



Empowering Women  
since 1881



# The Beacon

Santa Cruz County Branch, American Association of University Women

September 2015

## AAUW Santa Cruz County Presents: Financial Literacy for Mid-Life & Beyond



AAUW encourages Financial Literacy training at all stages of life, and has developed programs for school girls and women finishing college. This presentation is for us.

### *Financial Literacy for Mid-Life and Beyond*

Financial choices can become increasingly complex as we advance through various life stages—but we don't have to wait for them to become overwhelming. Bring your family and friends to learn how to successfully prepare yourself for some of the financial situations you may face in mid-life and beyond.

Our speaker, Tiffany Zachmeier, is a Certified Educator in Personal Finance at Bay Federal Credit Union. She has worked for more than 20 years in the financial services industry, including 10+ years as a writer of financial education materials, articles, and lesson plans. She provides educational presentations and experiential financial simulation workshops to students and adults in local schools, colleges, and community organizations. She and her husband, Bill, live in Santa Cruz and have five children, four cats, three dogs, and too many bicycles to count.

**Date:** Saturday, October 17, 2015

**Location:** Mayflower Chinese Restaurant  
3555 Clares Street, Suite RR, Capitola

**Time:** 11:30am-2:00pm

**RSVP to Bettye Pina by October 10, 2015.**

The menu will be a variety of dishes served family-style at round tables.  
The cost will be \$15.00 per person.

**Mail check made payable to AAUW Santa Cruz to:**

Bettye Pina  
26 Beverly Drive  
Watsonville, CA 95076

Member name: \_\_\_\_\_

Guest names: \_\_\_\_\_

TOTAL at \$15 per person enclosed: \_\_\_\_\_

AAUW: Empowering Women Since 1881

**Board Meetings**

Board meetings are held at 10 a.m., on the first Monday of each month. If you wish to be on the agenda, please contact the Secretary in advance. All members are welcome to attend!

**Officers and Committees: 2015-2016****President**

Judy Cavin Brown 423-2439  
[jwcavinbrown@comcast.net](mailto:jwcavinbrown@comcast.net)

**President-Elect**

Grace Gerbrandt 423-9472  
[graceger@sbcglobal.net](mailto:graceger@sbcglobal.net)

**Branch Treasurer**

Lynn Cummins 728-2128  
[lynn.cummins@csun.edu](mailto:lynn.cummins@csun.edu)

**Secretary**

Louanne Ellison-Cole 471-8381  
[louanneec@gmail.com](mailto:louanneec@gmail.com)

**Vice Presidents****Legal Advocacy**

Lorraine Margon 345-2394  
[lorrainemargon@gmail.com](mailto:lorrainemargon@gmail.com)

**Membership**

Rosemary Anderson 722-7473  
[rlaca@ucsc.edu](mailto:rlaca@ucsc.edu)

**AAUW Funds**

Geri Williams 708-4133  
[gerisjs@aol.com](mailto:gerisjs@aol.com)

Kathy Oing 234-8022

[irishpml@yahoo.com](mailto:irishpml@yahoo.com)

**Program** *open*

**Appointed****By-Laws & IBC Liaison**

Lois Holcomb 688-0541  
[locomb@cruzio.com](mailto:locomb@cruzio.com)

**Local Scholarships / Publicity**

Jeanne Jorgensen 477-7025  
[jeannejorgensen@hotmail.com](mailto:jeannejorgensen@hotmail.com)

**Tech Trek**

Jane Amaral 722-7839  
[lvs Swamp@charter.net](mailto:lvs Swamp@charter.net)

**Public Policy**

Kathy Donovan 425-4513  
[kathy@rattlebrain.com](mailto:kathy@rattlebrain.com)

**Hospitality**

Anne McCallum 465-1840  
[jubilado@comcast.net](mailto:jubilado@comcast.net)

**Historian**

Bettye Pina 247-7023  
[brpina@charter.net](mailto:brpina@charter.net)

**Directory Editor**

Roberta Sosbee 335-8401  
[roberta@sosbee.com](mailto:roberta@sosbee.com)

**Communications**

Debra Wallace 325-9948  
[dwallace@karonproperties.com](mailto:dwallace@karonproperties.com)

**Beacon Mailing (Postal)**

Liz Thorington 408-353-3185  
[elizabeththorington@yahoo.com](mailto:elizabeththorington@yahoo.com)



# Board News

## President's Message:

The 2015-2016 year is well underway. As usual, our first meeting of the year was the annual Membership Luncheon. Our thanks to Rosemary Anderson for putting together such a nice event. Our speaker for the day was Watsonville City Council member Karina Cervantez Alejo. Ladies, when you miss these meetings you are missing so much more than a lunch with friends.

