

Business and Professional Women Southern Ocean County

April 2017 Newsletter

www.bpwsoc.org

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PRESIDENTS LETTER

April 2017

Happy March! LOL, April Fools!

Well, April is here, quite quick I might add, and we are off and at it with a couple of quickly upcoming events...

But, first - just a brief mention of March - that was the first time in a long time the weather got in our way, and for that I am thankful. Unfortunately, we have to reschedule our Speaker - Dr. Nicole Bonner - that was lined up. We can talk about this at the next meeting.

Our next meeting is Tuesday, April 11th - where we can go over any last minute arrangements, ideas, assistance, etc...for our "Annual Scholarship Fundraiser" - Ladies Night Out (with LuLaRoa and Psychics), on Thursday, April 27th at 5:30pm at Kristy's Casual Dining.

Then, at our next meeting in May - we will be hearing from the Scholarship Committee (they will have chosen any qualified recipients) and then we will be getting ready for our June Meeting where we will award

the recipients and also have the installation of the 2017 Officers.

That's about all for now.

Don't forget to continue to spread the word:

The 2017 Scholarship (Career) Award applications are available for you to download. Whether it is for yourself or a friend, we invite you to print a copy, complete the application and send it in to us. Our Scholarships are for Women 25 and older who may be attending classes, to further their career, or are continuing their education or maybe you are just starting out. We also have "equipment" scholarships for women who may be starting a new business or are already established and need some assistance purchasing some new equipment for their business. Visit our website www.BPWSOC.org to download and/or print an application today!

As always, I wish everyone a very happy month and remember everyone is always Welcome (Guest included)! Also, feel free to tell us about any other events you may have.

Thank you all for your time and looking forward to seeing you at our next meeting on Tuesday, April 11, 2017 at 6:30pm, meet up earlier if you wish to chat with anyone who arrives earlier.

Lisa Gambino

President

www.BPWSOC.org



Facebook



Website



BPWSOC Upcoming events for 2017
Meetings are held the second Tuesday of each month at 6:30PM (come earlier 6PM for Networking) at [Kristy's Casual Dining in Waretown](#)



MEMBER BIRTHDAYS:

There are no member birthdays in April.

If your birthday is in April and we missed you, please let us know. Happy Birthday!

2017
APRIL IS MEMBERSHIP
RENEWAL MONTH. PLEASE
RENEW YOUR MEMBERSHIP
NOW (\$50.00)

April 11 - BPWSOC Meeting

April 27 -Annual Fundraiser/Ladies
Night Out

May 9 - BPWSOC Meeting

June 13 - Annual Scholarship
Awards/Installation of new Officers

**ADDITIONAL EVENTS WILL BE ADDED AS
THEY OCCUR**

(Note: There will be Executive Board
Meetings the week before each
General Meeting, Date, time and place
of these meetings will be announced
prior to the monthly meeting.)

REMEMBER TO BRING YOUR
BUSINESS INFORMATION FOR OUR
NETWORKING TABLE!!!



"Success is getting what you want;
happiness is wanting what you get . "

Ingrid Bergman



Rosie the Riveter is a cultural icon of
the United States, representing the
American women who worked in
factories during World War II. Rosie
the Riveter is commonly used as a
symbol of feminism and women's
economic power.



GUEST SPEAKER

We will not have a guest speaker at this meeting. We will be discussing plans for our Annual Scholarship Fundraiser "Ladies Night Out" on April 27, 2017.



www.BPWSOC.org

Please note that you can always go to our [website](#) for the latest information and/or "[Members Only](#)" area.

