

## Novi Oaks Charter Chapter

Novi, Michigan

A League of the  
American Business  
Women's Association



### President's Message

January is upon us, and with the new year comes that temporal landmark so closely associated with new beginnings. This "Fresh Start Effect" has been leveraged for eons, with mixed results. Pundits suggest creating SMART goals versus resolutions, as we are more likely to follow through.

If you are part of the "New Year, New Me" crowd, you are in good company. However, according to a recent article in Forbes, only about 8% of people will achieve their resolutions. But the act of making goals and striving towards them still propels us in the right direction. "Aim for the moon, land among the stars" kind of thing.

There are several things you can do to make success more likely. The first, and probably easiest, is to write your goals down, as specifically as possible. Make sure your reminder is visible - I keep mine on my bathroom mirror. Some goals work best with an accountability partner. If you don't have one, why don't you ask at the next ABWA meeting if someone would be interested in pairing up with you?

Speaking of goals, in our normal, exuberant fashion, the board members have lined up some great speakers and events for the remainder of this 2021-2022 ABWA year (ends on July 31).

On February 9, we'll be seeing Certified Empowerment Coach Terri L. Moore

present, "New Year, New You 2022." How's that for timing?

Terri says, "It is time for renewal and recharging. Self-care can save your life."

Four weeks later we'll see Robin Whitfield present, "5 Money Questions for Women," to help us kick off our finances for 2022.

We are all set to hold our ABWA Spring Fashion Show at the Clothing Cove in downtown Milford on our normal meeting night of Wednesday, May 11! Yay! Veronica Cruz has once again put together our beautiful flier (see it on page 3 of this newsletter.)

This will be an exclusive event where we have the entire store to ourselves with the doors opening at 6:30 p.m. We'll be looking for some models, so please volunteer. There's an extra discount for those who do!

Believe it or not, we have already set the date for our 2022 Autumn Brunch With Auction for Saturday, October 1, 2022. We will return to the Burton Manor, which is the largest venue we have ever had, and they did a fabulous job for us in 2021.

There are so many exciting things on the ABWA calendar in 2022 - make sure you note the dates in this newsletter in your agenda! What better way to achieve those professional development goals?

Warmest regards,

Holly Hengstebeck  
2021-2022 President  
2022 Top Ten

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March 9, 2022

### 5 Money Questions for Women



ROBIN WHITFIELD

Discover a process that women can use to identify their financial goals and set a successful strategy.

\$15 in person includes dinner  
Networking & Dinner at 6:00 p.m.  
Zoom / Program at 6:30 p.m.

Register at  
[Novi-ABWA.org/events](https://www.novi-abwa.org/events)

*The mission of the American Business Women's Association is to bring together businesswomen of diverse occupations and to provide opportunities for them to help themselves and others grow personally through leadership, education, networking support, and national recognition.*

### IMPORTANT ANNOUNCEMENT!

Novi Oaks Charter Chapter is sponsoring two \$2,000 Impact Scholarships in July of 2022. For all the details, visit our website at [www.novi-abwa.org/scholarships-education](https://www.novi-abwa.org/scholarships-education)

All applications must be completed by May 15, 2022, including official transcripts and three letters of reference. Want to apply? Email Education Chair Karen Kolc at [NoviOaks.edu@gmail.com](mailto:NoviOaks.edu@gmail.com).



## Novi Oaks' Woman of the Year Nominees: Voting will be on February 9<sup>th</sup>!

Mary Gantt joined ABWA in March 2017. She served as chapter Secretary for two years, and worked on the membership, program, and fundraising committees. On the auction, she hosted a table, made donations, and found new donors. She modeled for our 2021 Fashion Show. Mary has invited nine guests to meetings and has attended Eastern Michigan Council events.



Mary holds a MS in Physical Therapy from Andrews University and a BS in Biology from Madonna College. She worked extensively as a Physical Therapist at Botsford Hospital, Sunrise Home Health, and In Home Rehab Solutions.

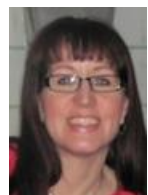
She currently works as a Photo Coach with Creative Memories and FOREVER, helping people organize their photos so their memories can be celebrated and shared with others. She supports the New Hope Center for Grief Support and assists the Bethany Anne Galdes Foundation, a suicide prevention program for at risk children. She has also helped local Girl Scout leaders, senior living facilities, the Novi Public Library, and Scrapbooking for Soldiers.



