



The Minnesota *Business Woman*

The Official Publication of Minnesota Business Women

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❖ ❖ Legislative Update ❖ ❖

WASHINGTON

Huge Win for Victims of Sexual Assault, Congress Sends Defense Bill to Obama:

Congress has passed a defense policy bill every year since the Kennedy administration, but this, the 52nd year has been one of the more tortuous as the legislation got caught up in the dispute between Republicans and Democrats over Senate rules and limits on debate. In the end of this year of turmoil between parties, it was the women of the Senate who led the fight to change how the military deals with sexual assault in its ranks are hailing passage of a comprehensive de-

fense bill that is headed to President Barack Obama for his signature.

The Senate voted 84-15 on Dec. 19th for the \$632.8 billion bill that covers combat pay, new ships, aircraft and military bases. Drawing the greatest attention were provisions cracking down on perpetrators of sexual assault and rape. The military's handling of high-profile cases united Democrats and Republicans, House and Senate in a concerted effort to change the Uniform Code of Military Justice, with Senate women leading the fight. Estimates from the Pentagon that 26,000 members of the military may have been sexually assaulted last year, though thousands

were afraid to come forward for fear of inaction or retribution, emboldened lawmakers to act.

"Today represents a huge win for victims of sexual assault, and for justice in America's armed forces, but this is no finish line," said Sen. Claire McCaskill, D-Mo., one of seven women on the Armed Services Committee who pushed for the changes. "In the months and years ahead, vigilance will be required to ensure that these historic reforms are implemented forcefully and effectively." The legislation would strip military commanders of

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Minnesota Business Women
– Working Women Working Together



When we took on the ‘grand adventure’ of co-presidency, it was with a sense of optimism and hope. We believed that if we did what the members of the Minnesota Business Women wanted, then they would support the organization by paying their dues, attending state-sponsored meetings and recruiting new members.

We kicked off our year in September with a Women’s Symposium in Mankato. World class speakers were engaged, lodging and conference space was reserved and details of the event were distributed nearly 90 days in advance of the meeting. We made a point to avoid religious and national holidays. We scheduled no boring business at the event. It was to be a day of learning, rejuvenation and connecting with interesting and powerful women from across the state. We had high hopes for record-breaking attendance; after all, we’d done all that was asked of us.

Attendance was dismal and downright embarrassing if one looked closely at the numbers. Here’s a breakdown of the 30 attendees:

- 6 Speakers
- 8 Mankato Hosts
(includes one Past State President)
- 7 State Executive Committee
(includes 5 Past State Presidents)
- 1 Fergus Falls member
- 6 Grand Rapids members
(includes 4 Past State Presidents)
- 2 North Hennepin members
(includes one Past State President)

Broken down another way:

- 36.7% were Past State Presidents
- 20% were speakers who were paid to be there
- 26.7% were Mankato members supporting the state organization and insuring attendees had a wonderful time in their city
- Only 13.3% were club members who were interested in the program and had no “official” role

At the Leadership Team Retreat a month later (in addition to the executive committee, all club presidents as well as standing and special committee chairs were invited), we lamented the downward spiral of our organization. We brainstormed ideas that might infuse new energy into the organization. We desperately wanted to revive the Minnesota Business Women into the healthy, thriving, contributing and influential entity it once was. We tried. We tried so hard.

In the end we sadly acquiesced that despite our best efforts and highest hopes, resuscitation may not be possible. We are struggling with that concept now. Your Club Champions will be soliciting input from your club presidents in the months leading up to the State Convention which will be held April 25-26, 2014, at McQuoids Inn & Event Center in Isle (on Lake Mille Lacs).

Please talk to us; we want to know what you think.

Linda Laitala & June Johnson
2013-2014 Co-Presidents
MN Business Women

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“Nostalgia is a necessary thing, I believe, and a way for all of us to find peace in that which we have accomplished, or even failed to accomplish. At the same time, if nostalgia precipitates actions to return to that fabled, rosy-painted time then it is an empty thing, doomed to produce nothing but frustration and an even greater sense of failure.”
– R.A. Salvatore

The only thing constant is change. To do nothing is to do something, too.

