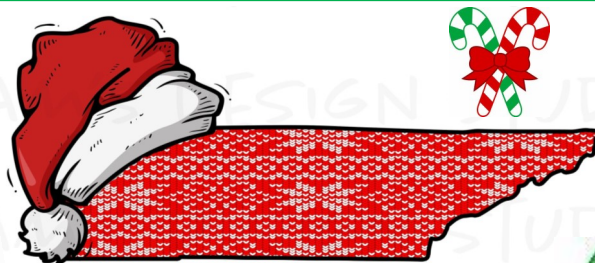


BPWTN ACHIEVER

Business and Professional Women of Tennessee

December 2022 Issue 6

Happy
Holidays
from BPW TN



Best
Personal
Wishes



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A Publication of the Business and Professional Women of Tennessee

Martha's Message

Season Greetings to all BPW/TN members and friends! I hope you to enjoy your holidays with your family and friends. Plus, stay safe during any travels.



Our fall Pampered Chef fundraiser was a success. Our sales were over \$1000 dollars. With that and book-ings from participants our total received from the event is \$162.75. As stated for the event, this money goes toward our 2023 convention event.

The fundraising committee is reviewing additional options for raising money to support the 2023 convention event. Since most of our meetings have been online these past 2+ years, opportunities for raising funds has been very limited. So we are looking for new ideas to help fund organiza-tional events. If you have any suggestions, please email Amber Farley at fundraising@bpwtn.org or me at president@bpwtn.org.

Speaking of convention... We have secured the Hampton Inn in Mt. Juliet to hold the 2023 convention. As stated before, we need to have an in person meeting this year for convention for officer installation and passing the gavel to a new president. Plus, it will be a good opportunity to gather and network once again! I hope to see some familiar faces and would love to see new faces.

I sincerely hope everyone has a safe and joyful holiday season!

At any time you need to contact me, please feel free to drop me an email at 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](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



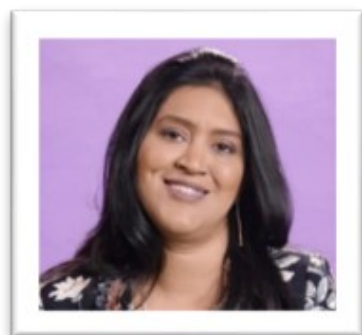
Ted Talks/YouTubes



Let's end ageism with Ashton Applewhite

It's not the passage of time that makes it so hard to get older. It's ageism, a prejudice that pits us against our future selves -- and each other. Ashton Applewhite urges us to dismantle the dread and mobilize against the last socially acceptable prejudice. "Aging is not a problem to be fixed or a disease to be cured," she says. "It is a natural, powerful, lifelong process that unites us all."

Url: https://www.ted.com/talks/ashton_applewhite_let_s_end_ageism?utm_campaign=tedspread&utm_medium=referral&utm_source=tedcomshare



How to understand and be understood with Dr. Ruchi Sinha

Dr. Ruchi Sinha has spent 10 years studying psychology, and another decade publishing and teaching how we relate to and understand others. As a human, the one thing that fascinates us are other humans. We want to understand them, be able to tell stories about who they are, and we have a need to be understood. Dr. Ruchi Sinha is an Organizational Psychologist who loves to research and teach Negotiation Skills. She is passionate about integrating knowledge from multiple disciplines especially psychology, management, sociology and philosophy to better understand how humans relate with others at work. She loves learning about and, sharing of ideas that have the potential to change the lens through which we view this world

Url: https://www.ted.com/talks/ruchi_sinha_how_to_understand_and_be_understood?utm_campaign=tedspread&utm_medium=referral&utm_source=tedcomshare



How to live passionately—no matter your age with Isabel Allende

Author Isabel Allende is 71. Yes, she has a few wrinkles—but she has incredible perspective too. In this candid talk, meant for viewers of all ages, she talks about her fears as she gets older and shares how she plans to keep on living passionately.

Url: https://www.ted.com/talks/isabel_allende_how_to_live_passionately_no_matter_your_age?utm_campaign=tedsread&utm_medium=referral&utm_source=tedcomshare



8 Holiday Scams & How To Stop Them

Here are the top holiday scams and tips for preventing them based on what I've learned in my role as senior fellow for threat research at Fortra's Agari.

1. The Gift Card Peek Scam

Scammers will take [gift cards](#) off the rack, scratch off the silver coating that protects the PIN code, record the

code, then carefully apply a new coating in a way that leaves buyers none the wiser.

The perpetrator waits a day or two for the card to be purchased and activated, and the card number and PIN are ready for the scammer to use. The disappointed gift card recipient is left with a dud.

Solution: Carefully examine any gift cards you purchase. Better yet, send e-gift cards directly to recipients from a reputable site.

2. Mail Theft

Sending cash through the mail is still popular. But handwritten addresses and colorful envelopes make it easy for thieves to distinguish personal cards from the sea of junk mail and bills. They'll steam a card open to look for cash, reseal the envelope and put it back in your mailbox.

