

Achieve

INSIDE

BOOST YOUR BUSINESS RESILIENCE

Strategy Tips During a Crisis 1

CALENDAR 2

LEARN TO READ YOUR TEAM

Signs They Aren't Ready for Change. . . . 4

SUMMER SUMMIT SERIES

Sign Up for Sessions Now! 7

MAY, JUNE & JULY ANNIVERSARIES

Recognizing Members & Leagues 8

2020 NATIONAL WOMEN'S LEADERSHIP CONFERENCE *Save the Date!* 10

SPRING MEMBERSHIP

Recruit Members and Earn Prizes! 12



RESILIENCE

SEVEN STRATEGIES TO BOOST YOUR BUSINESS RESILIENCE AND WEATHER THE STORM

JILL J. JOHNSON

The level of distress that many leaders experience during a crisis is unsettling but normal. When many are displaced from their work and income, it can be comforting to just hide because you are so overwhelmed. Yet those who will recover demonstrate resilience. They catch their breath and then move forward to adapt, retool, and recover.

The necessity to replace lost cash flow requires the flexibility to search for new ways to make money. The shifting of how customers are willing to shop may necessitate learning how to leverage online platforms to take your business virtual.

Once the initial shock of an economic slowdown abates, you still need to be realistic. Any distressed economic situation will not resolve quickly. So put your "long game" into play. The "long game" is your Resilience Strategy. Here are seven ways to start planning your next steps with a more emotionally settled approach while harnessing your inner strength to rebound.

continued on page 3



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.



Connect with ABWA Online. *Anytime. Anywhere!*

- **Login:** *There's something new to explore in Community Connections—visit your team board or stop by for an online chat!*
- **Request to Join the [Facebook ABWA Members Group](#)**
- **Become a friend of Executive Director René Street on Facebook:**
www.facebook.com/rene.street
- **District Facebook pages**

Important deadlines and events
your league won't want to miss!

save the date

First week of June

- Rosters were uploaded in every League's team board.

June 30

- Officer reports, website listing or website hosting renewal form due and liability payment due.
- BSTR forms are due to ABWA National.
- SBMEF funds due for the 2020-2021 award year.

July 1

- Third payment for National Women's Leadership Conference due to ABWA National.

July 3

- Office closed for 4th of July holiday.

July 15

- 2020 Spring Campaign ends.

July 31

- Best Practice submissions must be postmarked by this date.
- Top Ten submissions must be postmarked by this date.

August 5

- Fourth payment for the National Women's Leadership Conference due to ABWA National.

August 15

- Chapter committee reports due to ABWA National.

1 TAKE AN INVENTORY 

Focus instead on what you still have, not on what you have lost. You still have your skills and knowledge. This is valuable. Is there some other way to use your talents that you have not previously considered? Can you subcontract to others who are getting work to pick up a little cash flow? Can you convert what you do or know to help others? That help might not pay bills, but if you are wise about how you frame it, this could be the new foundation for your long-term future.

2 CUT COSTS 

Be brutal about cutting costs to conserve cash. Review all credit cards for any automatic payments and ask if you really still need them. Don't just focus on the monthly charge. Convert those monthly charges to their equivalent cost for a full year. The annualized number is what you should consider. Can you pay more important bills if you let them go? The same thing holds true for your cash expenses. Can you ask employees to shorten hours so you don't need to lay people off or take a modest short-term pay cut? Ask vendors to lower their costs. Review your phone bills to see if there are savings by switching carriers. The same goes for insurance and utility bills.

3 ACCESS RESOURCES 

Your industry association can be an exceptionally valuable partner to you in a time of crisis. The value they offer in access to information, peer networking and education can make an incredible difference to optimize your survival potential. Look for changes to government programs or new funding alternatives that become available to see if you now qualify. You might have more options available to you than you realize. But beware of falling prey to charlatans who are offering to "solve" all your problems for a small (or not so small) fee. Vet them carefully.

4 CONNECTION 

If your customers are impacted by the crisis too, evaluate options you have to connect with them and/or support them in what they need. Keep in touch with customers when they're not buying so they'll remember you when they can buy. When they reach an interim "new normal", are they ready now for your connection? You must be sensitive to your clients. Do not force the issue. Focus your energies on what you can do for them. Even if it is not for a fee. Think about how communication you employ right now can play out over the long term.