– Heraclitus of Ephesus, Greek Philosopher, c.544-480 BC

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I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

Legislative Update continued from page 1

their ability to overturn jury convictions, require a civilian review if a commander declines to prosecute a case and require that any individual convicted of sexual assault face a dishonorable discharge or dismissal. The bill also would provide victims with legal counsel, eliminate the statute of limitations for courts-martial in rape and sexual assault cases, and criminalize retaliation against victims who report a sexual assault.

"Today we have taken a major, unprecedented step toward finally eliminating the plague of sexual assault in our nation's military," said Sen. Patty Murray, D-Wash.

Another member of the Armed Services panel, Sen. Kelly Ayotte, R-N.H., said the special counsel "will help encourage victims to come forward to seek justice, and it will help ensure that perpetrators are held accountable for their crimes."

The bill also would change the military's Article 32 proceedings to limit intrusive questioning of victims, making it more similar to a grand jury, a change backed by Sen. Barbara Boxer, D-Calif., and Sen. Lindsey Graham, R-S.C.

Boxer said the changes will ensure "that victims of sexual assault are not put on trial simply for making the courageous decision to pursue justice."

The congressional effort was marked by one of the most contentious hearings, when senators dressed down senior military leaders and insisted that sexual assault in the military had cost the services the trust and respect of the American people as well as the nation's men and women in uniform.

Summoned to Capitol Hill in June, Army Gen. Martin Dempsey, the chairman of the Joint Chiefs of Staff, and the beribboned four-star chiefs of the service branches conceded in an extraordinary hearing that they had faltered in dealing with sexual assault.

Members of the Senate Armed Services Committee, especially Sens. Kirsten Gillibrand, D-N.Y., and McCaskill, grilled the chiefs about whether the military's mostly male leadership understands differences between relatively minor sexual offenses and serious crimes that deserve swift and decisive justice.

"Not every single commander necessarily wants women in the force. Not every single commander believes what a sexual assault is. Not every single commander can distinguish between a slap on the ass and a rape because they merge all of these crimes together," Gillibrand said.

The legislation does not include a contentious proposal from Gillibrand to give victims of rape and sexual assault in the military an independent route outside the chain of command for prosecuting attackers, taking the authority away from commanders.

That proposal drew strong opposition from the Pentagon and several lawmakers. Gillibrand's plan is likely to get a separate vote, perhaps as early as next month.

The bill would also give Obama additional flexibility in deciding the fate of terror suspects at the detention center at Guantanamo Bay, Cuba, but it stops well short of the administration's goal of closing the installation.

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Corrections to Leadership Directory

[published in the summer issue]

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Legislative Update *continued from page 3*

The White House had expressed support for the legislation, which would provide \$552.1 billion for the regular military budget and \$80.7 billion for the war in Afghanistan and other overseas operations, a reflection of deficit-driven efforts to trim spending as the drawdown in a conflict lasting more than a decade.

This year's defense bill also includes legislation that would cover combat pay and other benefits, authorize funds for the destruction of chemical weapons in Syria and provide money to study the feasibility of establishing a missile defense site on the East Coast.

U.S. Senate passes budget deal, focus shifts to spending

The U.S. Senate passed a two-year budget deal on Dec. 18th to ease automatic spending cuts and reduce the risk of a government shutdown, but fights were already breaking out over how to implement the budget pact.

By a vote of 64-36, the Senate sent the measure to President Barack Obama to be signed into law, an achievement for a divided

Congress that has failed to agree on a budget since 2009.

The deal restored overall fiscal 2014 spending levels for government agencies to \$1.012 trillion, trimming the across-the-board budget cuts that were set to begin next month by about \$63 billion over two years.

This is followed by a mad dash by the House and Senate Appropriations committees to cobble together a massive spending bill that implements the deal and carves up the funding pie among thousands of government programs from national parks to the military.

