

# BPWTN ACHIEVER

Business and Professional Women of Tennessee

November 2022 Issue 5



## Inside this Issue:

Cover	Happy Thanksgiving	Page 6	Interim Board Recap
Page 2	Martha's Message	Page 7	Rockwood NBWW Recap
Page 3	November Word Search	Page 8	Veteran's Day
Page 4	Ted Talks/You Tubes	Page 9	Scams this season
Page 5	CyberSecurity Awareness	Page 10	Important Dates

**A Publication of the Business and Professional Women of Tennessee**

## Martha's Message



I would like to say thank you to all the locals across Tennessee for hosting National Business Women's Week events. These events are valuable as they communicate to our communities that BPW/TN supports the local business women. Any event, no matter how small touches someone in the community and small business women may need that support more than anyone else.

Keep in mind that business women need your support throughout the year. Purchasing services or goods is just one way to show support for small business owners. Encouraging your fellow colleagues to seek promotions at your workplace is another. Also, encouraging networking outside of the workplace is beneficial. Let's all keep up the good work and help each other out.

I would also like to say thank you to the ladies attending the annual Interim Board Meeting on October, 22<sup>nd</sup>. Due to my personal work obligations, we had to set the meeting a couple of weeks earlier than normal. I truly appreciate everyone's flexibility with this change in schedule.

As we have talked about in a few meetings this year, we are holding fundraisers throughout the year to raise money for our 2023 convention. Our Pampered Chef event took place during National Business Womens' Week and our total sales to date are \$1045. Many thanks and much appreciation goes out to the ladies participating in this event!

At any time you need to contact me, please feel free to drop me an email at [president@bpwtn.org](mailto:president@bpwtn.org) or give me a call at (901) 489-5481

I look forward to having another great year and hearing from you!

*For more information visit*

***BPWTN.org***

*also*

***Check us out on Facebook***

***Business and  
Professional Women  
of Tennessee***

Link is <https://www.facebook.com/BPWTN>



**Letter  
from the  
Editor**

I hope everyone has enjoyed receiving the Achiever. It has definitely been a great way to keep up with BPW activities and see what was going on across the state.

Please send your articles for the Achiever by the 20th of each month for the next months issue.

If you have any questions, please contact me via email or text any time.

Thank you, Sharon Taylor-Carrillo  
Past State President 2007-08, 2017-18  
Achiever Editor 2021-2023  
615-319-6531



# November Word Search



NOVEMBER  
CORNUCOPIA  
AUTUMN  
MAYFLOWER  
ELECTION DAY

FALL  
PILGIMS  
PUMPKIN  
THANKSGIVING  
VETERANS DAY

VOTING  
WINDY  
NATIVE AMERICAN  
TURKEY  
LEAVES





# Ted Talks/YouTubes

## Work is not your family with Gloria Chan Packer



You may need to hear this (if you haven't already): your job is not your family. While you can develop meaningful relationships with your colleagues, calling work your family can actually breed burnout and be detrimental to your mental and emotional health. Mental wellness educator Gloria Chan Packer walks through the exercises you need to shift your perspective and redraw the boundaries between your work and personal life, so you can feel freer and more empowered.

## The Pledge of Allegiance History | Daily Bellringer

The Pledge of Allegiance History: Every American school student is familiar with the Pledge as it has become routine to say it each day. However, the Pledge of Allegiance has a long history and has gone through several changes over the years.

Questions below:

1. Who wrote the original pledge in 1887?
2. The Youth's Companion used Bellamy's pledge as a campaign to sell what?
3. Why was "I pledge allegiance to MY flag" changed to "I pledge allegiance to THE flag"?
4. What U.S. President signed the bill adding "under God" to the pledge?
5. What might you change about the pledge?  
How might you rewrite it?



### Pledge of Allegiance

*"I pledge allegiance to the Flag of the United States of America and to the Republic for which it stands, One Nation under God, indivisible, with Liberty and Justice for all."*

<https://youtu.be/BPoPVo1-nnE>

## This is the side hustle revolution

Past generations found a company to work for and then stayed there for decades. But today, we rarely stay in the same job (let alone on the same career path) and we don't rely on a single income stream. The tools and resources are out there for us to do our own thing, and more of us are going with the entrepreneurial spirit -- even if it's on the side of a traditional job.

