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VOLUME 19 ISSUE 3

APRIL 2025

Fraud, Scams, and How to Prevent Them With David Shallcross The Program Team



David Shallcross, Director of Senior Protection in the PA Office of the Attorney General presented a program filled with valuable information to protect against scams and fraud. He talked about the three factors that criminals use against their targets:

- Emotional triggers: A phone call from grandson saying “help, I’m in trouble and need money”
- Timing: Friday just before banks close saying your account has been hacked.
- Psychology: “You won the lottery “or “I’m collecting for a charity.”

Some valuable suggestions included STOP, PAUSE, THINK, and VERIFY!

- Call your grandson, the bank or credit card company (use the number on your statement, not the one the caller provides. Did you enter a lottery. You can’t win if you didn’t. Does the charity exist? When making a donation remember that approximately 60% of donations go to marketing. Every charity must be registered with PA Dept. of State and charities are graded. Validate the charity.
- Don’t answer a call if you don’t recognize the number and don’t think you can outsmart the caller by trying to trick them.
- If the caller is asking too many personal questions and wants to know your account or social security number - it’s a fraud.
- Don’t click on an unknown link or email message. Don’t respond. Block & Delete!
- If you don’t know anything about a product like Crypto Currency - don’t invest!.
- Don’t just use pass-words. Use pass-phrases. Jack & Jill went up the hill. J&Jwuth, the more difficult the password, the more security.

There were many more topics and suggestions - Mr. Shallcross was a wealth of information! If you think you’ve been scammed, don’t be afraid or embarrassed to contact the police or the Senior Protection Unit 866-623-2137. Often, money can be recouped if notified within 48 hours.

Looking Forward to Sup and Shop...

Annual General Meeting and Election of Officers April 22, 2025 at 6 P.M.

The Bethlehem AAUW Branch will hold its Annual General Meeting during the Sup N' Shop program at the Bethlehem Municipal Ice Rink at 345 Illick's Mill Road on April 22nd at 6:00 p.m. At this time we will hold the election for Branch Officers commencing their two year positions on July 1, 2025. We have one nominee for each open position.



Vice-Presidents, Membership Natalie Chickey
Debbie Matz
Finance Officer Janet Bauer

We can accept nominees from the floor at this meeting, but please have the Branch member's agreement to be nominated beforehand.

Financial Report

Fellow members.

You will be receiving your dues renewal notice in late March early April. Renewals must be received by 6/1/25 to be included in the yearbook. Please make any information changes on your form or contact me. The Finance Officer is the only officer currently able to make corrections, and the only access state and national have to contact you.

National dues have increased \$2 this year, and will increase again next year for another \$2. At present, state and branch dues remains the same.

It is not advisable to remit dues directly to national via credit card. They are currently updating changes to the system, AND in the past it has taken up to 18 months for the branch portion to be credited to our account.

Come out to the book fair and volunteer. Also, join the fun at the Sup and Shop/business meeting April 22 to elect your new officers and congratulate award winners.

**Finance Officer
Linda Robbins**



Public Policy



CHECKS and BALANCES

Our founding fathers wrote the constitution as a framework for our democracy. It established these key principles:

- *Separation of Powers: Dividing government authority among the legislative, executive, and judicial branches.
- *Checks and Balances: Giving each branch specific rules and responsibilities.
- *Federalism: Dividing powers between the federal government and the state government.
- *Protection of Individual Rights: Guaranteeing fundamental rights and liberties to citizens.

The legislative branch (Congress) makes the laws that deal with money the government spends. Congress must be in agreement before the bill goes to the President. If vetoed it is returned to Congress. Congress can then override the veto or the bill dies. If the President signs it, the bill becomes law. It's the Judicial Branch's responsibility to see that these laws are followed. Each branch has equal authority and all three work together where the CHECKS and BALANCES ensure that our country runs properly.