Without the new spending authority, the federal government on January 15 could partially shut down, as it did for 16 days last October.

President Barack Obama's healthcare law, according to Republican and Democratic aides in the House and Senate, will be just one of many flashpoints topics. Republicans are warning that they will not tolerate any increase in funding for administering the healthcare program. While Democrats hope to maintain or add small amounts of money

for the program they say will provide insurance for millions of previously uninsured people. In this year of clashing with the titans within Congress, there are many cases where most all spending bills will offer up plenty of other disagreements besides the Obamacare funding.

Among the most difficult will be money for the Internal Revenue Service; funds for western wildfire fighting and for the Yucca Mountain, Nevada, nuclear waste repository. Separate battles also could be waged over policy proposals that House Republican leaders are likely to attach to the funding bill. These could include forcing the Obama administration to approve a controversial Keystone oil pipeline from Canada to the U.S. Gulf of Mexico. As well as, moves to stop the Environmental Protection Agency from enforcing carbon emissions regulations that the coal industry hates and to block federal money for building a California high-speed train to name a few.

Unemployment Extensions for 2014, at this writing this is still being worked on by Congress. Unless it is reapproved it is slated to expire on December 28, 2013.

MINNESOTA



Currently, Budget Surplus Forecasted

State officials released the annual November economic forecast last week. It calls for about \$1.086 billion in surplus revenue for 2014-

2015. Because the state still owes Minnesota schools nearly \$245 million, the remaining surplus balance is projected to be around \$825 million. All of this could change by the time the February economic forecast is released due to uncertainty with new health care laws and potential impact on businesses in Minnesota after the tax increases kick in.

One, Legislator adds her two cents on this subject and her concerns, "The fact that more money is in the state coffers is neither limiting the scope of government nor showing fiscal responsibility. Instead, I support repealing the business-to-business taxes that were implemented last spring. If not repealed, I think overall business growth will be discouraged in the state: an unintended consequence that will hurt families financially." And, "Yes, I am glad the school shift has been paid back. However, the economic growth that was spurred through a recovering economy and the reasonable budget from 2011-12 would have kept the state in good financial shape, paid back the shift, and

have kept the state in good financial shape, paid back the shift, and reinforced the mantra that Minnesota is a great place to work and raise a family."

End of 2013 Session

(Capitol summary reported May, 2013)

Omnibus Tax Bill (HF 677)

- Increases individual income taxes by \$1.1 billion by creating a new fourth tier income tax bracket
- Increases sales taxes on commercial warehousing and storage, electronic and commercial equipment repair and maintenance, and telecommunications equipment for small and large businesses
- Increases cigarette/tobacco taxes by \$1.60 a pack
- Increases business taxes by \$404 million

Education Bill

Signed by Governor (HF 630)

- Repeals requirement for students to pass a statewide test to graduate and replaces current statewide tests with a new set of exams linked to the ACT
- Teachers not passing the basic skills exams will be granted two one-year licenses while a task force develops recommendations for a new assessment system
- Does not fully or even partially repay outstanding debt owed to schools (the school "shift")
- Spends \$2 million to expand the Minnesota Department of Education

Bonding Bill (HF 1070)

- \$156 million bonding bill, mostly to complete the Capitol renovation
- Bonding bills are generally reserved for even-numbered years
- We shouldn't be adding to our debt service when Democrats are taxing Minnesotans by \$2 billion
- We can use unused bond approvals and Legacy money to fund this project

Child Care/PCA Unionization (SF 778)

- Child care providers who receive a subsidy from the state for child care assistance for kids of low-income parents could be forced to join a union
- Child care providers who don't want to be unionized would be forced to stop accepting kids of low-income parents who qualify for state child care assistance, limiting options for these parents
- If unionized, taxpayer dollars meant for quality child care programs would be re-directed to union coffers through union dues
- Personal care attendants (PCAs) who care in-home for the sick, elderly, or disabled could also be forced to join a union – even if they are caring for family members

Transportation Bill

- Spends \$5.24 billion over the next biennium
- \$55 million for Light Rail projects
- Increases Met Council funding by \$89 million
- Increases fees on driver's license transactions
- Potentially doubles the wheelage tax for vehicles

SPEAK UP, SHARE YOUR THOUGHTS!