5 USE YOUR NETWORK 

Explore the power of partnership and collaboration through the community you have built. You can often find a tribe of like-minded people online. Your industry associations are also full of people in the same situation as you. Coming together to brainstorm ideas for new approaches and to share news about resources is a powerful way to focus your energies on recovering from this tough situation. Set up a regular call with your peers or allies. It might be each night at a designated time or on a weekly basis. Focus your conversations on resolving problems and forward thinking.

6 BE REALISTIC 

No one ever wants to consider permanently closing their business. But, if the crisis is such that there is no way to recover your current book of business, you might have to face the inevitable. Perhaps you can just shift to a temporary hiatus or scale your operations and employment back to a more modest level. This does not mean your business is closed. You would just be temporarily focusing on implementing a pragmatic solution. This could take some of the financial pressure off of you. Don't let your pride get in the way of taking advantage of a temporary opportunity to get some cash coming in your door. While this can be exceptionally difficult to execute, it may give you the breathing room you need to ultimately recover.

7 FOCUS YOUR MINDSET 

Make the decision that you will survive this unprecedented crisis situation through your own grit, determination and effort. Try to find music, activities or people that will support your positive mindset to be resilient and mentally tough. Determine to keep focusing on solutions. Give yourself some grace. Trying to navigate through a crisis is an exceptionally difficult for everyone, no matter their experience level. Be compassionate with yourself just as you would to a dear friend you care about. Find healthy ways to cope with the stress as you move through this time of great adversity. Take care of yourself physically, emotionally and spiritually.

Over the decades, businesses have weathered recessions, natural disasters, terrorist events and strategic failures. They survived and even thrived afterwards due to the choices they made and the focus they developed to adapt to the changing circumstances. They focused their mindset on making choices each day that were laser-focused on their short-term survival and their intention to achieve long-term success. They leveraged unexpected opportunities into cash-flow, connections and tactics to survive and even thrive. You can do the same!

JILL J. JOHNSON is the President and Founder of Johnson Consulting Services, a highly accomplished speaker, an award-winning management consultant, and author of the bestselling book *Compounding Your Confidence*. Jill helps her clients make critical business decisions and develop market-based strategic plans for turnarounds or growth. Her consulting work has impacted more than \$4 billion worth of decisions. She has a proven track record of dealing with complex business issues and getting results. For more information on Jill J. Johnson, please visit www.jcs-usa.com.

7 SIGNS YOUR TEAM ISN'T READY FOR CHANGE



It was a typical Monday morning staff meeting. The team gathered in the conference room to hear the usual reminders from the manager about the importance of following procedures.

The team listened politely but responded with silence when the manager asked if they had any questions. The following week the whole scene was repeated as if it were Groundhog Day.

Business was booming and the team was working hard to keep up with customer demand so the reminders were largely ignored and errors continued.

Then everything changed. An economic downturn caused revenue to dry up, seemingly overnight. Suddenly, every customer, every dollar, and every skilled employee counted. The old problems were exposed and now they had new problems to deal with.

The manager knew things needed to change but he didn't know where to start. Identifying and solving underlying problems is the key to helping your team prepare for change.

These 7 signs can alert you to problems in the workplace that affect your team's ability to successfully pivot to a changing environment:

1. SILENCE

Don't assume that silence means agreement or is an indication of compliance. If your team rarely asks questions, voices issues, or offers ideas it could be a sign of a disengaged workforce. Employee disengagement costs companies billions of dollars in lost productivity each year. According to research, 70% of the American workforce is disengaged which means employees are not motivated to share input and ideas. Lack of collaboration makes long-lasting change nearly impossible. Breaking the silence is a problem worth digging into.

2. NO CHANGE IN BEHAVIOR

At one major hospital in the Midwest, a health care assistant (HCA) had a habit of frequently disappearing during their shift. To correct the behavior the nursing supervisor sent a generic email blast to the entire team reminding them that they were required to stay on their floor during their shift. The guilty party's behavior didn't change but the supervisor's email did offend the HCAs who weren't violating the rule. When individuals don't respond to reminders to adhere to policies and procedures, it can be a sign of an accountability problem.

3. ROLLER COASTER PERFORMANCE

Sometimes leaders get so fed up with people not doing their job that they call an emergency staff meeting and lay down the law. The team finally responds to their demands and things improve for a while but then they go back to the way they were. The hard part is that the team thinks they are doing a good job and are meeting expectations only to find out at the next staff meeting that they aren't. The surprising truth is that only 50% of employees know what is expected of them on the job. Roller coaster performance is an indicator that expectations haven't been established or communicated.

