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Focus *Women* ON MAGAZINE



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Pregnancy Discrimination Case to be Argued before U.S. SUPREME COURT

February/March 2015



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February/ March 2015

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"Success is achieved by developing our strengths, not by eliminating our weaknesses."
- Marilyn vos Savant

Sometimes our greatest strength means unmasking our vulnerabilities. Life is beset with a deluge of unexpected outcomes, which compels the need to step away from pivotal roles that define a large part of our lives. At different junctures, scenarios and situations we are brought to two roads: one that calls us to "fake until I make it," the other that beckons us to retreat into quietude and reflection. It is at these times of self examination and perceived "weakness" do we gain insight into our weaknesses that empowers us to become strengthened. Facing vulnerabilities is not a weakness but a byway peppered with life lessons to a pathway of greater resilience. In essence, our weaknesses are our strengths and our strengths are our weaknesses. To our readers, supporters and advertisers, may you too take the gifts of retreat, vulnerability, and self examination to become more fortified to be greater service to others and the world around us.

Happy Spring, **Joslyn Wolfe**
Publisher, Focus on Women Magazine

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JANUARY 26th AT 3 PM

Agenda:

11:30-12:00: Check-in and networking

12:15-1:15: Lunch and Speaker

1:15-1:30: Wrap-Up and Post Event Networking

Menu:

Chicken Marsala

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Our speaker, Amanda Laden, is the Founder of Refill Your Soul and has a commitment to giving back to the world as a Life Mastermind Expert. She has over 10 years of proven global experience in management and leadership in both SME's and large corporations. Her expertise revolves around helping people and organizations create a blueprint for change and success. Amanda guides her clients to choose their own paths to fulfillment and create lives they love as well as helping companies tap into the inner potential of their employees, thus increasing happiness and productivity in the workplace. In addition, she is well accomplished at fulfilling her wanderlust, and living a life of adventure, having lived abroad and traveled to 45 countries (and counting).

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Focus Women ON Women MAGAZINE

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Focus on Women Magazine is a bi-monthly publication for women, to women, and about women which focuses on topics of interest to women and is geared towards a multi-generational audience.

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A NEW BEGINNING: LIVING YOUR DIVINE PURPOSE IN DIVINE ORDER



Have you ever considered living a life that is stress free, effortless and purposeful?

It may be easier than you think. Most people have been looking outside of themselves for answers. Have you? The time has come to go within to get them. The intellect has taken over and it is time to go into your heart. Take the focus off what you think and go into your heart and begin to operate from there.

You access the Divine Source of all from within your own heart. By dropping from your head into your heart and connecting to Source from within your heart, you access all there is. Being present in the moment operating from your heart, opens doors.

When you are aligned with the divine within your own heart, you can access the all-knowing and all there is. All then becomes available to you.

Life can be effortless.

Can you imagine having a need or question and just going within to get the necessary guidance?

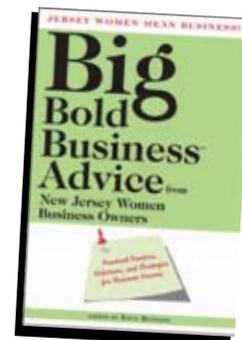
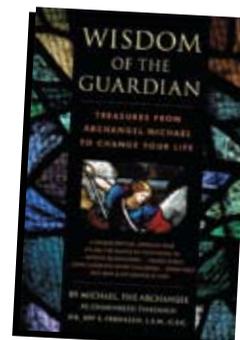
Save time and money.

Suppose you are presented with options. Have you wondered what to do or buy? What if you could ask what is for your highest and best good and be told prior to making a decision? Can you imagine how much time you would save if you only went places and did things that were purposeful? How much money could you save if you only bought what was ideal for you?



Wisdom of the Guardian (2011)

Big Bold Business Advice (2012)



Dr. Joy S. Pedersen

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Have faith.

If you have the faith to follow the guidance given when asked, you would not only save time and money, but a lot of aggravation by not going in the wrong direction, making mistakes and struggling to overcome those errors. That answer, you could save an enormous amount of money and time because you would do only what is purposeful and buy what is appropriate.

Connect to Source.

You can connect to Source through your own heart and ask there. Trust the guidance you receive whether it is an inspired feeling or thought. If you have trouble knowing the appropriate answer, you may have to figure the best way in which you can receive guidance. In the beginning you may have to build a muscle with your best method of communication. Once you have a rhythm down, you can live in the moment, trust that you are supported and guided to your highest good.

Life becomes so much easier. When you find yourself going into your head thinking about the past or worrying about the future, you know you have removed yourself from divine order. The first step is to return to your heart and be present and begin operating from there in a trusting manner.

It took me awhile before I got to where I lived an inspired life in the moment with the faith that all would work out and it did. I started this journey thinking a lot about my future, worrying if money or circumstances would work out. I did a lot of my own clearing work on myself to release blocks I had to a life of ease. I had to eliminate fears and limiting beliefs I had due to my past. I am happy to report my life is one of relative ease and effortless. I know the Source of all will take care of me. I have the faith and it just works out. I know it can for you too.

Live in your heart in the present moment. Ask what is purposeful and follow the inspiration with faith.



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Girl Scouts Celebrates 35 Years of Honoring Distinguished Women Leaders

Five business women to be honored at annual Distinguished Women's Award Celebration April 23, 2015

The **2015 Distinguished Women's Award Celebration**, which takes place **April 23 at the Baltimore Country Club from 5:30 – 8:30 pm**, will celebrate 35 years of Girl Scouts of Central Maryland (GSCM) honoring over 100 local businesswomen for their professional and civic accomplishments. Among the list of exemplary women GSCM has honored are: Sr. Helen Amos, RSN; The Honorable Lynne Battaglia; C. Sylvia Brown; Ethel Ennis, Bea Gaddy; Nancy Grasmick; Erin Moriarity; The Honorable Irma Raker; Mayor Stephanie Rawlings-Blake; Melanie Sabelhaus; and, Pam Shriver. The event is open to the public; for tickets, sponsorships or general information, contact Berit Killingstad, Major Gifts Officer, at bkillingstad@gscm.org, or call at 410.358.9711 ext.225.

In addition to honoring these accomplished women professionals, The Distinguished Women's Award program provides five high school Girl Scouts an opportunity to spend a day with one of the honorees at their place of work. The experience allows them to discover new fields, gain insights, learn about corporate culture and leadership as they consider their own career paths. Event attendees are given a glimpse of the Shadow Girl and honoree's rewarding experiences during the awards presentation.

The 2015 Distinguished Women Honorees are:



Karen Evans

Vice President at The Whiting-Turner Contracting Company. She is responsible for 25 project managers, project engineers, and superintendents. She is also a Board member of the ACE Mentor program and has been a project team leader to high school students for several years.



Georgette Kiser

Managing Director and Chief Information Officer at The Carlyle Group. She is responsible for leading the firm's global information technology group.



Janese Murray

Vice President of Diversity and Inclusion for Exelon Corporation where she is responsible for leading a team in the development and execution of effective strategies to increase workforce diversity and create an inclusive environment.



Elianne Ramos

Principal and CEO for Speak Hispanic and Founder of Border Kids Relief Project. Known online as @ERGeekGoddess, she is a nationally recognized social entrepreneur and Latino community advocate.



Mary Ann Scully

President and Chief Executive Officer of Howard Bank. She is a lifelong banker with over 30 years of varied executive experiences in the Maryland marketplace.



Wells Fargo is the 2015 Signature Sponsor of this annual fundraising event that highlights the accomplishments of local women business leaders and supports leadership programs for young girls.

For more information about the programs GSCM offers visit gscm.org



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Kathy Perez Joins OWL Board

OWL is pleased to announce that Kathy Perez, who leads the US Advocacy and Professional Relations activities for Shionogi, Inc., has joined its board of directors.

Kathy has 30 years' experience in the BioPharmaceutical industry, leading sales, marketing, compliance and advocacy teams to achieve corporate and healthcare objectives. With a communications degree and a lot of determination, Kathy has been able to expand her professional experience to include a unique variety of healthcare and industry roles, leading her to a passion for healthcare advocacy.



Former OWL Vice President Daniella Levine Cava sworn in as member of Miami-Dade County Commission



Longtime community activist and founder of Catalyst Miami makes the leap from social work to politics - exactly the kind of woman we need to see more of in elected office! Read her profile in the Miami Herald here.

New report: American entrepreneurship and growth is in the hands of women

The Kauffman Foundation's latest report, Sources of Economic Hope: Women's Entrepreneurship, makes the argument that "accelerating female entrepreneurship could have the same positive effect on the U.S. economy that the large-scale entry of women into the labor force had during the 20th century."

The report, based on a survey of nearly 350 female tech start-up leaders, investigated what contributes to the low percentage of women running high-growth firms. Among the challenges women cited: a tougher time raising capital.

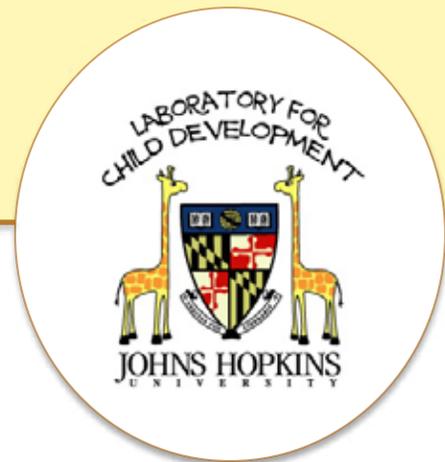
"That financing gap turns into a growth gap in terms of company outcomes. Finding ways to fill that financing gap, then, could have huge payoff in job creation and innovation."

Women's access to capital, particularly venture capital, is central to OWL's latest campaign, Our Women Mean Business. Kicking off in 2015, the initiative will educate investors, promote key resources critical to women starting or expanding their own businesses, and highlight leaders in the field.

Ageing-in-place needs creating new opportunities for entrepreneurs

One growth arena ripe for entrepreneurship: the needs of millions of Americans who want to remain in their homes as they age. From home remodeling to in-home medical monitoring, the range of services that can make staying in place is large and growing. According to a recent article from Next Avenue by 2017, there will be a \$30 billion dollar market of ageing-in-place tech products.

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Is marriage a solution to income inequality?

By Zach McDade

A [New report](#) sponsored by the American Enterprise Institute and the Institute for Family Studies provides evidence that marriage may be a solution to income inequality.

As the figure below (taken from the report) shows, married and unmarried households have had growing inequality in incomes. Median family income grew substantially between [1979 and 2012](#) for married households. During the same period, median incomes were essentially stagnant for unmarried household heads. Overall (married and unmarried together) household incomes also remained mostly stagnant, because the share of families with children in which the parents were married declined from 78 percent to 66 percent.

What's more, not only do married men have higher incomes than their unmarried counterparts, but kids growing up in two-parent households have better economic success, according to the report.

The [authors-Urban Institute](#) fellow [Robert I. Lerman](#) and AEI visiting scholar W. Bradford Wilcox demonstrate a strong correlation between increasing family income inequality and decline in marriage. They find that, had 1979 rates of marriage persisted, family income inequality would have grown by only about two-thirds as much as it did.

So what's the right conclusion to draw from these numbers? Does marriage improve economic outcomes and reduce inequality? Or does the arrow of causality point the other way?

