



the Chronicle

NEWSLETTER

Fall 2004

Welcome to the Fall 2004 edition of The Chronicle Newsletter! We are indeed excited about our new look and wealth of information contained within.

As we embark upon a full schedule of events and activities this fall and in 2005, we encourage each of you to become involved and spread the word about our Chapter's initiatives in the advancement of women's health and well being.

We, the National Coalition of 100 Black Women of Bergen and Passaic counties, are constantly striving to build the bridges connecting our neighboring counties in New Jersey and share activities with our Sister Chapters in the tri-state area and beyond. Furthermore, it is our hope that other community based organizations reading these pages will be inspired by what we are doing for women in our area and embark upon similar missions in their communities.

The articles contained within these pages are further proof that our organization has some of the most dedicated women any group of its kind could ever hope to have as full participating members.

All of our contributing writers have taken time out of their very busy schedules to share information on economics, health and political advocacy. Our spotlight member this issue is none other than Kim Holmes, Esq. Kim is a major force within our state government. She shares with us the effects of the upcoming election relative to our state, our neighborhoods and particularly as it pertains to the African American community here at home. Sherri Scott shares with us the importance of understanding interest rates and the federal reserve. Dr. Traci Burgess helps us career minded 40+ females understand our reproductive systems - especially after we were told some 10 years ago that there were no worries, we could start to have babies easily after 40.

We wanted this to be a Newsletter filled with interesting stories relevant to our everyday lives also providing much needed insight into hot topics of the day. We hope you enjoy reading.

Without further ado, I present the National Coalition of 100 Black Women of Bergen and Passaic counties much anticipated issue of THE CHRONICLE!

Happy reading-

Ronda Williams
Public Relations
Chair



New Members Induction Ceremony

On September 26, 2004, eleven new members were inducted into the National Coalition of 100 Black Women, Inc. Bergen / Passaic Chapter. The inductees were:

Denise Belcher - Teaneck; Glenda Brown - Bloomfield; Roberta Callahan - Belleville; Roxie Curtis - Teaneck; Muzette Charles - Teaneck; Rhonda Dube - Upper Saddle River; Eleanor Harley - Englewood; Phyllis Isaac - Jersey City; Emily Moore - Teaneck; Allison Norris - Teaneck; Menen Mathias, MD - Teaneck

The induction ceremony was held at Ninety Grand Grill, Englewood, NJ. Inductees' family members, friends and fellow Coalition members were all present as they received the honor of membership. Attendees were all greeted by member Pat Henry.

After a welcome by Membership Committee chairperson, Beverly Baker and introductions by Alice Benekin, Gladys Hoffler-Thomas and Rosa Bland, the inductees were led in their oath by Honorable Sandra Robinson, Administrative Law Judge for the State of NJ and former Coalition member.

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THE MISSION

National Coalition of 100 Black Women, Inc., Bergen-Passaic Chapter is a non-partisan network of women committed to sharing, promoting, and helping others achieve success by supporting initiatives that seek to:

- Foster principles of equal rights and opportunities
- Promote awareness of black culture through the Arts
- Provide tools that embrace Healthy lifestyles
- Promote superior Health and Education awareness
- Provide opportunities to foster Leadership development

Foster advocacy and economic development that pertains to acquiring and/or a sustained quality of life.



Presidents Message

Much of what we do is directed outwards as we meet our mission by advocating on behalf of the greater community. However, it is just as important for us to reflect on ourselves.

The members are the key to the success of any organization. Under the leadership of Beverly Baker, 2nd Vice President of Membership, and the membership team, we've spent the last year working towards our growth by recruiting and installing eleven new members in an elegant ceremony. To those ladies, I say "Welcome! We are excited to have you in our chapter."

Retention and development are critical components to sustaining our vitality and viability. To that end, we've directed our efforts towards challenging our members to stretch by taking on increasing roles within the organization. Our leadership retreat will focus on strategic planning and member relations. To the current members, I say - "Thanks for all of your contributions to our success."

We must laud those who helped us

become who we are. Hence, reconnecting with former members allows us to remember and cherish our vibrant history. I am having this newsletter sent to our former members as well as those on leave of absence. For those who are a part of us, though not active - "Thank you for sharing the vision. We hope you enjoy receiving these communiqués."

