



**The Rising Tide**  
February—April 2024

## OCEANSIDE CHARTER CHAPTER

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## MESSAGE FROM THE PRESIDENT



**Cindy Groszsmann**

A month into 2024, how are you doing with your personal and professional goals and resolutions? I find it helpful to write down these goals and resolutions as a way of enforcing them in my mind.

As your Oceanside President, my goals for the coming year are to:

1. Increase our membership by 10
2. Make sure our members are benefiting from all ABWA has to offer, such as complimentary Apex courses, informative speakers, networking opportunities and Nationally sponsored events.
3. Increase member participation in our monthly dinner meetings and Ladies' Night Out events
4. Increase the energy and passion our Chapter brings to all our events

We look forward to our next Ladies' Night Out on Thursday, February 8 from 5:00-8:00PM hosted by Kim Torres and Dr. Cindy Schmitt. The evening promises to be fun with a scavenger hunt through Kim's daughter's new store, Deep Dive Deals in Melbourne followed by a Happy Hour at Makoto's Steak House.

February will continue to be an exciting month with our monthly dinner meeting on Tuesday, Feb-

ruary 27 at 6:00PM. Our guest speaker, Lois Margolin, CPA, will speak about "Making A Memorable Impression in Your Interactions." As an added bonus, anyone attending the dinner meeting is invited to arrive at 5:30PM for an interactive group training session to practice their personal introductions. Be sure to make your reservation early for this wonderful evening.

For those of you who love a great game of BUNCO, Lana McCormick and Shari Tabat have planned a Ladies' Night Out on Wednesday, March 13 from 5:30-7:30PM at Beachside Wines in Satellite Beach. This will be a good time, and win or lose, we can all share a toast with a fabulous wine selection!

Our dinner meeting for March will be held on Tuesday, March 26 at 6:00PM. We will have a special presentation from our younger generation of members who have joined our ABWA chapter in the last two years. Their participation sets us apart from most other ABWA affiliates around the country. We are thrilled to have their active participation to share ideas and grow together.

For the month of April, we are looking to take our Ladies' Night Out to the next level with a BINGO Fundraising event. Date, time and location to be determined. Door prizes and sponsorships are appreciated.

Our dinner meeting will be held on Tuesday, April 23 at 6:00PM. Our guest speaker will be Cynthia Kettering, who will speak about "Time Management and How to Make an Impact in the Community."

I want to take this opportunity to thank our Executive Team: Kristen Heath, Vice-President; Kristen Snyder, Treasurer; Erica Rodrigues, Secretary; Ténille Perry, Past President Advisor; and Board Advisors, Anita Carbone, Annjeannette Mitchell, Dr. Cindy Schmitt and Deidre McVay-Schulmeister.

ABWA Oceanside Charter Chapter is your organization; the more you participate, the more you will benefit from your membership. If you have any comments, concerns or suggestions, please feel free to reach out to me or any member of the Executive Team. We are here for you and want your ABWA experience to be a great one!

~Cindy Grossman

## FEBRUARY FEATURED SPEAKER



Lois Margolin

### *Making a Memorable Impression in Your Interactions*

Please join us on Tuesday, February 27 as Lois demonstrates how to combine public speaking skills in networking, not just doing presentations. As a business owner, Lois knows the impact public speaking has on how we conduct ourselves in interviews, conversations, debates and meetings.

Lois is now the proud mama of her own CPA firm, cleverly labeled Lois Margolin, LLC. She is a fractional CFO for multiple companies and loves what she is doing.

An accomplished member of the ABWA Coral Springs Charter Chapter, Lois is a past Ambassador Steering Committee Representative, a 2013 Top Ten Business Woman, 2012-2013 District I Vice President, the 2011 National Women's Leadership Conference Co-Chair, 2010 National Women's Leadership Conference Registration Co-Lead and the 2009 District I Conference Chair.

Lois is also a Distinguished Toastmaster and the District Director for her district, Southeast Florida and the Islands of the Bahamas. As a 2-time Distinguished Toastmaster, Lois understands the importance of public speaking in leadership.