Janice Jones joined ABWA in April 2019 and has sponsored one new member. She hosted tables at the 2019 and 2021 auctions, donated items, and made several large baskets. When we could not hold an auction in 2020, she donated a major portion of her Mary Kay sales to the chapter scholarship fund. She donated to the 2021 Fashion Show and modeled.

Janice holds a BS in International Studies and a BA in Theatre, both from Michigan State University. She is also a Certified Professional in Talent Development (2016). Janice's work experience is diverse, and she has been working as a technical writer and an instructional designer for 15 years.

She supports the American Cancer Society (ACS), the Fred Astaire Dance Studio/Michigan RIM Foundation (helped teach amputees ballroom dance), Gilda's Club Detroit, The Pink Fund, and the Oakland Literacy Council.



Karen Wernette Kolc rejoined ABWA in August 2013. She had previously been a member of both Novi Oaks and the Ray of Light Chapter in Redford. In addition to serving on the board, Karen has served as the Education Chair for the past seven years. She also works on the auction committee and fundraising in general.

Karen has a BSA in Business Administration from Madonna University and an ASA in Liberal Arts and Business Administration from O.C.C. Her career has been diverse, including computer tech support, banking, home health care, and working at a bakery. She currently works as a Patient Service Assistant at Northville Health Center (U of M).

Karen was very involved with her two daughters' school athletic, orchestra, Pom Pom, and clubs in the Farmington School District. She has supported charity events sponsored by Ferris State University, Grand Valley State University, and sororities, LKS and ASA. She supported local charitable causes with the Sunflour Bakehaus in Farmington, including Detroit Freedom House, food banks, Farmington Farmers Market, and others.



Sheryl (Sheri) Mayer joined ABWA in August 2011. She has recruited one member. Sheri has served on the board and on the membership, education, and fundraising committees. She has served as auction co-chair for the past three auctions, has hosted tables, and with Peggy Aniol created and hosted the "Scholarship Garden" at previous auctions.

Sheri holds a BS in Management from Cornerstone University and an associate degree in Business Management from OCC. She has an extensive career in the banking industry and is currently a Treasury Sales Associate for Huntington Bank. Sheri volunteers at Huntington with the Gleaners and Junior Achievement programs.

Betty Shultz joined ABWA in December 1992. She served on the board, including as President twice, and on most committees. She attended many national conferences. For the auction, Betty and Carol Ann Donnelly set records getting donations, visiting over 67 donors in 2022, and actively promoting our scholarship programs. She has sponsored 22 members.



Betty studied elementary education at Bowling Green State University in Ohio (plus additional training in education, photography, and dental). In Ohio, she was also co-owner of Shultz Photography (weddings, babies).

Betty taught elementary school in Ohio from 1964 to 1970. After moving to Michigan, she worked in women's clothing sales and insurance, and retired from a dental office in 1999.

Betty was co-editor and photographer for the monthly newsletter for the senior group and volunteered five days per week at the Clothes Closet at the Church of the Holy Family in Novi. She is a member of St. James Catholic Church (Novi) Hospitality Committee and Senior Group. Betty is a member of the Michigan Genealogical Society in Northville and the Seneca County Genealogical Society in Tiffin Ohio.



Maureen Walczyk joined ABWA in May 2019. Since joining, she has enthusiastically offered donations from her Style Dots business for our auction and the Fashion Show in 2021. When we couldn't hold an auction in 2020, she donated a portion of her Style Dots sales to our scholarship fund.

Maureen holds a Bachelor's Degree in Physical Therapy from Oakland University and a Master's Degree in Kinesiology from Michigan State University.

Maureen has been a PT for 33 years, and currently works as a Physical Therapist at the DMC Huron Valley Hospital. She is also an independent Senior Director for Style Dots.

Maureen's passion is helping the charities Style Dots supports, including I Pour Life, which supports women ages 15-26 who are at a social and economic disadvantage, so they can learn life skills to change their futures. Maureen also supports Whole Hearted Home, which is a small youth home in Haiti. She personally helps sponsor one young man who will be going on to higher education soon.