When researching for a book that describes who we are, I came upon a most relevant title: Epic Lives: 100 Black Women Who Made a Difference by Dr. Jessie Carney Smith. The book celebrates women, some of who were public figures and others who were unsung heroes. The quality they had in common was the positive impact they made on their communities. Some of our members are in the limelight, others work diligently behind the scenes. The fact that brings us together is that we are all Women Making a Difference because of the selfless way each of you carries forth our mission.

I celebrate you.

Welcome to the inaugural electronic edition of The Chronicle!

Not long ago, Public Relations Chairwoman Ronda Williams and I brainstormed ideas for the best way to communicate all of the tremendous accomplishments of our chapter. We certainly agreed that in order to reach the greatest number of people, an e-news letter would be perfect. So, with this launch, we will share our wonderful advocacy works with a much larger community, namely our members, partners, collaborators, sponsors, family, and friends.

My message for this edition focuses on you - the members of our chapter.

NCBW Hosts Star Studded Art Action New York City Style!

On Saturday, October 2, 2004, the National Coalition of 100 Black Women, Inc. (NCBW) hosted an elegant evening of fine arts and entertainment at the New York Historical Society in New York City. With the support of title sponsor DaimlerChrysler, this first

annual art auction gala, "Harlem Renaissance: A Celebration of Black Art and Culture" featured artwork and sculptors from Elizabeth Catlett, who also served as Honorary Chair, renowned painter, Faith Ringgold, co-chair, many original works and

signed limited editions by such masters as Jacob Lawrence, Romare Bearden, Emilio Cruz, and many others. The funds raised will benefit the NCBW Community Services Fund and NCBW programs that will address HIV/AIDS among Black women.

New Members Induction Ceremony cont'd

Later, member Jeanette Rideau-Curtis entertained the crowd with a dramatic poetry reading. Our new members were presented with gifts by member Hazel Skeete, donated by Idamar Travel. The ceremony ended with closing statements by Coalition President, Rita Bogar.

As a requirement for induction, the prospective members developed and implemented an advocacy project as a way of giving back to the community. The team's initiative was to develop a relationship with Hackensack University Medical Center Department of Pediatrics to support the nationally recognized "Reach Out and Read" program. The goal of this program is to promote literacy as part of pediatric primary care with a special focus on children growing up in poverty. The program targets children between the ages of six months and five years old. The ladies exceeded their goal by donating 342 books in several languages on the behalf of The National Coalition of 100 Black Women, Bergen / Passaic Chapter. In addition, they devoted two days to read to the children in the hospital.

The prospective members were guided in this project by members Kim Sparks and Jana Spring-McCall. If you're interested in donating books or have questions about this program, please contact Hackensack Medical Center Child Services Specialists, Ann Fogel or Erica Leeuwenburgh at (201) 996-5333.

LET'S STIR IT UP!!!

In June 2004, the Fundraising Committee embarked on an appetizing new fundraising initiative: a cookbook of our members' favorite recipes. With a goal to collect 300 assorted recipes — from appetizers, main dishes, salads and desserts to breads, cakes, cookies, pies, shakes and beverages -- the project offers every member of our organization the opportunity to share their culinary prowess

(at our June meeting we asked each member to submit seven (7) recipes each).

Not only is the cookbook a collection of members' favorites, but also the favorites of friends and families, so members are encouraged to include them as well. Each contributor will receive credit for their recipe, with their name printed beneath their entry. The cookbook will certainly make a heartwarm-

ing gift for those who receive it, and, its sale — from a print run of 500 cookbooks — could net the Bergen/Passaic Chapter a profit of more than \$3500.00.

The new deadline is November 5, 2004, and the Fundraising Committee encourages you to submit your recipes to any member of the committee: Gemma Figaro, Jane Nelson, Gladys Hoffler-Thomas, or Jackie Durant.

Financial

Interest Rates and the Federal Reserve System

by Sherri Scott

Interest rates up. Interest rates down. What will the Fed do tomorrow? These are things we hear all the time, but do we know what they mean and how they affect us?

Let's start with "What is the Fed?" The Fed is the Federal Reserve System. It is the central bank of the United States. The Fed was created in 1913 to provide the nation with a more stable, safer, flexible monetary and financial system and is separate from the United States government.

