREMONY WITH KEYNOTE ADDRESS BY
JOANNE BAMBERGER**

Author of the Amazon bestselling book
*Mothers of Intention: How Women & Social Media
are Revolutionizing Politics in America*

General Admission \$15 in advance, \$20 at the door

For more information or to register, please contact the
Montgomery County Commission for Women at 240-777-8333 or visit:
www.montgomerycountymd.gov/cfw

12 noon	Registration Opens with Light Refreshments
12:30 pm	Opening Session with Keynote Address
1:30 pm	Panel Discussion on Women's Issues in Congress
2:30 pm & 4:00 pm	Eight Seminars on Legislation Important to Maryland Women
5:15 pm	Closing Reception

Gold Sponsor:



Silver Sponsor:



2013 BPW/MD ANNUAL CONFERENCE HIGHLIGHTS

The Power of YOU –“Equality, Advocacy, Development”

Contributed by Theresa Foster, First Vice President BPW/MD

BPW/MD's 83rd Annual Conference was held at the Holiday Inn Laurel West. May 16-18, 2013. It was a very informative and fun weekend for all. We were able to make our business sessions more concise this year, and we were still able to accomplish all we needed to, so we could spend more time for our speakers, vendors and ceremonies.

We were delighted that two Past State Presidents from Pennsylvania, **Nancy “Sparky” Werner** and **Barbara Schmouder**, and Past National Treasurer, **Susan Parsons Reed**, of New Jersey, were able to join us for the weekend and facilitate the Individual Development Program. We started out having fun on Thursday night when all were invited to join the Executive Committee for dinner at Outback Steakhouse.

On Friday, we had our Kick-Off Luncheon with **Brigadier General Wilma Vaught**, USAF (Retired) as our speaker. She spoke to us about The Women in Military Service for America Memorial and how she was the first woman promoted to Brigadier General from the Comptroller career field and much more. What a truly remarkable woman she is.

In the afternoon we had our first IDP Workshop, Stand Up and Speak Out! This workshop taught us ways to help us with public speaking. Our second IDP workshop was held on Friday evening, Reaching for the Stars-Achieving Your Goals! This workshop taught us to write down our short- and long-term goals and then as you complete each goal, check it off your list. Before you know it you are achieving your goals. Our presenters for the IDP workshops were Nancy Werner, Barbara Schmouder and Susan Parsons Reed. After the workshop, President Peggy Luber held a reception in her suite. All who attended had a good time.

On Saturday morning we had our annual Memorial Service for our BPW Sisters who had passed away during the year.

On Saturday, our luncheon speakers included a panel of three women who spoke to us on Human Trafficking in the United States. Our three very knowledgeable Speakers were:

Jennifer Jones-Peoples is chair of the Prince George's County Commission for Women.

Linda Blackiston, a volunteer with Mid-Atlantic PANDA (Prevent Abuse and Neglect Through Dental Awareness), which provides courses on recognizing and reporting cases of abuse and neglect. Linda serves on The Samaritan Women board of directors, which is the only long – term restoration program for victims of human trafficking in the country.

Amelia Rubenstein, LCSW, is the Case Manager for the Anti-Trafficking Program a TurnAround Inc., where she provides ongoing direct services and crisis intervention to survivors of domestic sex trafficking. As part of Turn Around Inc.'s partnership with Maryland Department of Juvenile Services, Amelia works to screen, identify and serve minor trafficking survivors in juvenile detention facilities. Her experience in the field of gender-based violence includes work with the Women's Dignity Network, Planned Parenthood of New York City, and as a sexual assault crisis counselor.

The Panelists gave us a lot of information on this horrific subject. It certainly is a topic that the public needs to get involved in, so we can all do our part to help in any way we can.

TurnAround Inc. was our charity this year for conference. Members donated money, gift cards, new clothing and toiletries for the victims of Human Trafficking.