4. EMPLOYEE TURNOVER

Turnover is inevitable but excessive turnover is a red flag. Knowing what your industry average is will help you establish a baseline of what to expect. For example, the average annual turnover in a customer contact center is 30 – 45%. It's important information because high turnover is an expensive problem. As a general rule of thumb, it costs 1x the annual wages to replace a non-exempt employee. A 40% turnover rate in a department of 20 equates to 8 employees a year. At \$38,000 a year that comes out to \$304,000. Turnover, even when the employee moves to another department internally, is a problem worth looking into.

continued on page 5

5. EXCESSIVE OVERTIME

Intermittent overtime is a reality for many businesses due to fluctuating customer demands. One customer service department spent in excess of \$100,000 annually in overtime pay because they maintained the same staffing levels Monday – Friday even though 47% of their volume came in during the first two days of the week. When employees aren't able to complete their work in the normal hours on a regular and ongoing basis it could indicate a staff utilization problem.

6. BROKEN RECORD

They're tired of hearing about it. You're tired of talking about it but nothing changes. When the accounting manager has to remind the team every week to enter the customer purchase order number on the order form that's a problem that impacts the customer. Absorbing a million or more dollars in uncharged shipping costs is a direct hit to the bottom line. When the same information is repeated over and over with no change it could indicate a training or accountability issue.

7. RECURRING ISSUES

A large employer in Iowa gave its employees bonus checks at the same time every year. Every year the employer's credit union would get overwhelmed by hundreds of employees coming in to cash their checks. Until one year the credit union's branch manager proactively implemented process improvements to ensure the extra volume could be handled

with ease. Infrequent, yet recurring events that take people by surprise can signal an opportunity to implement a process improvement.

The leader who develops the skill of problem solving will be able to help their team quickly pivot to the new normal because they can focus on innovation instead of dealing with old problems that are costing them customers, profits, and employees.

Nobody knows what the future holds but the highly competent leader won't sit around and wait to find out. They will actively seek out and resolve problems during good times so they are prepared to survive the downturns. The organizations that not only survive, but thrive, will be led by future-thinking leaders who are able to pivot and embrace new realities.

LIZ URAM is a nationally-recognized speaker, trainer, consultant, and author. As a result of her work, leaders are prepared to anticipate and solve problems, develop and empower others to embrace change, and attract and retain top talent. With 20 years of experience, she's developed systems that work. Uram's written four books packed full of strategies leaders can implement to get real results, real fast. For more information, please visit: www.lizuram.com

CAREER CONNECTIONS

Made Easy, Free and Confidential

Whether you're looking for a new job or ready to take the next step in your career, we'll help you find the opportunity that you've been looking for.

Post your resume and search for jobs at
<http://careers.abwa.org/>

UPLOAD YOUR RESUME
to ABWA's online Career Connection site

INCREASE YOUR VISIBILITY
with companies across the country

JOB POSTINGS
Check regularly, there may already
be the perfect job listed

FRIENDS & FAMILY
Non-members can also add resumes!

1,500 THANK YOU'S

ABWA would like to pay for \$1,500¹ in accidental death and dismemberment insurance for you to show how much we appreciate your membership.

**Accept Your \$1,500 No-Cost Coverage —
Visit: myonlineinsurance.com/ABWA**

You must go online and confirm your eligibility. Terms, conditions and exclusions apply. Help secure your family's financial future today.

**Go to:
myonlineinsurance.com/ABWA**

¹This product may not be available to residents of all states. Benefits reduce by 30% at age 70. Insurance is underwritten by Federal Insurance Company, a Chubb company. For California Residents: Insurance product offered by Franklin Madison Insurance Services LLC. Underwritten by Federal Insurance Company. The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policy. Exclusions and limitations apply. Chubb, PO Box 1600, Whitehouse Station, NJ 08889.



Don't Lose Your Momentum!

**REGISTER FOR THIS YEAR'S
NATIONAL WOMEN'S LEADERSHIP
CONFERENCE NOW!**

Call 1-800-228-0007

Registrations are limited

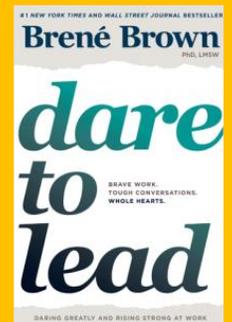
Get the Best Ideas and Strategies in Minutes from Today's Top Business Books

ABWA has teamed up with **The Business Source** to offer concise summaries of books you need to read. Each month, you'll learn best practices and gain powerful insights from leading-edge thinkers, industry experts, and world-renowned business gurus...and the summaries take just 15 minutes to read or listen to! Best of all, we've arranged a **special price specially for ABWA members: 70% off the regular price (a savings of \$91)!**

Watch your email next Fall 2020 for information on how to sign up during their limited enrollment period.