A major component of the Fed is the Federal Open Market Committee (FOMC), which is comprised of the Members of the Board of Governors, the president of the Federal Reserve Bank of New York and the presidents of four other Federal Reserve banks who serve on a rotating basis. The FOMC open market operations are the main tool used by the Fed to influence money market conditions and the growth of money and credit.

Now let's discuss interest rates. What is an interest rate? An interest rate is a price, it relates to a transaction of goods and services between a buyer and seller, or a borrower and lender.

Your first question should be "how does this effect me, or what does it mean?" Interest rates can influence all our behavior patterns. When rates decline mortgage rates decline. People rush to buy new homes and homeowners rush to refinance their current mortgages, something many of us have done in the last few years. Anyone who is holding a mortgage with an interest rate of more the 6 percent has missed a golden opportunity to either take out some of the

equity or decrease the amount of their monthly payments or shorten the length of time of their mortgage.

You often hear or read about the following rates in the media.

Prime rate is the interest charged by banks to their most creditworthy customers (the most prominent and stable business customers). The last reported rate: 4.75 percent as of September 21, 2004.

Federal Funds are the interest rate on overnight loans between banks. These loans are most often used to satisfy the reserve requirement. These rates vary throughout the day as banks borrow from each other. The Federal Funds target rate as of September 21, 2004 is 1.75 percent

Discount rate is the rate at which member banks may borrow short term funds directly from a Federal Reserve Bank. The discount rate is one of the two interest rates set by the Fed, the other being the Federal funds rate. The Fed actually controls this rate directly, but this fact does not really help in policy implementation, since banks can also find such funds elsewhere. This rate is also called The Federal Reserve Discount Rate, which, as of September 21, 2004, was 2.75 percent.

Now let's look at how this works with banks.



The Federal Reserve requires all member banks to maintain a certain amount of money. If their reserves fall short, which they do all day long, they must borrow money and pay for it. They can either borrow it from the Fed at the Discount Rate of 2.75 percent or from another member overnight using the Federal Funds rate of around 1.75 percent -- that's if the member banks have extra money.

The way banks make some of their money is through borrowing money anywhere from 1.75 percent to 2.75 percent and charging their best customers 4.75 percent -- the Prime rate. Imagine how much you pay if you're not in the "best customer" category.

Also, consider this: If the banks borrow money from 1.75 percent to 4.75 percent why are credit card interest rates so high?

Information from: Federal Reserve Bank of New York & Chicago, vestorwords.com



In early October, I sat down with Kim Holmes and asked her to give us the current view of the state, the upcoming election and issues affecting the African American community. Here is what she had to say:

Turn of events concerning Governor McGreevy:

Initially, the Governor's announcement of his resignation on November 15, 2004, fueled major debates amongst Republicans and long time allies (Senator Lynch and George Norcross) of the Democratic Party. So much so that key players of the Republican Party sought judicial intervention for our Governor to resign post haste. On appeal, the court refused to disturb the November 15, 2004 resignation date. In so doing, Richard Cody, our Senate President, will automatically become the acting governor and complete the remainder of McGreevy's term.

The next Governor:

According to our Constitution, the Senate President becomes the governor when the sitting governor can not complete his/her term. The problem is that our laws are silent on the issue of one person serving in dual roles. For example, Cody will be the acting governor as well as the Senate President. In such a capacity, he will be the most powerful person in the State.

The impact of Governor's McGreevy's resignation on African-Americans:

Rumors are always rampant when a situation such as this arises. It is rumored that Cody will leave the Secretary of

State, Regina Thompson in his cabinet. Peter Harvey, the Attorney General, shall remain as he is a constitutional officer. Yvonne Seagr, the Public Defender, is rumored to remain in office. Again, we should be cautious in our reliance upon rumors and/or speculation. The more prudent course of conduct would be to schedule meetings with Cody to advocate our position of increasing the number of qualified African American in his cabinet.

National Election: Issues at Stake:

Supreme Court: The composition of the United States Supreme Court is of the greatest significance in this presidential election. As you know, the President appoints the members to the Court with confirmation by the legislature. There are a number of justices scheduled to retire. Whoever becomes president, will play a key role in shaping the Court for years to come.