During our late afternoon Business Session **Toya Ellis-Eardley, RN, CM/DN**, spoke to us on the Compassionate Care Options for the Elderly and those living with Alzheimer's. A Registered Nurse in the Baltimore Area, Toya's goal is to educate families on the physical and mental changes in the older adult, and ensure that they are aware of all the resources and care options available.

Saturday evening was a time to celebrate and our final events included dinner, LO awards, installation of officers for BPW/MD and musical entertainment. If you missed these events you really missed a great evening. It is always very exciting to hand out awards to our Local Organizations for the activities that they hold to promote BPW and Women of Maryland. After that part of the ceremony we then had the installation of the 2013- 2014 new officers for BPW/MD. Even though this is our final event of the conference to me this is when I feel most proud of our organization. It is when you get to see the Women who have graciously stepped up to the challenge of keeping BPW/MD alive and working hard for another year to continue all the goals of our organization.

Our thanks to our installing officer, **PSP/PA Nancy Werner**, for the beautiful installation ceremony using the Nike symbol. Congratulations to our new 2013-2014 officers: **President Susan Horst, of Montgomery County BPW, First Vice President Theresa Foster of Towson/Hunt Valley BPW, Second Vice President Theresa Souder of Laurel BPW, Secretary Ruby Aridi of Montgomery County BPW and Treasurer Ntumba Makenda of Montgomery County BPW.**

Al Roda provided the entertainment for the evening, performing many enjoyable musical selections.

Members, guests and presenters totaled approximately 50 during the weekend. Attendance by individual LO was 37 (12 Montgomery County, 5 Laurel, 7 Frederick, 2 Southern Prince George's, 4 Hagerstown, 2 Towson/Hunt Valley). Many thanks to annual conference co-chairmen Theresa Foster and Susan Horst, and the entire conference committee for all their efforts in bringing us an interesting, informative, and educational conference.

Our thanks to the 2012-2013 EC: **President Peggy Luber, First Vice President Susan Horst, Second Vice President Theresa Foster, Secretary Pat Farmer, and Treasurer Marlene Spielman** for serving the Federation this past year. Their contributions and energy brought us new ideas and experiences, and hope for continuing a great mission of women helping women.

2013 BPW/MD ANNUAL CONFERENCE “Photo” HIGHLIGHTS



L-R: Theresa Souder, Theresa Foster, Anne Whitt and Mary Veber at the Conference Registration table.



Brigadier General Wilma Vaught, USAF Retired, gives keynote speech at kick-off luncheon.



GI Jane dolls decorate the Saturday luncheon head table with General Vaught.



IDP presenters: L-R: PSP/PA Barbara Schmouder, PSP/NJ Susan Parsons Reed, PSP/PA Nancy Werner with BPW/MD member Dawn Stiles.



Marlene Spielman tries on jewelry at PSP Donna Smith's Cookie Lee vendor table.



IDP students hold up their boxes of macaroni after the evening IDP session.



Annual Conference head table, L-R: Second VP Theresa Foster, Chaplain/PSP Alicia Newman, First VP Susan Horst, President Peggy Luber, Parliamentarian Florence Finlayson, Secretary Pat Farmer and Treasurer Marlene Spielman.

Pat Farmer with the American Heritage Girls from Laurel, who presented the colors at the opening session of the annual conference.



Panelists at the Human Trafficking presentation: L-R: Jennifer Jones-Peoples, Linda Blackiston, Melissa Snow.



New officers for 2013-2014: L-R: Secretary Ruby Aridi, Second Vice President Theresa Souder, First Vice President Theresa Foster, President Susan Horst and Treasurer Ntumba Makenda.



PNP/PSP Diane Polangin with Mayor Craig A. Moe who gave greetings from the city of Laurel.