Causation is complicated

There are several ways marriage might cause better economic outcomes. From an obvious standpoint, households with two adults are likelier to have two incomes, improving well-being. Two-parent households will also have more person power to divide among parenting, household responsibilities, and paid work—this will likely improve kids' development and school performance. There is also [evidence to suggest that children who grow up in stable environments do better](#)—and having congenial parents who live together with steady income suggests stability.

On the other hand, what if married people have more income for reasons other than marriage? For example, married parents tend also to be more educated parents, so maybe parental education provides the key advantage for children. Or maybe married people have higher incomes because their bigger salaries make them more desirable marriage prospects.

Statisticians call such effects selection bias: marriage seems to cause higher incomes because higher income people are more likely to marry. Selection bias

can get really tricky when one considers that some of the things that predict both marriage and high incomes can be hard to measure, like motivation, interpersonal skills, and confidence.

In this alternate scenario, marriage alone would not alleviate inequality. So how do you tell which scenario is the right one?

Follow the same people over time

Because the authors use data that follow the same individuals over many years, they employed a technique called fixed effects. That method looks at how people's own incomes change after marriage, compared with comparable people who don't marry. That is, it "controls" for people's innate qualities that are unmeasurable but also unlikely to change over time.

Using fixed effects, the authors find significant evidence that men greatly boost their income after marriage—a "marriage premium"—while women's incomes go neither up nor down. At the same time, marriage is associated with much better social and economic outcomes for kids.

But fixed effects, while powerful, can't untangle all elements of cause and effect. For example, what if the promise

of future income makes some people a more desirable marriage prospect? What if there were outside influences that changed people's perspectives both toward harder work and marriage simultaneously? That is, what if [people decide to "settle down"](#) both for their economic futures and into marriage?

Policy implications

Lerman and Wilcox have uncovered a strong relationship between marriage and positive economic outcomes, and ultimately it's likely that all of these scenarios are at play simultaneously. As people marry they probably tend to buckle down, make smart decisions, and invest in themselves and their families. But people who are already economically and socially successful are probably likelier to find a desirable marriage partner and tie the knot. At the same time, outside influences like recessions, increasing [acceptance of women working](#), and [cultural trends toward later marriage](#) likely affect individuals' perspectives during their lives.

So, can public policy work both to facilitate marriage for those who wish to marry, while improving low-income workers' economic positions both to help them now and make them better marriage prospects later? Lerman and Wilcox [propose](#):

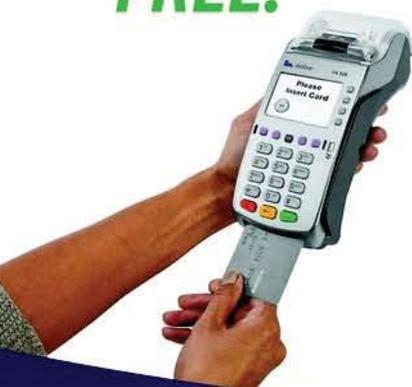
- ▣ Scouring the tax code to eliminate any "marriage" penalties
- ▣ Expand tax credits to low-income workers to stabilize income and improve marriageability
- ▣ Expand opportunities for apprenticeships and other lucrative employment, with the understanding that not all people will complete college
- ▣ Encourage young people to invest in their economic stability before marriage and parenting

Whether or not marriage is the magic mechanism, all of those policies would help improve life chances and lower economic inequality. ■

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Pregnancy Discrimination Case to be Argued before *U.S. SUPREME COURT*

The United States Supreme Court will hear arguments today in *Young v. UPS*, a pregnancy discrimination case brought by Peggy Young, a woman forced off of her job at UPS while pregnant.

The American Civil Liberties Union and the ACLU of Maryland supported Peggy Young in both her case at the Fourth Circuit Court of Appeals in 2012 and at the Supreme Court by filing friend-of-the-court briefs on behalf of women's rights groups. The Supreme Court brief argues that while Congress enacted the Pregnancy Discrimination Act of 1978 to end widespread practices of discrimination against women, paternalistic assumptions and outdated stereotypes continue to be used to justify sex discrimination, undermining Congress's intention in passing the law.

"Employers and courts nationwide still aren't getting the message that the same temporary accommodations provided to injured workers must be provided to pregnant workers," said Lenora Lapidus, director of the ACLU Women's Rights Project. "The Supreme Court must make it clear that this type of discrimination is unlawful and that no woman should have to choose between her job and a healthy pregnancy."

When Young's doctors recommended that she not lift more than 20 pounds during pregnancy, she requested a light duty assignment that would be made available to workers temporarily unable to perform their regular tasks because of on-the-job injuries, disabilities covered by the Americans with Disabilities Act, or loss of their commercial drivers' licenses. Instead of making reasonable accommodations, UPS put Young on unpaid leave with no medical coverage, just when she needed it most to prepare for the cost of having a baby. The ACLU has long fought back against these discriminatory practices in the courts and in the legislatures.

In 2013, the ACLU took a lead role in helping to pass state legislation in Maryland protecting pregnant workers from discrimination after the Fourth Circuit ruled in Young's case. The law requires employers to make reasonable accommodations for employees with conditions resulting from pregnancy. Similar laws passed in other states this past year, including NJ, IL, WV, MN, DE, and New York City.

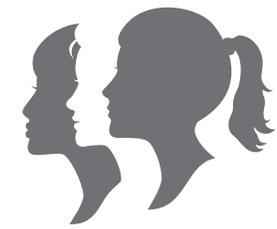


*Supreme Court of the United States
1 First Street, NE, Washington, DC 20543*

CONTACT: *Crystal Cooper,
ACLU National, 212-549-2666, ccooper@aclu.org*

More information about the ACLU's pregnancy discrimination work is available at:

<https://www.aclu.org/reproductive-freedom/pregnancy>



LEADING Ladies

JUNIOR ACHIEVEMENT OF CENTRAL MARYLAND

presented by



Unleash the Power Within

Join JA as we connect leading ladies and outstanding female high school students in the Baltimore area to celebrate successes, develop talents, and inspire the next generation of women leaders.

Wednesday, March 25, 2014

8 a.m. – Noon

Baltimore Life

10075 Red Run Blvd. Owings Mills, MD 21117

The past few years have left many people in a state of transition in careers, relationships and other aspects of their lives. How can you lead authentically in the midst of all these twists and turns? This half-day interactive forum will guide the way—helping you navigate the complexities of change and move to a more integrated state in which you feel empowered to chart your course and share your strengths in a meaningful way. It's Women's History Month, so what better time to reflect, develop and align your goals with your gifts? You'll benefit from strategies to:

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- Define your passion and purpose
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Emcee



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Keynote Speaker



Mary Ann Scully,
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MARYLAND WOMEN'S HERITAGE CENTER

WINTER EDITION 2015

LETTER from the President

Frances Hughes Glendening

LETTER from the Managing Director

Diana M. Bailey

Congratulations Kate Campbell Stevenson

Time to Plan for Women's History Month 2015

Weaving the Stories of Women's Lives

2015 WOMEN'S HISTORY MONTH EVENTS

[more...](#)



Letter from the President

Frances Hughes Glendening

Happy New Year Friends of The Maryland Women's Heritage Center!!

As you are well aware 2014 was a year of transition for the MWHC. Through the countless efforts of so many, it was a year of reflection, action and progress. Moving into 2015, we

are poised to maintain this momentum with your continued support and active involvement.

Significantly, we have connected with incoming Governor Larry Hogan and First Lady Yumi Hogan about the work of the Center. In fact, we are pleased to announce that Yumi Hogan, an accomplished artist herself, has agreed to serve as the Honorary Chair for our upcoming exhibit highlighting Maryland women in the arts. And, as a special treat, she has agreed to include some of her own work in this exhibit which will open in June.

Additionally, I am happy to report that our in-depth strategic planning process has been completed and the consultants have submitted their final report with accompanying recommendations. Please accept my heartfelt thanks to all who participated in this important Center initiative. A link to an executive summary of the report will be posted on our website by the end of the month and you should feel free to contact either Diana or me if you have questions. For your information, the Board of Directors will be discussing this report and various action items emanating from it at our January 28th meeting.

At the same time, like many Maryland nonprofits, the outcome of our annual appeal and other recent fundraising efforts yielded less income than we had budgeted. If you have not yet made your contribution, we would be pleased to receive it in January. For those who have contributed, thank you, again, for your generosity.

To ensure the Center continues to move forward, raising funds for operations and programs is our highest priority during the first quarter of 2015. Please join us in this effort. Of course, we welcome information about additional revenue sources and we are happy to follow up contacts and recommendations.

Again, thank you for a most productive 2014. I look forward to crossing paths with you early in the New Year to continue this extraordinary progress.

My best to you always, Francie Glendening

Women and Wellness: How a Superhero Stays Well

By Barbara B. Appelbaum

As a woman, you typically play many roles in life: daughter, sister, mother, spouse, employee, boss, caregiver, nurturer, etc. You do everything for everyone; extraordinary demands are placed upon you at home and work repeatedly. Essentially, you are a superhero. Only one thing is lacking. Because you were taught to put everyone else first, self-care is something you forgo. It is considered selfish to think about you first and yet, in reality, it is necessary because what good are you to anyone else when you're completely exhausted and worn down?

According to the National Wellness Institute, "*Wellness is an active process through which people become aware of, and make choices towards, a more successful existence.*" Wellness is not just the absence of disease. Wellness is about balance. When you are playing superhero to everyone in your life, it is easy to lose your own balance. Very few take time out for themselves amidst a life full of taking care of others. Sound familiar?

Wellness is the foundation of a successful life. How often do we hear "if you don't have your health nothing else matters?" Truer words were never spoken. Living a healthy and balanced life that includes proper nutrition, sleep, exercise, and a spirituality practice will help you be your healthiest self.

Here are a few self-care tips to maintain a healthy balance:

1. Nourish your body by eating real, unprocessed food. If you can't pronounce what is on the food label, you probably should not eat it. Look for fresh items like fruit, vegetables, meat/chicken/fish (lean and hormone/antibiotic free), whole grains, etc. that will give your body the nutrients it needs for optimal energy.

3. Keep moving. Aim to walk 10,000 steps a day. Even if you don't make 10,000 steps a day, stay aware of how much you move. Many of us work at a desk and lead sedentary lifestyles. This can take years off your life expectancy. If you get up and move, even if for just 5 minutes every hour, you can add longevity and quality to your life.

2. Get enough sleep. The average person needs 7-8 hours of sleep per night. Sleep is when the body naturally repairs itself. Consult a physician if you have trouble sleeping on a regular basis.

4. Try meditation, yoga or some other spiritual ritual. Many problems are rooted in your thoughts. Calm your mind by focusing on your breath, quieting inner thoughts, and reducing your stress. A regular practice helps connect the body-mind-spirit for balanced wellness and a higher quality of life.

Achieving wellness begins and ends with self-care. It's about creating a lifestyle that nurtures your mind and body. Life is a journey, not a race to be won or lost. Try to avoid quick-fixes that often fail and instead choose to eat right for life, move every day, get adequate sleep, and develop a spiritual practice. Put You #1 on your To-Do list and live well.



Barbara B. Appelbaum, ACC, MBA, MAT

Motivational Speaker, Author, Wellness Coach & Consultant, Living with MS

As a motivational speaker, published author, certified wellness coach and consultant living with MS, Barbara is inspiring people to look and feel younger longer, even with a chronic illness, through mindful health and a meaningful life. With the publication of her first book, *Live in Wellness Now*, Barbara is becoming recognized as an expert in the growing field of an integrative approach to wellness.