WE ALL HAVE IDEAS... **You know there are times you would like to weigh in on an issue, bill, etc. Well, I strongly encourage you to do so! Email, write, call your representatives and give them your feedback!**

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Legislative Update provided by:
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Obama Care (PPACA)

Well if you have listened to the news even briefly you have heard much about Obama Care (PPACA) and how the web sites are or aren't working.

Here in Minnesota, we have MNSure. It's been interesting... is the polite thing to say. As a citizen, who has been paying the taxes that are fueling the Obama Care (PPACA) programs, you should be outraged. Call, write, email or otherwise let your outrage be heard by contacting your Congressperson and Representatives, both Federal and State.

In Minnesota, we have spent 9 million tax payers' dollars on advertising alone (and another 158 million to set up the exchange) and yet not one mention of how MNSure should be used, nor one claim paid. Here is the simple truth; if you qualify for Low Income Subsidized programs then by all means go to MNSure and sign up for the programs you have afforded to you. If you are a small business and looking at the SHOP programs, talk to a broker.

What MNSure has not advised you, spending your tax payer dollars, is there is a viable, robust marketplace outside the Exchange. Access and advice is available via a licensed Insurance Broker, who has met the professional qualifications to advise clients (a requirement not met by MNSure advisors) and there are more options to choose from outside of MNSure in the open marketplace.

Additionally, if you obtain coverage via MNSure it is for a 12 month period at the most; next year you must re-apply and qualify or you will lose your coverage. Why that important piece of information is not being clearly stated I am not sure! Also, if you receive a subsidy and you were not supposed to, you will be made to repay what you received that was over the allowed amount. Be specific with the assumptions you are making regarding to your income.

Also note: if you are a Medicare Eligible Beneficiary, MNSure is not where you obtain your supplement and Part D coverage. Further, if you try to use one of the MNSure plans for this purpose, you will most likely receive a penalty for doing so.

This year you have until March 31, 2014, to enroll; don't wait. The date is artificial. By MNSure's own rules, the day of the last application to be accepted is earlier; however, dates have been a changing rule, several times in the last week in fact, so don't delay. You might get lost in the dates and lose the opportunity to apply for coverage all together and have a fine to pay along with your medical bills.

All in all, there are many moving parts to PPACA and it has been a challenge to work within a system that has not been a good partner, not acting responsibly with its citizens' dollars and giving some questionable information out. However, my advice is to act now, because the way the system is set up, it is easy to make a mistake that you will have to live with until December 31, 2014. And if you are unhappy about how your tax dollars are being spent, let your views be known because this is not going away and now our only opportunity is to try and make it better and live within the system that has been created.

Anne Andreasen
BPW PSP 2004-05
MAHU Board Member

Calendar

2014

- March Women's History Month
- March 7 Publication copy deadline
Spring Issue of *Minnesota Business Woman*
- April 20 Equal Pay Day
- April 25-26 State Convention
McQuoid's Inn & Event Center, Isle

MINNESOTA BUSINESS WOMAN

- **ADVERTISING:** *Minnesota Business Woman*, the official publication of Minnesota Business Women is published four times each year (June, August, December, and March). Ads are welcome, but *Minnesota Business Woman* reserves the right to refuse advertising that does not meet the standards of the organization and this magazine. For ad rates, contact the editor.
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- **Photos** are appreciated. High resolution digital photos are preferred, but regular photos may also be submitted by postal mail.
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News from around the State

FERGUS FALLS BPW

Deb Kaminski co-president

We had a fantastic fall. Of course our biggest news is our cheeseball fundraiser. Our earnings go toward educational scholarships for local women. We rolled approximately 1,100 cheeseballs! Whew! It's a two-day project: the first day we mix up the ingredients so it can chill and the flavors can marry. Then a couple of days later women from our club and friends came and got rollin'. They've all been delivered and I know people will be enjoying them for the holidays. Thanks so much to our beloved Cheesehead, Wendy Reiten and her assistant, Jenny Konrad.

