



MONTHLY DINNER MEETING AND PROGRAM, APRIL 20

Bears, Bulls or ???

Protecting Your Finances in Still-Uncertain Times

When the economy is like a roller coaster, how should you change the way you handle your money and your retirement planning? The answer, of course, depends on several factors, such as if you are retired or still working, how much you have in savings, how (or if) those savings are invested, etc. But one thing is always true: you CAN (and should) take action to protect yourself financially in volatile economic times, no matter your situation.

Our speaker on April 20 is Mary Owens, CPA, MS, owner/principal of the independent firm Owens Estate & Wealth Strategies Group, and branch manager of Raymond James Financial Services in Grass Valley. Mary will integrate information about current world events and market forces with options for financial choices that everyone can make, no matter where you are now, to help build a better financial future for yourself.

Some of the issues Mary will address include: If all of your savings are in cash (savings accounts, certificates of deposit, etc.), why (and when) should you consider being in the market? Bonds have traditionally been safe investments – is that still true? If you have only savings, or limited investments, is this the time to buy? How should a beginner go about purchasing an investment such as a mutual fund?

Additional topics include whether you need to be earning a certain amount of money before it makes sense to invest, and how the coming inflation will affect your retirement (no matter how young or old you are now).

Mary started her career in the 1970's with a San Francisco accounting firm, providing auditing and litigations support

Our Slant

of large law firms and forensic accounting services for insurance companies. She later became the managing CPA of a regional accounting firm.

In 1982, Mary started her own CPA firm in Auburn, growing it to become the largest regional firm in the area with eleven licensed professionals and a staff of seventeen. Her team provided comprehensive tax planning and preparation services, estate planning, management advisory services and more.

Mary sold the firm in 1994 and started an International Special Risk Company, providing comprehensive special risk insurance for people in a variety of unusual occupations. She sold the company to a Dallas firm and became the COO and CFO of their Special Risk division.

In 1998, Mary continued her career in financial services by joining A G. Edwards. She later became Branch Manager for UBS Financial Services in Grass Valley. Mary started her own investment firm under the broker dealer of Raymond James Financial Services, Inc. in December of 2008.

Mary has been married to Andy Owens for 18 years, has two stepchildren, Angie (who works with her) and Scott, and four “over-the-top, intelligent, good-lookin’ and sweet grandkids.”

Please see the back cover of this newsletter for information on reserving your spot at our dinner meeting with Mary on the evening of April 20.



Mary Owens



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April 2011

BPW ONLINE

BPW Foundation: www.bpwfoundation.org

BPWNevadaCounty: www.bpwnevadacounty.org

Join BPW-NC on Facebook under Business and Professional
Women of Nevada Co.

BPW - International: www.bpw.international.org

Enterprising and Professional Women (a new USA-wide
"country federation" that is a subsidiary of BPW-International):
www.epw-usa.org

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Gabrielle Pullen
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Jennifer Wilkerson
Valerie Logsdon

**Working Toward a
Healthy Community**

Robin Mallery
Freddy Zylstra

Reservations

Robin Mallery
263-4827

BPW HISTORY

The National Federation of Business & Professional Women (BPW/USA) was organized in July 1919 to promote the interests of business and professional women regardless of industry or position. BPW demonstrates the true strength and diversity of America's female workforce. It is an organization that attracts individuals of every age, religion, race, political persuasion and socioeconomic background. It is an organization whose diversity is superseded only by its unity of purpose. It is an alliance of individuals dedicated to improving the professional, personal, economic and educational outlook for women. Its members actively seek:

- to gain political and economic equity for women
- to promote legislation that benefits all women
- to participate in programs that address women's concerns
- to benefit from personal and professional development
- to support women as business, community, and elected leaders
- to support women's reproductive rights

Membership is open to any individual who supports our goals and legislation platforms. BPW needs you and you need BPW. We believe professionalism is an attitude which anyone can bring to their job, regardless of classification or salary level.

MISSION STATEMENT & OBJECTIVES

The mission of the Business & Professional Women of Nevada County is to support and promote equity for women in all aspects of their lives.

The objectives of the Business & Professional Women of Nevada County are:

- To promote personal and professional development for working women.
- To advocate on National, State, and Local legislative issues of importance to working women.
- To support the California Commission on the Status of Women.
- To promote the education of our members and the community in matters of women's equality as it relates to economics, employment, health, education, housing, civil rights, and other issues of equal opportunity.

President's Message

"Collaboration, Compassion, Community"

From my office window I can see orchard, pasture, and the creek that rushes past my house, a creek that has transformed itself into a raging river, roaring with unapologetic aggression over the boulders in a cascading waterfall. The snow, although it has begun to melt, creates a frozen and forbidding landscape, the bark of leafless fruit trees standing in solitary dark contrast.