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Move over, Freddie Mac: Ginnie Mae will be number 2 soon

By Laurie Goodman

At the current growth rate, the Government National Mortgage Association (GNMA) known as “Ginnie Mae” will overtake Freddie Mac within the year as the second largest single-family mortgage securitization platform. In May, Ginnie Mae’s book of business hit \$1.5 trillion, more than tripling over the past seven years. This milestone affirms that financing through liquid, standardized securitizations has allowed the government to successfully implement a critical countercyclical role.

But how does Ginnie Mae differ from the government sponsored enterprises (GSEs) and why has its remarkable growth been critical to the post-crisis stabilization of the mortgage market?

Ginnie Mae vs. the GSEs: Three big differences

Ginnie Mae provides guarantees for both single-family and multi-family securities and guarantees securities consisting of reverse mortgages and mortgages on manufactured housing. Ginnie Mae’s single-family business dominates, comprising \$1.4 of its \$1.5 trillion outstanding balance. The single-family business also overwhelmingly dominates for the GSEs.

There are, however, three big distinctions between the GSEs and Ginnie Mae.

- **Government loans only.** Ginnie Mae securities contain only loans with government backing, while the GSE securities contain primarily conventional loans without government backing. Ginnie Mae’s securities are collateralized by mortgages guaranteed or insured by one of four government agencies:
 - The Federal Housing Administration (FHA) with 73 percent of Ginnie Mae’s outstanding balance;
 - The Veterans Administration (VA) with 21 percent;
 - The Department of Agriculture’s Rural Housing Service (RHS) with less than five percent; and
- The Department of Housing and Urban Development’s Office of Public and Indian Housing (PIH) with less than five percent as well.

On the multifamily side, the only two insurers are HUD and RD.

- **No credit risk.** Ginnie Mae guarantees investors that the payment of principal and interest will be made in a timely fashion; the issuers servicing the loans are responsible for advancing the payments due even if the borrower defaults. Ginnie Mae steps in and makes the payment due to investors if the issuer fails to perform. If a loan defaults, the issuer is responsible for submitting a claim to the insuring or guaranteeing agencies (FHA, VA, RHS or PIH,) making the payments while the claim is being processed, and for any amount not covered by the claim. So Ginnie Mae is essentially in a fourth loss position, behind the borrower, the government insurance provider and the servicer.

By contrast, the GSEs are both insurers and securitizers. As such, they are in a second loss position. If the borrower does not pay, the GSEs are next in line and, therefore, have the credit risk on the securities.

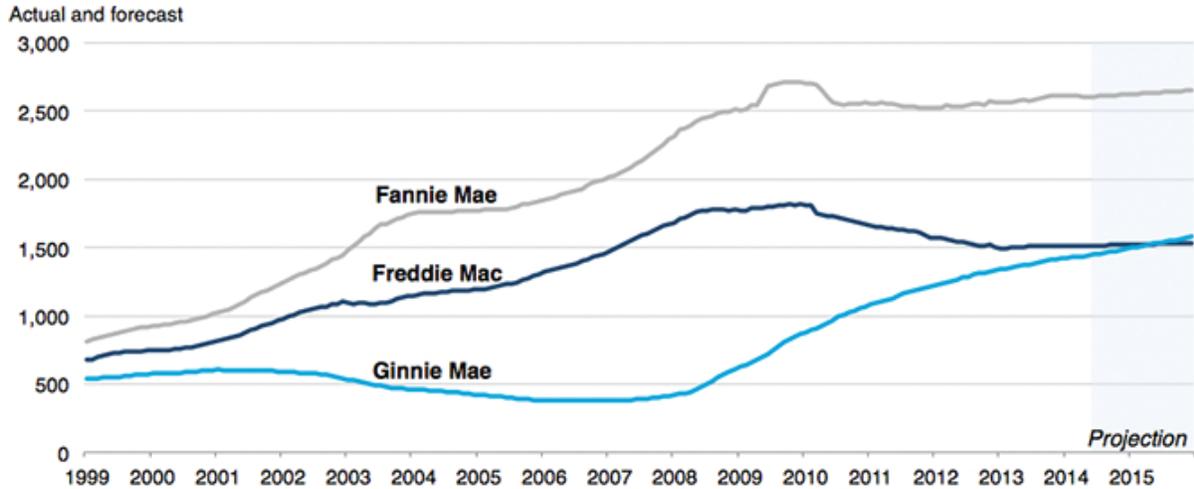
- **Explicit government backing.** Ginnie Mae securities have the explicit full faith and credit guarantee of the US government. The GSEs have historically had only an implicit guarantee until the 2008 conservatorship made the guarantee explicit.

Ginnie Mae’s rapid growth has been critical to stabilizing the mortgage market

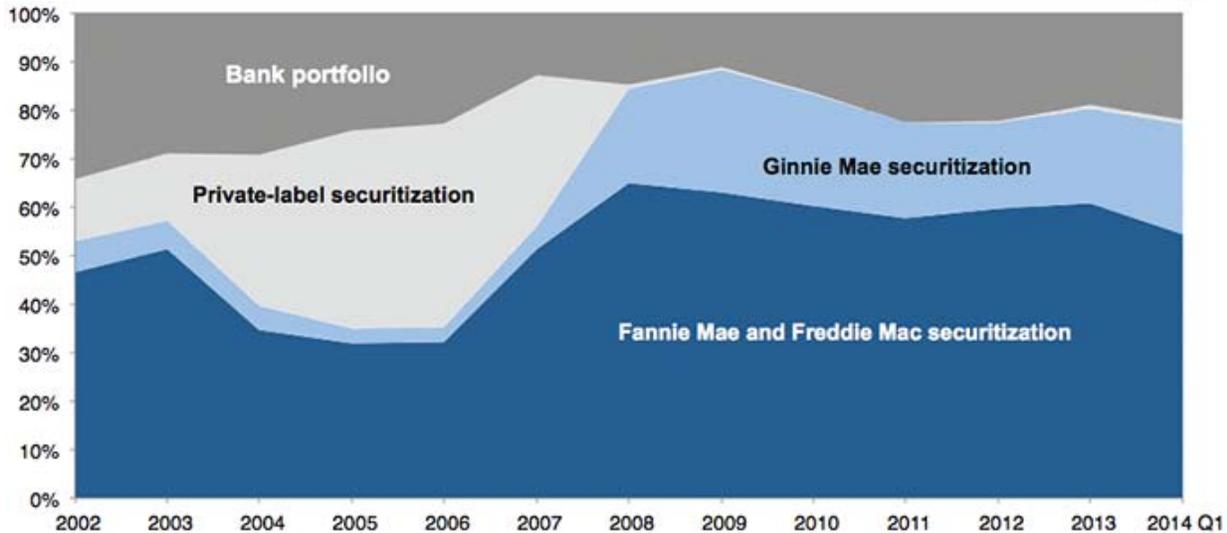
After the financial crisis, the share of loans insured by the government increased rapidly. Ginnie Mae’s single-family securitization simultaneously grew at an extraordinary pace, much faster than the GSEs. In 2007, Ginnie Mae’s \$445 billion book of business was small relative to both entities, but today, its \$1.5 trillion guarantee book is only slightly smaller than Freddie Mac’s \$1.6 trillion. If these rates continue, Ginnie Mae will overtake Freddie Mac within a year as the second largest single-family securitization platform.

Today's private label securitization market is a fraction of its former self, and bank portfolio holdings are an even smaller share of total originations than before the crisis. Government insurance and guarantees (both implicit through the GSEs and explicit through FHA, VA, and RHS) stepped in to pick up a good part of the difference. Borrower reliance on explicit government insurance and guarantees through FHA, VA, and RHS has experienced the fastest growth, and FHA has been the primary source of mortgage credit availability for borrowers with less than pristine credit.

Outstanding GSE and Ginnie Mae Single Family Securities



First Lien Origination Share



Without Ginnie Mae and its full faith and credit guarantee, the government insurance programs could not have played such a critical countercyclical role and the downturn in home prices would have been much more severe. If investors, overseas and domestic, private and public, had been unwilling to take interest rate risk through Ginnie Mae and GSE securities, the real estate market would have sunk much further.

Ginnie Mae may be the GSEs' less famous cousin, but its tremendous value cannot be disputed.





VICTIMS OF CRIME

Human Trafficking Research

Researchers within the Urban Institute's [Justice Policy Center](#) work on a variety of national and international studies on human trafficking and the commercial sexual exploitation of children. Current and past projects are listed below. To contact an expert on human trafficking, please email humantraffickinginfo@urban.org.

- ▣ **Current United States-Focused Research on Human Trafficking**
- ▣ **Current International Research on Human Trafficking**
- ▣ **Past Projects on Human Trafficking**

Current United States-Focused Research on Human Trafficking

Understanding the Organization, Operation, and Victimization of Labor Trafficking in the United States

Little is known about the nature of labor trafficking victimization in the United States, nor how labor traffickers and their facilitators operate. Using an in-depth case study method, this project analyzes the stages and components of the labor victimization experience from recruitment and entrapment to transportation, documents acquisition, the victimization itself, victim efforts to seek help, and the process of victim extrication from the exploitative situation. Using a multi-method approach researchers examine trafficking cases that fall into different types of labor trafficking, including domesticservitude, restaurant and service work, commercial agriculture, factory work (sweatshops), and othertypes of work. The project, funded by the U.S. Department of Justice, [National Institute of Justice](#) (NIJ), is a joint project with the Urban Institute's [Justice Policy Center](#) and [Northeastern University](#).

Contact: [Colleen Owens](#) and [Meredith Dank](#) (Urban Institute Co-Principal Investigators); Amy Farrell and Jack McDevitt (Northeastern University Co-Principal Investigators)

Identifying Challenges to Improve the Investigation and Prosecution of State and Local Human Trafficking Cases

The Urban Institute's [Justice Policy Center](#), in collaboration with [North-eastern University](#) is conducting a [National Institute of Justice](#)-funded study on challenges in the investigation and prosecution of state and local human trafficking cases in a sample of jurisdictions across the United States.

Contact: [William Adams](#) and [Colleen Owens](#) (Urban Institute); Amy Farrell and Jack McDevitt (North-eastern University)

Estimating the Unlawful Commercial Sex Economy in the United States

The Urban Institute's (UI) [Justice Policy Center](#) (JPC), in collaboration with Dr. Richard Curtis and Dr. Bilal Khan from [City University of New York John Jay College of Criminal Justice](#), received a grant from the [National Institute of Justice](#) to conduct a study of the unlawful commercial sex economy (UCSE) aimed at measuring the size of the UCSE in the United States (US) and exploring the extent to which the UCSE and other commercial sex

activities are related. Relying on a multi-method approach using both qualitative and quantitative analyses, the project team is collecting data to estimate the size of the unlawful sex economy in the US and to assess the ties across different types of activities in the UCSE. A combination of quantitative and qualitative data analyses will yield an aggregate estimate of the unlawful economy and its sub-economies supported by qualitative insights and experience of local law enforcement and convicted offenders.

