



September
22, 2026

COACHELLA VALLEY ALUMNAE PANAHELLENIC

September 2026 Newsletter

From the Desk of the President:

Ladies;

As I write this message, I'm somewhere around 60,000 feet over the North Pole, returning from a wonderful summer adventure that took me through Spain, Sicily, Greece, and Turkey over three weeks. Five days in Istanbul and one in Ephesus were the highlights—due in no small part to an ADPi sister and her husband who live there and became our happy-hour and dinner companions, tour guides, and generally amazing ambassadors for their city and country. It reminded me once again: **How many of life's special experiences come to us through our Greek sisters?**

While in Istanbul, I was introduced to the ancient tradition of reading Turkish coffee grounds. After the coffee is finished, the cup is turned over onto its saucer and the patterns left behind are "read." Naturally, I had to try it.

What the reader saw in my very first cup of Turkish coffee stopped me in my tracks—not because I'm suddenly ready to reorganize my life based upon coffee grounds, but because so much of what she said sounded remarkably like what we are trying to accomplish within CVAP.

She saw **a project that has required considerable time and attention and is about to gain substantial momentum**. She saw **an open road**—a symbol of opportunity and a path that will become unexpectedly straightforward. Because the road opened toward the rim of the cup, she predicted that **momentum** would begin to accelerate within three months (that would be in December of this year).

Then she saw **a tree**—traditionally a symbol of growth, legacy, and something being built for the future. Its roots represented what is already established; its new branches represented expansion beyond its traditional form. Small figures appeared around the tree, suggesting a community of people gathering around a shared purpose.

The reader lingered over that tree. Her interpretation was that something with strong roots would have an even longer life because of the people who came together to carry it forward. More branches meant more people, greater visibility, and a longer legacy.

Sound familiar?

Then came the saucer. There, she saw what she described as resources **flowing toward a purpose rather than personal wealth**—contributions, gifts, or new resources arriving not as one great windfall, but in a steady and accumulating stream. She predicted that they would begin arriving in early winter, continue into 2027, and become materially greater as the year progressed.

Finally, she saw a pathway opening and predicted that **someone within—or close to—the group would become influential in creating a path toward a stronger financial outcome**.

Well. It's not often that I'm speechless, but a coffee-ground reader some 6,800 miles from the Coachella Valley had just described, with rather eerie accuracy, much of what we have been working toward: growing CVAP, expanding our reach, increasing our revenues, and—most importantly—building a sustainable source of scholarship funding for the young women who will come after us.

Balderdash? Perhaps. But I certainly hope she's right!

Now, About That Benefit...

Unfortunately, everything isn't coffee grounds, glitter, and unicorns.

Here's what is keeping me up at night: Everyone wants to have a Benefit. Everyone has ideas about the Benefit. But no one has yet raised her hand to lead the Benefit. I understand why. It is a lot of work, and leadership can sometimes feel like a thankless job. But we already have much of the structure in place. What we need are two members willing to divide and conquer, work together, and take the ball across the goal line.

I KNOW you're out there. So, ladies, this is my plea: Raise your hand. Grab a friend and do it together. You'll have help, you'll have a framework, and you certainly won't be doing it alone. Our Benefit is simply too important to CVAP's scholarship mission to leave it without leaders.

Back to the Glitter and Unicorns...

Our new website is well underway, and it looks terrific! You'll soon receive an email explaining how to access the new Members Only section. Even better, the site will finally work properly on phones and tablets. When the new website launches (sometime around September 20-22), you may see some sections that remain "under construction." Rest assured, this construction will conclude well in advance of the completion date for LaQuinta's new hotel complex.

Alongside this website revamp will be a new system that will make membership renewals easier, streamline event registrations, simplify the process for new members to join, and simplify contributions. And for those of you who prefer writing a good old-fashioned check—don't worry. You still can!

Our online membership directory will also be much easier to use, particularly now that you'll be able to access it conveniently from your phone or tablet.

September and October will be busy months behind the scenes. In addition to moving the Benefit forward, we are working to finalize locations and programming for the remainder of our luncheon and program year. Finding venues within our budget has become increasingly challenging—**\$40 per person simply doesn't buy what it used to**—but we're plugging away.

Meanwhile, be sure to enjoy the photos from our August lunch and Happy Hour in this newsletter. August was great, and September and October will bring even more opportunities for Panhellenic sisterhood at our lunches and Happy Hours.

And before we know it, November will bring our first "official" meeting of the year!