Please support upcoming BPWSOC events:

Tuesday, April 11 - 6:00 PM

ANNUAL FUNDRAISER "Ladies Night Out" - April 27, 2017



“Ladies Night Out” LuLaRoe Fashion Display and Psychic Fair

Business & Professional Women Southern Ocean County

“Annual Fundraiser”

All proceeds go to our Annual “Scholarships for Women” Fund

Vendor Tables \$35.00 non-members
-Member Donation-

Doors Open @ 5:30 pm

Tickets \$25.00 (PayPal)

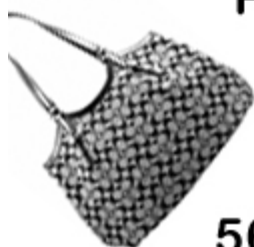
\$30./at door

**Includes (1) Door Prize Ticket
Psychic Readings (add'l cost)**

COMPLIMENTARY

**Wine, Cheese, Crudite
at Kristy’s Casual Dining**

562 U.S. 9, Waretown, NJ 08758



Thursday, April 27, 2017
WIN Designer Handbags, Purses, Gloves
by Coach, Michael Kors, Calvin Klein,
Ivanka Trump & Other Designers

DESIGNER BAG - DOOR PRIZES



www.BPWSOC.org

Contact Us at info@BPWSOC.org

SCHOLARSHIPS

Applications are being accepted for 2017 consideration. Kindly fill out your application and mail it to our

post office box address. Requirements are stated on the website for your convenience. SOC scholarship committee will pass along the applications for 2017 to the NJ Foundation as a courtesy for your consideration for their scholarship process. BPWSOC offers the awarded applicants a year's free membership. We encourage the applicants to join us and become a part of our dynamic organization. As we always can use extra hands on deck with our events it would be great to have these ladies involved!! If there are any questions, do not hesitate to contact me. Remember to fill out the entire application and the deadline is April 30, 2017.

Cyndy Friedland
Scholarship Chair
609-698-4459 (leave a message)

cfriedland119@comcast.net

Stockwell Financial

Stockwell Financial offers tailored business solutions to help support the needs of businesses. We work with business owners to identify and prioritize their needs and then implement customized solutions to help maximize the efficiency and effectiveness of their business. If you would like a free informal valuation of your business give Stephanie a call at 732 731 9856.

Women and Financial Strategies

Thirty-eight percent of American women earn more money than their husbands.¹ Yet only 14% of women are very confident they will have enough money to maintain their lifestyle once they retire.²

Although more women are providing for their families, when it comes to preparing for retirement, they may be leaving their future to chance.

Women and College

The reason behind this disparity doesn't seem to be a lack of education or independence. Today, women are more likely to go to college and graduate than men.³ So what keeps them from taking charge of their long-term financial picture?

One reason may be a lack of confidence. One study found that, although 83% of women want to be more involved in their finances, only 37% felt confident about handling retirement planning on their own.⁴ Women may shy away from discussing retirement because they don't want to appear uneducated or naive and hesitate to ask questions as a result.

Insider language

Since Wall Street traditionally has been a male-dominated field, women whose expertise lies in other areas may feel uneasy amidst complex calculations and long-term financial projections. Just the jargon of personal finance can be intimidating: 401(k), 403(b), fixed, variable.⁵ To someone inexperienced in the field of personal finance, it may seem like an entirely different language.

But women need to keep one eye looking toward retirement since they may live longer and could potentially face higher health-care expenses than men.

If you have left your long-term financial strategy to chance, now is the time to pick up the reins and retake control. Consider talking with a financial professional about your goals and ambitions for retirement. Don't be afraid to ask for clarification if the conversation turns to something unfamiliar. No one was born knowing the ins-and-outs of compound interest, but it's important to understand in order to make informed decisions.

Compound Interest: What's the Hype?

Compound interest may be one of the greatest secrets of smart investing. And time is the key to making the most of it. If you invested \$250,000 in an account earning 6%, at the end of 20 years your account would be worth \$801,784. However, if you waited 10 years, then started your investment program, you would end up with only \$447,712.



This is a hypothetical example used for illustrative purposes only. It does not represent any specific investment or combination of investments.

1. Fivethirtyeight.com, February 5, 2015
2. 2015 Prudential Research Study
3. White House Council of Economic Advisers, 2015
4. U.S. News and World Report, March 4, 2015
5. Distributions from 401(k), 403(b), and most other employer-sponsored retirement plans are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. Generally, once you reach age 70½, you must begin taking required minimum distributions.