Podcaster and marketer Nicaila Matthews Okome helps survey the scene.



[https://www.ted.com/talks/nicaila\\_matthews\\_okome\\_this\\_is\\_the\\_side\\_hustle\\_revolution](https://www.ted.com/talks/nicaila_matthews_okome_this_is_the_side_hustle_revolution)



## Cybersecurity Awareness Month | CISA

Since 2004, the President of the United States and Congress have declared October to be Cybersecurity Awareness Month, helping individuals protect themselves online as threats to technology and confidential data become more commonplace. The Cybersecurity and Infrastructure Security Agency (CISA) and the National Cybersecurity Alliance (NCA) lead a collaborative effort between government and ...

[www.cisa.gov](https://www.cisa.gov)

### 4 Things You Can Do

Throughout October, CISA and NCA highlighted key action steps that everyone should take:

- **Think Before You Click: Recognize and Report Phishing:** If a link looks a little off, think before you click. It could be an attempt to get sensitive information or install malware.
- **Update Your Software:** Don't delay -- If you see a software update notification, act promptly. Better yet, turn on automatic updates.
- **Use Strong Passwords:** Use passwords that are long, unique, and randomly generated. Use password managers to generate and remember different, complex passwords for each of your accounts. A passwords manager will encrypt passwords securing them for you!
- **Enable Multi-Factor Authentication:** You need more than a password to protect your online accounts, and **enabling MFA makes you significantly less likely to get hacked.**



**One thing** to remember is the IRS nor Social Security is not going call you. **Secondly**, if they say the Sheriff is on his way to arrest you if you hang up. Just let them know the coffee is hot and I have a fresh batch of cookies waiting for them. Because that's not happening either!

The Cybersecurity and Infrastructure Security Agency's (CISA) [2023-2025 Strategic Plan](#) is the agency's **first, comprehensive strategic plan** since CISA was established in 2018. This is a major milestone for the agency: The CISA Strategic Plan will focus and guide the agency's efforts over the next three years.

The Strategic Plan builds on the foundation created through the [CISA Strategic Intent](#) published in August 2019 to guide the agency's work and create unity of effort. In our role as the nation's cyber defense agency and the national coordinator for critical infrastructure security, CISA works with critical infrastructure partners every day to address the evolving threat landscape.

That approach is reflected in the CISA Strategic Plan, which focuses on how we will collectively **reduce risk and build resilience to cyber and physical threats to the nation's infrastructure**. To achieve the outcome of reduced risk and increased resilience, the CISA Strategic Plan describes four ambitious goals. Three of these goals focus on "how" the agency will work to reduce risk and build resilience, while the fourth goal focuses internally to ensure the agency is in a strong position to execute the CISA Strategic Plan, working as One CISA.

With this in mind, the Strategic Plan sets CISA on a path over the next three years to drive change in four key areas:

- **First, we will spearhead the national effort to ensure the defense and resilience of cyberspace.**
- **Second, we will reduce risks to, and strengthen the resilience of, America's critical infrastructure .**
- **Third, we will strengthen whole-of-nation operational collaboration and information sharing.**
- **And fourth, foundational to our success, we will unify as One CISA through integrated functions, capabilities, and workforce.**

While the Strategic Plan highlights CISA's overall measurement approach and representative outcomes for each objective, the agency is developing internal measures of performance and effectiveness to better track progress toward reducing risk and achieving its goals.

## 2022 Interim Board Recap

Our 2022 Interim Board Meeting took place on Saturday, October 22, 2022 by Zoom meeting. Attendance included state officers, committee chairs, local presidents and/or their representatives, past state presidents, and a guest.

The majority of reports were oral.

Scholarship Chair, Beth Bates, shared the scholarship report for 2021-2022.

Fundraising brought in \$875.00 and \$700.00 in scholarships were granted to three Aspiring Leaders of Tomorrow recipients.

The financial review reports were presented to the group and approved as presented. This allows the organization to submit the annual 990N by the cutoff date of November 15<sup>th</sup>.

Publication Editor, Sharon Taylor-Carrillo, requested information for the Achiever be sent in by the 20<sup>th</sup> of the month.