We had the privilege of meeting our recipients at M-State this fall as well. Overall, last year, we raised \$5,000 for scholarships. What a great mission!

We continue to grow our membership with 37 at present. Our club participated in the Women's Expo in October to bring awareness to the community of who we are and what we do. Our door prize enabled us to gather names and addresses so we've been following up with potential members by taking a few minutes at the beginning of our club meetings and everyone writes a card to the contacts we have.

We've also had some fabulous programming including financial investment, how to create your elevator speech (we passed on what we'd learned at the state convention) and wrapped up the year with our Christmas party.

Wishing you all a joyful and blessed holiday season with much success as an organization in the New Year!

BW OF GREATER GRAND RAPIDS

Susan Jordahl-Bubacz, president

"Engaging, Encouraging, Empowering and Equality."

Greetings from up North! Grand Rapids has had an excellent year. Good meetings, good speakers, great projects and community partnerships, and last, but not least our fantastic members!

As a club and individuals we have stepped up and given in-kind donations, monetary and even rolled up our sleeves and added a little elbow grease here and there in our community. In November, our members voted to grant the Bovey Coleraine Youth Center \$500 for youth to form a committee and do a pay it forward act of kindness project. \$300 of it went to directly fund whatever initiative they should choose. The youth did not know about the other \$200.

After much deliberation, from the homeless, to veterans to senior citizens, the seniors won out. Because of the rent and cost of living in our county, there are seniors that meet all three of those criteria. Next came the how many individuals and what to spend on them. The outcome was 12 seniors at \$25 each. It was an eye opener when the tags for our twelve seniors were brought to our meeting - some wanted things like warm blankets, turkeys and hams (to feed their families for the holiday), and dog and cat food/treats. It really opened up dialogue - why those things for presents?! That's

weird...no, not when you are isolated, on a fixed income, you can't barely afford food for yourself and in some cases your pets are your only companion, your family. This discussion was good - very good!

Well, the planning, the shopping and the wrapping was actually rather an endeavor and really brought forth the leaders in the group and teamwork with a wonderful mission behind it that was a great motivator and the youth just glowed while working this opportunity to its best possible outcome!

The gifts were wrapped soooo beautifully, no gift bags allowed! They were all beautiful paper, ribbons done the old fashioned way around packages, someone's spare finger holding down as the knots were tied... they were so sincerely lovely and the youth were so very, very proud of the gifts these seniors would be receiving.

Finally, the remaining \$200. (Plus, an additional \$100 from one of our long standing members brought it to \$300). What the kids didn't know was that this was more than just any old project...it was to for them to create and implement a project, do a good deed and increase their skill levels on several different levels. And, for each day they showed up for 'work' and participated, there was a ratio drawn off the \$300. These kids will be taken shopping and be able to purchase items such as clothing, shoes, warm winter wear that they need. (One 13 year old boy already requested it be spent so his family can have a Christmas dinner.) They cannot not spend it on others, anything frivolous or junky trinkets/junk food. It was suggested it be something tangible like jeans, shoes, school supplies, etc.

Now to the unknowing reader this may sound pretty strict and like, geez, what a reward! However, all these youth are currently on free lunch at school. They have attitudes of gratitude when it comes to even the smallest, simplest of things. And, interestingly enough, they weren't recruited for this project - this was the group that stepped up. To them, this deal is something they are thrilled and very thankful for. The look of shock and humbleness on their young faces was profound. Hugs went around. You see they truly did it for love and because they want to make a difference, not for gain.