LOOKED WHAT YOU MISSED

#1 New York Times Best Seller, their reviewer of this wrote: Ms. Brené Brown has taught us what it means to dare greatly, rise strong, and brave the wilderness. Now, based on new research conducted with leaders, change makers, and culture shifters, she's showing us how to put those ideas into practice so we can step up and lead.



 **THE BUSINESS SOURCE**

RISE TO THE CHALLENGE

WITH ABWA'S SUMMER SUMMIT SERIES



PACK UP ON KNOWLEDGE FOR YOUR CLIMB TO SUCCESS!

While climbing up to greater heights in our careers, we're suddenly faced with more obstacles and shifts in our businesses than we had ever anticipated. Instead of failing or falling, we must learn how to pivot and persevere despite the challenges.

Let ABWA help you navigate this journey by taking one, or all, of the insightful, encouraging, and valuable sessions in leadership, marketing, cyber security, and more offered in [ABWA Summer Summit Series](#).

Each engaging session will be led by accomplished professionals, inspiring you to build your business to the next level with knowledge, strength and confidence.

Rise to the challenge and climb on!

- ***50% of the fees collected will be donated to SBMEF to fund the National President's Scholarship honoring Sharon Godbee in 2021.***
- ***There are no refunds on fee based sessions.***

We are excited to announce that Dell Technologies is sponsoring the Summer Summit Series. Be sure to attend the series and learn how Dell is supporting women entrepreneurs and small business owners. In addition, Dell will be awarding a technology package at the end of the Summer Summit Series to an ABWA business owner whose business has been impacted as a result of the 2020 Covid-19 pandemic. Look for a special announcement on how to participate.



How to WOW, WORK With, and WIN Customers NOW And Seamlessly Transition to "Business Abnormal" Later

Date: Tuesday, June 23

Time: 6:00-7:00 PM Central Time

Registration Fee: \$10:00 per session

Registration Link: [ABWA Online Store](#)

Session Overview

Experience Kelly's Top-Selling, most IN-DEMAND webcast topic! Global companies, associations and small business owners are RAVING about the insights and no-cost, actionable take-aways in this 45-minute info-packed webcast where you will learn:

- **How to address concerns your customers are having NOW**
- **5 low-cost, no-cost action items that you can apply NOW**
- **What to do—And NOT do—when things go wrong**
- **How to prepare for the rebound**



KELLY MCDONALD

Kelly McDonald is considered one of the nation's top experts in marketing, the customer experience and consumer trends. She is the founder of McDonald Marketing, which has twice been named one of the "Top Ad Agencies in the U.S." by Advertising Age magazine.

She is the author of three bestselling books on marketing, the customer

experience and leadership. Her latest is *How to Work With & Lead People Not Like You*.

Anniversaries!