## Dynamic Women ROCK Plan B!

Our January 12th meeting was held via Zoom due to inclement weather and rising COVID rates. Sometimes, things just don't go the way they were planned, but we were flexible!

On the day of that meeting, our speaker, Jill Lublin, was ill and had to cancel speaking – at about 4:00 p.m.

This is where the “Dynamic Women” come in, and we owe them many thanks: Our resourceful President, Holly, immediately contacted our 2022 American Business Woman of ABWA, Cindy Osmer (in Louisiana), who contacted ABWA member Mary Jane Walsh (in New Orleans), who graciously agreed to present, “Influential Leadership.” As the title above says, DYNAMIC WOMEN ROCK!!

Here is a quick summary of Mary Jane's presentation, “Influential Leadership”:

1. Lead With Vision: Have members step up on committees, as officers, and in greater roles than they already have. Identify candidates and communicate faith in their abilities.
2. Service-Based Leadership: Lead by example. Do what you say and say what you do. Does everyone feel welcomed and valued?
3. Communication: Seek a culture of listening. Ensure that you are effective at every level. Transparency, honesty, integrity. Have an agenda, and try to hold meetings outside of your team's peak performance hours.
4. Build a Strong Culture: Do your members or colleagues

have buy-in? Are they proud to be a part of the group? Do they identify with the culture?

- a. Set standards for ethical behavior.
- b. Set strong boundaries.
- c. Uphold internal policies.
- d. Create ways to strengthen relationships.
5. Leadership vs. Management: Get ready to grow and include others.
6. Time Management and Delegation: (Research the Important/Urgent Matrix).
7. Identify Talent
8. Change Management
9. Forward Thinking: Opportunities for growth, create financial projections, anticipate needs of customers and team members.
- 10: Emotional Management: Stress, fear, overwhelm - protect team from outbursts and inappropriate behaviors.
11. Problem Solving
12. Strategic Focus
13. Commitment to Growth and Learning.

For more information, please see Mary Jane's website:  
<https://www.maryjanewalshthrive.com/>



MARY JANE WALSH  
Strategic Business and  
Life Coach

Please join us for our  
**ABWA**  
Spring Fashion Show  
**May 11, 2022**  
The Clothing Cove request that  
“Doors Open at 6:30pm”

**Limited Tickets Available**

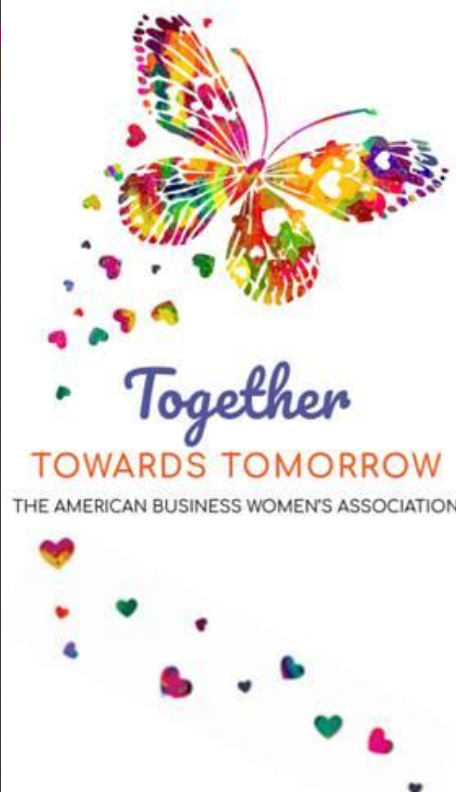
Proceeds benefit the  
Novi OAKS Charter Chapter  
Scholarship and Education Fund

Cost \$20 - Register at  
[www.novi-abwa.org/events](http://www.novi-abwa.org/events)

**Clothing Cove**  
414 N. Main St.  
Milford, MI 48381

**Light refreshments will be served**





## Virtual National Regional Conferences – 2022

There are six districts in ABWA, and we are in District V, which includes Michigan, Ohio, Indiana, Kentucky, and West Virginia. Our Central Regional Conference is with District III, but with all conferences being virtual, anyone in the country may attend.