We also heard from two of our Tech Trek campers, and the mother of another. Jane Amaral reported that letters written by each of the young ladies will be posted on our website. I look forward to reading them.

There is work to be done in AAUW Santa Cruz County. The old adage of looking to those who are always busy when you need something done often rings true. However, you can get so busy that the quality of what is accomplished is compromised. The other side of this coin is that only a small group of individuals share in the satisfaction and camaraderie of accomplishment.

There are still plenty of ways to serve in our branch, so don't hesitate to volunteer. Don't wait to be asked, step up. Share in the fun.

It's already a good year. Let's make it even better.

*Judy Cavin Brown*  
 President,  
 AAUW Santa Cruz County Branch



# Membership News

## Santa Cruz County

### Membership Renewal / Dues

#### IMPORTANT NOTE:

Dues are \$84/year. An email from EONSupport@aauw.org on 9/1 with a subject line 'AAUW Membership Renewal Notice' was sent out from National for online renewal and payment. This email may have landed in your junk folders if you did not receive it.

You can still renew online at: [aauw.org](http://aauw.org). Look for JOIN on the right top bar next to LOG-IN and follow the directions. There is also an 800 number you can call for assistance. 800/326-2289.

OR, pay by mail: please make checks payable to **AAUW Santa Cruz County Branch**

Mail to: Lynn Cummins, PO Box 556, Freedom, CA 95019

For further information contact our membership VP Rosemary Anderson, 831 722 7473 or [rlaca@ucsc.edu](mailto:rlaca@ucsc.edu)

### AAUW Funds Luncheon

There are 30 recipients of AAUW Fellowships and Grants studying and working in California this year. We have an opportunity to hear about the projects being done in Northern California at a luncheon on October 25 at the Crow Canyon Country Club in Danville. The cost will be \$40, and reservation deadline is Oct. 13. The reservation form is in the *Fall California Perspective* (see link on page 5 or visit the state website, [www.aauw-ca.com](http://www.aauw-ca.com)). If you have questions, or would like to go in a carpool, call Lynn Cummins at 728-2128.

### Hospitality

Our dear friend **Roberta Bromberger** broke her left hip in August and her recovery is not going well. She is receiving hospice care at home.

Let Hospitality Chair [Anne McCallum](#) know if you hear of anyone who needs a kind thought or some cheering up. Tel. 465-1840.



A BIG thank you to **Lynn and Karl Raadik & committee** for orchestrating a wonderful summer picnic at beautiful Paradise Park on August 23rd. The food, fellowship and entertainment was enjoyed by all!



## Tech Trek News

Our five Tech Trek girls had a wonderful experience at Stanford this past July. I am hoping to

share their beautiful and heartfelt thank you letters via the newsletter and website.

We recently received a generous donation from **Ginny Miller-Lohr and Ted Lohr**. They have hosted a get together for the girls and families for several years prior to camp, which has been very supportive. It includes the girls from Monterey and Salinas as well. **THANK YOU BOTH!**

We will need members to serve on a Tech Trek committee soon. Reorganizing our combined Tech Trek procedure will take some thinking through in order to be inclusive in our school partnerships. Please think about helping---it takes people to continue this program. Jeanne Jorgensen will continue to mentor and work with a team, but she has 'retired' from major duties. Rosemary Anderson will help get things together.

Thank you to all who have contributed in various ways in the past.

To support next year's girls, send checks made out to AAUW-CA-SPF to Jane Amaral, 409 Larkin Valley Rd., Watsonville, 95076.

Thank you all,

Jane Amaral  
Tech Trek Coordinator  
359-3357  
[lvswamp@charter.net](mailto:lvswamp@charter.net)

### Excerpts from our Tech Trek girls' letters:

*Since I have attended this wonderful camp, I now understand how I can conquer my education dreams and become a veterinarian.*

--Hally

*All your hard work to get me here will not be taken for granted. What you are doing is so extraordinary for young women like me.*

--Gabriela

*I am kind of sad to leave this place because it is such a great camp!*

--Brooke

*It left a great impact on my life that will be cherished forever.*

--Lucy

*I definitely had a life changing experience. Tech Trek completely changed my perspective on computer coding and engineering.*

--Alexia



## Local Scholarship News

Our annual appeal for donations continues. We are so pleased by your responses. Thanks to **Phyllis Edmundson** for her response to this appeal.

Keep donations coming to support this great program so we can continue to help re-entry women achieve their dreams. Send tax deductible donations to: Jeanne Jorgensen, 270 19th Ave., Santa Cruz 95062.

And be sure to plan your holiday season around our special **Local Scholarship luncheon, December 12th**. Fun for all plus funds for the Local Scholarship program!