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*Inventions by Women
The Electric Refrigerator*

The electric refrigerator was invented by Florence Parpart in 1914 (Florence also invented an improved street cleaning machine in addition to the refrigerator).



Our new [#StandUptoSexism campaign](#) is informing and inspiring women and allies to take a stand against gender bias. Don't miss our upcoming livestream event, guaranteed to spark important dialogue in your community.

[The F-word: How to Be a Feminist in the Workplace](#)

COMING UP!

The F-Word:

How to Be a Feminist in the Workplace

Friday, April 14
1-2:30 p.m. ET

[Register to attend in person.](#)

[Register to watch the livestream.](#)

Round up your friends or colleagues to [host a watch party](#) so that you can join the conversation together! We will be taking questions from viewers.

P.S. Did you miss last week's livestream panel on women and internalized sexism? [Watch the archived recording.](#)



AAUW

1310 L St. NW, Suite 1000

Washington, DC 20005

marketing@aauw.org

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Legislative Update **CONNORS, RUMPF & GOVE**



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9th District

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senconnors@njleg.org

609-693-6700

[Connors, Rumpf & Gove: It's About Time Ocean County Was Represented at Turnpike Authority](#)



Connors, Rumpf and Gove praised the nomination of Louis Goetting, a resident of Point Pleasant, Ocean County, to the New Jersey Turnpike Authority Board.

[Click for Full Story](#)

[Connors, Rumpf & Gove: We Don't Need a Study Commission to Tell Us What's Wrong With the State's School Funding Formula](#)





Connors, Rumpf and Gove call for a fair school funding formula that serves all school districts, not just a select few.

[Click for Full Story](#)

[Connors-Rumpf-Gove Veterans' Surviving Spouse Benefit Bill Advances](#)



Legislation sponsored by the 9th District Delegation to support

surviving spouses of veterans was advanced by a senate panel.

[Click for Full Story](#)

[Additional \\$19 Million in Funding Approved for Clean Drinking Water Projects in 9th District](#)

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Connors, Rumpf and Gove announced that following last year's approval of \$39 million for clean water and drinking water projects, another \$19 million has just been approved to finance additional projects in the 9th Legislative District.

[Click for Full Story](#)

[March Is Prescription Drug Abuse Awareness Month](#)

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For more information on how our state is combating drug abuse and how you can help, please visit the official website of the New Jersey Division of Consumer Affairs to learn more about such initiatives as Project Medicine Drop and the NJ Prescription Monitoring Program.

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HEALTH TIP

5 fitness apps to help you keep your New Year's resolutions

The average person gains at least [3.4 percent](#) of their body weight every year, and those of us who indulge in regular restaurant or fast food meals may pack on even more pounds. To put this into perspective, if you weigh 150 pounds today, you can expect to weigh in at least 5.1 pounds heavier next year.

These numbers get even worse if you don't exercise regularly, which is why so many people wake up on their 40th birthday weighing a significantly larger amount than they did when they turned 20.

[CHECK IT OUT](#)

It's no wonder that weight loss is the top resolution each year.

Unfortunately, at least [80 percent](#) of people who make New Year's resolutions fail to keep them. The good news is that smartphones and wearables make it easier than ever to track your fitness goals, and enabling notifications may help you stick to your 2017 resolutions.

It's also important to pick fitness apps that are easy to use and truly motivating. There are numerous options available, but we're going to take a closer look at five of them that offer necessary and unique features.

My Fiziq

Most people who choose to go on a diet or start a regular fitness routine are primarily concerned about their physical appearance. Therefore, it makes sense to focus on achieving a desired look.

Whether you merely want to become skinnier or desire a more muscular frame, it can be very beneficial to see the physical progress you've made. That's where [My Fiziq](#) comes in.

Unlike the typical fitness app, My Fiziq doesn't focus on BMI and other measures of fitness. Instead, it uses photos of your body to help assess how much your physique changes as you continue to work toward your ultimate goal.