Mail theft also happens on a larger scale. There are universal keys that can open any blue post office mailbox as well as keys that unlock entire racks of mailboxes at apartment and condo complexes.

There's been a rash of these thefts recently because the keys are easy to obtain. Once thieves gain access to the boxes, they not only steal cash, but they can also find credit cards and valuable tidbits of information perfect for identity theft.

***Solution:** Don't send cash. Order a cool gift online or send an e-gift card.*

3. Package Theft

Bold porch pirates continue to pilfer holiday packages despite the increase in video doorbells. Even when a retailer has sent photo evidence your gift was delivered, it could still go missing before the intended recipient retrieves it.

***Solution:** Consider a package drop box secured with a key you control. You can also keep an eye on your video doorbell notifications for deliveries and have a neighbor swing by if you're not home.*

4. Counterfeit Goods Scams

An estimated 57% of shoppers will make their purchases online this holiday season, according to research from the accounting giant PwC. You can be sure scammers will be ready, advertising hot deals on well-known brands via social media.

Their websites will look genuine and may even feature the brand's name in the URL for legitimacy. You or your recipient will probably even receive the goods, but they'll clearly be cheap knockoffs. ***Solution:** Buy from reputable sites you trust. If you're suspicious, do a Google search of the site's name plus the word "scam" to see what comes up.*

5. The 'Grandchild in Trouble' Scam

Scammers rely on manipulative social engineering to trick seniors into sending money. They'll call and pretend to be

a grandchild who's taking a holiday season vacation in Mexico and has been arrested. They want you to post bail and not involve their parents. ***Solution:** Call the child's parents to check in. Chances are, the kid in question is safe at home.*

6. Vacation Rental Scams

As traveling is on the increase following years of pandemic-related slowdowns, scammers continue to post beautiful rental properties that don't actually exist. They will try to get you off the app to communicate with them and submit payment, reducing traceability. ***Solution:** Use trusted apps to book rentals and keep all interactions within the platform.*

7. Business Email Compromise (BEC) Scams

Impersonating a company's executives via email and text message has become quite a boon for fraudsters, resulting in nearly \$2.4 billion in losses last year. They rely on urgency and authority to convince you to pay an invoice for the employee holiday party or submit a wire transfer without making sure the ask is legitimate. ***Solution:** Check in with your "colleague" using a separate channel (phone, Slack, etc.) from the email you received.*

8. Charitable Giving Scams

Fraudsters know people are more likely to give to those in need during the holidays. They will use phishing emails and phone-based scams to fleece you. ***Solution:** Go straight to an organization's website to make a donation. Don't use the link in an email.*

General Holiday Security Reminders

Holiday scams can be rotten gifts that keep on giving if you're left dealing with the fallout from identity theft, stolen packages or socially engineered schemes.

The rules of the cyber security road apply doubly during the holidays. Stay alert and protect yourself using the tips above to keep your season fun and festive.

If you're a victim of fraud: Report the incident to the Federal Trade Commission.

Christmas Is a Holiday for Friends

By: Nicholas Gordon

Christmas is a holiday for friends,
However they may be, or not, related.
Remember that the three wise kings were strangers
In search of one remote, uncanny dream.
So may we all be far more than we seem,
Together bound for dark and haunting changes,
More lovely for the loves we have created
Along the lonely paths from means to ends,
Stumbling towards that star of Bethlehem.

CHRISTMAS.365GREETINGS.COM





The Meaning of the Snowflake

*Every new snowflake comes to the earth
as a picture of our Saviour's birth,
because they are sent from up above
and remind us of God's care and love.*

*Each one is so intricate and small
because Christ sees the details of us all,
and just as two are never the same
the Lord knows and calls us each by name.*

*Snowflakes gently cover the world in white
and hide what's unlovely from our sight,
showing us how He covers our sin
and gives us His grace when we come to Him.*

*So may every snowflake bring Christ to mind
and in every bit of white may you find
a reason to celebrate anew
and a reminder of His love for you.*