Contact: [Meredith Dank](#)

Human Trafficking Reporting System

The Urban Institute's [Justice Policy Center](#), in collaboration with [North-eastern University](#), was awarded a grant by the Department of Justice, [Bureau of Justice Statistics](#) (BJS) to design and implement a national [Human Trafficking Reporting System](#) (HTRS). This system provides a secure and sustainable mechanism for collecting federal, state, and local data regarding victims and offenders involved in human trafficking incidents investigated by federally-funded human trafficking task forces. The data collected is intended both to help meet statistical reporting

requirements specified by Congress and to provide task forces with a standardized data management system, which is critical in assessing the success of human trafficking prevention and intervention strategies. The HTRS was designed, piloted, and launched in January 2008 and is currently collecting data throughout the United States.

The most recent report on HTRS data, Characteristics of Suspected Human Trafficking Incidents, 2008-2010, can be link at: <http://www.bjs.gov/content/pub/pdf/cshti0810.pdf>.

The first report on the data, Characteristics of Suspected Human Trafficking Incidents, 2007-08, can be found here: <http://bjs.ojp.usdoj.gov/content/pub/pdf/cshti08.pdf>.

Contact: [William Adams and Colleen Owens](#) (Urban Institute); Amy Farrell and Jack McDevitt (Northeastern University)

Current International Research on Human Trafficking

An Impact Evaluation of Services for Victims of Trafficking in Persons

Despite significant international funding of services to help rescue and rehabilitate victims of trafficking in persons (TIP), little is known about the effectiveness of such programs. With funding from the U.S. Department of State [Office to Monitor and Combat Trafficking in Persons](#) (G/TIP) the Urban Institute's [Justice Policy Center](#) is conducting a three-year impact evaluation of a victim service provision program. The evaluation involves the collection and analysis of quantitative and qualitative baseline and follow-up data, as well as technical assistance to the program throughout the evaluation to ensure data are collected accurately and systematically.

Co-Principal Investigators: [Colleen Owens](#) and [Meredith Dank](#)

Process Evaluation of an Anti-Trafficking Prevention Program in the Western Hemisphere

With funding from the U.S. Department of State's [Office to Monitor and Combat Trafficking in Persons](#) (G/TIP), the Urban Institute's [Justice Policy Center](#) is conducting a 24-month process evaluation to document the implementation and program operations of an anti-trafficking prevention program in the Western Hemisphere. Findings from the study will provide an empirical and objective measure of the strengths and gaps in the public awareness strategies of the project, and inform refinements and improvements necessary to both strengthen the program and facilitate its replication in other countries.

Co-Principal Investigators: [Meredith Dank](#) and [Colleen Owens](#)

Promising Practices to Combat Trafficking in Persons in Tier 1 Countries

This 15-month study, conducted by the Urban Institute's [Justice Policy Center](#) and funded by the U.S. Department of State [Office to Monitor and Combat Trafficking in Persons](#) (G/TIP), aims to identify and examine anti-trafficking policies and practices in countries in East Asia Pacific, Europe, and the Western Hemisphere assessed as complying with the minimum standards in the 2010 TIP Report. The analysis will highlight promising practices for future evaluation.

Co-Principal Investigators: [Colleen Owens](#) and [Meredith Dank](#)



Past Human Trafficking Research Projects

Evaluability Assessments of International Anti-Trafficking Programs

The Urban Institute's [Justice Policy Center](#) conducted evaluability assessments of four internationally funded anti-trafficking in persons programs (two in East Asia Pacific and two in Africa) under a cooperative agreement from the U.S. State Department's [Office to Monitor and Combat Trafficking in Persons](#) (G/TIP). The purpose of the assessments was to determine if each of the four programs could be evaluated and to develop technical assistance to each site to become evaluable.

Co-Principal Investigators: [Meredith Dank](#) and [Colleen Owens](#)

Measuring Human Trafficking Victimization

The Urban Institute's [Justice Policy Center](#), in partnership with [North-eastern University](#) and [Abt Associates](#), conducted a systematic review of existing estimates of victims of severe forms of human trafficking in the United States and suggested improved estimates of the prevalence of human trafficking based on the existing and arguably incomplete research.

Contact: [Colleen Owens](#), [William Adams](#), and [Meredith Dank](#)

A Report on Federally Prosecuted CSEC Cases Since the Passage of the TVPA

The Urban Institute's [Justice Policy Center](#) and its practitioner partner, the [Polaris Project](#), received an award from the [Office of Juvenile Justice and Delinquency Prevention](#) (OJJDP) to conduct a twelve-month study on the commercial sexual exploitation of children and youth (CSEC). The research took the form of a national longitudinal analysis of federal prosecutions since the passage of the Trafficking Victims Protection Act (TVPA) in 2000. In addition to statistical analyses of CSEC cases filed by U.S. Attorneys since 2000, the research included a literature review, interviews with prosecutors, and a focus group of victim service providers. The study aimed to answer the following research questions: (1) Have we enforced existing laws related to CSEC? (2) What are the key features of successful CSEC cases? What factors predict convictions in cases? What factors predict sentence length? (3) Have we increased penalties associated with sexual crimes against children? (4) What, if any, are the effects of legislation aimed at combating CSEC on service providers who work with these victims? An OJJDP bulletin summarizing the main findings of the study may be found

here: <http://www.ncjrs.gov/pdffiles1/ojjdp/228631.pdf>. The final report can be found here: <http://www.urban.org/publications/411813.html>

Contact: [William Adams](#) and [Colleen Owens](#)

Comprehensive Services for Survivors of Human Trafficking: Findings from Clients in Three Communities

Many humans are trafficked across international borders for the purposes of labor or sexual exploitation. The [Office for Victims of Crime](#) (OVC) developed the "Services for Trafficking Victims Discretionary Grant Program - Comprehensive Services Sites." The program provides direct services, such as legal and crisis counseling, to assist victims once they are identified until they are "certified" to receive other federal benefits. Researchers in the Urban Institute's [Justice Policy Center](#) conducted in-person interviews with survivors and key service providers in three evaluation sites. The in-depth interviews document victims' service needs, their experiences using OVC-funded services, and barriers to services. They also provide a unique opportunity to listen directly to the voices of the victims. The final report can be found here: http://www.urban.org/UploadedPDF/411507_human_trafficking.pdf

Contact: [Janine Zweig](#)

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Celebrate Women’s History Month at the Creative Alliance (Baltimore, MD, February 25, 2015)

Survivors, electronic music pioneers, founders of the modern women’s movement, and musical queens are all part of a month of music, film making, and celebration in honor of Women’s History Month.

- ▀ SAT MAR 7 - **Brooke Johnson is EXTRA ALIVE!**
- ▀ FRI MAR 13 - **Akua Allrich’s Nina Simone, Miriam Makeba Tribute**
- ▀ THU MAR 19 - **Film Screening | She’s Beautiful When She’s Angry**
- ▀ FRI MAR 27 - **DJ Rekha: Bhangra Dance Party!**

Brooke Johnson is EXTRA ALIVE!

Date: Saturday, March 7

Time: 8pm

Tickets: ADV \$25, \$23 mbrs, DOOR \$28, \$25 mbrs

Event Listing, High Res Photo

Brooke Johnson is back with her hilariously cathartic, piercingly memorable one woman show. Johnson was recently treated for a rare cancer, but this is no typical survivor memoir. Instead, she combines comedy, outrageous characters, short films, and song and dance, culminating in a madcap cancer “revenge fantasy.”

A veteran writer/performer who lives in South Baltimore with her husband and two daughters, Johnson was first told she was Stage 1 but soon learned she was actually Stage 4. Overnight her prognosis went from firm ground to the edge of a cliff.

Shooting from the hip and riffing like Phyllis Diller on crack, Johnson has taken a familiar story and spun it through her unique vision. Turns out, there’s nothing she can’t do with a Vitamix, a hedge trimmer, and a drug called hope.

Originally from Kalamazoo, Michigan, Johnson spent 15 years in New York City writing and performing in sketch and improv, as well as in the self-authored one-woman shows, “Take No Prisoners” and “Slightly Damaged”. Her film and television resume includes appearances on The Lifetime Network, Law and Order, and Spin City.

Appropriate for 16-year-olds and up.

On The Web: Video: Brooke Johnson is EXTRA ALIVE on Vimeo



Akua Allrich’s Nina Simone and Miriam Makeba Tribute

Date: Friday, March 13

Time: 8pm

Tickets: ADV \$20,\$17 mbrs, DOOR \$23, \$20 mbrs.

Event Listing, High Res Photo

Celebrate women’s history month with a tribute to two musical queens by one of the region’s finest singers.

Jazz vocalist Akua Allrich’s style is fluid and ever evolving. Her musical roots run deep into blues, soul and rhythm & blues, with a clear grounding in jazz and pan-African music. She sings in many languages, including Portuguese, French, Spanish, English, Xhosa, and Twi. Given her ability to capture the essence of a broad range of musical genres, Allrich is often likened to legendary artists such as Oscar Brown, Jr., Miriam Makeba, and Nina Simone, the latter of the two will be celebrated in this evening’s program.

On The Web: Akua’s Website: www.akuaallrich.com

Video: Akua & Kris: Sinnerman from Park Triangle Productions on Vimeo.



Film Screening

She's Beautiful When She's Angry

Date: Thursday, March 19

Time: 7.30pm

Tickets: ADV \$10, \$7 mbrs, DOOR \$12, \$9 mbrs.

Event Listing, High Res Photo

She's Beautiful When She's Angry resurrects the buried history of the outrageous, often brilliant women who founded the modern women's movement from 1966 to 1971. She's Beautiful takes us from the founding of NOW, with ladies in hats and gloves, to the emergence of more radical factions of women's liberation from intellectuals like Kate Millett to the street theatrics of W.I.T.C.H. (Women's International Conspiracy from Hell!). Artfully combining dramatizations, performance, and archival imagery, the film recounts the stories of women who fought for their own equality, and in the process, created a worldwide revolution.

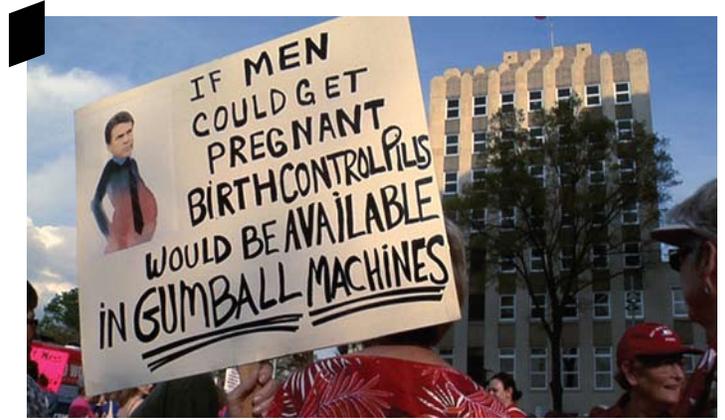
She's Beautiful does not romanticize the early movement but dramatizes it in its exhilarating, quarrelsome, sometimes heart-wrenching glory. The film does not shy away from the controversies over race, sexual preference and leadership that arose in the women's movement. Instead, it captures the spirit of the time – thrilling, scandalous, and often hilarious.

That story still resonates today for women who are facing new challenges around reproductive rights and sexual violence. Present-day activists who have created their generation's own version of feminism are also a part of the film. She's Beautiful When She's Angry is a film about activists and was made to inspire women and men to work for feminism and human rights.