Finally, don't miss the winning photograph from our **Summer Photo Contest**. It is absolutely stunning. Cudo's to Becky Humpherys for her artistic eye. Also, since the first photo contest was a hit, let's try another. Submit a photo of your best buddy—your dog, cat, bird, reptile...whomever gives you that special look of unconditional love. Submit photos to CVAPCommunications@gmail.com. Submission deadline is October 4, 2026.

As for my Turkish coffee reader, I hope she is 100% correct. I hope the road really is opening. I hope those new branches really are growing. And I especially hope she's right about those contributions beginning to flow!

But there is one thing I know without consulting a coffee cup: **Hope is not a business strategy.**

So it's time to get back to the work of making her predictions come true—and to building a CVAP whose scholarship mission is financially sustainable for generations to come.

For those of you soon returning to the Desert, I hope your summer adventures were every bit as memorable as mine. And to those who stayed in the Desert all summer, cooler temperatures are coming. I didn't even need coffee grounds to predict that one.

Bridgette Roman
Alpha Delta Pi
CVAP President 2026-27



CVAP members enjoying summer lunches and happy hour together; join us at future gatherings!

From CVAP Scholar to Sister!



Congratulations to **Isabella “Bella” Barone** who received a Bid from Gamma Phi Beta and recently celebrated her Bid Day! Bella is a scholarship recipient from last year (PDHS) and is attending San Diego State University.

Keeping Our Sisterhood Strong

CVAP has two members who now reside at Carlotta: **Iris Anderson** and **Beverly McKeon**. Please consider dropping them a note or better yet, make arrangements to stop by for a visit!



Upcoming Events: Mark Your Calendars & RSVP!



COACHELLA VALLEY
ALUMNAE PANHELLENIC

Sisterhood • Friendship • Giving Back

Good Friends
Great Conversation
You're Invited!

HAPPY HOUR

GOOD DRINKS. GREAT COMPANY. SPECIAL TREATS!



FOOD • SPIRITS • LIVE MUSIC

74040 CA 111
Palm Desert, CA



Wednesday,
September 23, 2026
5:30 PM

Our gracious hostess, *Elinor*,
has agreed to provide us with
unique Happy Hour specials.





RSVP by call/text to
Bridgette Roman
614-371-4433

Bring a Friend!

PROSPECTIVE MEMBERS
ARE ALWAYS WELCOME.

SAME VALUES. BRIGHTER TOMORROWS.



COACHELLA VALLEY
ALUMNAE PANHELLENIC

Sisterhood • Friendship • Giving Back

Good Friends
Great Conversation
You're Invited!

Summer LUNCH

GOOD FOOD. GREAT COMPANY.
A SPECIAL CVAP CONNECTION.



CASA LUNA
— MEXICAN & SEAFOOD —
72355 CA 111
Palm Desert, CA

FRESH
FLAVORS.
LOCAL
FAMILY.
A SPECIAL
CONNECTION

Great Food
Great Friends
Brighter Days



A Special Restaurant
for CVAP!

Casa Luna is owned by the family
of one of our CVAP Scholars.

Come enjoy lunch while
supporting a family that is part
of the CVAP story.



Thursday,
October 8, 2026
11:00 AM



Casa Luna
72355 CA 111
Palm Desert, CA



Please RSVP by
Monday, October 5th
to Ramona Frost
760-799-6289

SAME VALUES. BRIGHTER TOMORROWS.

CVAP

Coachella Valley Alumnae Panhellenic

YOU'RE INVITED TO

An evening of good food and
great company

Gather, Sip & Savor





DATE
Wednesday, October 28



TIME
5:30 PM



LOCATION
Willie's Modern Fare
69830 CA-111,
Rancho Mirage, CA 92270

RSVP TO
Patti Deckert
BY OCTOBER 30TH

Text or e-mail:
patti.deckert@gmail.com
or 310-998-9213

2026-2027 Calendar at a Glance!

Also included in previous letters - we are excited to share a tentative calendar for the upcoming season beginning in October! Please note that this calendar is SUBJECT TO CHANGE and does not include all gatherings. We will continue to notify of any changes and upcoming events as they come!