The last two months have brought chaos to our federal government. The executive branch is ignoring the laws written by Congress. The Executive branch is also ignoring the Judicial branch. Congress is giving up its power to rein in the president. The court is a slow process. The famous quote by Benjamin Franklin, when asked if we have a republic or a monarchy, "A republic, if you can keep it," comes to mind. The foundation of our democracy is threatened when these CHECKS and BALANCES to keep our three branches of government EQUAL are ignored. We are steadily moving in this direction. Our founding fathers must be rolling over in their graves.

I will not be submitting an article for the May Bylines due to the Book Fair, so here is a little pep talk about the upcoming Primary on May 20, 2005. We might be feeling helpless when it comes to DC politics, but you can have a real say in local government. As Bill White reminded us when he spoke in February, there are few reporters left to cover our townships, cities, and county meetings. These reporters are the CHECKS and BALANCES on our local governments. It's up to us to attend these meetings. To keep those elected officials accountable to "We the People." Find out who is running for County Executive, County Commissioner, Mayor, City Council, School Board and State Judges. I have heard many of the candidates speak and am happy to give you my opinion. Do your research and VOTE on May 20th!

Joan Howe Public Policy

Members' March Activities



On Tuesday, March 18th, 11 members enjoyed a road trip to New York City and a guided tour of The Morgan Library. Our book group read *The Personal Librarian* about Belle de Costa Greene in 2024. As a result, we made plans to attend the exhibit that The Morgan Library mounted to highlight her work which greatly expanded JP Morgan's collection of rare books. The library itself is well worth a visit but this special exhibit was delightful and was thoroughly enjoyed by our group.

Photo: Left to right: Linda Federico, Pat Knoll, Joanne Wagner, Kathy Kahler, Brenda Tomlinson, Mary Dawson, Debbie Spinney, Rita Bergstrom, Shirley Daliusio, Linda Zimmerman

Out to Lunch Bunch Gathering



The Ladies of OTLB met at Braveheart Highland Pub in Hellertown on March 12. It was a beautiful almost Spring day. We all enjoyed our meals (from salads to potato pancakes) as conversation moved from travels, to children, to our Book Fair!

Thanks to Kristina Hollingsworth we have a photo!

Photo: Left to right: Nan Faust, Amy Fields, Debbie Spinney, Mary Dawson, Joan Howe, and Fran Bentkowski

IT IS NOT GOING TO LOOK LIKE THIS FOR LONG!

63th Book Fair 2025

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Start bringing your donations to the rink and attend the Kick-Off Meeting on April 1st. Hope to see you there.

Joan Howe and Debbie Spinney, co-chairs

PROGRAM NOTES



Spring has Sprung and with it our Annual Meeting with election of officers and awards presentation. The ever popular Sup N' Shop will follow.

We will be serving the usual light fare of sandwiches, salad and beverages. Maybe some chili, too! Dessert to be provided by members. There will be a sign-up sheet at the book fair business table if you are interested in bringing a dessert.

We look forward to seeing YOU!

Tuesday, April 22, 2025
6:00 to 8:00 p.m.
Bethlehem Municipal Ice Rink
345 Illick's Mill Road
Bethlehem 18017
Kristina Hollingsworth and Fran Bentkowski
Program VP's





The Book Nook

***Tom Lake* - Ann Patchett**

The reader joins a mother and her three daughters picking cherries in their upstate Michigan family orchard, an annual event. To fill the hours, the girls prod their mother to share the story of her youth at Tom Lake, a theater “camp”. As the story unfolds, they, and the reader, discover that “their mother!!” was once a burgeoning star, and even more tantalizing, the romantic partner of a young actor who subsequently went on to become a famous star and sought after idol. It is a coming of age story with a twist - children seeing their parents through a different lens.

