



*The Rising Tide*  
November 2023 – January 2024

## OCEANSIDE CHARTER CHAPTER

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## MESSAGE FROM THE PRESIDENT



Patricia Worrow

Autumn is upon us and the holidays are quickly approaching! Before your calendar fills up with holiday events, please mark December 5th for our Holiday Jingle & Mingle at the Eau Gallie Yacht Club. Our very own Oceanside member, Christine B is providing the entertainment, and Shari Tabat of Space Coast Home Watch & Concierge Service is the Silver Meeting Sponsor.

Are you interested in becoming a meeting sponsor and showcasing your business? For \$75 you will receive: dinner, an opportunity to speak to attendees for five minutes from the podium, have your business listed on our website and in our email announcements for the month of sponsorship, and receive recognition in our quarterly newsletter! Higher sponsorship levels and benefits are also available. Contact Sponsorship Chair, Shari Tabat at [abwa oceanside@gmail.com](mailto:abwa oceanside@gmail.com).

Congratulations to the members of Oceanside Charter Chapter on achieving Best Practices in League Management Level I for the 2022-2023 award year! Those of us who traveled to Chattanooga, Tennessee for the National Women's Leadership Conference held October 4-7 were honored to accept this prestigious award on behalf of our

Chapter at the awards ceremony.

Our Ladies' Night Out events continue to be popular for an evening of fun and networking. Thank you to Deidre McVay-Schulmeister for coordinating the monthly offerings and diverse venues, and thank you to those members who have hosted these successful events. The November LNO is scheduled for Thursday, November 9th at "Get Fired Up Pottery" from 6:00 to 8:00pm. The cost to participate is dependent upon which pottery piece a participant chooses to paint that evening. Prices of the pottery pieces vary from \$20 to \$30, and payment is collected by the venue once painting is completed. Complimentary appetizers and drinks will be provided. You must RSVP to attend since the venue can only accommodate a maximum of 25 people. Thank you to Deidre and Ténille Perry for hosting this fun and creative event! Members interested in organizing an LNO event should contact Deidre at [deidremcvay@gmail.com](mailto:deidremcvay@gmail.com).

I want to extend a special "thank you" to our members and guests who supported our "In the Bag" fundraiser held during our October 24 meeting. The proceeds from this fundraiser directly support the professional development of our award-winning chapter. Thank you to Cindy Grossman and Kristen Heath for your outstanding efforts to ensure the success of this fundraising event.

Coming up to start off the new year, our speaker is Sarah Smith who will be speaking to the membership on the topic, "Celebrating Your Success." I wish you and your loved ones a happy holiday season and I look forward to an exciting year ahead for our Chapter!

~Patricia Worrow



## JANUARY FEATURED SPEAKER

### *Celebrating Your Success*



Sarah Smith

From Aerospace to Motherhood to CEO and Founder of Southern Caramel, the road has been a sweet one for Sarah Smith. As Chief Caramel Officer, Sarah Smith will walk us through her entrepreneurial journey, and tell us how to celebrate our own success rather than comparing ourselves to others. It's easy to celebrate those around you and fail to acknowledge your own wins. Celebrating your accomplishments means celebrating yourself.

Sarah Smith started Southern Caramel in 2013 as a creative way to be at home with her newborn daughter. She had been making caramels for family, friends, and co-workers when she was encouraged to take the leap from her life in the aerospace industry on the Space Coast of Florida to full-time mom and entrepreneur. Initially, the caramels were made in her home kitchen during naptime and evenings and sold directly to friends or through Farmer's Markets.

As her daughter grew, so did the business. Sarah moved her operations from her home to a shared commercial kitchen space when the wholesale side of business expanded with the addition of online sales. At that time, in 2018, her father joined the business as a partner, and they moved into their own production space where they operate to this day. Southern Caramel is both a certified woman-owned business and family-owned and operated. They manufacture and ship from sunny Melbourne, Florida.

With a product that lends itself to giving and sharing in the community, Sarah considers it a joy to give back to many important causes. When she is not working, she gives of her time and talents through various ministry opportunities by leading and teaching women and children. Sarah, her husband, and daughter love visiting new places (and eating in new places).

## DISCOVER YOUR STORY IN ABWA

Two years ago, I ventured into a journey of growth and transformation with the American Business Women's Association Oceanside Charter Chapter. As a student member, I timidly stepped into a realm I had never experienced: networking. The idea of connecting with strangers, especially accomplished women, was foreign to me. Before ABWA, my life lacked the enriching presence of women mentors, a void I hadn't fully realized until I experienced the warmth and guidance of the seasoned professionals in the association.