25
YEARS

LINDA BATEMAN
Charisma Charter Chapter
Lewisville, TX

MARY CHRONISTER
Heartland Chapter
Oklahoma City, OK

CHRISTINE SMITH
New River Valley Express
Network
Blacksburg, VA

ANITA SPINETTI
National Member
South San Francisco, CA

NORMA AARON
Auburn Charter Chapter
Auburn, AL

JACQUELINE BRAYTON
Raintree Chapter
New Castle, IN

DEANNA BATES
National Member
Chesterfield, MO

KAREN JOHNSON
Raintree Chapter
Huber Heights, OH

30
YEARS

CAROL GOOCH
National Member
Montgomery, TX

CAROLINE SMITH
Women of Vision Express
Network
Galveston, TX

MILDRED WEBSTER
National Member
Kansas City, KS



35
YEARS

LISA MARKLEY
Nevada Bicentennial
Chapter
Ames, IA

FAYE UTSEY
ST. George Charter
Chapter
St. George, SC

BARBARA LOVE
National Member
New Orleans, LA

NANCY PATTERSON
National Member
Carmine, TX

DONNA MUNSON
Monarch Chapter
Decatur, IL

DIANE WALTERS SANCHEZ
El Sol Chapter
Tucson, AZ

DEBORAH BROWN
Columbia Triad Chapter
Columbia, SC

EDNA BRUNEAU
Nutmeg Chapter
Prospect, CT

RITA DIMARIA
Nutmeg Chapter
Prospect, CT

BARBARA HOULE
Nutmeg Chapter
Prospect, CT

KARLA FRIDLEY
National Member
Noblesville, IN

TAMERA MURRAY
Greater Oakland Charter
Chapter
Farmington Hills, MI

ELENA NIGRO
Tri-Gold PrimeTime
Chapter
Youngstown, OH

40
YEARS

ANNABEL HOUSE
Oro Negra Chapter
Abilene, TX

CAROL ATHOW
Northern Black Hills
Chapter
Spearfish, ND

FRANCES FREMONT
Northern Black Hills
Chapter
Spearfish, ND

MATTIE HOWELL
National Member
Ruckersville, VA

PEGGY SHERMAN
National Member
Cincinnati, OH

LYNN WHITE-SHELBY
Verdugo-Glen Chapter
Burbank, CA

GERALDINE ALLEN
National Member
Milford, MI

45
YEARS

CAROL SMITLEY
National Member
Safety Harbor, FL

CAROL EUDEY-SALZER
Forest City Charter Chapter
Rockford, IL

JEAN COLLINS
National Member
Knoxville, TN



50
YEARS

EDNA KOSTER
National Member
Corpus Christi, TX

VELMA HALL
Golden Arch Charter
Chapter
Trinity, NC

SYBIL BREITENBERG
National Member
White Oak, TX

MARY KINSEY
National Member
San Diego, CA

HELEN MILLER
Dynamic Connections
Chapter
Grandview, MO

55
YEARS

JACQUELINE VAN HOOK
Cherokee Eagles Charter
Chapter
Canton, GA

NORMA SWEENEY
National Member
Cincinnati, OH

SIBYL MADDOX
Acropolis Chapter
Little Rock, AR

60
YEARS

NOVIS PARKER
National Member
Pampa, TX

KATHRYN CURREY
Harris Towne Chapter
Harrisburg, PA

LINDA SIDEBOTTOM
National Member
Springfield, KY

MAY

**WOMEN OF MAGNITUDE
EXPRESS NETWORK**
Fort Wayne, IN
celebrating 5 years

SOUTH EAST EXPRESS NETWORK
Pearland, TX
celebrating 15 years

GREENSPOINT CHAPTER
Houston, TX
celebrating 30 years

IRIS CHARTER CHAPTER
Griffin, GA
celebrating 35 years

OLYMPIA CHARTER CHAPTER
Olympia, WA
celebrating 40 years

YOUNGSTOWN CHAPTER
Youngstown, OH
celebrating 65 years



LEAGUE ANNIVERSARIES



JUNE

**INNOVATIVE WOMEN IN
BUSINESS CHAPTER**
Shenandoah, TX
celebrating 1 year

ATLANTA PEACH CHAPTER
Atlanta, GA
celebrating 30 years

**GOLDEN ARCH CHARTER
CHAPTER**
Archdale, NC
celebrating 40 years

**NORTHERN BLACK HILLS
CHAPTER**
Spearfish, ND
celebrating 40 years

JULY

**CRESCENT CITY
CONNECTIONS EXPRESS
NETWORK**
Metairie, LA
celebrating 5 years

**ENGAGING LEADERS OF
ABWA CHAPTER**
Lawrence, KS
celebrating 5 years

**PUNTA GORDA CHARTER
CHAPTER**
Punta Gorda, FL
celebrating 35 years

leveling up
IN THE INNER CIRCLE



KERRIE UNDERHILL
Territorial Charter Chapter
Emerald Star
sponsored 23 members



save the date!

REGISTER NOW!

AMERICAN BUSINESS WOMEN'S ASSOCIATION

2020 NATIONAL WOMEN'S LEADERSHIP CONFERENCE

WESTMINSTER, COLORADO

OCTOBER 14-17 2020



The 2020 National Women's Leadership Conference in Westminster, Colorado will be a celebration of ABWA members and leagues as we recognize accomplishments, learn from key business experts, and become inspired by others around us.

WWW.ABWA.ORG 1-800-228-0007

Hotel: Westin Westminster
Room Reservation: 303-410-5000
or 888-236-2427
Cutoff Date for Room Block Rate:
Tuesday, September 22, 2020
Airport Code: DEN



Sign Up for the 5-Part Payment Plan for Members Only

The 2020 National Women's Leadership Conference in Westminster, Colorado, will be a celebration of ABWA members and leagues as we recognize accomplishments, learn from key business experts, and become inspired by others around us. To make sure you don't miss this event, ABWA National is offering an affordable five-part payment plan **for members only**.