On The Web: **Trailer:** shesbeautifulwhenshesangry.com/the-film, **Website:** shesbeautifulwhenshesangry.com

In The Press: "One of the year's best films. An urgent, illuminating dive into the headwaters of second-wave feminism. Wise, moving, upsetting, and sometimes funny. That defiant sisterhood changed the workplace, our sexual politics, our language. She's Beautiful When She's Angry is the best filmed account of how that happened you could ever expect to see." – Alan Scherstuhl, Village Voice

"A feminist film MASTERPIECE. Offers an INSPIRING account of the women's liberation movement of the late 1960s." – Kitty Lindsay, Ms. Magazine



DJ Rekha: Bhangra Dance Party!

Date: Friday, March 27

Time: 8pm

Tickets: ADV \$13, \$10 mbrs, DOOR \$16, \$13 mbrs.

Event Listing

Bhangra music was forged out of a combo of techno and Punjabi music. DJ Rekha is America's foremost Bhangra DJ and the host of the long running Basement Bhangra party in NYC. Get ready to get down!

On The Web: **Video:** DJ Rekha Promo Reel



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Three trends that signal hard times for renters in 2015

by **Ellen Seidman**

More than half of households formed in the next six years will be renters, not homeowners. Will there be enough adequate, affordable rental housing to meet the growing demand?

Online URL: <http://blog.metrotrends.org/2014/11/trends-signal-hard-times-renters-2015/>

State and local pension reform: Can we cut costs and improve retirement security?

Faced with deficits, public-employee retirement plans across the country have been cutting benefits and raising employee contributions. On Tuesday, join us for a webinar on state and local pension funding and various reform options. [REGISTER NOW](#)

Online URL: <http://www.urban.org/events/State-and-Local-Pension-Reform-Can-We-Cut-Costs-and-Improve-Retirement-Security.cfm>

Raising the voices of gun violence

by **Sam Bieler**

Richmond's homicide rate in 2012 was 20.2 per 100,000 people, more than four times the national rate of 4.7. But insights from residents who have experienced gun violence firsthand could help end the cycle of violence.

Online URL: <http://datatools.urban.org/Features/raising-the-voices-of-gun-violence/>

To gauge a community's health, look to its teens

by **Laudan Aron**

Many chronic diseases, serious mental illnesses, and lifelong health behaviors can begin at this sensitive developmental stage.

Online URL: <http://blog.metrotrends.org/2014/11/gauge-health-community-teens/>

The Housing Finance Policy Center's new measure of credit availability

The most commonly used measurements of credit are narrow, subjective, limited in time, opaque, or inaccurate. By measuring credit availability and market risk simultaneously, HFPC's Credit Availability Index is a useful tool to help develop policies that support a healthy housing system.

Online URL: <http://www.urban.org/publications/2000018.html>

Hidden in plain sight: Labor trafficking in America

A new Urban–Northeastern University study is the first to evaluate the comprehensive state of labor trafficking in the United States. For more on the issue, join us next Thursday for a panel discussion. [Register Here](#)

Online URL: <http://datatools.urban.org/Features/us-labor-trafficking/index.html>

What Sugar Hill's "tough" architecture says about low-income housing

by **Carlos Martín**

Low-income housing isn't typically associated with high-end architecture. New York's Sugar Hill Development questions this breach. But when it comes to low-income housing, what's "good design"?

Online URL: <http://blog.metrotrends.org/2014/10/sugar-hills-tough-architecture-low-income-housing/>

Is there a ticking time bomb in the housing market?

by **Maia Woluchem**

Is a rash of second-lien mortgages about to blow up the market? Probably not. Here are four reasons a surge in defaults is unlikely.

Online URL: <http://blog.metrotrends.org/2014/10/ticking-time-bomb-housing-market/>

What you should know about victims who get billed for rape exams

by **Janine Zweig**

Why are some rape victims responsible for paying for their medical forensic exams? Is this practice commonplace? Is it legal? The answers are complicated.

Online URL: <http://blog.metrotrends.org/2014/10/victims-billed-rape-exams/>

Cosmopolit Home starts anew to challenge the conventional players of short term accommodation and becomes:



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Events of the month

E-mail at: info@focusonwomenmagazine.com



Issue: February/March -2015

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DOWNTON ABBEY

Hi Kathy,

On a unique perfume theme, I'm hoping you would be interested in covering a new fragrance collection called Downton Abbey Fragrances. It is the official line associated with the show and inspired by the personalities of the main female characters. I know the kneejerk reaction might be to wonder if these fragrances are just low-quality, chemical-laced generic perfumes arbitrarily named after the characters as a kind of market-

ing gimmick, but nothing could be further from the truth in this case. The Downton Abbey fragrances are made using the traditional artisanal method of the master perfumers of the early 20th Century for the high society ladies of that era upon which the Downton Abbey characters are based. The rich and varied scents of the fragrances have been crafted from pure perfume oils, without alcohol or chemicals. This intricate

craftsmanship gives wearers of the perfumes the unique experience of fragrances that are both evocative of their favorite characters on the show and the same in quality and composition as the fragrances the ladies of that era wore. I have hi-res images and samples available and have attached low res images and included a more in-depth description below. Any interest? Thanks much!

Grant Landis, Amicus Public Relations
909-489-9048, grant@amicuspr.com

Downton Abbey Fragrances (downtonabbeyfragrances.com)

The Downton Abbey fine fragrance collection are sensual and sophisticated perfumes designed to embody the personality and style of the central female characters of the show, including Anna Bates, Lady Cora, Lady Mary, Daisy Mason, Lady Edith, Lady Rose and Countess Violet. The collection's fragrances are crafted in the artisanal method utilized by the master perfumers so highly in demand during the early 1900's time period during which the show is set, allowing the fragrances to be very close approximations of the luxurious and complex perfumes which the high society ladies of that era actually wore. The rich and varied scents of the fragrances have been crafted from pure perfume oils, without alcohol, chemicals, additives, artificial colors, parabens or phthalates. These fragrances are pure and undiluted, vastly different than most perfumes on the market, which generally are up to 75% alcohol. Whereas alcohol-based perfumes evaporate in a rush, obscuring the delicate nuances of a fragrance's complexity, the richness of each of the Downton Abbey fragrances can be appreciated much like fine wines. Each scent has top, middle and bottom notes that develop slowly after application on the skin, creating a sensual experience that lasts for and develops over a period of hours. It is this kind of painstaking fragrance artistry that allows the Downton Abbey collection perfumes to reflect the personality of the show's characters. Downtonabbeyfragrances.com, \$74.99 (8 ml).





**EXQUISITE GIFT SET
LADIES OF DOWNTON**

Experience all the glamour and sophistication with the Ladies of Downton Exquisite Gift Set! Includes all seven exquisite perfumes, each in an elegant 4 mL roll-on. Perfect for purse and travel!

- "Anna's Romance" - Anna Bates
- "Aristocrat" - Countess Violet
- "Bittersweet" - Lady Mary
- "Demure" - Lady Rose
- "Elegant Flourish" - Lady Edith
- "Grace & Devotion" - Lady Cora
- "Honestly Daisy" - Daisy Mason



**"ANNA'S ROMANCE"
ANNA BATES**

Charming and romantic with noble character! "Anna's Romance" incarnates her gracious nature, quiet strength and beauty. An irresistible blend of black cherry and bitter orange marmalade mingled with the sweetness of vanilla and honey. Oriental, vanillic, fruity.

- Top Notes: Black Cherry, Bergamot, Bitter Orange
- Middle Notes: Orchid, Almond Blossom, Gardenia
- Base Notes: Vanilla Bean, Liquid Caramel, Patchouli



**"ARISTOCRAT"
DOWAGER COUNTESS, VIOLET**

Refined and cultured, "Aristocrat" immortalizes the incomparable Countess Violet. A symphony of velvety orris and smooth orchid with a spark of pink pepper finishing with a rich base of rare amber and sandalwood. Divine! Oriental, woody, spicy.

- Top Notes: Pink Pepper, Carnation, Mandarin
- Middle Notes: Vanilla Orchid, Cinnamon, Orris
- Base Notes: Amber, Patchouli, Sandalwood



**"BITTERSWEET"
LADY MARY**

A masterpiece of sophistication and culture inspired by the delicate and irresistible balance of bitter-sweetness. Rare Amber and precious woods mingle fluidly with the sweetness of jasmine and honey. An intoxicating potion that reveals the complex, mysterious essence of Lady Mary. Oriental, amber.

- Top Notes: Amber, Ciste, Labdanum
- Middle Notes: Jasmine, Myrrh, Honey
- Base Notes: Musk, Precious Woods



**"DEMURE"
LADY ROSE**

Sparkling with life and loveliness! "Demure" captures the radiant spirit of Lady Rose with breathtaking Rose de Mai and vanilla orchid mingled with soft musk. Delicate, sensuous, yet innocent and full of life! Oriental floral, rose, powdery.

Top Notes: Geranium, Pink Pepper, Freesia
Middle Notes: Pink Rose, Vanilla Orchid, Peony
Base Notes: Amber, Orris, Musk, Sandalwood



**"ELEGANT FLOURISH"
LADY EDITH**

Modern, chic and glamorous! "Elegant Flourish" is a striking homage to the evolution of Lady Edith and to liberty itself! Alluring cherry blossom embraces jasmine and black cherry with a finale of lavish tonka bean and amber; Avant-garde enchantment. Floral, fruity, musk

Top Notes: Fresh Citrus, Neroli Mélange
Middle Notes: Jasmine, Warm Spices, Vanilla
Base Notes: Musk, Vanilla, Amber



**"GRACE & DEVOTION"
LADY CORA**

An ode to Lady Cora! Celebrating her devotion to family and her innate grace and beauty. "Grace & Devotion" is refined, classic, spirited and unforgettable with enchanting neroli, inviting jasmine tea and sensual musk. Gourmand vanilla.

Top Notes: Fresh Citrus, Neroli Mélange
Middle Notes: Jasmine, Warm Spices, Vanilla
Base Notes: Musk, Vanilla, Amber



**"HONESTLY DAISY"
DAISY MASON**

Pure, honest and youthful with a warm heart! Fresh as the springtime brimming with floral delights. "Honestly Daisy" embodies the beauty of youth and the captivating, open nature of the beloved Daisy Mason. Floral, white flowers, musk.

Top Notes: Orange Blossom, Ginger
Middle Notes: Jasmine, White Floral, Vanilla
Base Notes: Sheer Musk, Sandalwood, Amber



Letter from the Managing Director

Diana M. Bailey

Happy 2015 to all!

I want to take this opportunity to update you on some specific efforts and to invite you to become more involved with the MWHC. I would also like to voice special thanks to several people that are helping move MWHC forward.

Now that the Strategic Plan with its recommendations is complete, we need to expand our Board of Directors, committee members and volunteers who will take an active role in promoting the Center and its programs and products.

We have applied for mini grant from the Maryland Space Business Roundtable again to support the expansion of the STEM subcommittee work of the Program committee. A special thank you to that committee under the leadership of Program Chair, Linda Shevitz; and to the impressive Women displaying their works in the Arts Exhibit that is slated to open in early June. Thank you too for the extra efforts of Board Secretary, Josie Thompson, and our interns, Ashley Espiritu and Hyeja Billie for their site design, consultation and pending display layout.

We are currently in the process of adding new panels to the Hall of Fame exhibit, thus expanding and bringing the display up to date. This Hall of Fame initiative was part of the budget, as mandated by the state, when applying for funding. As you know, we are constantly seeking alternative financial support in addition to the annual appeal.