FALL 2026

- October 8 • Final Summer Lunch
- October 21 • Fall Happy Hour
- October 28 • Gather, Sip, & Savor (aka Supper Club)
- November 12 • Luncheon/Meeting
- November 18 • Gather, Sip, & Savor
- December 10 • Holiday Luncheon (Toys for Children)
- December 16 • Gather, Sip, & Savor (Holiday Supper Club)



WINTER 2027

- January 5 • Scholarship Committee Meeting
- January 14 • Luncheon/Meeting
- January 18 • Scholarship Application Opens
- January 19 • Happy Hour
- January 27 • Gather, Sip, & Savor
- February 11 • Luncheon/Meeting (Books for Children)
- February 17 • Happy Hour
- February 24 • Gather, Sip, & Savor



SPRING 2027

- March 11 • Annual Benefit
- March 19 • First Day of Scholarship Interviews
- March 24 • Happy Hour
- March 31 • Gather, Sip, & Savor
- April 4 • Spring Fling
- April 8 • Luncheon/Meeting
- April 21 • Happy Hour
- April 28 • Gather, Sip, & Savor
- May 1 • Scholarship Luncheon
- May (Various Dates) • Senior Awards Nights



Recent Tax Law Changes may affect CVAP Donors:

Empowering
Women.
Strengthening
Communities.

Changes to the Tax Laws Regarding Philanthropic Giving may affect how—and when—you make donations to CVAP.

Invest in Today's Women. Build a Brighter Tomorrow.

EDUCATION
CREATES
BRIGHTER
TOMORROWS



KEY CHANGES

FOR NON-ITEMIZERS (Standard Deduction Users)

- **Beginning in tax year 2026**, taxpayers who do not itemize may deduct qualifying cash contributions to certain qualified charities, up to **\$1,000** for single filers and **\$2,000** for married couples filing jointly.
- Contributions to donor-advised funds (DAFs) and private foundations **do NOT qualify** for this new non-itemizer deduction.

FOR ITEMIZERS

- **Beginning in 2026**, charitable contributions are deductible only to the extent they exceed **0.5%** of your adjusted gross income (AGI) (or contribution base).
Example: If your AGI is \$500,000, the first \$2,500 of charitable contributions is below the 0.5% floor and not deductible.
- Taxpayers in the 37% federal income-tax bracket are subject to a new overall limitation that generally caps the tax benefit of itemized deductions — including charitable contributions — at 35%.

The actual tax benefit depends on your individual circumstances, including the 0.5% floor and other applicable limits.



WHAT STAYS THE SAME



Qualifying Gifts Remain Deductible

Charitable contributions to qualified public charities, like CVAP, remain deductible for itemizers, subject to applicable limits.



60% of AGI Limit for Cash Gifts is Permanent

Qualified cash contributions to public charities can generally be deducted up to 60% of your AGI. Lower limits may apply depending on the type of gift, property contributed and the recipient organization.



High Standard Deductions Remain

The elevated standard deduction remains in place, meaning many taxpayers will continue not to itemize, but now have a limited new option for a charitable deduction (as noted above).



ACTION STEPS FOR DONORS



Consider Bunching Your Giving

If appropriate, consider “bunching” multiple years of charitable contributions into one year to maximize itemized deductions. Donor-advised funds (DAFs) can sometimes help with bunching, but contributions to DAFs do not qualify for the new non-itemizer deduction, and distributions from a DAF are not a second charitable deduction.



If You're Age 70½ or Older

Consider asking a tax advisor about qualified charitable distributions (QCDs) from an IRA. QCDs have separate rules and generally are excluded from income rather than claimed as a charitable deduction. They can be a tax-efficient way to support CVAP.



Talk to Your Tax Advisor

Your tax situation is unique. Speak with your tax advisor about the best strategy for you, including the timing of gifts, use of appreciated assets, bunching, DAFs and QCDs.



Maximize the Impact of Your Giving

While the tax rules have changed, your generosity continues to make a meaningful difference. Gifts to CVAP help fund scholarships for deserving young women and strengthen their futures.

TO LEARN MORE OR MAKE A GIFT:
CVAP4SCHOLARS.ORG



Tax Law Changes (Continued):

Empowering
Women.
Strengthening
Communities.

Qualified Charitable Distributions (QCDs) A Meaningful Way to Support CVAP's Patron Fund

Make a Difference Today. Create Brighter Tomorrows.

EDUCATION
CREATES
BRIGHTER
TOMORROWS



WHAT IS A QCD?

A qualified charitable distribution (QCD) is a direct transfer of funds from an Individual Retirement Account (IRA) to a qualified charity, allowing individuals age 70½ or older to donate up to \$111,000 tax-free per year. The Secure 2.0 Act and the OBBBA significantly enhanced the value of QCDs.

*A QCD to CVAP's Patron Fund
is a simple, tax-smart way to
turn your IRA into opportunity
for young women.*



HOW QCDs WORK



Direct Transfer: The funds move straight from your IRA custodian to the eligible charity via check or electronic transfer. The money never passes through your personal hands or bank account.



