



NAWIC

Puget Sound - Chapter #60
Established ~ 1962

On

VOLUME 4 ISSUE 10

JULY 2009

President's Message By Nicole Martin

Mark Your Calendar

July 11—
Chapter Strategic Planning Session, Oso

August 11—
Chapter Finance & Budget Meeting

August 26-29—
NAWIC National Convention in Phoenix

Sept 14—
Potluch/BBQ at Gwyn Hart's.

Oct 12—
Oktoberfest at Pyramid Ale House

June 8th we held our VIP & Industry Appreciation Night. We had career coach, mentor and author, Lisa Quast, as our keynote speaker. She taught us 10 steps to Career Success. We found her presentation empowering and plan to use her book "Your Career, Your Way!" as a guide for our mentorship program we're planning to launch in October. The night included our second annual dessert dash to raise money for NFSF. We raised just over \$500 for scholarships while enjoying our yummy cakes. Thank you to Granite Construction and Neil Kelly Cabinets for sponsoring cakes!

We approved our new slate of officers for the 2009-2010 term as follows:

- Julie Stalzer, President
 - Janifer Hays, Vice President
 - Gwyn Hart, Secretary
 - Leona Wilkinson, Treasurer
- Directors include: Linda Huber, Maureen Byrnes, Jenni Wakida, Hillary

Madsen, Sue Hart and myself. We are so excited to have so many new members joining us in leadership roles!

We presented Chapter awards for our own VIP's. Judy Jewell received WIC of the year award from our Chapter for Most Professional, Most Dedicated and Most Likely to Be Your Favorite Mentor. Julie Stalzer received our Chapter Future Leader of the Award for Stepping into the Light as a Leader in her first two years as a member. Maureen Byrnes was recognized for her valuable contributions as 2009 Forum Visionary Co-Chair Extraordinaire. Darylene Dennon received her certificate of appreciation for proving to be a Stellar Treasurer and an Expert in Speaker Procurement as 2009 Forum Co-Chair. Janifer Hays was awarded NFSF Murder Mystery Diva Coordinator for her contributions to this fun event at Forum. Sue Z. Hart was honored as Most Inspirational for providing

heart, soul and laughter to our chapter.

On Saturday, July 11th we'll be heading out past Arlington to Maureen's family cabin for our Chapter Strategic Planning Session. This is always an exciting day as we pull together all of our great ideas and lessons learned as we gear up for our 2009-2010 year with a great new leadership team. I hope you can join us! It will be casual, with a potluck lunch, no charge for this event.

Exciting news about a new alliance for our Chapter! We'll be working with the U.S. Department of Labor Women's Bureau in the next couple of months to put on a day of seminars about Green Jobs in the Construction Industry. Stay tuned for a fun summer!

Lastly, welcome to our newest member Donna Seko, with Simplex Grinnell!

Thanks for all you do for NAWIC!

"Perhaps you will forget tomorrow the kind words you say today, but the recipient may cherish them over a lifetime."

- Dale Carnegie

Fraud using Check information

by Judy Jewell

What would you think if you opened up your online business checking account one morning and found \$8600 of transactions by unknown individuals paying their personal bills with our checking account?!

We just found out there is a fraud process that can disrupt your business, and make a lot of work for your bank. It's not check fraud but it's related. Anyone that has received one of your checks can use the numbers on it to pay their bills. These transactions show on your bank statement as ACH (Automated Clearing House). Some of your payments by check may even be converted to ACH instead of the manual processing of the check when making a payment.

If you do not discover this in time, your checking account may bounce your legitimate checks. Banks have different ways of dealing with this type of fraud. If it is a business to business transaction, the bank may say that you have only 24 hours to discover the error and ask the paid entity to return the money to the account. Some banks have more

helpful policies—extending the customer protection for business accounts to up to 90 days. Ask your bank how they would handle this.

Reporting this type of fraud to the police, probably won't result in an investigation or conviction. If all or most of your money and the bank's money is recovered, you haven't lost any money and there is no victim. That doesn't mean there isn't a criminal, and the crime analysis unit does keep statistics of these "crimes" and shares information with other jurisdictions so that major perpetrators may eventually get stopped.

So what can you do? My bank first suggested that I look at my business checking account very carefully within every 24 hour period. Not wanted to trust our diligence, we found we could block all ACH transactions on our checking account. Then we found we needed to set up a separate account so that we could pay our payroll taxes and our state quarterly taxes which now must be done on-line for our size business.

Despite the ease of com-

mitting this type of fraud, the bankers tell me that check fraud is still much more prevalent. We have been advised to institute "Positive Pay" costing \$50/ month against analysis at two different local banks. This gives non-match information through on-line banking. We were also advised to use direct pay for payroll, rather than checks.

If you are worried about your personal checking, a 60 day rule applies. You may however still be subject to fees and bounced checks if someone is using the money in your account. If you want to block ACH transactions for your personal checking account, you won't be able to do on-line banking. You may be blocked from using your debit card as well for that account. Before you block these conversions with the bank, tell the businesses who convert your checks to an electronic scan you want to "opt out of check conversion". Allow about 15-20 minutes per telephone contact for each company that converts your check to an ACH. It can take some patience to get to the correct department, or even to speak to a human.



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You don't want to miss these!

Strategic Planning Session—

On Saturday, July 11 all chapter members are invited to attend the strategic planning session hosted by Maureen Byrnes at her cabin in Oso. This is a fun day of looking to the chapter's coming year. We would love for all to attend if possible. Please check out our website for details.

Finance & Budget meeting

— August 11th is our annual budgeting meeting which will be held at the Mercer Isle Condominium's cabana on Mercer Island across from the Mercer Island Park & Ride. Come help plan our upcoming year.

Oktoberfest—

On October 12th will be holding our second annual Oktoberfest. Now is the time to start seeking auction items for our fundraiser. Also, start thinking about who you would like to invite to attend. Last year was a lot of fun and a huge success. With everyone's help this year will be even better.

Connecting with the Industry

www.aspepugetsound.org

www.sistersinthebuildingtrades.org

www.constructionfoundation.org

www.nawicpugetsound.org

www.nawic.org

www.pearlofwisdom.us

Www.thepmconference.com/seattle

Www.constructionsolutionsconference.com/seattle