### 2022 ABWA VIRTUAL REGIONAL CONFERENCES



#### TOWARDS TOMORROW

THE AMERICAN BUSINESS WOMEN'S ASSOCIATION

#### EASTERN REGIONAL CONFERENCE (EST)

FEBRUARY 25 and 26

(DISTRICTS I and IV)

##### Event Hostesses

**RENÉ STREET**, Executive Director

*Presiding Board Members for the Eastern Regional Conference*

**CHERYL BLAIR**, National Secretary-Treasurer

**RACHELLE JAMERSON-HOLMES**, District I Vice President

**JOYCE WRIGHT**, District IV Vice President

#### WESTERN REGIONAL CONFERENCE (PST)

MARCH 4 and 5

(DISTRICTS II and VI)

##### Event Hostesses

**RENÉ STREET**, Executive Director

*Presiding Board Members for the Western Regional Conference*

**TRINA NIKHAZI**, National President

**TRACY MORGAN**, District II Vice President

**KERRIE UNDERHILL**, District VI Vice President

#### CENTRAL REGIONAL CONFERENCE (CST)

MARCH 11 and 12

(DISTRICTS III and V)

##### Event Hostesses

**RENÉ STREET**, Executive Director

*Presiding Board Members for the Central Regional Conference*

**MARY STEPHENSON**, National Vice President

**JANELLE BURLIN**, District III Vice President

**GAIL FRAHM**, District V Vice President

## 2022 ABWA VIRTUAL REGIONAL CONFERENCES

### REGISTER TODAY!

Complete the registration form and mail (or fax) with your credit card payment to ABWA National.

Learn great tips and strategies to help you become the leader you've always aspired to be. Join us for ABWA's Regional Conferences and connect, learn and grow virtually!

### Tentative Agenda for 2022 Regional Conference Events

#### FRIDAY

- 9:00 a.m. to 10:15 a.m. Opening Remarks from District Vice Presidents And Presiding Officer, Accolades, and Recognition
- 10:15 a.m. to 10:30 a.m. Break
- 10:30 a.m. to 11:30 a.m. Meet and Greet the Candidates for the 2022-2023 National Board of Directors
- 11:30 a.m. to 12:30 p.m. Lunch
- 12:30 p.m. to 2:30 p.m. Professional Development Session A
- 2:30 p.m. to 2:45 p.m. Break
- 2:45 p.m. to 4:00 p.m. An Overview of the Stephen Bufton Memorial Educational Fund
- 4:00 p.m. to 5:00 p.m. American Business Woman/Top Ten Business Women, Class of 2022: Presentations and Q&A
- 5:00 p.m. to 5:30 p.m. Networking

#### SATURDAY

- 9:00 a.m. to 10:15 a.m. Welcome and Keynote
- 10:15 a.m. to 10:30 a.m. Break
- 10:30 a.m. to 12:30 p.m. Professional Development Session B: Part 1
- 12:30 p.m. to 1:30 p.m. Lunch
- 1:30 p.m. to 3:30 p.m. Professional Development Session B: Part 2
- 3:30 p.m.-4:00 p.m. Closing Remarks



## Our Checklist to track progress for Best Practices 2021-2022



We are tracking our progress toward the Best Practices Award as we move along. In 2020-2021, we qualified for the Level III award again. The only thing holding us back from advancing to a higher level award is the number of members. We need at least 40 members and must have recruited 7 new members to qualify for Level II.

KEY: ☒ = Completed ☐ = Not completed yet

- ☒ By June 30, 2021, submit to ABWA National:
- ☒ Names of officers for 2021-2022.
- ☒ All officer positions are filled (four).
- ☒ \$125 chapter liability insurance fee.
- ☒ Website listing: Must meet branding standards and have required elements (links).
- ☒ Submit names of committee chairs to ABWA by August 15, 2021.
- ☒ File 990-N tax return for 2020-2021 by December 15, 2021.

By July 31, 2022:

- ☐ Have at least 30 members in good standing (national and local dues paid). *We currently have 37 members, but the determination date is July 31, 2022 (40 members for Level II).*

NOTE: *It is recommended that members whose memberships renew in July pay dues early, and by July 29 at the latest.*

- ☐ Recruit at least 7 new members. (We currently have three.)
- ☒ Officers and committee chairs in good standing.