ABWA has been more than just a community to me. It's been a lifeline. Through this remarkable association, I've been celebrated and recognized in ways I never imagined. It wasn't just about accolades; it was about feeling seen, understood, and valued in a space that fosters growth and empowerment.

One of the most transformative gifts I received from ABWA was the enhancement of my presentation skills. I remember the times when the mere thought of standing in front of an audience would make my palms sweat and my voice quiver, but with the training, support, and feedback from ABWA mem-

bers, I not only honed my presentation skills, but also found my authentic voice. Speaking became less about fear and more about sharing, connecting, and inspiring.

Simultaneously, as a business owner in my third year of operation, the challenges seemed endless. Yet, every time I felt overwhelmed, the ABWA community was right there. Their wisdom, resources, and genuine desire to see me succeed made all the difference. Their support was not just in words but in actions – from sharing invaluable business tips, to introducing me to potential clients and collaborators, to simply being a shoulder to lean on during tough times.

Today, I stand tall, not just as a student or a business owner, but as a testament to what the power of a supportive community can do. ABWA has sculpted me, cheered for me, and believed in me. In return, I am committed to giving back to this community and ensuring that other young women receive the same transformative experience that I did.

This is my ABWA story, a tale of growth, empowerment, and unwavering support, and it's just the beginning!



Liz Eskildsen

## CHAPTER COMMITTEE REPORTS

### Membership

Welcome new member, Jamie Berthold!

Thank you to all of our Ladies' Night Out hosts! Please contact Deidre McVay-Schulmeister at [deidremcvay@gmail.com](mailto:deidremcvay@gmail.com) if you are interested in hosting a Ladies' Night Out!

### Fundraising/Sponsorship

Thank you to our meeting sponsors:

- August: Kim Torres—Deep Dive Deals and Laura Chiesman—FirstWave Financial
- September: Helene Scott and Marilyn Dummitt
- October: Christine Burnette—BVIP Entertainment, LLC
- December: Shari Tabat—Space Coast Home Watch & Concierge Service

Interested in becoming a meeting sponsor and showcasing your business? Contact Sponsorship Chair, Shari Tabat at [noplace-likehomerealtor@gmail.com](mailto:noplace-likehomerealtor@gmail.com). Please consider showcasing your business at our monthly meetings. Raffle prize donations are always appreciated. The Fundraising Committee is planning a Silent Auction and Raffle of Gift Baskets during our Holiday Celebration on December 5. Please contact Cindy Grossman at [cindyve5@aol.com](mailto:cindyve5@aol.com) for additional details.



### November, December & January Birthdays

Sharon David—11/2  
 Connie Adams—11/5  
 Anita Carbone—11/7  
 Maria Sulick—12/10  
 Melissa McGuire—12/15  
 Diana Miskow—12/19  
 Mary Allen—12/22  
 Kristen Heath—12/28  
 Seeta Begui—12/30  
 Christine Burnette—12/30  
 Mary Young—1/4  
 Ashleigh Caswell—1/9  
 Martha Young—1/11  
 Elia Twigg—1/12  
 Jamie Berthold—1/22

### Publicity

Chapter monthly meeting information is published on our website at [www.abwaoceanside.com](http://www.abwaoceanside.com) and in the online Community Calendar of the Cocoa Beach Regional Chamber of Commerce, Melbourne Regional Chamber of Commerce and the Palm Bay Chamber websites. Please email Patricia Worror at [paworror@bellsouth.net](mailto:paworror@bellsouth.net) with photos or news for Facebook and Instagram.



We're on the web!

[www.abwaoceanside.com](http://www.abwaoceanside.com)



ABWA—Oceanside Charter Chapter

## 2023—2024 EXECUTIVE BOARD

### President

Patricia Worror  
[paworror@bellsouth.net](mailto:paworror@bellsouth.net)

### Vice President

Cindy Grossman  
[cindyve5@aol.com](mailto:cindyve5@aol.com)

### Secretary

Erica Rodrigues  
[erica.anne.rodrigues623@gmail.com](mailto:erica.anne.rodrigues623@gmail.com)

### Treasurer

Kristen Snyder  
[kristensnyder@att.net](mailto:kristensnyder@att.net)

### Advisor

Tenille Perry  
[tenillep76@gmail.com](mailto:tenillep76@gmail.com)