It seems that winter has overstayed her welcome, like relatives who come unannounced in the night and proceed to empty the pantry, dirty the laundry, and shout at one another as if their host wasn't there. She threw her tantrums, snapped branches and toppled trees, leaving the land littered with reminders of her foul mood.

Yet sometimes the beauty is nearly overwhelming in its pureness. Walking to my barn at night during a small window without snowflakes falling, the scene is worthy of a holiday card. I glance up the hill and see outdoor lights glowing on the house with such warmth; freshly fallen snow glittering and glowing with an unearthly light. The only movement I can see is the creek rushing and foaming over the rocks, and a family of does moving carefully through the cedars.

Eagerly anticipating the coming spring-like week, I have reason to feel excitement and gratitude in equal parts. To be able to get the horses out to play will lift a dark cloud from my spirit. The snow falls from the barn roof and creates a 'snow mountain' in front of their stalls, imprisoning them until we can either dig them out or it melts. They, too, have felt the depression of an unending winter. One of my geldings, convinced that I control the weather, must think I have lost my mind. He looks at me, walks to the door, looks outside, and then back at me, pinning his ears. Clearly the message is 'make it sunny outside! What is wrong with you?' I'll admit, to them it seems somewhat God-like to be able to control all the food and treats, but I'd settle for control of the weather any day.

I am anxious to fill my days with outdoor activities. Riding again would feel heavenly after an unwilling sabbatical. Resurrecting my pitiful landscape plants, nurturing them with kindness and fertilizer while feeling the warmth of the sun hug my body is definitely on my list. I can't wait for the flowers to bloom and the Earth's small creatures to begin buzzing. Macro photography, especially of flowers and insects, is a favorite pastime.

Our Community Garden project will meet again in April, to clear winter's disarray and prepare for renewal and bounty. It will feel both physically and emotionally healing; an almost ceremonial rite that marks spring and new life. That we will share in nature's gifts this summer with those less fortunate makes my heart sing.

This spring also brings a new beginning with the fledgling mentoring project finally shaping into a viable and hopeful form. We collaborated at a most productive meeting with Sandy Schmidt of Women of Worth, creating an outline of goals and objectives, as well as practical steps to put this into action. A seven-step program of preparing women to enter the workplace, (often for the first time) through job skills assessment, goal setting, resume assistance, and mock interviews has been drafted. We may have our first 'client' within a couple of weeks. This is very exciting, as it provides an additional piece of the puzzle to the wonderful work already being accomplished by Women of Worth and the One Stop Career Center. It also very much relates to our Educational Fund Scholarship for women returning to school.

Spring holds promise on her warm breath and her soft embrace. I welcome you to join with us in one of several wonderful projects that play a small part in giving renewal and hope to our community.


Two of my favorite quotes about spring from Rainer Maria Rilke:

"Everything is blooming most recklessly; if it were voices instead of colors, there would be an unbelievable shrieking into the heart of the night."

"Spring has returned. The Earth is like a child that knows poems."

Your President,

Freddy Zylstra



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April 2011

SCHOLARSHIP FUND

By now you have received your Women Helping Women Scholarship fund-raising letter.

Please **HELP** us reach our goal of \$5000.00 in scholarship funds for 2011.

We have two grant requests for the scholarship pending. The committee will report in May as to the outcome of these grants. In the meantime we are depending on YOU to make this the most successful scholarship year ever!

Thank you in advance. For more information contact Lynn Wenzel at, 477-0746 or lwinparadise1@sbcglobal.net. Please send your checks to: Charlotte Cammon at 11975 Francis Drive, GV 95949.

BOOK REVIEW

Greetings, BPW-NC sisters!

For the past few days I have been listening to a wonderful book by Margaret Truman. I'm surprised I hadn't read it years ago. It's "Women of Courage" and all of us who believe in equal rights for women will be inspired by these earlier women. Of course I know about several of them, but not all, and Truman's take on their stories is worth reading. I urge all who haven't read this book to wait no longer.

Best to everyone, Laurel

Legal Document Assistant
Legal Document Preparer

152 Mill Street Ste. B
Grass Valley, CA 95945

(530) 263-7144

Debbie Lange
NOT AN ATTORNEY
dlange@gv.net

(530) 273-7815

WOMEN HELPING WOMEN RAFFLE



Pictured in the photo above, BPW-NC members, Susan Rogers and Phyllis Orzalli at the Gather the Women, 100th Anniversary of International Women's Day celebration, selling raffle tickets to support the Women Helping Women scholarship fund. Not pictured is BPW member Geri Bergen, who also helped with the raffle at the event.

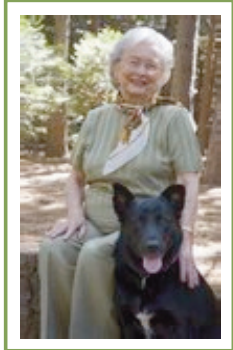
In the photo below, Donne Westmoreland who became a new BPW-NC member.