Pact

[Pact](#) is ideal for people who tend to slack off on their fitness goals but want motivation to avoid this problem.

The concept is simple – you set daily goals and make a bet that you'll actually complete them. If you are successful, you get paid. If not, you have to pay the amount you bet. All of the money goes into a communal pool from which those who are truly dedicated to personal fitness receive their financial reward.

Not interested in betting money but still want to earn it for working out? Check out [Achievemint](#) instead.

Fooducate

Calorie counting may not be fun, but it's a necessary component of weight loss. You can easily find dozens of calorie counting apps that will serve this basic role, but if you want more information, your choices begin to narrow down.

[Fooducate](#) goes much further by enabling you to set a weekly and long-term weight loss goal, offering nutrition information and even suggesting healthier alternatives for every food item you add to your daily log.

Many restaurants have already had their entire menus added and graded as well, so you no longer have to guess when you go out to eat.

C25K

Do you want to burn a lot of calories very quickly while simultaneously working toward the goal of actually being able to complete a 5K race? [C25K](#), also known as Couch to 5K, makes it surprisingly easy to work up your strength until you're able to run for 30 minutes or more without taking a break.

The developers of this program understand that most people can't possibly start running long distances without some training, so they work you up very slowly during 30 minute routines that start with a lot more walking than running.

Completing this program will help you get in better shape, and it can provide a confidence boost when you cross the finish line of your first 5K.

FitStar

Do you get bored easily with workout routines? That's one of the reasons that people fail to meet their fitness goals. But you no longer need to let boredom get in the way.

[FitStar](#) is a comprehensive app that offers personalized workouts and fitness tests.

This provides a more full body experience, and you can also customize the app to focus on specific areas of your body.

The feedback feature even allows you to tell the app which exercises are too difficult or too simple, and this enables FitStar to create better overall workouts for your current skill level.

One day at a time

Studies have found that the average person spends [less than 20 minutes](#) per day exercising, but it's vital to bump this up to at least 30 minutes in order to receive optimal health benefits.

By using these apps, you can more effectively track the results of each workout and receive some necessary encouragement.

In other words, smartphone technology may just make 2017 the year that more than 20 percent of us keep our New Year's resolutions for longer than six weeks

Health tip provided by BPWSOC Member & 2016 Scholarship recipient Nicole Reedy



Reading Corner

Author: Mary Higgins Clark

Title: All Dressed in White: An Under Suspicion Novel

Author: Susie Guckin

Title: The Camouflaged Heart

Note: Susie Guckin is a member of BPWSOC



NEED TO GET AWAY

If you are stressed and looking for a mini vacation to Long Beach Island, or have family or friends that are thinking of a local getaway, or a last minute family reunion, give me a call at 609-290-5040 or e-mail me at Cyndyonlbi@comcast.net: it would be my pleasure to assist you in locating a rental property on Long Beach Island! There are still homes available, so don't hesitate to contact me. Cyndy Friedland

Computer Tips:



Ever see this message in your browser? "this webpage is not available"

Is your computer the problem or is the website you are visiting really active or up - (up: meaning it may be down for repair etc...) Here is how to find out:

copy the URL (this is the address in the address bar (see photo) - address that represents the website) and then paste it into this webpage/website - <https://isitup.org/>

URL
↓
(address bar)



--

Lisa A. Gambino

Certified Computer Technician & Professional (Virtual) Assistant

A 2 Z Computer Help

www.A2ZComputerHelp.com

lisag@A2ZComputerHelp.com

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Get Ready for Equal Pay Day 2017

WEAR RED or carry a red purse this coming Tuesday to symbolize how far women and minorities are "in the red" with their pay!



Equal Pay Day is Tuesday, April 4, 2017. This official date symbolizes how far into the year women must work to earn what men earned in the previous year.

In 1996, the National Committee on Pay Equity (NCPE) created Equal Pay Day as a public awareness event to illustrate the gap between men's and women's wages.