Paper reports that were submitted will be compiled and posted on the website by November 30<sup>th</sup>.

The nominating committee was elected during the meeting.

The members will elect the committee chair for the group. Members include:

Sharon Taylor-Carrillo, Membership Chair

Michelle White, East Region

Virginia Bates, West Region

The site selection committee for the 2023 convention was appointed by President, Martha Ervin. Members include Lee Ann Gaddis, Chair and Carol Turpen.

We are looking at the Hampton Inn in Mt. Juliet for the event. More details will be forwarded to the Board of Directors as the contract is finalized.

The meeting was recessed until January 17, 2023. The Board of Directors will be receiving emails for voting on the Site Selection and Convention Activities required for the 2023 Convention. In the next meeting any business not conducted in the November meeting will be addressed.

## **BPWTN— VIRTUAL BPW CLUB**

On Saturday, October 8th at 11:00AM CST a virtual meeting was held to see if there was any interest in forming a **BPWTN Virtual Club**. Unfortunately there was **NOT** enough interest to start a new club. If in the future you want to consider being a part of a Virtual club please reach out to myself or the state president.

Thank you, Membership Chair, Sharon Taylor-Carrillo





# NBWW 2022 in Rockwood

On Saturday October 15th, Rockwood BPW kicked off National Business Women's Week at the First Presbyterian Church Fellowship Hall in Rockwood, TN.

President Geraldine Wallick called the meeting to order at 1:10pm. Guest Speaker PSP Brenda Ingle gave the Invocation. Announcement was made about Silent Auction and Pecan sales (\$11 per bag).

Special "Thank yous" were given by President Geraldine Wallick to: Wilma Brummett, Linda Brummett, Becky Layne, Brillo Miller, Tommy Cox, Lee Ann Gaddis, Brenda Ingle, and Heather Pelfrey.

Recess for the meal. President Geraldine Wallick called meeting back into order. BPWTN State Representative, Lee Ann Gaddis, reported greetings from state, as well as, read a letter sent by Sharon Taylor-Carrillo, State Membership Chair. State President Martha Ervin donated items for our Silent Auction.

Lee Ann reported on upcoming state events including a fundraiser and Interim Board. President Geraldine Wallick welcomed Lynne Spires back from being a Member at Large to being a Member of our Local Rockwood BPW again. Rockwood BPW, also, welcomed 2 new members Terri Honeycutt and Nora Lee Honeycutt. Both retired teachers. President Geraldine Wallick then introduced our Guest Speaker BPWTN Past State President Brenda Ingle. She asked 3 members why did they join BPW. Lynne Spires, Geraldine Wallick, and Malinda Yager all gave their reasons. Brenda then told her reason, one that stood out was Legislation, another was how we were a smorgasbord of women helping women. A potpourri of people. There was over 4,000 members when she joined and 3,000 members when she was State President.

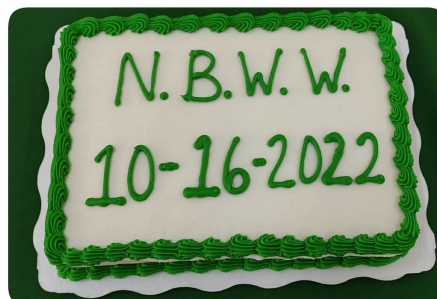
She provided ideas for membership growth. **EACH ONE BRING ONE.**  
**EACH ONE REACH ONE.**

Invite to visit not to join after they visit  
if they decide not to join find out why?

President Geraldine Wallick introduced Malinda Yager, who brought greetings from her husband State Senator Ken Yager, who was resting after having Radiation Treatments for Prostrate Cancer. Silent Auction closed. Total of \$197 was collected in meals, Auction, and donations. More have been pledged and will be collected by next meeting. We collected 75 pieces for our annual "Mittens of Love". Lee Ann Gaddis will take the donations to Evan Heights, so they can get there in time to be handed out with their Christmas presents, which start the first week in November.

President Geraldine Wallick adjourned the meeting with the Collect at 2:38pm.

Interim Secretary,  
Lee Ann Gaddis



Happy Veterans Day to our soldiers,  
both past and present. We owe you  
our thanks, but more than that, we  
owe you our freedom.