Tax Exclusion: The distributed amount is excluded from your taxable income rather than claimed as a traditional charitable deduction.



RMD Satisfaction: QCDs count toward satisfying your annual Required Minimum Distributions (RMDs) once you reach the mandatory RMD age.



KEY RULES AND LIMITS



Age Requirement: You must be at least 70½ years old on the day the distribution is made.



Annual Limit: For the 2026 tax year, the maximum amount you can give via QCD is \$111,000 per individual (\$222,000 for married couples filing jointly).



Eligible Accounts: Traditional IRAs, inherited IRAs, and inactive SEP or SIMPLE IRAs qualify. Workplace accounts like 401(k)s or active SEP/SIMPLE plans are excluded.



Eligible Charities: The recipient must be a 501(c)(3) public charity. CVAP is!



BENEFITS OF QCDs



Lowers Adjusted Gross Income (AGI): Keeping your income lower can reduce taxes on Social Security benefits and lower Medicare premium surcharges (IRMAA).



Works Without Itemizing: You benefit from the tax savings even if you take the standard deduction instead of itemizing your deductions.



Your Generosity Helps Build Brighter Futures for Young Women.

TO LEARN MORE OR MAKE A GIFT:
CVAP4SCHOLARS.ORG



A Reminder Regarding Patron Fund Contributions!

Donations can be sent to the CVAP benefit checking account any time via Zelle using the email:

cvap4treasurers@gmail.com

Be sure to use the memo line to indicate the desired reason for the transaction (Patron Fund donations, etc.). Select “repeat payment” if desired. Our Patron Fund chair, Shaun Young, will be notified of your contributions for recognition.

You may also mail Patron Fund checks to Shaun at
81361 Rustic Canyon Dr., La Quinta, CA 92253.

Your generous contributions to the CVAP Patron Fund ensure that more local women can pursue their dreams and learn about the opportunity to join us in sorority membership.



A Quick Financial Update:

End of August CVAP account balances are:

Operating Account: \$12,843.23

Liquid Asset Account: \$75,307.84

Benefit Account: \$15,850.65

Marianne Timmons Account: \$53,177.17

Diamond Legacy Account: \$26,436.66

Mauritzen Account: \$264,253.73

Our financial team will continue to provide updates as we venture into the upcoming season!

Our Website is Changing!



*Sorority Women
Stronger Together*

A FRESH LOOK IS COMING!

Our new CVAP website is almost here!

SAME MISSION.
MORE WAYS TO CONNECT.



EASIER
MEMBERSHIP
MANAGEMENT



SIMPLE EVENT
REGISTRATION



MORE WAYS
TO SUPPORT
OUR SCHOLARS

*Same
Sisterhood.
A Brighter
Tomorrow.*

A Quick Note...

As we transition to our new website, there may be some disruptions. Please know that the CVAP website team is working on them and we hope to have it up and running (perhaps not without some bugs) on **Wednesday morning**.

You'll be getting instructions as to how to log in to the new site for your first time.



*Great
Things
Take Flight!*



PEOPLE • SISTERHOOD • SCHOLARSHIPS • COMMUNITY

More on CVAP's New Website...

We are excited to be launching CVAP's new website!

Our goal has been to create a website that is not only more attractive and informative, but also makes it **much easier for our members to interact with CVAP**. Right now there may be certain sections that remain “under construction” or where the “click here” buttons are not fully functional. Our hope is that by reservation-time for our November meeting, everything will be functioning and that you will be able to make reservations for that luncheon/meeting through the website (not required, but it will be an option).

An important part of the new website is your **personal CVAP member account**.

Once you have activated your account, you'll have one convenient place to manage your CVAP information. As we roll out the new website, your account will make it easier to keep your contact information current, renew your membership, register and pay for events, make contributions to CVAP, and access other member features.

We need you to do one thing: set up your login and password.

You will receive an email containing a special link connected to the member record CVAP already has for you.

Please do not create a second membership record. Simply click the link and follow the instructions to establish your login information.

We've attached a simple one-page guide that walks you through the process.

One important note: the link in the account email is only valid for 24 hours. If it expires before you have a chance to use it, don't panic—we can help you obtain a new one. Just send an email message to CVAPCommunications@gmail.com. Every effort will be made to address your concern in 24-hours.

We know that setting up another online account may not be the most exciting part of our new website! But we've worked hard to make the new CVAP website more useful to our members, and creating your member login will allow you to take full advantage of it.

And, of course, **if you have any difficulty, please ask us for help**. We want every CVAP member to be able to use and enjoy the new site. Thank you for taking a few minutes to get connected. We can't wait for you to see the new CVAP website!