We all are very fortunate to have the daily, hands-on guidance of our President, Francie Glendening. Francie's energetic style and charismatic determination for the Center's successful future is contagious, welcomed, and very much appreciated. The experience, wisdom, and know-how that she brings to our organization are impossible to measure.

Special thanks to Loretto Gubernatis, volunteer, video producer who continues to film outstanding women who have a story to tell. Recently, we completed interviews with Carmen Delgado Votaw and Dr. Catherine Gira. We anticipate that these and other HERstory videos will be available for viewing on our website very soon. Thank you, Loretto, for your significant contribution to the Center and our stories to tell. A sampling of Loretto's work can be seen below in this newsletter.

Special thanks also goes to Rhonda Tomlinson for her financial management skills and attention to detail that significantly helped us get our non-profit and financial records back in order. Now, we are truly a Maryland non-profit organization in GOOD Standing with the state, which is necessary when applying for funding.

The MWHC is now better staffed. Along with our original docents and the addition of new docents gives the Center better coverage where and when needed. We thank each docent for their efforts and dependability and we thank Djoharia Pfaehler for serving as docent coordinator and scheduler. We plan to have an additional docent training in late winter/early spring for those interested volunteers. Please let me know if you have a referral or if you would like to join us for docent training.

I continue to try to coordinate and help manage the daily operations, programs and outreach efforts. Special thanks must also go to our Administrator, Judi Williams who spends each day working on all the behind the scenes necessities in support of MWHC.

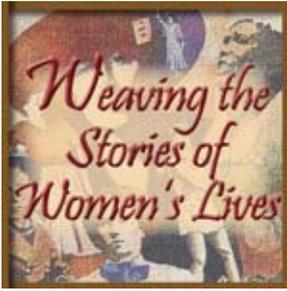
Please join me and our teams for the many tasks still at hand. We have made great strides, but need you and your individual talents to help us continue on our renewed path.

Contact me anytime mwhcdiana@gmail.com or 443-996-1788 to discuss where you feel you can best serve.



Congratulations Kate Campbell Stevenson

The Maryland Education Association's Women's Concerns Committee has chosen our MWHC Cultural Ambassador, Kate Campbell Stevenson, as the 2015 recipient of their Dorothy Lloyd Women's Right Award. The presentation took place on Saturday, January 17, 2015, at the annual MSEA Martin Luther King Jr. Commemorative Breakfast.



Time to Plan for Women's History Month 2015

Weaving the Stories of Women's Lives

"Weaving the stories of Womens Lives" is the theme for National Women's History Month 2015.

The theme presents the opportunity to weave women's stories - individually and collectively - into the essential fabric of our nation's history.

Each year, the theme for Women's History Month is set by our sisters at the National Women's History Project. March 2015 marks the 35th Anniversary of the National Women's History Project.

It is also the 35th Anniversary of the Maryland Women's History Project which evolved into the Maryland Women's Heritage Center.

For national information, please visit: www.nwhp.org and www.mdwomensheritagecenter.org for Maryland updates and activities

2015 WOMEN'S HISTORY MONTH EVENTS

Glenn L. Martin Aviation Museum Speaker Series

Monday (7.00pm) , March 2, 2015

Glen L. Martin Aviation Museum, 2323 Eastern Blvd. Middle River,
Free and open to the public

The Martin Aviation Museum welcomes writer Amy Nathan, author of "Yankee Doodle Gals" to speak about the women pilots of World War II. For more information please visit: <http://www.mdairmuseum.org/speaker-map.html>

The Feminist Art Project - Baltimore Presents

Who Does She Think She Is? Film Screening and Discussion

Thursday (5:30 pm - 7:30 pm) , March 5, 2015

Hosted by the Maryland Women's Heritage Center, 39 W. Lexington Street, Baltimore

Free event - Please register here

In Celebration of Women's History Month and in anticipation of

Images and Expressions: Maryland Women in the Arts exhibit opening in June at the MWHC. The Feminist Art Project-Baltimore is presenting the film screening of

Who Does She Think She Is? This documentary by Academy Award-winning producer Pamela Tanner Boll features five women from across America struggling to balance their lives as women, artists, and mothers. Short discussion following the film.

Light refreshments will be served. Please click here for flyer. As seating is limited please click here to register.

Johns Hopkins Applied Physics Lab Hosts

Girl Power 2015

Sunday (2.00 pm - 5:00 pm) , March 8, 2015

APL hosts Girl Power, a STEM expo, with support from The Women's Giving Circle of Howard County, Maryland MESA, and the Maryland Space Business Roundtable. This one-day event is held annually in March and features hands-on activities, cool demonstrations, and take-home material for middle school and high school girls to encourage interest in STEM careers. Girls have the opportunity to talk to professional women in STEM careers such as aerospace, computer science, electrical engineering, geology, information technology, and space mission engineering. For more information and registration, please contact the APL STEM Program Management Office. Phone: 240-228-STEM (Washington, DC, area) or 443-778-STEM (Baltimore area)

E-mail: APLSTEM@jhuapl.edu

**The Howard County Commission for Women's
2015 Howard County Women's Hall of Fame Celebration**

Thursday (7:30 pm - 10:00 pm) , March 12, 2015

The Banneker Room of the George Howard Building, 3430 Court House Drive, Ellicott City
The Howard County Commission for Women honors women who have made a difference in the lives of others through leadership, service or example.

**The Baltimore Washington Chamber of Commerce
(BWCC) Women in Business (WIB)**

Open House at the Maryland Women's Heritage Center, 39

West Lexington Street, Baltimore

Friday (10:00 am to 2:00 pm) , March 13, 2015

Hosted by the MWHC

**The Maryland Commission for Women Presents
The Maryland Women's Hall of Fame 2015 Induction Ceremony**

Thursday (5:30 pm) , March 19, 2015

The President's Conference Room, East I and II, Miller Senate Office Building,
11 Bladen Street, Annapolis

For additional information and/or reservations please call Judith Vaughan Prather, Executive Director of the Maryland Commission for Women at 301-610-4522 or

email: judith.vaughan-prather@maryland.gov or visit: http://www.dhr.state.md.us/blog/?page_id=2393

Music of Women Composers

Saturday (8:00 pm) , March 21, 2015

Columbia Pro Cantare, 5460 Trumpeter Road, Columbia, Cost: \$23

This musical presentation features Amy Beach, Grand Mass in B Flat Major. The Columbia Pro Cantare chorus will highlight some of the many contributions of nineteenth and twentieth century women composers of classical music. Short works by Clara Schumann, Fanny Mendelssohn, and Ruth G. Seeger for soloists and piano are included. For more information please visit www.procantare.org or call 410-916-0744

**Women's History Conference "Women of Faith
Working for Social Justice"**

Sunday (12:30 pm) , March 22, 2015

Hosted by the Maryland Women's Heritage Center, 39 W. Lexington Street, Baltimore

Seating is limited. Reservations Required

Cost: \$35 - Members - \$25 Sliding Scale

MWHC Annual Bus Tour

Friday (10:00 pm - 4:00 pm) , March 27, 2015

and more.....

Novus Medical Detox Center CFO Bryn Wesch Advocates for the Advancement of Women in Finance

Bryn Wesch, Chief Financial Officer of Novus Medical Detox Center, addresses the disproportionately low percentage of female CFOs and shares her top five tips for women in finance who aspire to executive-level roles.

Employment statistics reveal that women account for nearly half of the U.S. workforce and more than half of all financial managers (1); yet among America's top 500 companies, only one in 10 of chief financial officers are women. (2, 3) To address this disparity, Novus Medical Detox Center (<http://www.novusdetox.com/>) CFO Bryn Wesch shares her advice and encouragement for women in finance who seek advancement to the C-suite.

According to the U.S. Bureau of Labor Statistics, women fill 55.7% of business and financial occupations and 55.3% of financial manager roles; yet only 26.8% of chief executives are women. (1) The proportion of women CFOs at America's leading companies is even smaller; as of 2013, only 11.4% of Fortune 500 companies (2) and 10.8% of Standard & Poor 500 Index companies (3) had a female CFO.

As CFO of Novus, Wesch has contributed to the ongoing growth of the Florida drug detox facility (<http://novusdetox.com/program.php>), which provides substance abuse treatment programs in a residential, in-patient setting. Novus entered the Inc. 5000 list of America's fastest-growing private companies at position 4,436 in 2013, and climbed to the 2,936 spot in 2014 with a 123% three-year growth rate. (4) Wesch has also supervised the company's physical expansion, obtaining financing and overseeing construction to nearly triple the facility's beds. She began her career as a collections department manager in 1990 and subsequently advanced through financial management before her first CFO appointment in 1998.

"I have been fortunate to work for employers that recognized my potential, provided increasing levels of responsibility and rewarded my achievements with advancement opportunities," said Wesch. "Considering that the majority of financial managers are female, it's clear that women have the capability to be effective leaders in this arena. Yet the small proportion of female CFOs suggests that many women have faced obstacles in advancing to higher-level roles. I'd like to see more women pursue and attain CFO positions, so I've compiled my recommendations for those seeking promotion to the executive suite."

Here, Wesch shares her top five tips for women in finance who aspire to senior and executive management roles:

Plot your career path wisely.

While some people base their career decisions solely on salary, there are many other aspects to consider when planning for the long haul. Is the company well known and respected? How much responsibility will you be given? Is there a clearly defined path to advancement? Do women hold high-level roles within the organization? If a job offers valuable learning experience and significant responsibility but has limited advancement potential, think about whether and how you can leverage that position for future opportunities at other organizations.

Ask for expanded responsibilities.

While being proficient in your assigned job will likely earn you the respect of managers and peers, it may not be enough to earn you a promotion. It's important to show your willingness to step up to the plate and take on tasks that are outside the scope of your job description. Volunteer to assist with high-profile projects, and make an effort to provide meaningful contributions. This can help position you for a promotion within the organization or enhance your resume if you plan to seek opportunities elsewhere.

Find a mentor who is committed to your success.

While a good mentor can be expected to provide career guidance and advice, a great mentor will challenge and champion the mentee. Look for a mentor who agrees to provide constructive criticism that will contribute to your professional growth. And just as importantly, find someone who is willing to advocate for you. Women in finance can greatly benefit from a respected executive who is willing to speak out on their behalf and support their advancement.

Build a case for yourself.

Chief executives are expected to be firm and confident in their decision-making, which is why women in finance need to exhibit confidence and self-assurance at every stage in their career. Following on the previous tip, don't be shy about asking for greater responsibility or claiming credit for your accomplishments. Identify the qualities that set you apart from your peers and male counterparts, and translate how they would make you a superior CFO.

Move up or move on.

Once you have proven yourself and gained the necessary experience, don't wait for a promotion—ask for one. And be prepared to explain why you deserve it. If your company doesn't feel you are ready, find out what they expect of you and mutually agree upon the steps needed to progress to the next level. But if a promotion is not forthcoming, know when it's time to move on. Strive to maintain career momentum and avoid stagnation; this shows prospective employers that you are a woman of action who aims high and knows her worth.

Wesch concluded, "I'm living proof that female CFOs are capable of leading change and driving substantial growth, and I hope that my professional accomplishments and advice will inspire other women in finance to pursue the top job. Companies stand to gain so much when they provide executive leadership opportunities to women; we know that we have more to prove than men, so our employers get to reap the benefits of that determination and dedication. My achievements on behalf of Novus are a reflection of my own commitment to success, and I'm grateful to them for giving me the chance to excel."