War in Iraq: As we are aware, a great majority of people of color have lost their lives in this war on terrorism. We still have not found weapons of mass destruction. Regardless of your position on our country going to war, the fact remains that so many of our young men and women have died. More will continue to die as our quest for the liberation of Iraq continues. Whoever becomes our next president will either return our remaining troops to us or hold fast to the position that we should be the leaders in resorting Iraqi freedom.

Roe v. Wade: going backwards: This Presidential election will greatly impact on the reproductive health choices we are allowed to make. Under the current administration, the freedom of choice we once fully enjoyed has been chipped away slowly but assuredly.

Dire Consequences for our communities if we don't vote:

P Diddy phrased it best when he said; 'Vote or Die.' We really don't have any other option. This has been a MAJOR FOCUS of PAC under the direction of our Committee Vice-Chair Betty Williams, Bernice Moorehead and LaRease Limerick. They have been registering so many college students to vote at BCCC. They are to be commended for their steadfast efforts. In Swahili the saying goes, "A Luta Continua" which means the struggle continues.

Our struggle for gender equality, affirmative action, political empowerment, reproductive health, maintaining art education and economic development must continue to be in the forefront during this election year and forever more. On behalf of PAC, I encourage you to join us in our efforts for these entitlements by doing all that you can to encourage folks to go to the polls and vote. I look forward to our new year and our renewed vision in NCBW Bergen/Passaic Chapter.

Kimberly K. Holmes, Esq.
3rd Vice President
PAC Chair

Fertility for the 40+ Generation

Dr. Traci Burgess

For many 40-something successful women, much of the younger years were spent avoiding sperm. Now I did not say avoiding sex, but avoiding the consequences of an ill-timed pregnancy. Many were dutiful daughters trying to finish college and the post graduate years later to become confident women adeptly negotiating the demands of the workplace. For many women of color we worked as hard or harder than our peers. Unlike our similarly aggressive white counterparts we may not as easily find Mr. Right. Some of us will find Prince Charming. However, the current reality for many is that when we now mature and bloom into full womanhood and feel ready to have our own Huxtable-like family we find out that getting pregnant is not as easy as we once thought. And this surprises us!! Unfortunately, as we women gained access to all the various choices that were not in existence for our mothers, we got used to the possibilities of having it all. In addition, everyone knows somebody, (if not a friend, of a friend's friend, then at least a celebrity) who got pregnant later in life. Every black woman knows someone who thought she had a fibroid tumor or something, that turned out to be a baby.

I guess I am not surprised because I have inside information. I do biology everyday. To the point, remember the saying " You cannot fool Mother Nature!!". You may look real good and have it going on, but your ovaries are actually older than your stated age.

Here is the biology. When you were a developing little female fetus inside you mother's womb you had all the eggs that you were going to ever have in life, the eggs are the female contribution to a developing new life possibility that are contained inside your ovaries. This unit is involved in the production of our female hormones. Typically, it is millions mid fetal life, and hundreds of thousands by your birth. Over time the eggs degenerate. When you start having periods, hundreds of eggs are recruited for the process monthly that for the overwhelming majority of women, ultimately lead to the release of a single egg. From 30 and beyond, each egg that matures to ovulation is more and

more likely to be less normal. As a result, an abnormal egg may not be as easily fertilized, or if fertilized may not implant or stick well to the uterus. Also, if it implants well, there is a higher likelihood of an abnormal offspring (like Down's Syndrome).

As we age, the likelihood of infertility, miscarriage, and certain birth defects increase, dramatically so after 40 years old. If you have had no prior live-born children, the likelihood of a first birth after 37years of age is lower than that for women with children already. When opting for fertility treatment, age still comes into play

(for avoiding pregnancy we tack on more days before and after just in case).

FYI 2- smoking decreases fertility (it damages the egg and ovary and reduces semen quality). Being overweight or obese decreases fertility. Caffeine and alcohol may decrease fertility. Stress may likely impair fertility.

FYI 3- medically we define infertility as the inability to conceive after 12months of frequent appropriately timed intercourse. However, if you are 35 + and have been trying for 6months without success, you need to seek medical advice. In my opinion women 35 + with any difficulty should go straight to a Reproductive-Endocrinologist Specialist, at minimum, for a consultation as you may require medical and or technological assistance.

FYI 4- All people, young and old, should remember that for women, the biological clock is real. For those of us that desire to have children "someday", there needs to be a realism about when. In counseling our younger daughters and sister-friends, we need to make sure that the awareness exists, so that as we prioritize life choices we don't naively face Mother Nature and Father Time.