Photos by Alice Houck

Thanks to Our Sponsors of the 2013 Annual Conference

**BPW Foundation
of Maryland**
Premier Education Sponsor

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Greta Davis
Patricia Farmer
Theresa Foster
Susan Horst

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Marlene Spielman

Friend
Florence Finlayson
Peggy Luber
Diane Polangin
Dawn Stiles

MEMBER UPDATES:

Dawn Stiles:

Address changed to:
6150 W. Michigan, Apt. K-16
Lansing, MI 48917
Phone numbers are same:
(H) 517-886-5463 (C) 517-449-4113

Francine Heaton

New e-mail address:
fran.heaton@comcast.net

BPW/MD Calendar of Events

2013

- Oct. 19 *MLAW Fall Conference,
9:30 a.m. - 1 p.m., \$30 by Oct. 11
The American Federation of Teachers
Building , 5800 Metro Drive,
Baltimore, MD 21215*
- Oct. 21-25 *National Business Women's Week®*
- Nov. 1 *EC Meeting, Ramada Plaza
Foundation Trustees Meeting*
- Nov. 2 *BPW/MD Fall Conference
and NBWW® Celebration*

2014

- Jan. 15 *Deadline for articles to Pat Farmer for
winter issue of The Newscaster*
- Jan. 26 *Women's Legislative Briefing,
Universities at Shady Grove, Rockville*
- May 15-17 *BPW/MD Annual Conference*

ARTHRITIS

...You Can Help Yourself

from Ruby Aridi, AARP Newsletter

People who suffer from arthritis are familiar with the symptoms that define the condition. Making small changes in your diet can yield big rewards in managing this disease. "Food isn't a panacea, but eating wisely can make your joints healthier," so says Leslie Bonci, R.D., Director of Orthopedic Surgery at the University of Pittsburgh. Every pound you carry around your belly puts pressure on your knees. Every pound lost can result in 3 - 5 lbs less stress on your knees. Below is a list of foods that you can eat, which help the body fight arthritis. These items should be included in your diet not replace it - I urge you to use the Internet to research foods and build a well balanced diet. Make sure that the foods you choose do not conflict with any health condition you have or medications you take.

1. Fatty fish (salmon, herrings, sardines) or any food with Omega 3 fatty acids, such as walnuts, soy beans, flax seeds, canola oil and pumpkin seeds. Fatty fish also contains Vitamin D, which helps prevent swelling and soreness.

2. One tablespoon of Extra virgin olive oil, contains oleocanthal, which blocks enzymes involved in inflammation.

3. Sweet peppers, citrus fruits and other vitamin rich foods. Broccoli and cauliflower, for instance, have a

chemical that may protect us from certain cancers, including breast cancer.

4. Brazil nuts contain high amounts of solenium, 272 micrograms in just 3 or 4 nuts, compared to 63 micrograms in 3 ounces of tuna.

5. Onions and leeks contain an antioxidant, which may inhibit inflammatory activity. Also, kale, cherry tomatoes, apples are high in quercetin. (May inhibit aspirin and ibuprofen, but research is limited).

6. Tart cherries - The old wives' tale now has science to back it up. The magic ingredient is the pigment that gives grapes, black raspberries and eggplant their vibrancy. They are powerful antioxidants

7. Green tea. Studies show certain antioxidant compounds in the brew, which lessen the incidence of the severity of arthritis.

Watch out for foods that contribute to the buildup of uric acid in the blood forming crystals, which painfully settle in the joints. A compound that is abundant in shellfish, meats, high fat dairy foods and beer convert into uric acid.

BEWARE - Sunflower, safflower, corn and soybean oils are high in Omega 6 fatty acids, which increase inflammation. These oils are prevalent in U.S. made baked goods and snacks. **Sugar** - Studies indicate that sugar may increase inflammation. Sugar offers a quick energy but it doesn't last and is hard for arthritis sufferers who also suffer from fatigue. Sugar is high in calories, which lead to weight gain.



**MARYLAND FEDERATION OF BUSINESS AND PROFESSIONAL WOMEN
(BPW/MD)**

2013-2014 MEMBERSHIP FORM

BPW: Women Helping Women Succeed

Business & Professional Women of Maryland (BPW/MD) is a not-for profit, non-partisan, and non-sectarian volunteer association that promotes equity for all women in the workplace through advocacy, education, and information. All individuals who support the mission of BPW/MD are invited to become a member. Contact **Theresa Souder** at tdsouder@verizon.net or (443) 205-2408 for membership information.