### ANNUAL PLANNING:

- ☒ Have a minimum of 10 members complete the Member Interest Survey (we had 16).
- ☒ Create a Vision Statement and put it on the Community Connections Team Board.

### EXECUTIVE BOARD ITEMS:

- ☒ Complete a chapter GAP Analysis.
- ☐ Create an Annual Business Plan.
- ☐ Create an Executive Summary (part of plan).
- ☒ Create action items (Key Results Areas / KRA's).

### ALL CHAPTER MEMBERS:

- ☒ Vote to approve the annual budget.
- ☒ Vote to approve the league's Standing Rules.
- ☒ Vote on ABWA's Proud Code of Conduct.
- ☒ Vote on ABWA's Core Values.

### ANNUAL CURRICULUM:

- ☒ Structured networking opportunity before, during, or after each monthly meeting.
- ☐ Minimum of nine professional development programs (speakers at meetings). *We are on track for this.*
- ☒ League representative attended a Just In Time Webinar hosted by ABWA National.
- ☒ Annual training session on how to access league resources, how to update Community Connections profile, and how to register for courses in the Apex Campus.
- ☒ Sponsor 3 primary members to attend a regional or national conference.
- ☒ Organized at least one fundraising event.

### MEMBER AND LEAGUE RECOGNITION:

- ☒ Selected a 2021-2022 Woman of the Year (February).

- ☒ Nominated a Top Ten candidate (optional - February).
- ☐ Recognized at least one Protégé recipient (July).
- ☒ One member present at the 2021 National Women's Leadership conference to accept the Best Practices Award.

### MAINTAINING THE ABWA BRAND:

- ☐ Published and distributed a minimum of 4 newsletters.
  - a. The ABWA logo is paired with the league's name.
  - b. Contains the ABWA Proud Code of Conduct and Core Values.
  - c. A description of upcoming meetings/events.
- ☒ Create a promotional brochure for your league.
- ☒ Created and maintained a website for your league that is in accordance to ABWA's website branding guidelines (usage of logo, mission statement and other Association trademarked and copyrighted materials) and is up to date.
- ☒ Created an official Facebook and Instagram page that is in accordance to ABWA's Brand Guidelines; i.e. "ABWA - Name of League" and compliant logo usage.

### TO BE UPLOADED TO THE TEAM BOARD BY 7/31/2022:

- ☐ Newsletters (League) should include a minimum of four league newsletters published in the Award Year.
- ☐ Annual Plan (League) should include: Annual Plan, Budget, GAP Analysis, and Standing Rules.

## 2022 SPRING MEMBERSHIP CAMPAIGN GIFTS



### LEVEL ONE

WHEN YOU RECRUIT ONE NEW MEMBER

You will receive this charming Butterfly Bag Charm to add a dazzling touch to any handbag. This rose gold charm clip features a blue butterfly charm, and one circle charm engraved with ABWA's annual theme, *Together Towards Tomorrow*.

### LEVEL TWO

WHEN YOU RECRUIT TWO NEW MEMBERS

Your new favorite accessory, the Black Braided Leather Heart Bracelet. This bracelet is stylish yet understated with a black leather braid that lays comfortably on the wrist, an intricately designed clasp, one charm that is engraved with ABWA's annual theme, *Together Towards Tomorrow* on one side and ABWA on the other.

### LEVEL THREE

WHEN YOU RECRUIT THREE NEW MEMBERS

You will receive this Vera Bradley organizer for managing all of your ABWA activities. Contains one padded sleeve, one zip pocket, two slip pockets, two mesh pockets, three card slips, one ID window, four pen slips and a pen loop. Zip closure fits up to a 10" tablet.



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ACHIEVE NEWSLETTER • 1ST ISSUE 2022 77



**Reminder!**

Members, please make a reservation each month, at least one week prior to the meeting. You may register at:

[www.novi-abwa.org](http://www.novi-abwa.org)

**Set of Core Values for the American Business Women's Association**

Our core values are the foundation for which the American Business Women's Association (ABWA) was founded on in 1949. They're reflective of the ethos of the ABWA culture and have been integral to creating an enduring and supportive community for generations of women in the workplace.