—Holley Gerth—



CHRISTMAS WORD SEARCH



O	P	R	I	N	L	I	G	G	Q	Q	R	G	L	U	N	H	Z	E	F
C	H	Z	Q	E	J	A	O	R	E	I	N	D	E	E	R	I	R	L	Q
M	B	M	O	L	S	Z	T	V	W	U	P	O	B	N	D	T	T	V	V
N	H	N	J	O	L	L	Y	N	U	Y	E	N	M	I	H	C	C	E	U
X	P	M	N	P	P	S	F	I	A	G	K	A	C	L	Y	V	H	S	Z
D	L	A	E	H	X	C	E	L	B	S	F	P	G	C	E	T	Q	E	G
Z	O	M	N	T	H	E	D	A	Y	S	G	N	I	T	E	E	R	G	M
S	D	Z	I	R	V	T	Q	P	S	G	S	B	W	C	C	P	W	V	Q
P	U	I	Z	O	V	A	J	A	E	O	R	U	A	C	F	S	O	G	S
G	R	E	H	N	X	R	L	B	P	Y	N	N	N	H	R	S	O	I	L
B	N	Z	C	S	T	B	H	J	O	M	D	P	I	M	O	A	B	V	M
Y	M	I	S	T	L	E	T	O	E	Y	R	D	E	E	S	M	C	I	U
G	O	C	N	O	R	L	D	K	C	O	Q	O	N	R	T	T	W	N	B
W	K	Y	Q	C	Z	E	J	A	G	O	V	T	D	R	Y	S	D	G	Q
L	O	R	T	K	L	C	N	I	C	G	P	N	R	Y	L	I	N	X	S
J	N	X	J	I	R	E	F	B	A	V	A	P	J	E	H	R	D	C	Z
X	L	W	O	N	H	T	A	E	R	W	V	I	I	L	E	H	A	Y	E
W	L	R	D	G	Z	G	Y	L	D	J	C	G	N	X	E	C	M	B	O
M	Y	A	D	I	L	O	H	L	S	U	H	J	A	W	N	Z	A	M	J
I	X	P	D	B	T	V	H	S	K	M	W	S	E	L	D	N	A	C	U

BELLS
CANDLES
CANDY CANE
CARDS
CELEBRATE
CHIMNEY
CHRISTMAS

RUDOLPH
SANTA
SEASON
SLEIGH
STOCKING
TREE
WREATH

ELVES
FROSTY
GIFT
GIVING
GREETINGS
HOLIDAY
JOLLY

JOY
MERRY
MISTLETOE
NOEL
NORTH POLE
REINDEER



December is the month of the **Winter Solstice**, the shortest day and longest night of the year. December is also the month of the Christmas holiday. Hanukkah, the Jewish festival of lights, also falls in December. The birthstone for December is turquoise.



52 WEEK MONEY CHALLENGE



WEEK	DEPOSIT AMOUNT	TOTAL SAVED	✓
1	\$1.00		
2	\$2.00		
3	\$3.00		
4	\$4.00		
5	\$5.00		
6	\$6.00		
7	\$7.00		
8	\$8.00		
9	\$9.00		
10	\$10.00		
11	\$11.00		
12	\$12.00		
13	\$13.00		
14	\$14.00		
15	\$15.00		
16	\$16.00		
17	\$17.00		
18	\$18.00		
19	\$19.00		
20	\$20.00		
21	\$21.00		
22	\$22.00		
23	\$23.00		
24	\$24.00		
25	\$25.00		
26	\$26.00		

WEEK	DEPOSIT AMOUNT	TOTAL SAVED	✓
27	\$27.00		
28	\$28.00		
29	\$29.00		
30	\$30.00		
31	\$31.00		
32	\$32.00		
33	\$33.00		
34	\$34.00		
35	\$35.00		
36	\$36.00		
37	\$37.00		
38	\$38.00		
39	\$39.00		
40	\$40.00		
41	\$41.00		
42	\$42.00		
43	\$43.00		
44	\$44.00		
45	\$45.00		
46	\$46.00		
47	\$47.00		
48	\$48.00		
49	\$49.00		
50	\$50.00		
51	\$51.00		
52	\$52.00		

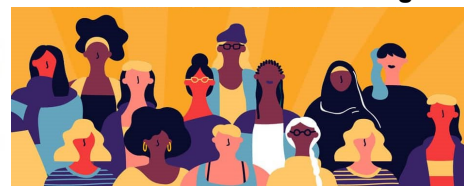
HOLIDAY ACTIVITY LIST

Traditions for a Memorable December

- ☐ Pictures with Santa
- ☐ Write a Special Letter to Santa
- ☐ Bake & Decorate Cookies
- ☐ Build & Decorate a Gingerbread House
- ☐ Make a Special Card for Teachers/Babysitters, etc
- ☐ Write Letters to Mom, Dad & Siblings
- ☐ Visit a Local Exhibit that has Christmas Lights
- ☐ Drive Around to See Christmas Lights
- ☐ Attend a Tree Lighting
- ☐ Ride a Holiday Train
- ☐ Buy Special Gifts for Siblings & Wrap Them
- ☐ Buy Special Gifts for Others in Need
- ☐ Donate Food to a Local Food Bank
- ☐ Decorate Your Tree & House Together
- ☐ Make Salt Dough Homemade Ornaments
- ☐ Make Clay Handprints as Keepsakes
- ☐ Build a Snowman
- ☐ Go Skiing/ Snowboarding / Sledding Together
- ☐ Read the Night Before Christmas
- ☐ Watch a Christmas Movie with Popcorn
- ☐ Sing Songs (We Love Sesame Street Christmas)
- ☐ Clean Out & Donate Toys to a Worthy Organization
- ☐ Count Down the Days with an Advent Calendar
- ☐ Elf on the Shelf
- ☐ Open New Pajamas on Christmas Eve
- ☐ Sprinkle Reindeer Food Outside on Christmas Eve
- ☐ Take a Family Picture



Business and
Professional
Women/TN



2022-2023 Calendar of Events

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)