Book Review by, Olga Conneen

***The Frozen River* -by Ariel Lawhon**

This is an historical fiction thriller by Ariel Lawhon and follows Martha Ballard, a midwife and the medical professional in the town of Hallowell, Maine. She uses her medical insights to investigate two crimes: a murder and a rape. The Kennebec River begins to freeze in the winter of 1789, and a corpse floats down it and becomes trapped in the ice. Martha arrives to examine the body. She identifies it as Joshua Burgess and determines his cause of death to be murder. Martha has knowledge to much of what goes on behind closed doors in Hallowell. She keeps a diary containing every birth, death, and crime that has happened in this town. She documented the details of an alleged rape committed by two of the town’s most respected gentlemen and one of them is now dead.

Book Review by Ann Brown

AAUW Condemns Executive Order to Dismantle the U.S. Department of Education

The American Association of University Women (AAUW) unequivocally condemns President Trump’s executive order “Improving Education Outcomes by Empowering Parents, States, and Communities” dismantling the U.S. Department of Education. “This reckless and shortsighted action threatens to gut vital protections that ensure equal access to higher education and will have devastating consequences for students — especially women, students of color, and those from low-income backgrounds — who rely on federal oversight for their right to an equitable education,” said Gloria L. Blackwell, CEO of AAUW. “Eliminating the Department of Education would decimate federal civil rights enforcement, slash protections against gender-based discrimination, and roll back decades of progress toward making higher education accessible and affordable. This decision is not about streamlining government; it is about stripping students of their rights and futures.”

Bacchae: Bacchae last met on March 13 to continue tasting and rating Sauvignon Blanc and Cabernet Sauvignon. Co-hostesses Amy and Louise told us that we would have a surprise after tasting both wines. We all enjoyed the Cabernet but panned the Sauvignon Blanc. The surprise was the revelation that both wines were from the producer Black Box---and came in what is often referred to as "wine in a box". These wines come in large and small "boxes". Great news for people who enjoy wine but don't want to drink an entire bottle before it goes bad! Our next meeting will be held at 3:00 on April 10 at Fran's and Jeanne's house with Claire serving as co-hostesses.

Mystery Paperback: We do not meet in April. Our next meeting is on May 27th at 1:30pm. We will be discussing Ariel Lawhon's much acclaimed *Frozen River*. Mary Dawson will lead the discussion and hostess. (1933 Peach Tree Lane, Bethlehem, PA 18015.) Interested in joining our conversation about this New York Times Bestseller and NPR Book of the Year? Just let Mary know.

Paperback I: Paperback I will meet April 22, from 1 to 3pm at Norma Ferguson's house, 2325 Kirkland Village Circle. We will be reading *To the Lighthouse* by Virginia Woolf. Contact Myra Saturen for additional information.

Paperback II: Paperback II will meet on April 15th at the home of Linda Zimmerman to discuss, very briefly, a biography of each member's choosing. Our May 20th meeting will be at the home of Mary Dawson to discuss *The Berry Pickers* by Amand Peters. Shirley Daluisio will be the reviewer.

Out to Lunch Bunch: The Ladies of OTLB met at Braveheart Highland Pub in Hellertown on March 12. It was a beautiful almost Spring day. We all enjoyed our meals (from salads to potato pancakes) as conversation moved from travels, to children, to our Book Fair! Our next gathering will be at The Clubhouse Grill on April 9 at 12:30. The Clubhouse Grill is the restaurant at Bethlehem Municipal Gold Course ... right across the street from The Ice Rink where we will be sorting books! Please contact Amy Fields via email to reserve your seat at the table .

Public Policy Study Group: Public Policy Study Group met on March 10th. following our protest at Congressman's Ryan Mackenzie's office on Emrick Blvd. in Bethlehem Township. We had a lively discussion on what we will lose if we lose our democracy; voting rights, free press, right to privacy etc. We invite our members to join us in our Monday noon protests or to our friendly meeting .



Photo: Left to right- Ann Brown, Linda Federico, Joan Howe, and Kristina Hollingsworth.



Ann Brown,
Visiting editor
1514 Willowbrook Dr.
Bethlehem, PA 18015