Bryn Wesch, CFO of drug detox facility Novus Medical Detox Center, offers five tips for ambitious women in finance.

For information on Novus Medical Detox Center and its substance abuse treatment programs, visit www.novusdetox.com. | call 1.866.596.7313

About Novus Medical Detox Center:

Novus Medical Detox Center is a Joint Commission Accredited inpatient medical detox facility that offers safe, effective alcohol and drug treatment programs in a home-like residential setting. Located on 3.25 tree-lined acres in New Port Richey, Fla., Novus is also licensed by the Florida Department of Children and Families and is known for minimizing the discomfort of withdrawal from prescription medication, drugs or alcohol by creating a customized detox program for each patient. By incorporating medication, natural supplements and fluid replenishment, Novus tailors the detox process for each patient, putting the dignity and humanity back into drug detoxification. Patients have 24/7 medical supervision, including round-the-clock nursing care and access to a withdrawal specialist, and enjoy comfortable private or shared rooms with a telephone, cable television and high-speed Internet access. Novus' expansion is tied to their contribution to their industry and their local community, ranking number 48 on the Tampa Bay Business Journal's 2014 Fast 50 Awards list of the fastest-growing companies in Tampa Bay, and number 2,936 on the 2014 Inc. 500/5000 list of fastest-growing companies in America. For more information, visit www.novusdetox.com.

1. U.S. Bureau of Labor Statistics. Women in the Labor Force: A Databook; December 2014; pages 32 and 34. bls.gov/opub/reports/cps/women-in-the-labor-force-a-databook-2014.pdf
2. Catalyst. Knowledge Center: Women in Financial Services; September 29, 2014; statistic citation: Catalyst unpublished data (2103). catalyst.org/knowledge/women-financial-services
3. Frier, Sarah and Carol Hymowitz. "Women CFOs Reach Record Level in U.S. as Top Job Remains Elusive"; Bloomberg Business; February 6, 2013. bloomberg.com/news/articles/2013-02-06/women-cfos-reach-record-level-in-u-s-as-top-job-remains-elusive
4. Editors of Inc. "The 2014 Inc. 5000: Novus Medical Detox Center"; Inc.; September 2014. inc.com/profile/novus-medical-detox



WOMEN'S HISTORY MONTH

Weaving the Stories of Women's Lives

Since 1987, Women's National History Month has commemorated the diverse contributions women have made, and continue to make, to our nation.

- 1862** Sisters of the Holy Cross served aboard USS Red Rover, the Navy's first hospital ship.
- 1908** Women officially began serving in the Navy with the establishment of the Nurse Corps in 1908, They were called "The Sacred Twenty" and served as the first Navy nurses.
- 1917** To fill severe clerical shortages caused by WWI, the U.S. Navy approved the enlistment of women in 1917. The Navy's first enlisted women more commonly referred to as Yeomanettes, served in clerical positions, translators, draftsmen, fingerprints experts, ship camouflage designers and recruiting agents.
- 1942** After a 23 year absence, women returned to general Navy service as Women Accepted for Volunteer Emergency Services (WAVES) in early August 1942 for WWII.
- 1974** The sky is not the limit: six women earned their wings and became the first naval aviators.
- 1978** In 1978, Congress approved a change to Section 6015 of Title 10, U.S.Code, which allowed women to begin filling sea duty billets on selected non-combatant ships.
- 1994** Opportunities were later expanded in 1994 to include service on combatant ships and squadrons following the repeal of the Risk Rule which had been in place since 1988.
- 2012** Submarine warfare officers earn their "dolphins."
- 2014** The first set of 4-star shoulder boards for women made for Vice Admiral Michelle Howard following confirmation as the 1st women 4-star admiral.
- 2015** Enlisted women can serve on submarines.

TODAY women in our Navy make up

17% of the active and Reserve forces.

59,000
ACTIVE DUTY

More than
9,000
NAVY RESERVE

When Being “Anti-Social” is Appropriate: Fighting Social Media Addiction

When it comes to addictions, some say one can be addicted to anything. When it comes to being an addict, I’m asked regularly in my practice as a Psychotherapist with a certification in addiction counseling, “Am I an addict?” My answer to that question is ALWAYS, “If you have problems because of your use (of a substance or activity), you are most likely an “addict.” What does that mean?

Well, not to condone any illegal, immoral or unhealthy habits, but if one suffers from any legal, occupational, social, medical, educational or familial consequences of substances or behaviors such as arrests, loss of a job, problems with a partner or spouse, failing classes, high blood pressure, liver damage, loss of friends or family connections you do have a problem or “addiction” to whatever activity is causing these consequences. In other words, you are doing it or them too much!

This article addresses the reality or myth of Social Media Addiction. Can the explosion of “likes, trending, sharing, posting, tweeting and hash tagging” be addicting? Are people facing consequences for their over-use of social media and finding themselves “in trouble” for HAVING to be online excessively to fill a desire of need and inclusion? Or is social media simply a way to entertain ourselves and have fun? The research and findings will astound you.

Let’s look at some of the negative consequences of social media overuse:

- ◆ Marital infidelity caused by looking up former loves and engaging in private messages. (By the way, studies from 2012 report that 2 out of 3 divorces were **directly** related to Facebook).
- ◆ Car accidents caused by sending updates or tweets to these sites while driving.
- ◆ Students wasting time updating Facebook instead of studying or taking notes while in class.
- ◆ Wasted time while trying to keep up with the constant stream of posts, comments and photos received.
- ◆ The development of a false sense of popularity by adding as many ‘friends’ as possible or quantity vs. quality.
- ◆ Tendency toward egotistical obsession with the self-hype and constant stream of notifications of one’s whereabouts or exploits.



Leo J. Battenhausen,
MA, MSW, LCSW, LCADC

A highly personable therapist

profile appears on the Gravatar website:



<http://en.gravatar.com/mindmender>

These are just a few of the consequences of social media addiction. We must also consider that our creation of a false world of friends distracts us from the REAL WORLD of PEOPLE and relationships! Our self-esteem and perceived sense of purpose in this world is quickly becoming dependent on how many “likes” we get for our “selfies,” posts, pictures and statuses from “people” we don’t even know as PEOPLE! This shift in social need and acceptance is literally killing people! Children commit suicide over lack of “likes” and acceptance on social media!

We also fight our personal wars with exes, family members, fellow colleagues, fellow students and others via posts on various social media sites! What are we doing?! This “selfie” world we are living in now is drastically changing REAL LIFE RELATIONSHIPS in an extremely bad way! Why?

Well, the “feel good” chemical in our brains, dopamine, becomes elevated during social media use. One gets high from the egocentricity of social media, especially on Facebook and Twitter. On these sites, 80 percent of all discussion is “about us!” Face-to-face interaction we talk about ourselves about 30 to 40 percent of the time. We get “hooked” because WE are all our own favorite subject! For every “like” we get, our belief in our own wonderfulness rises! Conversely, the lack of “likes” can cause us to become sad and depressed. This is madness.

As with addictions to substances and alcohol, we become reliant and dependent on them because they somehow artificially “fix” our needs and problems and deplete our own ability to cope, deal and manage with our lives and relationships and truly solve what is wrong with us. The more we “use,” the more we “lose” in our true abilities! Such is the case with social media. The more we rely on it to “socialize” the less we are truly able to “socialize” in real life! One can easily become enamored with posting selfies and posts that feed our needs to feel good about ourselves determined by every “like” that gets clicked on them, but when it comes to reality, that does not exist in such a way.

In another detrimental way, social media encourages passive aggressive behavior, meanness, personal wars with each other and various other forms of “getting back at, even with, or punishing” others we hold vendettas against. It’s just so much easier than confronting people in real life! This is just another way to dehumanize ourselves, and feed our “needs” via social media. Suicides have resulted from this type of behavior, stalking is easy, and infidelity due to social media has been the MAIN REASON for divorces in America over the past five years.

When we sacrifice our human abilities to interact with each other, c-o-m-m-u-n-i-c-a-t-e IN PERSON, and attempt to fill our needs for approval, validation, love and revenge on a computer, we have a huge social problem or disease which I expose in-depth in my new book, "Socialcide: How America is Loving Itself to Death."

Although the proverbial "jury" is still out on any reliable PROOF of social media addiction, addiction treatment centers are offering in and out-patient programs for the same. We must all ask ourselves if we are:

1. Spending too much time on social media sites
2. Finding ourselves choosing to use our time online more than in the real world
3. Missing work, school or family time because of a need to "know what's happening" or "who is saying what" on our social media sites
4. Having marital problems because of diverted time from our loved one spent online instead
5. Preoccupied with social media "gossip" or issues we have become involved with
6. Becoming angry or envious of others who "post" about their wonderful lives which leave us feeling less than adequate
7. Stalking or snooping on people we know, ex-lovers, family members, "friends," or others
8. Looking at our cell phones for "updates" while we are driving, with others, at work or otherwise in inappropriate situations

I am convinced that as a society, we are becoming addicted to social media, and it is manifesting itself in our inability to truly communicate with each other. If social media is not just a fun, occasional "pass time" thing that we can enjoy but rather a way to feed our human needs, fight our battles, cheat on our spouses, stalk or get even, we need to stop using it immediately!

We need to start getting off-line and into the WORLD again! Humans were created to socialize and BEWITH OTHER HUMANS, not rely on "friends" we have never met in-person to make us feel good or validate our sense of value or purpose in this world. In my opinion, there will be no computers or electronics to communicate in the afterlife. Therefore, we should return to learning how to enjoy our lives, ourselves and friends the human way, deal with our issues and problems or needs in non-electronic ways and be the PEOPLE we were born to be.

Focus On Women Magazines...

Abuse from caregivers, abuse from partners and abuse from the paralysis of analysis from those institutions that are supposed to uphold our safety and wellbeing, is all too common in our society. Those "leftovers" of this tragedy are far reaching and appear in differing forms from self sabotage to depression to repeating the same victim behaviors further jeopardizing one's self worth. For this month and beyond, our goal at Focus on Women Magazine is to bring to light those chorus of voices who have far too long remained in a painful silence. Our goal in this rhetorical movement is to mobilize policy makers stakeholders and citizens to speak up, stand up and organize up against violence against women.

The following stories serve as a snapshot of women who have been targets of different forms of violence.

Joslyn Wolfe (publisher)

2013 Year Issues



July/August



November/December

2014 Year Issues



January/February



September/October

CITY CAFE GIFT CARDS & CERTIFICATES



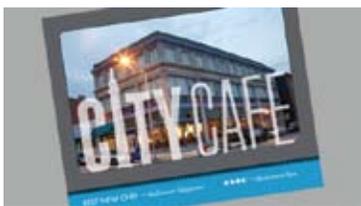
Deliciousness Delivered to You & Yours

If you're like us, you don't always have the time to stop by your favorite restaurant to buy a gift card. Especially this time of year! You need something more convenient. Something faster. We have two timesaving online purchase options for you.

Delivered by mail our classic gift card in it's beautiful jacket generally arrives to you within 2-3 days. If you prefer, we're happy to include a message from you and mail it straight to the lucky recipient.