Dinner meeting attendees are also invited to arrive at 5:30PM for an interactive group training session to practice personal introductions.



## \$2000 IMPACT SCHOLARSHIP

Oceanside Charter Chapter is pleased to announce a scholarship in the amount of \$2,000 funded through the Stephen Bufton Memorial Educational Fund to be awarded to a deserving female student.

Each year, local chapters of ABWA provide Stephen Bufton Memorial Scholarships (SBMEF) to female students who will be attending accredited U.S. colleges, universities and community/vocational schools. Applicants for the \$2,000 Impact Scholarship must be citizens of the United States; residents of Brevard County; and enrolled in a licensed, accredited or state approved community college, technical or vocational school, or college/university in August 2023/4 with a GPA of 3.0 or higher. Eligible women interested in applying for the scholarship must contact Anita Carbone at [acarbone@cfl.rr.com](mailto:acarbone@cfl.rr.com) to request registration as a candidate for the scholarship.

Applications must be completed online at [www.sbmeff.org](http://www.sbmeff.org) by April 15, 2024. A minimum of three (3) eligible completed applications are required for the scholarship to be awarded. The scholarship recipient will be notified in June 2024.

Thank you to our donors for their generous contributions: Anita Carbone, Laura Chiesman, Martha Young, Cindy Grossman, Cindy Schmitt, Renee Hahn and Becky Moon.

SBMEF, ABWA's national educational fund, is one of the most highly respected grant and scholarship funds in the country. For over 60 years, ABWA has helped women achieve their business and professional success through educational scholarships. Since its inception, more than 17,000 women nationwide have been awarded more than 17 million dollars in scholarships.

The Stephen Bufton Memorial Educational Fund is a 501(c)3 charitable trust and public

foundation. It has the same tax status as public schools, churches and community funds.



## CHAPTER COMMITTEE REPORTS

### Membership

Welcome new members:

- Angelia Brickhouse
- McKinna Cooper
- Kathy Libert

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:

- December: Shari Tabat—Space Coast Home Watch & Concierge Service
- January: Liz Eskildsen, Cosmic Coatings 321, LLC

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 advertising your business at our monthly meetings. Raffle prize donations are always appreciated.



### February, March & April Birthdays

Tammy Gibbs—2/2  
Cindy Schmitt—2/12  
Sharon DuBois—2/13  
Deidre McVay Schulmeister—2/21  
Kristen Snyder—2/25  
Helene Milbert—3/14  
Heidi Kuchenbacker—3/23  
Ojas Akolkar—3/27  
McKinna Cooper—3/29  
Angelia Brickhouse—4/18

### 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 Kristen Heath—[kristen.heath24@gmail.com](mailto:kristen.heath24@gmail.com) 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

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

### Vice President

Kristen Heath  
[kristen.heath24@gmail.com](mailto:kristen.heath24@gmail.com)

### Secretary

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

### Treasurer

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

### Advisor

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

## 2023—2024 COMMITTEE CO-CHAIRS

Audit	Anita Carbone: <a href="mailto:acarbhone@cfl.rr.com">acarbhone@cfl.rr.com</a>
Awards	Tenille Perry: <a href="mailto:tenillep76@gmail.com">tenillep76@gmail.com</a>
Best Practices	Annjeannette Mitchell: <a href="mailto:mitchell.annjeannette@titans.easternflorida.edu">mitchell.annjeannette@titans.easternflorida.edu</a>
Education	Erica Rodrigues: <a href="mailto:erica.anne.rodrigues623@gmail.com">erica.anne.rodrigues623@gmail.com</a>
Fundraising/Sponsorship	Anita Carbone: <a href="mailto:acarbhone@cfl.rr.com">acarbhone@cfl.rr.com</a> 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:nopacelikehomerealtor@gmail.com">nopacelikehomerealtor@gmail.com</a>
Hospitality	Kristen Heath: <a href="mailto:kristen.heath24@gmail.com">kristen.heath24@gmail.com</a>
Membership	Anita Carbone: <a href="mailto:acarbhone@cfl.rr.com">acarbhone@cfl.rr.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:acarbhone@cfl.rr.com">acarbhone@cfl.rr.com</a>
Social Media	Kristen Heath: <a href="mailto:kristen.heath24@gmail.com">kristen.heath24@gmail.com</a>