- 1. Selfless Leadership** – Be committed to doing the right thing, always. Be transparent in your actions even when no one is looking!
- 2. Building Community** – Be committed to creating sustainable ABWA communities where women can connect, learn, and grow together.
- 3. Value and Seek Diversity** – Be committed to recruiting new members from diverse cultures, ages, work industries and experiences.
- 4. Manage for Innovation and Excellence** – Be committed to original thinking and delivering excellence in everything you do.
- 5. Lifelong Learning** – Be committed to enhancing your own business knowledge, skills, and acumen. Be unafraid to make mistakes, iterate, err and try again.
- 6. Focus on Facts and Own Results** – Be committed to using "data" to drive your decisions and actions and be accountable for your performance, good and bad.
- 7. Choose to Make a Difference** – Be committed to unlocking a member's potential and inspiring/motivating her to become the best version of herself.
- 8. Celebrate** – Be committed to celebrating members' achievements.

**Novi Oaks Charter Chapter – 6:00 pm in-person meetings, as follows:**

All meetings will be held both in-person at 6:00 p.m. (cost \$15 includes dinner) and via Zoom at 6:30 p.m. (no cost). **PRE-REGISTRATION IS REQUIRED.**

**Wednesday, February 9: "New Year, New You 2022,"** presented by Terri Moore, Certified Empowerment Coach.

*Stress affects your body, mind, and spirit. In the excitement of starting fresh in 2022, you could be leaving trapped energy in 2021! Learn how to break down barriers to having a fulfilling vision for your life. As certified personal development coach Terri says: "It is time for renewal and recharging. Self-care can save your life."*

**Wednesday, March 9: "5 Money Questions for Women,"** presented by Robin Whitfield, Financial Advisor with Edward Jones.

*Discover a process that women can use to identify their financial goals and set a successful strategy. Gain a better understanding of some of the unique challenges and opportunities for women when it comes to investing.*

Meetings are held at the Livonia Chamber of Commerce office at 33300 Five Mile Road in Livonia (NE corner of Farmington Road). Please visit [www.novi-abwa.org/events](http://www.novi-abwa.org/events) for fliers and details of each meeting or event. **PRE-REGISTRATION IS REQUIRED.**

**Novi Oaks Charter Chapter – 7:00 p.m. Zoom Orientations:**

*Members and guests are welcome to join us to learn more about ABWA and the benefits of membership. Have a chance to ask questions about ABWA. No cost. Register on the events page at [www.novi-abwa.org/events](http://www.novi-abwa.org/events).*

**Orientations are on the third Wednesday of the month, 7:00 – 7:45 p.m.**

**EASTERN MICHIGAN COUNCIL**

Visit [www.abwa-emc.org](http://www.abwa-emc.org) for details and to register for EMC events.

**Saturday, February 12, 2022** – Zoom meeting featuring College Planning with Roza Abdulridha from Class101. 9:00 a.m. networking and 9:30 a.m. meeting.



Eastern Michigan Council members from eight chapters and National Members at the event to honor District V Vice President Cheryl Blair on Saturday, July 17, 2021.



**BE SURE TO DOWNLOAD THE LATEST ACHIEVE NEWSLETTER FROM COMMUNITY CONNECTIONS!**



## ABWA's Proud Code of Conduct

The Proud Code of Conduct was developed as a means of guiding all members in making ethical decisions. The broad statements of the code of conduct that are listed below are not expected to cover all conduct for all situations. This is why the Proud Code of Conduct was created as a living and fluid code.

- As an ABWA member, I will serve as a goodwill Ambassador for the American Business Women's Association.
- As an ABWA member, I will adhere to the Association's Bylaws and comply with the Association's Brand Guidelines.
- As an ABWA member, I will not use my personal power or influence to advance my own interests.
- As an ABWA member, I will not allow my personal beliefs or convictions to alienate other members, prospective members, and sponsors at any level of the ABWA organization (local, regional or national).
- As an ABWA member, I will always treat member colleagues, the ABWA National Team, guests, speakers, vendors and sponsors with dignity and respect.