Deb Protass – Website Manager
DebProtass@gmail.com



CVAP Continues to Share the Joys of Reading

Carol Freeman, Chair of CVAP Books for Children, has spoken with Angie Nelson, last year's President of Big Hearts for Little Hearts Desert Guild that supports Loma Linda University Children's Hospital. Carol asked Angie if she thought the hospital would want books again this year and Angie said the hospital definitely would want them to refill "Scooter's Bottomless Bookshelf". Each child who visits the hospital is invited to select a book or two from the library to read and enjoy. The children then can decide which book to take home and add to their library.

Shaun Young, CVAP Patron Fund Chair, has offered to put Carol in touch with one of her neighbors who is involved with a local program where volunteers go into elementary schools and read with children to supplement their "regular class" reading development. Shaun asked her neighbor if this program would benefit from receiving books that CVAP members collect and she said yes. Carol will look into this for the future.



Please continue to collect new or "like new" books for ages 2-14 to bring to the February 11 CVAP monthly lunch/meeting!

A Note from our NPH Area Coordinator:

Dear Coachella Valley Alumnae Panhellenic,

Congratulations on receiving the National Panhellenic Conference award for 2025–2026!



I am proud to support chapters whose commitment to the Panhellenic experience continues to make a meaningful impact within your community. This recognition reflects the hard work, leadership, collaboration, and care your members have invested throughout the year.

Please take a moment to celebrate this accomplishment with your chapter. Share this on your social media. Recognition such as this represents the collective efforts of many women working together toward a shared purpose and strengthening the Panhellenic community along the way. I am proud of your hard work and hope this momentum continues throughout the coming year. I look forward to seeing how your chapter continues to grow, lead, and contribute to the larger Panhellenic community.

Congratulations again on this well-earned recognition. I am proud to support you and celebrate your success.

Warmly,

Renoda Campbell-Monza, NPC Alumnae Coordinator

Our Photography Challenge Continues...



Congratulations to our Summer Photo Contest winner, **Becky Humpherys**! Her beautiful photo captured a peaceful moment and was a wonderful addition to our contest. Thank you to everyone who shared their photos!

Now it's time for a new challenge! Our next photo contest is all about our "Best Buddies" — our beloved pets! Dogs, cats, or any other furry and feathered friends are welcome.

Send us your favorite photo of your pets to **CVAPCommunications@gmail.com** by **October 4th** for a chance to be featured as our next photo contest winner in the next newsletter!



Let us know in what year you first joined CVAP!

Nancy Ringman has membership records for our newer members, but many earlier records are incomplete. Rather than relying on memories alone, please email Nancy at **nadr1821@gmail.com** with the year you first became a member. Your best estimate is perfectly fine if you're not certain.

Recognizing milestone membership anniversaries will be one meaningful way to honor the women whose loyalty has strengthened CVAP over the decades.



Happy Birthday from CVAP!



CVAP Member Jodie Miller celebrated her birthday last month on August 10th with some CVAP sisters!

September Birthdays:

09/07 - Janette Naroff

09/22 - Amy Jeandron

October Birthdays:

10/01 - Mary Kathleen McClure

10/09 - Bridgette Roman

10/10 - Patti Deckett

10/10 - Sandy Kachlein

10/12 - Georgann Lovejoy

10/13 - Laurie Anderson

10/19 - Linda Simmons



Help CVAP Grow!

Do you have friends or neighbors who are Sorority Alums?

We are planning group presentations to entice new members to join CVAP! Are there sorority women in your country club or neighborhood?

Contact VP Membership Nancy Ringman
(714-721-5799 or nadr1821@gmail.com)
and we'll plan an event at your clubhouse!



Every Member Can Help!

Help Us Find More Panhellenic Sisters

Many sorority alumnae in our area don't know about CVAP. You can help us reach them!



1 CONTACT
your National Sorority Alumnae Office.



2 REQUEST
a list of alumnae living within
20 miles of ZIP Code 92255.



3 SHARE
the list with CVAP so we can invite
these women to connect, engage,
and belong.



Every new member
expands our circle of
friendship
and increases our ability
to support outstanding
young women through
scholarships.

WHY IT MATTERS



More members bring more talent, time, and ideas that **strengthen CVAP.**



More members mean more friendships, more fun, and **greater impact.**



More support = more scholarships = more opportunities for amazing young women.

Thank you for helping CVAP grow and thrive!



Friendship ♦ Leadership ♦ Scholarship ♦ Enlightenment ♦ Philanthropy