Raffle winners were:

Shanti Emerson, the fiesta basket (made by Sharon O'Hara)
Steve Frazier, books
Judith Kildow (one of our recent speakers), also books
Donne Westmoreland, new member, the CD's

MEMBER AWARD

Geri Bergen to be Honored with Prestigious Conservation Award



Thirty-two year Business & Professional Women member Geri Vanderveer Bergen, will be presented with the William Nickerl Award for Conservation Leadership at the Annual Nevada County Land Trust Oak Tree Ball on Saturday, April 30. Land Trust President Fran Cole will present the award and a tribute to Geri will be offered by the Tahoe National Forest

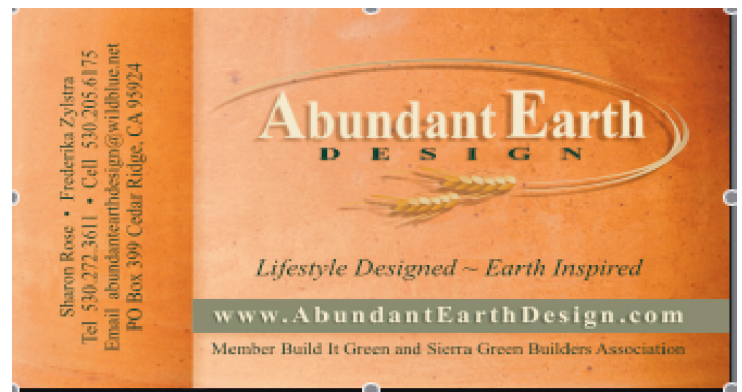
Public Affairs Officer, Ann Westling.

An active member of the Society of American Foresters, Geri developed a highly successful career in a large, previously male-dominated federal agency, culminating in the position of Acting Director of the Environmental Coordination Staff, United States Department of Agriculture, National Forest Service in Washington D.C. Geri built a strong staff, hiring a number of qualified women and making a special effort to ensure that couples be able to work near each other. Other professional milestones included working as a Public Information Officer in the area of Women's Activities and becoming the first female line officer in the Forest Service.

Since her retirement, Geri has volunteered in numerous conservation organizations, including the Save San Francisco Bay Association, People for Open Space and the Richmond Citizens' Planning Association. Geri served as a board member and president of Nevada County Land Trust and is an active member of California Alumni Foresters.

The William Nickerl award will be presented to Geri at the 21st Anniversary Celebration at Alta Sierra Country Club. Terrace Reception begins at 6:00 PM, and the Celebration Dinner at 7:00 PM, April 30. There will be live entertainment and dancing to Chameleon until 10:00 PM. Tickets are \$150 per couple or \$75 per person. Black tie optional. For further information or for tickets, please contact Jean Gilbert at the Land Trust, 530-272-5994.

Congratulations Geri, from all your colleagues and friends at BPW-NC!



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WHO MAY JOIN BPW-NC?

Any individual who supports the platform and objectives of Business & Professional Women, is eligible and encouraged to become a member. By joining BPW of Nevada County, you will find yourself in the company of diverse, progressive, compassionate and effective women, and have the opportunity to improve your business skills in a supportive setting designed to help you grow. Make a difference!

Get Involved Now!

Contact: Freddy Zylstra, President 273-9498
Membership: Robin Mallery 263-4827



Business & Professional
Women of Nevada County

Chartered in 1932

April 2011

2011 Calendar

BPW-NEVADA COUNTY

APRIL

- Wednesday, 06** Board of Directors Meeting
- Wednesday, 20** Business Meeting and Program speaker,
Mary Owens, CPA, MS,
Owens Estate and Wealth Strategies Group
"Bears, Bulls or ???; Protecting Your Finances in
Still-Uncertain Times"

MAY

- Wednesday, 04** Board of Directors Meeting
- Wednesday, 18** Business Meeting and Program speaker,
Amanda Wilcox,
"Getting Legislation Passed"



COMMUNITY EVENTS

Dinner, Dreams, and Dialog - April 14th

Join Sharon Rose, Judith Pruess-Mellow (both BPW members) and Amy Woodbury, Sharon's daughter from Berkeley, for a delightful evening of...a gourmet organic meal prepared by nutritionist Amy; a time of going inward, breathing, allowing your dreams to come to life on a visual collage you create, time to reflect on a journal that is provided, and time to share.

The site is Sharon's GORGEOUS Tuscan-style home in Penn Valley, on Indian Springs Road (16041). You will feel as if you have taken a short trip to Italy!

RSVP to Sharon <sharon@rosewoodsrealestate.com> by April 7. \$25 at the door.