## 2023—2024 COMMITTEE CO-CHAIRS

Audit	Anita Carbone: <a href="mailto:acarbone@cfl.rr.com">acarbone@cfl.rr.com</a>
Awards	Tenille Perry: <a href="mailto:tenillep76@gmail.com">tenillep76@gmail.com</a>
Best Practices	Anjeannette Mitchell: <a href="mailto:mitchell.annjeannette@titans.easternflorida.edu">mitchell.annjeannette@titans.easternflorida.edu</a>
	Erica Rodrigues: <a href="mailto:erica.anne.rodrigues623@gmail.com">erica.anne.rodrigues623@gmail.com</a>
Education	Anita Carbone: <a href="mailto:acarbone@cfl.rr.com">acarbone@cfl.rr.com</a>
Fundraising/Sponsorship	Cindy Grossman: <a href="mailto:cindyve5@aol.com">cindyve5@aol.com</a>
	Kristen Heath: <a href="mailto:kristen.heath24@gmail.com">kristen.heath24@gmail.com</a>
	Shari Tabat: <a href="mailto:noplace-likehomerealtor@gmail.com">noplace-likehomerealtor@gmail.com</a>
Hospitality	Kristen Heath: <a href="mailto:kristen.heath24@gmail.com">kristen.heath24@gmail.com</a>
Membership	Anita Carbone: <a href="mailto:acarbone@cfl.rr.com">acarbone@cfl.rr.com</a>
	Cindy Grossman: <a href="mailto:cindyve5@aol.com">cindyve5@aol.com</a>
	Deidre McVay-Schulmeister: <a href="mailto:deidremcvay@gmail.com">deidremcvay@gmail.com</a>
Professional Development	Julie Allen: <a href="mailto:julieallenfla@gmail.com">julieallenfla@gmail.com</a>
	Kim Torres: <a href="mailto:kim@torresmediation.com">kim@torresmediation.com</a>
Publicity	Anita Carbone: <a href="mailto:acarbone@cfl.rr.com">acarbone@cfl.rr.com</a>
Social Media	Patricia Worror: <a href="mailto:paworror@bellsouth.net">paworror@bellsouth.net</a>

## ABWA Oceanside Charter Chapter

### Ladies' Night Out

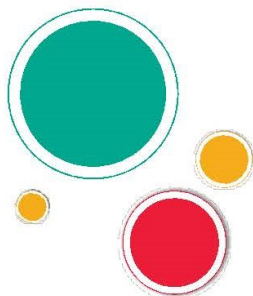


*Changing Women's  
Lives...One Woman at a Time.*

[www.abwaoceanside.com](http://www.abwaoceanside.com)

The mission of the American Business Women's Association is to bring together businesswomen of diverse occupations and to provide opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking support, and national recognition.

OCEANSIDE CHARTER CHAPTER



**Thursday, November 9, 2023**

**Get Fired Up Pottery**

**536 East New Haven Ave**

**Melbourne, FL 32901**

**6:00 – 8:00PM**

*Get fired up for a fun night of pottery painting with Deidre McVay-Schulmeister, Tenille Perry and ABWA Oceanside members on Thursday, November 9 at Get Fired Up Pottery, 536 East New Haven Avenue, Melbourne, FL from 6:00 to 8:00PM!*

The cost to participate is dependent upon which pottery piece a participant chooses to paint that evening. Prices of the pottery pieces vary from \$20 to \$30, and payment is collected by the venue once painting is completed. Complimentary appetizers and drinks will be provided. You must RSVP to attend! This event can only accommodate a maximum of 25 people.

RSVP to Deidre via text to 740-258-2604 or email to [deidremcvay@gmail.com](mailto:deidremcvay@gmail.com); or to Tenille via email at [Tenille.Perry@MarshMMA.com](mailto:Tenille.Perry@MarshMMA.com) to reserve your spot.

Meet Deidre: Deidre McVay-Schulmeister was the Development Manager specializing in Individual and Recurring Giving for Team Red, White & Blue, a nonprofit organization that enriches the lives of veterans through health and wellness. She is also the Ladies' Night Out Chair for ABWA Oceanside Charter Chapter.

Meet Tenille: Tenille Perry is the Personal Lines Manager for one of the largest insurance brokers on the globe, Marsh McLennan Agency. She is also the Past President Advisor for ABWA Oceanside Charter Chapter.