So, I proudly say, "Way to go Greater Grand Rapids Business Women!" (Please note: this was presented at our November meeting and as Director of this program I was astounded, humbled, then so excited to see this project through with the youth. I offer my own thank you to my club. What a difference you wonderful ladies know how to make in many lives! More buck for the bang! Seniors, the youth and, of course, the club and individuals who support such endeavors! Now, that's good business!)

Signature Event Fund Raiser: Starting this year the Grand Rapids Business Women will be hosting the premiere area craft show in Grand Rapids this November, and many hunting openers to come. It is called, "THE Craft Show." We have taken on this very successful project and hope to continue to raise the bar. This is a juried show and the artisans are premiere and herald from all over the greater Minnesota area. Co-chairing this event will be Joni Fauchald and Susan Jordahl-Bubacz.

On behalf of the Minnesota Business Women of Greater Grand Rapids, our wish for you and yours is for a safe and happy season of goodwill and a prosperous and truly Happy New Year!

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TO:

News from around the State *continued from page 7*

WILLMAR BW *Donna Brau, president*

The Willmar MBW Chapter has been very busy in recent months. October is the Annual Banquet, which we all look forward to for a number of reasons. We announce and celebrate our Woman of the Year and our Business of the Year. They are invited to the banquet, join us for food and festivities, and are featured with introductions and the presentation of certificates/plaques.

This year we stepped outside of our usual pick for Woman of the Year and made it eight times better – selecting “The Willmar 8” for Women of the Year. These eight women staged a strike against their employer that lasted nearly two years and, according to MinnPost.com, “was a huge chink in the armor of the institutional sexism women faced in the workplace.” If you Google them, you can find out plenty about their amazing strength throughout this strike, despite the sub-zero temperatures they faced throughout the winter months and, often, the lack



of support they received from family and friends. Despite the Equal Pay Act of 1963, which guarantees women the right to equal pay, the problem was still common and sexism still casual in 1977 when trouble boiled over in Willmar. Eight women — Doris Boshart, Sylvia Erickson, Jane Harguth, Teren Novotny, Shirley Solyntjes, Glennis Ter Wisscha, Sandi Tremel and Irene Wallin – grew tired of making nearly \$300 per week less than their male counterparts, went to the bank president with their concerns, and subsequently staged a strike after being told, “We’re not all equal, you know. Men need more money because they have to pay for dates.”

Our Business of the Year is West Central Industries, a local non-profit that heads up work programs for people with disabilities. Their contribution to our community and their support of women in the workplace were two highlights on a long list of business hallmarks.

Our mentor program is still strong, currently serving five young ladies, Alayna, Alyssa, Angel, Amelia, and Jeanette. Recent group activities included horseback riding at a nearby ranch, seeing “Gravity” at the movie theatre, attending the University of Minnesota Indoor March-

ing Band Concert (which was hosted by the Willmar Senior High School Band department) and celebrating at our annual Christmas party.

We also just concluded three fundraising events – our Silent Auction at the banquet, and sales of “That’s My Pan” and “Tupperware”. At our holiday party, we will be collecting individual contributions for one of our member’s new venture, “Grace House”, which will serve temporarily displaced women.

We are also starting work on our Annual Girlfriend’s Night Out.



NORTH HENNEPIN BW

Michelle Barsness, president

The 2013-2014 year for the North Hennepin Business Women is off to a great start. Our September meeting was the first one for the year, as we do not meet over the summer months, so we had members reintroduce themselves and also discussed a survey that was conducted over the summer months. The survey was sent out by the Executive Board to find out what members are really looking for with their membership.

In October, the group heard from a doctor who concentrates on women’s health. Members really took away a lot of fantastic information from him. It was also our annual “Friendraiser” to recruit more members. We have gained two new women because of the event!

During our November meeting, the group heard from a gentleman who deals with health insurance. He was able to answer a lot of questions about what is currently going on with insurance. We all felt a lot more educated after the meeting.

Our December meeting just took place, and it was our annual silent auction event to raise money for our scholarship fund. We also

played some fun games to get into the holiday spirit.

We are excited for what the second part of the year has in store for us!