This is a special opportunity for us to get to know each other a little more in depth. Though it is open to all community women, we are really hoping to have a number of BPW members involved. Space is limited to 25.

Judith and Sharon

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Jackie Finley, MA
Judith Pruess-Mellow, PhD, MDiv

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LEGISLATION

Submitted by Elaine Seirra

Congresswoman steps up to push Equal Rights Amendment

On March 8, 2011, Rep. Tammy Baldwin (R-WI) introduced a bill to speed ratification of the Equal Rights Amendment. The legislation (H.J. Res. 47) would remove the deadline for ratification and render the Constitution amended once three additional states ratify. The last congressional deadline for state ratification ran out in 1982 with ratification from only 35 of the needed 38 state legislatures.

SYNOPSIS OF THE MARCH MEETING

By Sandra Rockman

The March meeting guest speakers constituted the dynamic duo of Julie Baker, Executive Director of Center for the Arts and Sally Ashcraft, co-founder of Culburnie Records, Culburnie Music, and a music education non-profit corporation. The subject, of course, was the business of Arts and Entertainment.

Susan Rogers varied the usual guest speaker format to conduct a fascinating interview with these two women. Susan's questions were probing and brought to light many of the foibles and joys in their respective business histories and everyday workings.

Some of the queries were - What were your best and worst business decisions? How did your education factor into your profession? How do you manage the double life of a full-time professional and a full-time mom?

Sally and Julie were certainly up to the test and answered with blunt honesty, drew easily from their varied experiences and supplied us with ample anecdotal humor.

The Hot Topic for this month explored our experiences and attitudes toward the current political situation around Wisconsin and the fight against union collective bargaining. A hot topic, indeed, as our opinions around the room were quite varied.

I'd have to say that between the engaging guests and the interesting debate (and coupled with the delicious dinner offerings that the Holbrooke has been serving us), the March gathering had to have been one of my favorite meetings.



Sally Ashcraft, Lynn Wensel, and Julie Baker

NEW MEMBERS

Newest members:

Donne Westmoreland	Jeff.rey@oro.net
Kim Wydra	kim@deltahl.com
Cheryl Rubin	cheryl@rubinpr.com
Angie Lux	aklux@aol.com
Jenni McGuire	jen@jennimcguiremosaics.com

Remember as a member of BPW-NC you may:

- be added to the online business directory, contact Phyllis Orzalli at phyllis@studio-nine-design.com
- be a featured member in Our Slant newsletter, contact: Lynn Wenzel at lwinparadise1@sbcglobal.net
- advertise in Our Slant newsletter, see next column

For all members:

Take advantage of this wonderful opportunity! For all BPW members wishing to have a professional business promotional video (max. 3 minutes) contact Sandy Brooke, BPW's Professional Videographer. Her number is: 205-9664. Don't miss out on this.

Sharon Rose & Sandy Brooke

ADVERTISING IN OUR SLANT

- **New members** may have their business cards published in *Our Slant* one time at no cost.
- Business card advertising for members is \$4.00 a month or \$40.00 a year. For non-members, \$6.00 a month or \$60.00 a year.
- A free e-mail subscription to *Our Slant* is available to all members. Non-member subscriptions to the print version are \$15.00 per year and include one free month of advertising. Send inquiries and requests to Gail Parle: gailp@jps.net
- *Our Slant* is published monthly.
- Deadline for the May newsletter article to be included is April 27th. To submit articles, email Phyllis Orzalli: phyllis@studio-nine-design.com



Business & Professional
Women of Nevada County
P.O. Box 2642
Grass Valley, CA
95945

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April 2011

Business & Professional Women offer you:

- Participation in the Legislative Process
- Information on Critical Issues facing Working Women
- Leadership Experience
- Personal and Professional Development Skills
- Friendship and Sisterhood
- Networking Opportunities

Business & Professional Women of Nevada County Presents:

Mary Owens, CPA, MS

*Branch Manager, Raymond James Financial Services
Managing Principal, Owens Estate & Wealth Management Strategies Group*

Bears, Bulls or ???

Protecting Your Finances in Still-Uncertain Times

See front-page article for program description

*

*Plus, a Six-Minute Seminar by Sandra Rockman
Projecting Your Voice and Your Self*

Wednesday, April 20th

at the Holbrooke Hotel Express Room
212 West Main St., Grass Valley, CA 95945

Social/networking hour begins at 5:30 P.M. Dinner at 6 P.M. Cost is \$22.

DINNER RESERVATIONS FOR GUESTS **MUST** BE PREPAID USING PAYPAL,
accessible from our website, www.bpwnevadacounty.org. (A PayPal account is not necessary to reserve your space).

You will be asked upon registration whether you would prefer a vegetarian meal.

All reservations must be received by Sunday, April 17th. For more information,
contact Robin Mallery at 477-4827 or robinmallery@sbcglobal.net