## NEW MEMBER SPOTLIGHT



**Jemma Pachiano**

With more than 22 years of experience, Jemma has dedicated her entire professional career to the residential mortgage industry. After graduating with a Bachelor

of Science in Economics from Clemson University in South Carolina in 2001, Jemma immediately entered the mortgage profession. She has been a licensed residential mortgage originator for 22 years, and during the past 12 years has become a leader in the operations and executive teams within her company. Affiliated with the same family of companies for 12 years, Jemma achieved several honorable promotions starting with National Support & Training Director in 2012. During her nine-year tenure, she trained, mentored, and served as a subject matter expert for her company. In 2021 Jemma was promoted to Chief Operating Officer, at which time she managed over fifty employees, grew the company operations 300% year over year, and managed an operations pipeline that closed 10,500 units for \$2.588 billion. In June of 2022, Jemma was promoted to Chief Innovation Officer, her current position, to focus on developing and maintaining the company's risk management and quality control processes, as well as spearheading large projects to expand the scope of her company's offerings. In addition to Jemma's leadership positions, she has always maintained her residential mortgage license and has served as a senior loan originator maintaining her own personal pipeline of closings and servicing her

valued customers and referral partners.

Throughout her career, Jemma has received industry awards that have highlighted her achievements and have recognized her as an industry leader. In 2019 Jemma was chosen as a "HousingWire Insider," an award that recognizes the operational all-stars who are vital to their organization's success. In 2021 Jemma was recognized as one of "The Mortgage Professionals of America Elite Women," an award given to women who have pushed boundaries in diversifying the traditionally male-dominated mortgage sector.

Jemma and her family recently moved to Brevard County Florida, where she now desires to share her passion of education with home buyers, Referral Partners, and her peers. By joining ABWA and other community groups she wants to echo her message of mortgage, housing, and financial education into the community and the local school systems.

Jemma is a mom to her two young children and has an amazing husband in her corner who has always been her biggest cheerleader. Jemma is honored to become a recent member of the ABWA Oceanside Charter Chapter and is eager to share her message with this tremendous organization.

## NWLC REPORT

The 2023 ABWA NWLC was held in Chattanooga, Tennessee, October 4–7, 2023. Attending from the Oceanside Charter Chapter were Patricia Worrow, Cindy Schmitt, Sheryl Glore, Cindy Grossman, Kristen Heath, Tenille Perry, Annjeannette Mitchell, Schercitha Miller and Kara O'Donnell. This conference concentrated on national recognition and professional development.

The newly-elected 2023-2024 National Board of Directors for ABWA are:

- National President, Rachelle Jamerson-Holmes
- National Vice President, Anne O'Neill
- National Secretary-Treasurer, Genice Hall-Fowler
- District I VP, Sonja Lowe
- District II VP, Kim Stengel
- District III VP, Debra Weilbacher
- District IV VP, Barbara Pedersen
- District V VP, Cheryl Schmandt

- District VI VP, Yelma Landers

National recognition included introduction of the 2024 Top 10 Business Women as well as the announcement of the 2024 American Business Woman, Doris Harrison. At the Best Practices ceremony, the Oceanside Charter Chapter was recognized with the Best Practices Level I award, as well as recognized for achieving the highest level of membership recruitment.

Professional development sessions presented by the Franklin Covey team included "Catalyze Your Leadership" and "Inclusive Leadership-Practical Ways to Cultivate Inclusion and Build a Better Team." This presentation focused on the importance of fostering a workplace experience where each person feels seen, valued and understood by their leader and by all members of the team. To accomplish this, map your team by asking connection questions such as identity and experience, work style, personality and culture, professional growth goals, and what

their skills and interests are. In addition, it is always important to find out what is going on in their life and well-being.

On Thursday, October 5th, Keynote Speaker Morgan Wider taught the audience that we are worthy, and that we should dress like it. She told three inspiring stories of women with low self-confidence who she assisted through the power of wardrobe. Showing just how powerful the words we say to ourselves can be, Morgan led the audience in Ho'oponopono, a Hawaiian teaching about forgiveness by reciting the words "I'm sorry. Please forgive me. I thank you. I love you." Through Morgan's presentation, the audience learned that dressing professionally does not have to mean dressing in all black and that showing up for yourself goes much further than your wardrobe!