## ABWA Oceanside Charter Chapter

### Ladies' Night Out

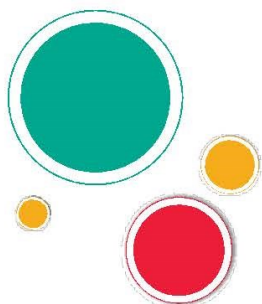


*Changing Women's  
Lives...One Woman at a Time.*

[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, February 8, 2024**

**Deep Dive Deals**

**787 S. Babcock Street**

**Melbourne, FL 32901**

**5:00 – 8:00PM**

*Come join Kim Torres and Dr. Cindy Schmitt for a fun night of scavenger hunting at Kim and her daughter's new store, Deep Dive Deals located at 787 S. Babcock Street, Melbourne, FL 32901 at 5:00PM. The evening will follow with a Happy Hour next door at Makoto's Japanese Steakhouse & Sushi at 6:00PM. All items at Ladies' Night Out will be \$14 with the first pick of the new stock! Door prizes are up for grabs so you don't want to miss out!*

RSVP to Deidre via text to 740-258-2604 or email to [deidremcvay@gmail.com](mailto:deidremcvay@gmail.com).

**Meet Kim:** Kim has been an involved member of the Brevard community for over 30 years. Having served on numerous non-profit boards, Kim brings her skills in conflict resolution and team-building to others. Kim has been the principal of Torres Mediation for over 20 years and works with divorcing couples, families of elders and unhappy homeowners. Her newest venture, Deep Dive Deals Melbourne, brings exceptional bargains of e-commerce overstock items at unbelievable prices to the Space Coast.

**Meet Cindy:** As a national speaker and trainer, Dr. Schmitt has more than 30 years of experience in the fields of training, performance management, and process improvement. Her experience includes motivational speaking, performance management training, and process improvement consulting for schools, non-profit organizations, businesses, and governmental agencies across the United States.

## ABWA EVENT CALENDAR

### February 8

Ladies' Night Out from 5:00—8:00PM  
Deep Dive Deals, Melbourne, FL

### 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  
Guest Speaker: Lois Margolin

### March 12

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

### March 12

Oceanside Charter Chapter Executive Board Meeting at 6:30PM

### March 13

Ladies' Night Out from 5:30—7:30PM  
Beachside Wines, Satellite Beach

### March 26

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

### April 9

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

### April 9

Oceanside Charter Chapter Executive Board Meeting at 6:30PM

### April 23

Oceanside Charter Chapter Networking & Dinner Meeting  
6:00—8:30PM at the Eau Gallie Yacht Club  
Guest Speaker: Cinthia Kettering  
Topic: "Time Management and How to Make an Impact in the Community"

## COMMUNITY EVENTS

### February 2



The Melbourne Regional Chamber's annual Impact Awards & Board Installation is one of the largest and most important events of the year, recognizing individuals and organizations who have profoundly impacted the Space Coast community.

Don't miss this chance to promote your business to the who's who in Brevard County!

### February 27



### New Small Business Compliance Issue in 2024



The U.S. Treasury Financial Crimes Division now requires most small businesses with under 20 employees and less than \$5,000,000 in revenue to file Beneficial Ownership Information.

Visit [www.fincen.gov/boi](http://www.fincen.gov/boi) to learn more

If you own, operate, or are an officer or decision maker for a limited liability company or corporation, then there is a high likelihood this law applies to you and compliance is mandatory unless your company is exempt.

Join business and tax attorney Kelly Swartz of Wideman Malek as she will describe the new law, its requirements, and provide tips to help business owners determine what you need to do and if filing the mandatory report applies to your company.

Register at [Corporate Transparency Act Information with Kelly Swartz \(ecenterdirect.com\)](http://CorporateTransparencyActInformationwithKellySwartz@ecenterdirect.com)

### March 19

From 11:00AM to 1:00PM at the Hilton Rialto, Melbourne





## 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.