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Author Quotes

Graciously, **Joslyn Wolfe, the publisher of Focus On Women Magazine** featured an article based on my memoir “Pretty Painted Picture...Little Girl Lost” that dealt with the sensitive topics of my father’s tragic suicide, childhood abuse, and my own struggle with mental illness in the September/October 2013 issue. The sales of my memoir increased by over 50% and have sold religiously ever since joining forces with this amazing magazine and its wonderful publisher, Joslyn. Joslyn is a wonderful, compassionate, dedicated, and one of the most caring people that I have ever had the pleasure of meeting. My memoir is available on her Ebook website. The cost to have it published there was extremely reasonable. Joslyn’s magazine does not just focus on the livelihood, health, mental health inspiration, quality of life that women deserve, and many other vital topics but her magazine also funds many foundations that are near and dear to her unconditional, loving heart. Joslyn is very dedicated and passionate about her advocacy for women all over the world. Her magazine has tremendously helped my memoir reach many people and support my advocacy of mental health awareness and suicide awareness and prevention. She is a wonderful publisher, mother, friend, and advocate. I am so thankful that I met her and our lives crossed paths.



Cheryl Lynn
Author - Pretty Painted Picture...Little Girl Lost

MANipulated Into Fear was written with the intent to help others. I feel very blessed to have the opportunity to have my book advertised and sold on Focus On Women Magazine’s La Femme De Prose eBookstore. Focus On Women Magazine focuses on women by informative and educational articles. They not only help me as an author but they reach out and give back to women in Afghanistan with each sale of my book. This has allowed me to help others by them reading my book and also generate a percentage of the sale of my book to give to the Afghanistan women who are in dire need.

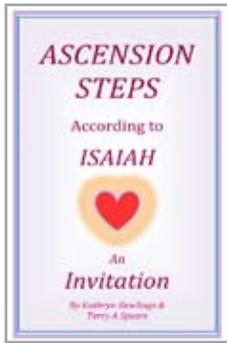
Christine
Author - MANipulated Into Fear - by Marvela Dawnay

Her Demise gives readers an inside look into an abusive relationship, the signs at the beginning, and how both parties are affected by domestic violence. Being a first time writer, I never expected to reach such a broad audience, and feel honored to have Her Demise placed in Focus on Women Magazine’s La Femme De Prose Bookstore. It was surprising and exciting to have readers take such an interest and to have received a royalty check within 45 days.

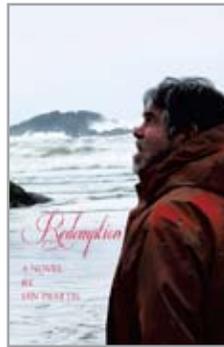
Aliah Uddin
Author - Her Demise

I am so happy of the amount of copies of my e book that was sold by Focus on Women Magazine within 40 days of it becoming available on their website. Every book sold represents a contribution towards women who have been raped, mutilated and set on fire.

Consolee Nishimwe
Author - Tested to the Limit

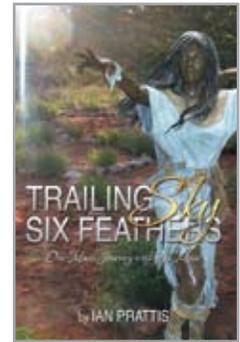


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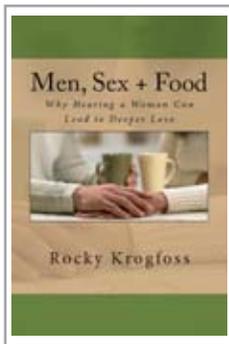
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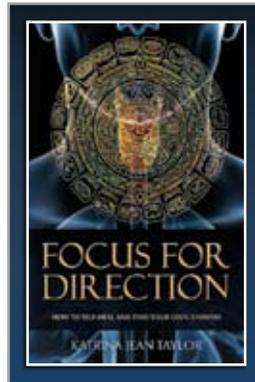
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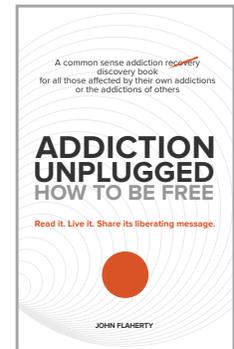
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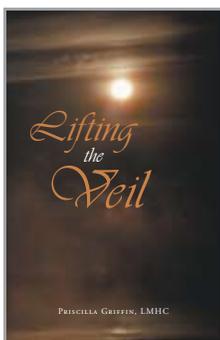


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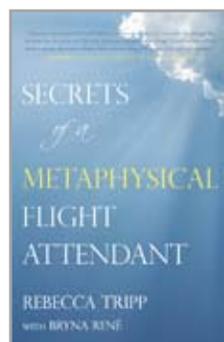
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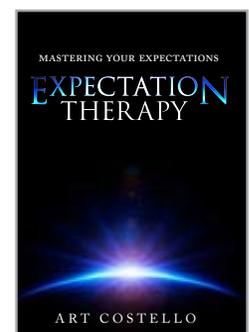
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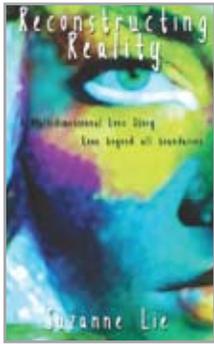
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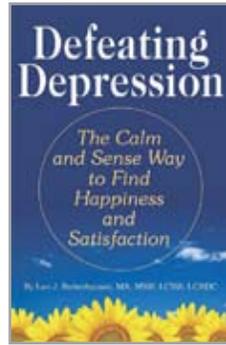
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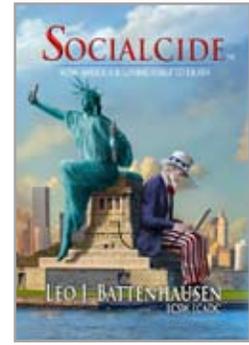
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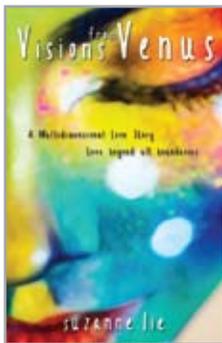
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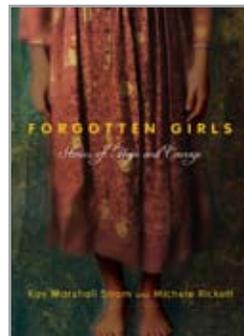
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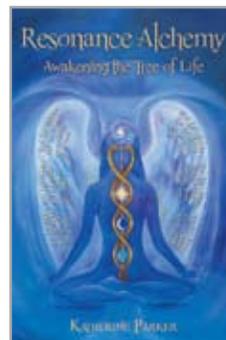
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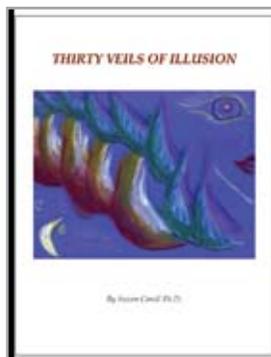


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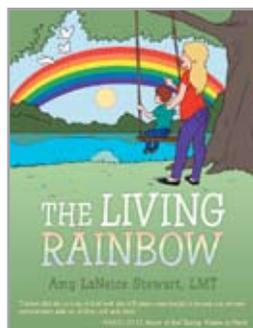
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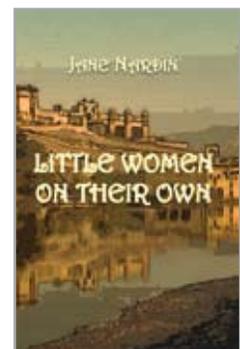
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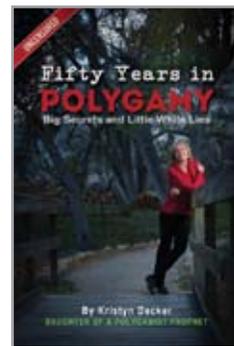
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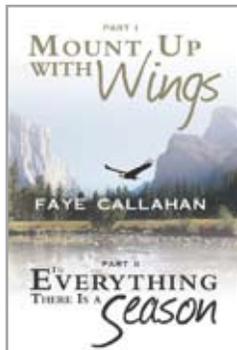
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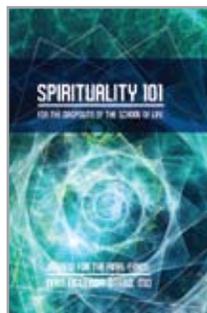
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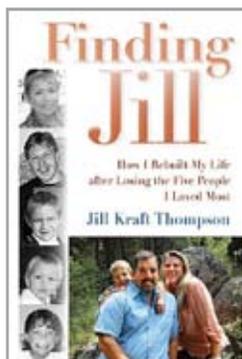
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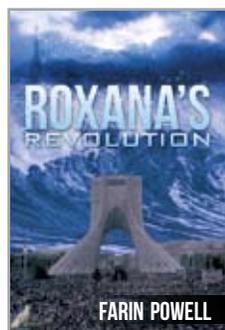
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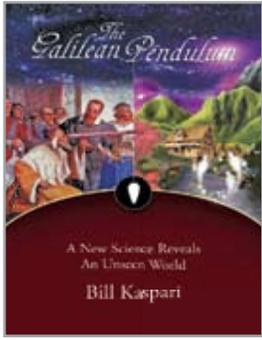
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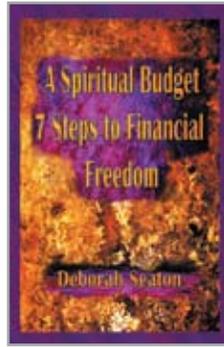
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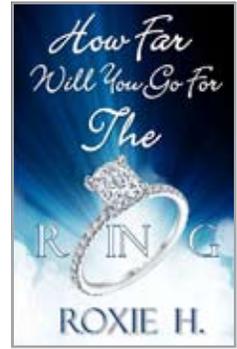
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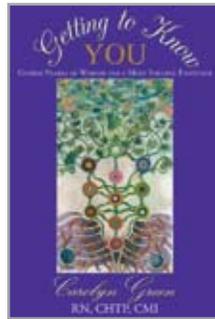
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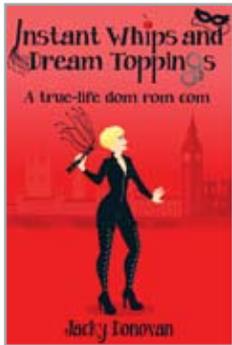
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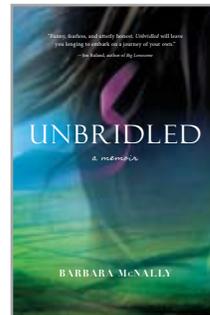
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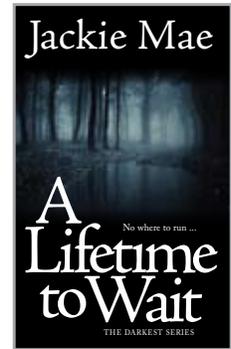
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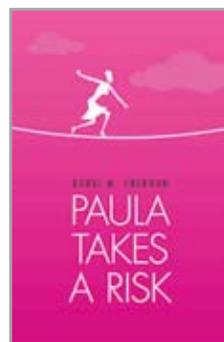
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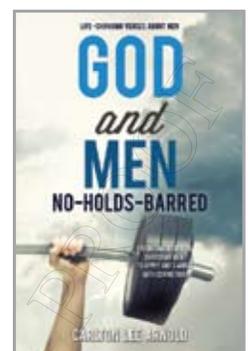
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