**Happy Veterans  
Day 2022**

 **WOMEN  
ARE  
VETERANS TOO**

**Proud  
Female Veteran**

 **WOMAN  
BY BIRTH  
VETERAN  
BY CHOICE**





# Scams to Look Out For This Holiday Season

## Gift Card Scams

Supply chain woes this year mean that many people will be turning to gift cards rather than purchasing items as gifts this year. Blackhawk Network, a global branded payments provider, [forecasts gift card spending to jump 27% this holiday season](#)—and scammers are taking note.

“Scammers love gift cards because they are untraceable, and there’s no way to recover the money once a scammer has the card details,” says Jenny Grounds, CMO of Cybercrime Support Network.

Common gift card scams include scammers telling people to pay a fee with a gift card to avoid being in trouble with the government or pretending to be a family member or friend who needs the funds for a specific store.

Gift cards are the most prevalent payment method for scams, with about one in four people who report fraud to the Federal Trade Commission (FTC) saying they paid with a gift card.

The FTC says there’s one key rule to keep in mind: Whenever someone demands to be paid with a gift card, it’s a scam.

## Charity Scams

[Charitable giving](#) increases during the holidays as people look to give back or hope to save on taxes—and scammers are ready to take advantage.

Charity scams can take place online and even over the phone. [According to the FTC](#), scammers will rush people into making a donation, or trick them by thanking them for a donation they never paid for and then asking for payment. They will also use vague and sentimental claims while asking for a donation, but won’t detail how they’ll donate your money.

Always research any charity before you donate (Charity Navigator rates charities by transparency, accountability and financial health) and never give money by gift card, [cryptocurrency](#) or wire transfer.

## Temporary Holiday Jobs Scams

The holidays are the busiest time of year for most retailers, so they often hire temporary workers for help. These positions can be a great way to make extra money—but scammers also take advantage of the seasonal hiring season to dupe job seekers.

Sometimes, a job posting will [ask the applicant to pay for job supplies](#), application or training fees. They’ll also promise high wages for routine tasks, such as stuffing envelopes or answering phones. If it sounds too good to be true, it probably is.

Another red flag to keep in mind while searching for seasonal work is coming across job postings that ask applicants to complete work for free. You should always request an official offer letter and confirmation in writing of what the job entails and the compensation amount before completing any work.



Business and  
Professional  
Women/TN



## 2022-2023 Calendar of Events

11/5/2022	Achiever Published Online and Mailed to Subscribers
11/20/2022	Deadline for submission of material for the Achiever
12/5/2022	Achiever Published Online and Mailed to Subscribers
12/20/2022	Deadline for submission of material for the Achiever
1/5/2023	Achiever Published Online and Mailed to Subscribers
1/20/2023	Deadline for submission of material for the Achiever
2/5/2023	Achiever Published Online and Mailed to Subscribers
2/20/2023	Deadline for submission of material for the Achiever
MARCH	Women's History Month
TBD	Equal Pay Day
TBD	Equal Pay Day Recognition - Unhappy Hour Virtual Meeting
TBD	Virtual Walk/Run for Education - Fundraising Event
TBD	Combined Spring Regional Meeting - Online
TBD	Day on the Hill Recognition
3/5/2023	Achiever Published Online and Mailed to Subscribers
3/20/2023	Deadline for submission of material for the Achiever
4/5/2023	Achiever Published Online and Mailed to Subscribers
4/20/2023	Deadline for submission of material for the Achiever
4/30/2023	ALT-YC Scholarship Entry Deadline
4/30/2023	Annual Membership Dues Payment Deadline - For Membership Awards Consideration
TBD	Convention Reports Due
5/5/2023	Achiever Published Online and Mailed to Subscribers
5/15/2023	All Reports for Convention due (State Officer, Committees, Local President Reports
5/20/2023	Deadline for submission of material for the Achiever
TBD	Convention Meeting(s)



*They hold elections in November because it's the best time for picking out a turkey.*



www.crazyroyed.com 11-3

**NOVEMBER 1ST**  
**National 'Eat Your Kid's**  
**Halloween Candy' Day!**