TOWARDS TOMORROW

THE AMERICAN BUSINESS WOMEN'S ASSOCIATION

**A League of the  
American Business  
Women's Association**

Novi Oaks Charter Chapter  
Marcia Green, Treasurer  
Newsletter Editor

**ABWA**  
AMERICAN BUSINESS WOMEN'S ASSOCIATION  
Novi Oaks Charter Chapter

Novi Oaks Charter Chapter  
5236 Oak Hill Trail  
Commerce Township, MI 48382

Phone: 248-330-6315  
Email: mgreenABWA@gmail.com

### 2021-2022 Chapter Executive Board

President..... Holly Hengstebeck  
Vice President.....Christina Struwe  
Secretary ..... Veronica Cruz  
Treasurer ..... Marcia Green

#### 2022 Top Ten:

Holly Hengstebeck

#### Novi Oaks' 2021-2022 Woman of the Year:

Veronica Cruz

#### 2021-2022 Council Woman of the Year:

Heather Naugler, Tipacon Charter Chapter

### 2021-2022 National Executive Board

President..... Trina Nkhazi  
Vice President..... Mary Stephenson  
Secretary-Treasurer.....Cheryl Blair  
District V-Vice President..... Gail Frahm  
Executive Director..... Rene' Street

#### ABWA National Headquarters

P.O. Box 4757  
Overland Park, KS 66204-0757

(800) 228-0007 / [www.abwa.org](http://www.abwa.org)

### Novi Oaks Charter Chapter Meeting Details:

#### IN PERSON MEETINGS:

When: The **2nd Wednesday** of each month

When: 6:00 p.m. Networking and Dinner  
6:30 p.m. Introductions, then presentation.  
Meeting follows.  
Zoom portion begins at 6:30 p.m.

Cost: \$15 includes dinner / Zoom is no cost

Where: Livonia Chamber of Commerce, Suite 212  
33300 Five Mile Road, Livonia  
NE corner of Farmington Road

TO REGISTER visit [www.novi-abwa.org/events](http://www.novi-abwa.org/events)

PRE-PAID RESERVATIONS REQUIRED

### Novi Oaks Charter Chapter's Vision Statement:

*Novi Oaks Charter Chapter educates and empowers women by supporting them to achieve their personal best.*



## New Year, New You 2022

*Stress affects your body,  
mind, and spirit. In the  
excitement of starting fresh in  
2022, you could be leaving  
trapped energy in 2021!*



TERRI L. MOORE

Terri Moore is a Certified Empowerment Coach with a simple goal: she wants to coach you out of your past. Terri brings her professional experience as a Best-Selling author, radio talk show host, workshop and conference leader, and Co-Founder / Executive Director of a domestic violence crisis center to her work as a coach and speaker. Her book, 'Face to Face with God, My Best Friend' has been phenomenally successful while changing lives. She is in the process of writing her second book, 'Stories of Unstoppable Women Devotional'. She had the privilege of teaching her first book in a male prison for 8 weeks on how to draw closer to God and have breakthroughs.

To learn more about Terri L. Moore and Team, visit <https://www.terrimooreandteam.com>.



**WEDNESDAY, FEBRUARY 9, 2022**

6:15 P.M. ZOOM NETWORKING | 6:30 P.M. MEETING / PROGRAM

**PLEASE REGISTER AT [WWW.NOVI-ABWA.ORG/EVENTS](http://WWW.NOVI-ABWA.ORG/EVENTS)**

**NO COST TO ATTEND ZOOM**

THE AMERICAN BUSINESS WOMEN'S ASSOCIATION WELCOMES ALL WOMEN AND MEN AS MEMBERS. [WWW.ABWA.ORG](http://WWW.ABWA.ORG).  
QUESTIONS? E-MAIL PROGRAM CHAIR MARCIA GREEN AT [NOVIOAKSABWA@GMAIL.COM](mailto:NOVIOAKSABWA@GMAIL.COM)



**Novi Oaks Charter Chapter**





## 5 Money Questions for Women

*Discover a process that women can use to identify their financial goals and set a successful strategy.*



ROBIN WHITFIELD

Gain a better understanding of some of the unique challenges and opportunities for women when it comes to investing. This discussion is designed to help you get started. Hopefully, you'll walk away with the knowledge that help is out there and that, even though the financial world can seem a little daunting, there are steps you can take to cut through the clutter.