- Pay by check, **Payable to BPW/MD** and mail to Theresa Souder, Membership Chair **OR**
 Pay with credit card via www.bpwmaryland.org, **Join Now!**

MAIL TO: MARYLAND FEDERATION OF BUSINESS & PROFESSIONAL WOMEN (BPW/MD), THERESA SOUDER, MEMBERSHIP CHAIR, 315 HOLT STREET, FEDERALSBURG, MD 21632. VISIT US ONLINE AT: www.bpwmaryland.org

APPLICANT INFORMATION

Name: _____

Home address: _____

City:	State:	ZIP CODE:
Phone:	Fax:	E-mail (Required):
Cell:		
Please indicate phone preference: Please indicate E-mail preference:	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work	Birthday: Month ____ Day ____

BUSINESS INFORMATION

Current employer: _____

Title: _____

Address: _____

City:	State:	ZIP CODE:
Phone:	Fax:	E-mail (Required):

Website: _____

INDUSTRY, please select one

<input type="checkbox"/> Arts/Entertainment/Media <input type="checkbox"/> Computers/Technology <input type="checkbox"/> Banking/ Finance/Insurance <input type="checkbox"/> Education <input type="checkbox"/> Health Care/Medicine	<input type="checkbox"/> Beauty/Wellness <input type="checkbox"/> Human Services/Public Safety/Government <input type="checkbox"/> Legal <input type="checkbox"/> Manufacturing	<input type="checkbox"/> Marketing/Advertising/PR <input type="checkbox"/> Professional Services <input type="checkbox"/> Real Estate/Construction <input type="checkbox"/> Non Profit/Association <input type="checkbox"/> Retail/Wholesale	<input type="checkbox"/> Science/Research <input type="checkbox"/> Travel <input type="checkbox"/> Other: _____ <input type="checkbox"/> Business Owner _____ (bus. name)
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HOW DID YOU HEAR ABOUT BPW?

Referred by member (Name): _____

E-mail Announcement Website Newspaper Word of Mouth Other (Specify): _____

Are you a: New member Renewing member Transfer (Other BPW Organization): _____

LOCAL ORGANIZATION TO WHICH YOU ARE APPLYING / RENEWING

Members may affiliate with a Local Organization (**Member of Local - MOL**) or maintain state membership only (**Member at Large - MAL**). **Student Members** must be enrolled in an accredited institution of higher learning for at least 50% of their time. All three types may participate in the governance of the organization. Individuals may join as an **E-Member** to receive electronic state communications, but may not participate in the governance of the organization.

1. Select the type of membership: **Member of Local (MOL)** **Member at Large (MAL)** **Student Member** **E-Member**

2. If **Member of a Local (MOL)**, select the Local Organization with which you would like to affiliate:

<input type="checkbox"/> Frederick BPW	<input type="checkbox"/> Garrett County BPW	<input type="checkbox"/> Hagerstown BPW
<input type="checkbox"/> Laurel BPW	<input type="checkbox"/> Montgomery County BPW	<input type="checkbox"/> Southern Prince George's BPW
<input type="checkbox"/> Towson/Hunt Valley BPW	<input type="checkbox"/> Tri-County Eastern Shore (<i>coming soon!</i>)	

Would you like to be part of an area speaker's bureau? Yes, Subject: _____

Would you like to host a webinar? Yes, Subject: _____

ANNUAL MEMBERSHIP DUES NEW RENEWAL

<input type="checkbox"/> Member of Local \$100 (includes Local and State Federations, and National BPW Foundation)	<input type="checkbox"/> Member-At-Large \$100.00 (Includes State Federation and National BPW Foundation) <input type="checkbox"/> Student \$ 60.00 (Includes same as Member of Local, but at reduced rate) <input type="checkbox"/> E-member \$ 40.00 (Receives Electronic State Communication)	
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SIGNATURE _____ **DATE** _____ [PROCESSED: _____]