



Mark your calendar to join us for our Tuesday, November 8th monthly meeting at Buon Appetito in Bayville. Meet and Greet starts at 6 PM with our meeting starting at 6:30 PM. Our guest speaker will be Jacqui Munzing who will be sharing tax tips with us. Be sure to bring a pad and pen to write down her suggestions!

This past Saturday evening Lisa Gambino hosted her annual Halloween party at her home in Bayville. I will say BPWSOC had a great showing and provided a lot of laughs throughout the evening. Halloween is such a fun time of the year and for sure if you were not at Lisa's you had to be celebrating in style somewhere else.

The camaraderie among our members is one of the great facets of our group. We all have different strengths and traits that we share to be supportive of the group as a whole and for each other. And, I will say we really know how to PARTY.

Our monthly meetings provide our "structure" but what a pleasure to socialize with your "sisters". From the pool party at Jennifer's in the summer, Lisa's Halloween parties, to our social outings, where can you find a more diverse and fun group of professionals to hang out with!!

Thank you all for your contributions to our organization.

See you on the 8th,

Cyndy

PS For our December meeting we will do a gift exchange up to \$20.

Ciao,
Cyndy Friedland
BPWSOC President



Facebook



Website



[We are practicing Safety Guidelines for COVID 19](#)

Membership Dues are (\$75.00) and renew or start each year in April - If you have friends/colleagues that are interested in joining, please invite them to our next meeting.

SEND YOUR CHECK PAYABLE TO: BPWSOC

BPWSOC
P.O. Box 722
Barnegat, NJ 08005

(or, you can mail it direct to Lisa's (our Treasurer) home address

November 8 - BPWSOC Meeting - Buon Appetito

December 9 - Surflight Dinner Theatre fundraiser - White Christmas.

Tickets \$70.00 (more information will be coming)

December 13 - BPWSOC Meeting - Buon Appetito Holiday meeting

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.)

Reminder to "REMEMBER":

**BRING YOUR BUSINESS INFORMATION FOR
 NETWORKING**

to Meetings & all Events!!!



MEMBER BIRTHDAYS:

There are no November birthdays in our member roster.

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



This is where we send Sunshine to a Member/Members who has had a celebration, wishes to get well, or sympathy. (We want you to know, we are thinking of you, whether you are specifically mentioned or not)

Judy Cantor feel better soon



Women were arrested, jailed, beaten, punched, chained, body slammed, twisted and tortured to win us women the right to Vote...and you're not going to use it? Really?

VOTE - NOVEMBER



Good and Welfare

Everyone can be vaccinated, if you wish.
Be Safe, be smart, be respectful & be kind to one another!



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.



www.BPWSOC.org



Computer Tips:



Why is there so much Spam and or Malware?

Greed is the most common motivation for cybercriminals: Basically, there are big bucks to be made & people will pay big to damage others or offer counterfeit goods, etc...

Hatred is a diabolical motivator: This may include those who spread misinformation or try to maliciously deface websites, etc...

Egomania: People trying to make themselves look good or smart, while making others look stupid. Some will hack into websites to steal information &/or post bad information or misinformation (as in the Hatred motivator).

There is good and bad everywhere we turn. I hope to find the good, spread the good and keep out the bad as best I can.

If I can help you, let me know.

Thanks, Lisa

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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 Cyndyonbi@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

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"If you know someone going through a break up or in recovery, please send them my way. I can help them reclaim their power and heal their inner turmoil with my self-love techniques and essential oils."

And, if you need help staying positive during this challenging time or know someone who is affected by the coronavirus, please check out these uplifting ideas and my anti-viral oil - to help them recover faster.

Go to: <https://dc-aroma.com/blogs/news/need-support-during-this-challenging-time>

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Reading Corner

Author: Adrina Licio

Title Murder on the Road

Author: Susan Guckin

Title: [The Camouflaged Heart](#)

Note: Susan Guckin Sullivan is Past President of BPWSOC

Members! feel free to send us something you would like to add to the Newsletter



It's that comfort time of the year so why not a couple of recipes. These two are made in the crockpot:

Tortellini soup

1 bag frozen tortellini
1 sm bag of fresh spinach
2 cans italian style diced tomatoes
1 box or 4 cups of vegetable broth
1 block of cream cheese, chunked up
Cook low for 5 to 6 hours

Pumpkin Bread

1/2 cup of sugar
1/2 cup brown sugar
1/2 cup oil
2 eggs
1 1/2 cup flour
15oz can pumpkin
1/2 tsp cinnamon
1 tsp baking powder
1/2 tsp nutmeg
1/4 tsp salt

loaf pan, 2 cups of water at the bottom
8 pieces of paper towel layered under lid to trap absorb moisture
Cook on high for 3 hours

HEALTH TIP from Gina Dinkey.



Friends,

I'm coming to you today with some good news! This week, the Department of Education launched the [Student Loan Debt Relief Application](#) website as part of President Biden's one-time student debt relief plan to help the millions of Americans—including more than 1.1 million New Jerseyans—working to pay off their loans.

Despite the ongoing legal battle by Republican-led states to stop this relief, I encourage those of you who are eligible to fill out the application [HERE](#). It's available in English and Spanish, takes less than 5 minutes, and you don't have to upload any documents. Most federal loans (including Direct Loans and other loans held by the U.S. Department of Education) qualify for \$10,000 in relief if your adjusted gross income for 2020 or 2021 is:

- Less than \$125,000 for individuals
- Less than \$250,000 for households

If you received a Pell Grant for college you're eligible for even more relief, up to \$20,000.