Robin Whitfield is a Financial Advisor with Edward Jones (12 years) and became a limited partner in 2018. She helps her clients to identify and address financial blind spots and reach their financial goals. Learn more about Robin at <https://www.edwardjones.com/us-en/financial-advisor/robin-whitfield>



**WEDNESDAY, MARCH 9, 2022**

6:00 DINNER / NETWORKING IN PERSON | 6:30 P.M. MEETING / ZOOM / PROGRAM

**PLEASE REGISTER AT [WWW.NOVI-ABWA.ORG/EVENTS](http://WWW.NOVI-ABWA.ORG/EVENTS)**

\$15 TO ATTEND IN PERSON (INCLUDES DINNER) | NO COST TO ATTEND ZOOM

**LIVONIA CHAMBER OF COMMERCE OFFICE**

33300 FIVE MILE ROAD, LIVONIA, MICHIGAN (NE CORNER OF FARMINGTON ROAD)

THE AMERICAN BUSINESS WOMEN'S ASSOCIATION WELCOMES ALL WOMEN AND MEN AS MEMBERS. [WWW.ABWA.ORG](http://WWW.ABWA.ORG).  
QUESTIONS? E-MAIL PROGRAM CHAIR MARCIA GREEN AT [NOVIOAKSABWA@GMAIL.COM](mailto:NOVIOAKSABWA@GMAIL.COM)



**Novi Oaks Charter Chapter**



**American Business Women's Association**  
9820 Metcalf Ave., Suite 110 • Overland Park KS 66212  
(800) 228-0007 • Fax (913) 660-0101

## Membership Application

Benefits of membership begin the date your application and payment are received and processed at ABWA National Headquarters. For renewal purposes, membership starts on the first day of the month following the date the application and payment are processed and renews annually. Dues payments are non-refundable and non-transferrable.

Date: \_\_\_\_\_

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_

### Affiliation Information:

Do you plan to join a local league? ☐ Yes ☐ No If yes, league name \_\_\_\_\_

*Note: Participation in an ABWA local league is contingent upon timely payment of annual National dues.*

Name of Member Sponsor (if applicable): \_\_\_\_\_

### Address and Contact Information:

Home address: \_\_\_\_\_

City / State / Zip: \_\_\_\_\_

Primary phone contact: \_\_\_\_\_ Primary e-mail address: \_\_\_\_\_

Do you have a Facebook account: ☐ Yes ☐ No Facebook Name: \_\_\_\_\_

**Note:** An e-mail address is required to access your membership information and conduct business online at [www.abwa.org](http://www.abwa.org). By providing your e-mail address, you are authorizing ABWA to contact you by e-mail.

### Personal Demographics (for statistical purposes only):

Birthday (MM/DD): \_\_\_\_\_ Birth Year (YYYY): \_\_\_\_\_ Gender: ☐ Female ☐ Male

### Business Owner, Employment and Education Level Demographics (for statistical purposes only):

Your Company's Name: \_\_\_\_\_ Your Title: \_\_\_\_\_

Are you a business owner? ☐ Yes ☐ No Description of products/services: \_\_\_\_\_

Highest Level of Education Completed:

☐ High School/GED ☐ Vo-Tech ☐ Associate's Degree ☐ Bachelor's Degree ☐ Master's Degree ☐ Doctorate Degree

### Enclosed is my ABWA National dues payment of:

☐ \$115 ABWA National Membership

☐ \$ 50 ABWA National Student Membership

*\*To qualify for student membership, include a class schedule reflecting enrollment in 12+ credit hours per semester.*

**Payment Information:** ☐ Check: Mail check with application to ABWA, 9820 Metcalf Ave, Suite 110, Overland Park, KS 66212

☐ Visa ☐ MasterCard ☐ Discover # \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Expiration Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Security Code (3-digit code on back of card): \_\_\_\_\_

\_\_\_\_\_  
Name on Card

\_\_\_\_\_  
Signature

The American Business Women's Association is a non-profit organization which is serviced by ABWA Management, LLC, a company organized for profit. All ABWA income is received by ABWA Management, LLC and, in exchange, the company provides all necessary services and materials to the ABWA membership. All dues include a one-year subscription to *Women in Business*®, ABWA's official publication. Dues are not deductible as a charitable contribution for Federal income tax purposes; however, they may be deductible under other provision of the Internal Revenue Code.