Probability of Pregnancy after unprotected sex by time (adapted Trusell, Contraception 1998)

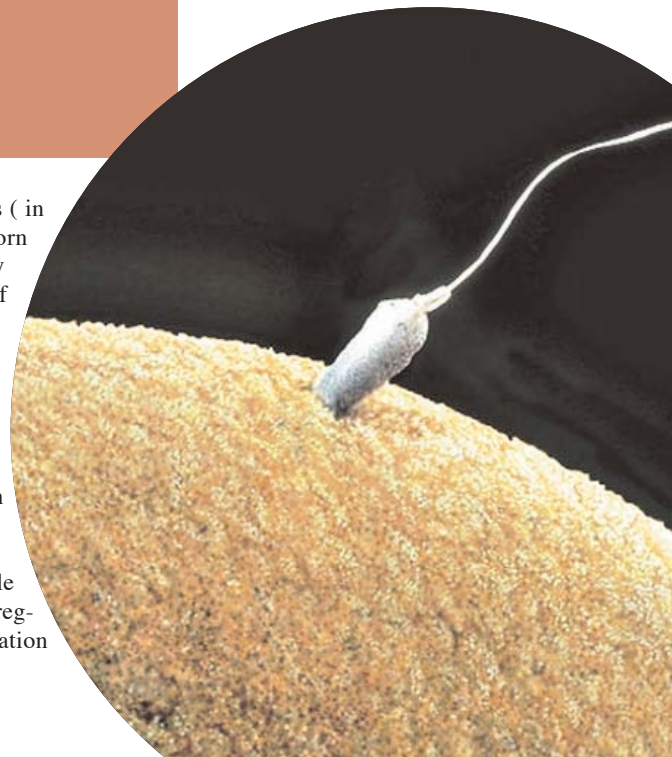
3 days before ovulation	15%
1-2 days before ovulation	30 %
day of ovulation	12 %
1-2 days after ovulation	near zero

Probability of pregnancy following intercourse on the most fertile cycle day in women with average fertility, if your partner was SAME age (Dunson, Human Reproduction, 2002)

Age 19-26	50%
27-34	40%
35-39	30%

when determining successful outcomes (in this case success is defined as a live-born child). In comparison to our men, they have the ability to make a new batch of sperm about every 3 months continuously and have fewer age related effects.

So, FYI 1- whether or not you are trying to get pregnant, track your cycle and know it cold. Cycle day 1 is when the period starts (the blood, not the mood changes, if you get PMS). Knowing your cycle is key. Your fertile period for the purposes of achieving pregnancy is about the 6 days prior to ovulation



Did You Know?



Sherrri Scott married Victor Gibson, Aug 21, 2004,
Paradise Isl. Bahamas



Glenda and Jeffrey Teitel married
Sunday, October 10, 2004
The Olde Mill Inn, Basking Ridge New Jersey
Honeymoon - Costa Rica

Save the Date...

The National Coalition of 100 Black Women, Inc.
Bergen/Passaic Chapter

**Bergen Community College
Black Student Union
&
The Fort Lee Film Commission**

Invites You to Participate in a **2-Day Film Forum
and Awards Presentation**

(Day 1)
Friday, November 5, 2004
6:30 p.m. – 10:00 pm
(Business/After-five Attire)

The Fort Lee Historic Park Museum
Hudson Terrace
(between Main and Bridge Plaza South)
Fort Lee, New Jersey
(201/461-1776)

**NCBW-100, Bergen/Passaic Chapter
Arts & Culture Recognition Award Ceremony
and Cocktail Reception**

Honoring **Tim** and **Daphne Reid**
Featuring a Northern New Jersey **premiere screening**
of their independent film **"Asunder"**
starring **Blair Underwood** and **Debbie Morgan**

(Day 2)
Saturday, November 6, 2004
8:00 AM – 6:00 PM
(Registration All Day)

**Bergen Community College
Ciccione Theater**
400 Paramus Road
Paramus, New Jersey

Film Forum and Panel Discussion
"Women of Color in the Business of Making Films"

Save the Date
April 23, 2005

National Coalition of 100 Black Women, Inc.
Bergen/Passaic Chapter

19th Annual Fundraising Gala
"Spring into Splendor"