Respectfully submitted,  
Tenille Perry  
Annjeannette Mitchell



## **ABWA OCEANSIDE CHARTER CHAPTER** ***HOLIDAY JINGLE & MINGLE***

**Location:**

Eau Gallie Yacht Club  
100 Datura Drive  
Indian Harbour Beach, FL

**Date & Time:**

Tuesday, December 5, 2023  
6:00PM Networking  
6:30PM Dinner

**Cost:**

\$36 for Members  
\$40 for Guests

**For reservations:**

Reservations are required.  
[www.abwaoceanside.com](http://www.abwaoceanside.com)

**Entertainment by**



**Christine B**

## ABWA EVENT CALENDAR

### November 14

Space Coast Women Express Network Meeting  
Networking & Lunch from 11:00AM to 1:00PM  
Grand Manor, Melbourne

### November 14

Oceanside Charter Chapter Executive Board Meeting at 6:00PM

### December 5

#### Holiday Jingle & Mingle

Oceanside Charter Chapter Networking & Dinner Meeting  
6:00—8:30PM at the Eau Gallie Yacht Club  
Entertainment by Christine B

### December 12

Space Coast Women Express Network Meeting  
Networking & Lunch from 11:00AM to 1:00PM  
Grand Manor, Melbourne

### January 9

Space Coast Women Express Network Meeting  
Networking & Lunch from 11:00AM to 1:00PM  
Grand Manor, Melbourne

### January 9

Oceanside Charter Chapter Executive Board Meeting at 6:30PM

### January 23

Oceanside Charter Chapter Networking & Dinner Meeting  
6:00—8:30PM at the Eau Gallie Yacht Club  
Guest Speaker: Sarah Smith  
Topic: "Celebrating Your Success"

### February 13

Space Coast Women Express Network Meeting  
Networking & Lunch from 11:00AM to 1:00PM  
Grand Manor, Melbourne

### February 13

Oceanside Charter Chapter Executive Board Meeting at 6:30PM

### February 27

Oceanside Charter Chapter Networking & Dinner Meeting  
6:00—8:30PM at the Eau Gallie Yacht Club

## COMMUNITY EVENTS

### November 7



**JOIN US & OUR GUEST SPEAKER!**

**TUESDAY, NOVEMBER 7**  
**MELBOURNE REGIONAL CHAMBER AUDITORIUM**  
1005 E. STRAWBRIDGE AVE.  
**7:30-9:00 AM**






**Eric "Doc" Wright, PhD**  
Founder  
**Vets2PM**

Presents:

**Hiring Our Heroes**

**CHAMPION SPONSOR**



### November 17

*You Are Invited  
to Our Open House*

Stop By

**FRIDAY, NOVEMBER 17**

**10:00 AM- 6:00PM**

weVENTURE Office at the  
Bisk College of Business  
2202 S. Babcock Street,  
Melbourne, FL 32901

### January 24



*The Unveiling of the:*  
**SPACE COAST COMMUNITY BRAND**  
EDC ANNUAL MEETING

**1.24.24**  
**THE KING CENTER**  
5:00 - 8:00 P.M.  
3865 N WICKHAM RD.  
MELBOURNE, FL 32935

  
**ECONOMIC DEVELOPMENT COMMISSION**  
FLORIDA'S SPACE COAST



## Oceanside Charter Chapter

P.O. Box 360151  
Melbourne, FL 32936-0151

Member:  
Cocoa Beach Regional Chamber of Commerce  
Melbourne Regional Chamber  
Greater Palm Bay Chamber

Newsletter Editor:  
Anita Carbone  
acarbone@cfl.rr.com



## American Business Women's Association

### Mission Statement

*The mission of the American Business Women's Association is to bring together businesswomen of diverse occupations and to provide opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking support and national recognition.*

## Oceanside Charter Chapter

### Vision Statement

ABWA Oceanside Charter Chapter is the premier business women's organization dedicated to recognizing, supporting and empowering motivated, local women to build strong personal and professional relationships in a high energy, inclusive environment.

## American Business Women's Association

### Set of Core Values

1. Giving Members a Voice
2. Treat People with Dignity (Proud Code of Conduct)
3. Lifelong Learning
4. Focus on Creating Value for Members
5. Achievement
6. Visionary Leadership
7. Focus on the Future
8. Focus on Results
9. Manage by Facts
10. Manage for Innovation

## American Business Women's Association

### Proud Code of Conduct

1. All Members will serve as goodwill ambassadors for the American Business Women's Association.
2. Members will not allow their personal beliefs and convictions to interfere with the representation of ABWA's Mission.
3. Members will always treat their member colleagues, guests, vendors and sponsors with honesty, respect, fairness, integrity, responsibility, kindness, and in good faith.
4. Members will maintain compliance with ABWA National, Chapter and Express Network Bylaws.
5. Members will not use their personal power to advance their personal interests.
6. Members will strive for excellence in their profession by maintaining and enhancing their own business knowledge and skills, and by encouraging the professional development of other members.