**Mark your calendars: Local Scholarships Fundraiser at Shadowbrook Tues., Feb. 9, 2016.**



**Fall 2015 California Perspective Magazine**  
[Click HERE for your electronic copy in PDF form.](#)

## STATE PUBLIC POLICY ACTION ITEM:

### Take TWO Minutes for AB 1017 Tell Governor Brown to Support Fair Pay Practices

We Californians have had a tremendous year in the fight to close the gender wage gap. Senate Bill 358 (Jackson) is on the Governor's desk, and he's already pledged to sign it. SB 358 refines our Equal Pay Law (Fair Pay Act), closing loopholes that have made it difficult for employees to successfully sue about discriminatory pay. Now another important bill is on its way to the Governor, Assembly Bill 1017 (Campos), that will help prevent discriminatory pay on the front end, perhaps obviating the need for a lawsuit.

In interviewing job candidates, employers are prohibited from asking discriminatory questions such as marital status, age and if you have children. AB 1017 will extend this prohibition to asking about prior salary history.

One of the best ways to improve one's income is to make a job change. But, changing a job to escape a discriminatory salary won't work if the potential employer is able to use that old salary and give a small bump up for the new salary. In the AAUW Start Smart salary negotiation workshops, attendees are advised to not discuss salary up front. However, even job applicants who've been trained to not discuss salary are thwarted if the employer requires disclosure up front. Many companies utilize electronic online applications that won't even allow the applicant to proceed in the application until the salary field is completed.

AB 1017 is a groundbreaking bill, first in the nation, that together with SB 358 (Jackson) will move California forward by leaps and bounds in closing the gender wage gap.

Thank you in advance for your willingness to help with this fight that could help not only you, but many of those around you and generations to come.

[Urge Gov. Jerry Brown to support AB 1017.](#)



Watch this short and humorous video : "[Connie Britton's Hair Secret](#)" marks the kick off of The Representation Project's 2015 Fall [#AskHerMore](#) campaign. [#AskHerMore](#) is now in its second year of encouraging and celebrating reporters who ask women substantive questions on the red carpet and beyond. The campaign went viral at this year's Oscars, trending on Facebook and Twitter.

*-courtesy of LAF Chair, Lorraine Margon*

### Our Vision is Simple

We bring people together for the common goal of breaking through educational and economic barriers for women and girls.

### Our Mission is Sound

Advancing equity for women and girls through advocacy, education, philanthropy, and research.



## September 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
13	14 10am Board Meeting	15	16	17	18	19
20	21	22	23	24 1pm Books Sec. 1 & 2	25	26
27	28	29	30			

## October 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 11:30 Lunch Bunch @ Ella's*	2	3	
4	5 10am Board Meeting	6 7pm Evening Books*	7	8	9	10
11	12	13	14	15 1pm Books Sec. 1 & 2	16	17 11:30am-2pm Luncheon—see pg. 1
18	19 1pm Reader's Theater*	20	21	22	23	24
25 12pm AAUW Funds luncheon, Danville	26	27	28	29	30	31



## AAUW Santa Cruz County Branch Interest Groups

All work and no play will make you dull--and to counteract that we have a variety of interest groups enjoyed by many of our members. Some have gone on for years! Some of these groups are close to capacity (limited by how much room people have in their homes) but it's always possible to start a new section. If you're interested in starting a new group, check with Rosemary Anderson, she will be able to give you some pointers.

Membership in these interest groups is a privilege of AAUW membership; you may bring a non-member guest three times but then we ask that they join AAUW if they wish to continue to attend. In order to attract new members and make AAUW's aims and goals more visible to the public, our luncheons/meetings are open to the public. Spouses, partners and guests are welcome to attend the Dining Out and Evening Gourmet groups.

### Book Groups

Our book groups have become extremely popular. Numbers in the groups fluctuate, and if you're interested contact the leaders to see if there's an opening at your preferred time. A new group is not difficult to establish, that's how we ended up with three!

Tuesday Evening Books, Leader Jeanne Jorgensen, The next Tuesday Evening Book Club will be on October 6th at Eileen Buron's house, 1542 Calypso, Aptos. The book to be reviewed is ON THE OVE; A LIFE OF OLIVER SACKS, reviewed by Jeanne Jorgensen. Call 688-0876 for directions.

Our November meeting, Tuesday, Nov. 3rd will be at Mary Maier's house. We will read HOW TO START A FIRE by Lisa Lutz. reviewer is Carol DeLauder.

Thursday Afternoon Books, Section One, Leader Carole Beckett, phone 457-2992, email [cabeckett@sbcglobal.net](mailto:cabeckett@sbcglobal.net); Meeting Thursday, Sept. 24 at 1:00 p.m. at the home of Linda Owens, 440 26th Avenue, Santa Cruz. Her phone number is 464-1291 and her email is [jowens7069@aol.com](mailto:jowens7069@aol.com). We will be discussing All the Light We Cannot See by Anthony Doer.