PLANNING AHEAD: At this time, we are still planning an in-person event, however, we anticipate there will be lingering effects from the COVID-19 pandemic which may require adjustments in the conference agenda to keep everyone safe. As such, we are exploring virtual conference options which may be held in place of the in-person event.

Be assured, all keynote speakers, entertainment, and facilitators for break-out sessions, are prepared to pivot to a virtual conference format if necessary. *A final decision will be made no later than September 9.*

IT'S NOT TOO LATE TO HOP ON THE PRE-PAYMENT PLAN FOR THIS YEAR'S NATIONAL WOMEN'S LEADERSHIP CONFERENCE!

Your credit/debit card will be charged in five payments, as follows:

| | | | |
|------------------|-------------|--|-----------------------------------------------------------------------------------------------------------------------|
| • May 6, 2020 | - \$116.00 | | TOTAL REGISTRATION FEE: \$580.00* <i>This fee does not include optional conference events</i> |
| • June 3, 2020 | - \$116.00 | | |
| • July 1, 2020 | - \$116.00 | | |
| • August 5, 2020 | - \$116.00 | | |
| • Sept. 9, 2020 | - \$116.00* | | |

Please Note!

In July, you will have an opportunity to select your seminar track. A conference agenda will be posted on the ABWA National website and in the National Resources.

**If the conference is delivered virtually, the conference registration fee will be reduced to \$479. whereby the final payment will be \$15 (vs. \$116).*

Cancellation Policy and Forfeiture:

- A \$225.00 cancellation fee will be charged for **any** conference cancellation.
- Members cancelling their registrations after *September 9, 2020* will forfeit the entire conference registration fee; however, the member may transfer their registration to another member prior to the conference event.
- If a member registers for but does not attend the conference, their entire registration fee will be forfeited.

Complete the payment form and mail, call, or fax it to ABWA National on or before June 30, 2020

Mail: ABWA National
9820 Metcalf Ave.
Suite 110
Overland Park, KS 66212

Phone: (800) 228-0007
Fax to: (913) 660-0101

Complete the Payment Fields Below:

Visa____ MasterCard____ Discover____

Card number_____ Exp. Date_____ Security Code_____

Name on card_____ Phone_____

Member Name & Address: _____

Member Signature: _____



RISE TO THE CHALLENGE

IN THE AMERICAN BUSINESS WOMEN'S ASSOCIATION

THANK YOU!

At Vera Bradley, flower power is always in style. Unique bold patterns and attention to details are synonymous with Vera Bradley's distinctive bags and accessories. We think Vera Bradley is a perfect incentive to kick off the 2020 Spring Membership Campaign. Recruit one, two, or three (or more) members, and as our thank you to you, we will send you a Level I, II or III incentive **while supplies last!** This is a limited offer, so don't hesitate. **Rise to the challenge** today and ask your friends, co-workers or relative to join ABWA during the spring membership campaign, **Extended to July 15th!**

LEVEL ONE

ENROLL ONE NEW MEMBER



This might be the perfect case for quick errands. Tuck your ID, cards and maybe a little cash inside and you're ready to travel lightly. A hinged ring will hold your keys, too.

- Two compartments
- ID window on back
- Zip pocket
- Hinged ring
- Pin-snap and zip closures

Dimensions:
5.00" w x 3.00" h

LEVEL TWO

ENROLL TWO NEW MEMBERS



For more than the basics, this plastic-lined case holds bottles, brushes and all of your girl gear! Pretty and practical, a winning combination!

- Front zip pocket
- Main compartment is PVC lined
- Zip closures

Dimensions:
7.75" w x 5.75" h x 2.75

LEVEL THREE

ENROLL THREE OR MORE NEW MEMBERS



Vera Bradley thought of everything a great travel bag needs! There's a large central compartment and enough pockets to keep all your necessities organized on the road.

- Exterior features one slip and two zip pockets
- Interior features five mesh pockets
- Trolley sleeve
- Carry-on compliant
- Removable strap
- Zip closures

Dimensions:
18.50" w x 12.50" h x 7.50" d
with 6.50" strap drop; 52.50" removable, adjustable strap



WWW.ABWA.ORG 1-800-228-0007