While this itself is an enormous achievement, I'm also pushing President Biden to extend the October 31st deadline for the Public Service Loan Forgiveness (PSLF) waiver. Millions of borrowers who have dedicated themselves to careers in public service stand to benefit from this waiver, but so far, only a small percentage have been able to apply. Extending the waiver would ensure that public servants don't miss out on the benefits they've earned by giving back to their communities.

If you think you may be eligible for PSLF and are interested in learning more about the waiver, my education policy staff will be hosting a webinar this Tuesday, October 25 at noon. Even if you can't make it at that time, [register here](#), and we'll send you a recording after the webinar concludes.



I'm incredibly proud of the progress our Democratic majorities have been delivering to address the college cost burden facing so many in New Jersey and across America, and I won't stop fighting to ensure relief is readily available.

Until next week,



Jersey City

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We'll be sending you regular updates from the office, on what's happening in New Jersey and on Capitol Hill.
 To unsubscribe, [Opt-out of future updates from Senator Menendez here.](#)



Act — *Take action on the most pressing policies*

National Voter Registration Day Is September 20!

Election Day is less than eight weeks away! AAUW works tirelessly year-round to ensure women's voices will be heard at the ballot box on November 8. Midterm and local elections are incredibly important but often overlooked, making "Get Out the Vote (GOTV)" activities even more critical this year. We need your help to make sure every voter is registered and ready.

- **PLAN:** First, [make a plan to vote](#). This includes checking your voter registration, adding voting to your schedule, and knowing your polling information (locations, hours and voting options). Some states have registration deadlines as soon as early October.
- **ACT:** Decide how to [support GOTV efforts in your area](#). You might consider organizing voter registration drives or a candidate forum to help voters make informed decisions.
- **SHARE:** Post on social media to [energize voters](#) around you!

Studies show that voters who plan *early* for how and where to vote are more likely to follow through. **Our democracy works when everyone can fully participate.** [Motivate voters](#) in your community today!

Learn — *Dig deeper into the issues that matter*

A Good First Step Towards Less Student Debt

On August 24, President Biden announced the Administration's [plan](#) to cancel up to \$20,000 of federal student loan debt for borrowers and extend the payment pause, for the final time, through December 31, 2022. All borrowers making less than \$125,000 a year (and households bringing in less than \$250,000 a year) are eligible to receive up to \$10,000 in student-debt cancellation, while Pell Grant recipients are eligible for up to \$20,000. Nearly 90% of these benefits will go to borrowers who earn under \$75,000 a year.

Borrowers will need to apply for cancellation. Applications are expected to become available in October and will remain open for over a year. Stay tuned for updates as we await more details.

We applaud President Biden's announcement, but women and their families need more. AAUW continues to support automatic, broad student debt cancellation for all borrowers regardless of income. To make a meaningful difference for women—who hold nearly [two-thirds](#) of the nation's student debt—the Administration must provide permanent solutions to canceling student debt and expanding loan repayment programs. Read AAUW's full [statement](#) and our latest research, which found that New York City women are experiencing the "perfect storm" of challenges repaying student loan debt due to the gender and racial pay gaps, racial wealth gap, and economic instability caused by the COVID-19 pandemic.

- Read AAUW's [comments](#) to the Department of Education on the recently [proposed Title IX regulations](#). AAUW also [joined](#) over 45 women's rights and gender justice organizations in urging President Biden to swiftly release a proposed Title IX athletics rule to ensure that all students, including transgender, nonbinary and intersex students, can participate fully and equally in school sports.
- In a calculation of the [latest data](#) from the U.S. Census Bureau comparing full-time, year-round workers, women took home 83.7% of the pay that men did—a figure that is not statistically different from the pay gap in 2020. In addition, a more comprehensive calculation that compared everyone with earnings in 2021 (including part-time and seasonal workers) found that women were paid a shocking 77% of men's wages last year.
- Plan ahead for [Equal Pay action days!](#) **The next date on the Equal Pay Day calendar is Black Women's Equal Pay Day on September 21.** Engage with us on [social media](#) to support #BlackWomensEqualPay!
- Learn more about recently introduced legislation endorsed by AAUW, including the [LGBTQI+ and Women's History Education Act \(H.R. 8445\)](#), the [Ending Secrecy About Workplace Harassment Act \(H.R. 8618\)](#), and the [No Tax Deductions for Workplace Harasser Buyouts Act \(H.R. 8619\)](#).
- AAUW [joined](#) 92 civil rights, workers' rights, and gender-equity organizations in support of the nomination of Kalpana Kotagal to the U.S. Equal Employment Opportunity Commission (EEOC), calling for a strong EEOC to prevent workplace discrimination and protect opportunities for women, people of color, LGBTQ people, and people with disabilities.
- AAUW's Legal Advocacy Fund challenges sex discrimination in higher education and the workplace by providing millions of dollars to people working toward gender equity through the legal system. [Applications](#) for our Legal Case Support Grant and Clinic Campus Outreach Grant are now open.
- Sign up as a [Two-Minute Activist](#) today and keep up to date on our policy work with our [letters, comments, testimony and legal briefs](#) to learn more about AAUW's positions and advocacy efforts.

Strengthen our voice with policymakers with
a gift to AAUW.

[AAUW Action Fund](#)

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Washington, DC 20005

votered@auw.org

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When women support each other, incredible things happen.



Come out, join us and bring a friend....

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