Thursday Afternoon Books, Section Two, leader Dorothy Patrick, [dorothypat@yahoo.com](mailto:dorothypat@yahoo.com). This group reads one book each month.

Recommencing Sept. 24, at the home of Pat Butorac, 1910 Dolphin Dr., Aptos. There is a choice of two books, Being Mortal, by Atul Gawande, or In the Midst of Life, by Jennifer Worth.

### Reader's Theater

The Readers Theater interest group will meet on October 19 from 1-3 PM to socialize and engage in play reading. Note the change of date to the third Monday of the month. To join and for further information, contact Barbara Lewis, chairperson of this interest group, by telephone at 335-7816 or by email at [bob-bi44@gmail.com](mailto:bob-bi44@gmail.com).

### Lunch Bunch

The Lunch Bunch meets on the first Thursday of the month. All AAUW members are welcome to join us. Join us for lunch at the Ella's at the airport in Watsonville on October 1st. Contact Kathy Oing [irish-pml@yahoo.com](mailto:irish-pml@yahoo.com) for more information.

### Bridge

Bridge is coordinated by Marline Bushey. Contact her for details [mbushey1@yahoo.com](mailto:mbushey1@yahoo.com), 425-1491. We are looking for **NEW MEMBERS!**

**Dining Out—Seeking a new leader** This is a lot like Lunch Bunch except it's in the evening and spouses/partners are included. If you are interested in leading the group in trying different restaurants around town, contact former leader Linda Owens, 408-204-0408, [jowens7069@aol.com](mailto:jowens7069@aol.com).

### Walking Group

Our walks are about 60 to 90 minutes on easy to moderate trails, beginning at 9:30am. For more information, contact Andrea Losee [alosee@cruzio.com](mailto:alosee@cruzio.com).

### Morning Great Decisions

*Great Decisions* is America's largest discussion program on world affairs. Each meeting focuses on a critical foreign policy issue facing the US. The Great Decisions booklet provides background information for our lively discussions. We're a friendly, diverse group. Visitors and new members are welcome.

Morning Great Decisions will hold its organizational meeting in November to plan the 2016 schedule. For questions in the meantime, please contact Vickie Bird-sall [vickiebirdsall@yahoo.com](mailto:vickiebirdsall@yahoo.com) or Grace Gerbrandt [graceger@sbcglobal.net](mailto:graceger@sbcglobal.net).



# Branch Schedule

2015-2016



September	14	Board Meeting	CFSSC
	12	Luncheon Meeting (Membership)	Seascape Resort
October	5	Board Meeting	CFSSC
	17	Luncheon Meeting (Funds)	
November	2	Board Meeting	CSFFC
December	7	Board Meeting	CFSSC
	12	Luncheon Meeting (Holiday/LS)	Seascape Golf Course
January	4	Board Meeting	CFSCC
February	1	Board Meeting	CFSCC
	9	LS Fundraiser	Shadowbrook
	27	Luncheon (IBC)	Seascape Resort
March	7	Board Meeting	CFSCC
	12	Luncheon (Funds)	
April	4	Board Meeting	CFSCC
	9	Luncheon (Business Meeting) (LAF)	
	15-17	State Convention	San Mateo Marriott
May	2	Board Meeting	CFSCC
	14	Luncheon (Local Scholarships)	Seascape Resort
June	6	Board Meeting	CFSCC
	26	Annual BBQ/Picnic	





**Help Us to Help Others**  
**Our philanthropic projects benefit women of all ages,**  
**both here at home and across the nation.**

*Make a donation to remember a family member, friend or colleague, or to honor a birthday, anniversary, graduation or other special occasion.*

A card or letter announcing your gift will be sent to the person you name.

**Educational Foundation / AAUW Funds**

Make checks payable to  
AAUW FUNDS and send to  
Geraldine Williams  
412 Rio Del Mar Blvd.  
Aptos, CA 95003

**Legal Advocacy Fund / AAUW Funds**

Make checks payable to  
AAUW FUNDS and send to  
Lorraine Margon  
329 Canon Del Sol  
La Selva Beach, CA 95076

**Local Scholarships**

Make checks payable to  
AAUW-LS and send to  
Jeanne Jorgensen  
270 19th Avenue  
Santa Cruz, CA 95062

**Tech Trek  
(Girls Science Scholarships)**

Make checks payable to  
AAUW-CA SPF and send to  
Jane Amaral  
409 Larkin Valley Road  
Watsonville, CA 95076



In Memory of/In Honor of \_\_\_\_\_  
Send announcement to \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_