Because women earn less on average than men, they have to work longer to generate the same amount of pay. The wage gap is even greater for most women of color.



President John F. Kennedy signs the 1963 Equal Pay Act into law as BPW-USA president Dr. Minnie Miles, at his left shoulder, witnesses the signing.

For nearly 100 years, BPW has been raising awareness about the gender pay gap. Today, local and state BPW organizations across the country continue the legacy -- organizing legislative days, passing out unequal Payday Bars and cookies with a missing portion, hosting Unhappy Hours and other informative activities.

Visit our [BPW Community](#) section and share a post and/or photos about your area's Equal Pay Day events.

If you're not already an affiliate of BPW Foundation, we invite you to sign up by emailing foundation@bpwfoundation.org. Any local organization, state federation or foundation can become an official BPW legacy member for a small yearly fee.

More than ever, it's time to unite and make our voices heard on issues that affect working women. That means making sure that recognized advocacy organizations like BPW Foundation can continue fighting the good fight -- for all of us.

Onward!
Roz

Roslyn Ridgeway, Chair
Board of Trustees
Business and Professional Women's Foundation



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Business and Professional Women's Foundation

1030 15th Street, N.W., Suite B1 #148

Washington, DC 20005

e: foundation@bpwfoundation.org

BPW Foundation is a 501 (c) (3) research and education organization. The work of BPW Foundation supports workforce development programs and workplace policies that recognize the diverse needs of working women, communities and businesses.

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Working women helping women work | www.bpwfoundation.org

Greetings

What is it like to be 100 years old? In about two years, we'll all find out when our storied organization turns the Big Century Mark in 2019!



To start the historic countdown, here's a timely factoid in honor of Women's History Month: While mobilizing for World War I, the U.S. government recognized the need for a cohesive group to coordinate identification of women's available skills and experience. A Women's War Council was established to organize the resources of professional women. As a result, the National Federation of Business and Professional Women's Clubs was founded on July 15, 1919.

For the past 98 years, BPW has made great strides in the workplace, illuminating and supporting such issues as the elimination of sex discrimination in employment, the principle of equal pay, and the need for a comprehensive equal rights amendment.

None of this could have happened without the enduring passion and support of our dedicated members. Now, more than ever, your critical voices need to be heard.

You represent the hearts and minds of professional women all over the country, so please keep marching strong for your rights and pave the way for sisters to come!

Onward,

Roslyn Ridgeway, Chair
Board of Trustees
Business and Professional Women's Foundation



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To my BPW sisters across the nation:



I'd like to take a minute to tell you more about an exciting new feature that just launched at www.bpwfoundation.org – our very own BPW Community Page!

This interactive hub provides state federations, local organizations, as well as individuals, a wonderful opportunity to start a dialogue, voice a comment and basically share things that matter to working women across the country.

Signing up is simple and painless.

1. Go to www.bpwfoundation.org homepage and click on the Register link at the bottom of the Community Login section under “Get Involved”
2. Fill in the required fields.
3. When you're finished, click “Register”.
4. That's it! Your registration confirmation should be sent to you shortly at your email address.

After that, just enter your username/email and password under Community Login anytime you want to post or read about what other hardworking women are talking about.

Here's something more.

As a leader of your local organization, you'll be able to offer your members a brand new way to develop national business networking and information exchange. On a purely social level, everyone can have fun uploading pictures and sharing stories.

But we need to spread the word! I urge you to talk to your members and friends, forward this email and ask all to join us on the BPW Community Page. Many of you have state conferences scheduled over the next several weeks. Please make this announcement at conference and help members sign up on the spot. Post pictures of your conference highlights as one of your first shares. Together, we can make "Working Women Unite" a robust reality.

Thanks for your continuing support,

Roz

Roslyn Ridgeway, Chair
Board of Trustees
Business and Professional Women's Foundation

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1718 M Street, NW, #148
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T: [\(202\) 293-1100](tel:2022931100)
M-F, 9AM to 5PM EST,
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