



## BRANCH LINES

Let your voice be heard and  
Be part of the change!

Empowering Women Since 1881

### Welcome New Member - Kathleen Harshfield

We are pleased to welcome a new member, Kathleen Harshfield. Kathleen has a BA from the University of Los Angeles. In her career she taught secondary and special education for 32 years in the Los Angeles United School District.

Born in Wyoming, her family moved to California during World War Two. She returned to Wyoming to the Arapahoe Indian Reservation until the third grade, when her family moved back to Los Angeles.

Kathleen now lives in Lincoln, where her interests include designing clothes for shows, sewing and decorating. She is interested in food/wine, movies, and games, including Mexican Train. Kathleen is a great addition to our Branch. Welcome Kathleen!

### New members from our Kick-off meeting held September 16th 😊

#### Welcome New Member – Brenda Knaack



We are pleased to welcome a new member, Brenda Knaack. Brenda has a MS in Nursing – Midwifery from Emory University (1983) and is a Certified Nurse Midwife. She is originally from Michigan, and her undergraduate degree is from the University of Michigan. Brenda has traveled extensively, having lived in eight different states, moving back and forth in and out of Michigan four times and California twice. In that process, she has had eleven different houses. In addition to those moves, she has also lived overseas. Brenda came to Lincoln two years ago from Traverse City, Michigan.

As a certified nurse - midwife, Brenda has both practiced in the field and taught as faculty at the University of Michigan satellite campuses. Now retired, Brenda volunteers at Twelve Bridges Library, tutoring adults in English language proficiency and assisting in the Library.

Brenda has always loved to travel, so it is no surprise that she continues to be interested in travel. Other interests include government, public policy, reading, Mah Jongg and baking. Welcome Brenda!

## Welcome New Member - Jacqueline Hayes

We are pleased to welcome a new member, Jacqueline Hayes. Jacqueline has a MS in Nursing in 1998 from California State University Dominguez Hills, and a MA in Theology in 2007 from the University of San Francisco. She is a native of Maryland and moved to San Francisco in 1973, graduating from college with her BS in Nursing in 1978 from California State University San Francisco. After San Francisco, Jacqueline lived for many years in Santa Rosa and moved to Lincoln two years ago.

She heard about AAUW from friends in the Bay Area as well as friends here, so she decided to attend the kickoff and consequently joined our Branch.

Now retired, Jacqueline's interests include photography, classical music, public speech, and the Spiritual Aspects of Life. She has completed many Camino Walks in Spain and was active in the Journey Center in Santa Rosa. She is interested in book groups, government, and issues facing the world today, including climate change. Jacqueline brings a wide range of talents to our Branch. Welcome, Jacqueline!

## Welcome New Member – Michelle Colletto

We are pleased to welcome a new member, Michelle Colletto. Michelle graduated in 1990 with a degree in International Diplomacy from Schiller International University, Paris, France. She later received an MS Ed from Temple University, and a M Ed from the University of Phoenix. Michelle has taught Middle School English Language Arts and High School French and Spanish.

Now retired, Michelle lives in Lincoln where her personal interests include education, interior design, books, languages, travel, food, and music. She is also interested in Speech Trek and High School scholarships. Michelle brings a wide background of interests and experience to our Branch. Welcome, Michelle!

## Welcome New Member – Sela Greenhouse

We are pleased to welcome a new member, Sela Greenhouse. A native Californian, Sela is a 2005 graduate with a BS in Business Management from California State University in Sacramento. She recently moved to Lincoln with her family and saw our flyers in the Lincoln Library. Sela decided to attend our Kickoff and learn more about AAUW. The presentation of Tech Trek provided her with an understanding of what we do, and she joined our Branch.

A part-time Insurance Sales Representative, Sela is a full-time mother of four, ranging from preschool to middle school. She volunteers in both the elementary school and middle school her children attend. She is also a volunteer coordinator for Stand-up Placer.

Sela played soccer in college and still finds time to regularly work out in the gym. Recently, Sela attended an open house at Lincoln Airfield and decided to take flying lessons with an interest in becoming a pilot and changing careers. Sela is a dynamic addition to our Branch. Welcome Sela!

## Free MS Magazine for a year – sign up today!



**Power Partnership: AAUW & Ms.**

As part of a special partnership, we're pleased to offer new and renewing AAUW members a free, one-year membership to the legendary MS Magazine which includes four print issues. Sign up here to get yours today!

Sign up here: [Ms. magazine and AAUW - Ms. Magazine \(everyaction.com\)](https://www.everyaction.com/aauw-2023-24-annual-membership)

## New Member Get-together

ALL new members have been invited to a casual coffee on Saturday, November 4th (9am-10am) at Carolyn Garfein's house (1059 Overland Ln, Lincoln) to get an idea of what 'they' are passionate about and see how we can develop their interests into participation in the branch.

## Welcome New Members – 😊

**10 energetic woman signed up to be part of our RSP branch (new members) from our Happy Hour meet-up event that was held on September 29<sup>th</sup>. Profiles will be in December newsletter.**

## September Happy Hour

September's Friday happy hour event at Citizen Vine saw a great turnout, with 29 registered guests and 12 drop-ins for a total of 41 in attendance. They were given bright blue AAUW logo tee shirts and a list of our upcoming programs, along with bookmarks and pamphlets. Lisa Beauchamp and Carolyn Garfein coordinated with the new members to set up a future coffee event with them to ensure they feel welcomed. Thanks Lisa and Carolyn! Thanks also to those who helped make this event a success: Dotti May, Sandi Sherwood, and Kathy Kort, as well as Membership teammates Jenny Griffin and Patricia Goldman. Thanks also to Derrick at Citizen Vine in Lincoln, who put on a nice appetizer spread. And finally, thank you to our members who turned up and stepped up to welcome our newcomers! See you all at our next happy hour (please bring cash) on October 27 (4-6) at Bennett's in Roseville (on Eureka).





We need everyone to "like" us on FB page: [AAUW Roseville-South Placer CA Branch | Roseville CA | Facebook](#)

### **Donation to AAUW - Giving from The Heart Fills Your Life with Joy**

The IRA charitable rollover is an excellent way for you to support the causes you care about and manage your charitable giving. It can help you lower your income and reduce your taxes.

- If you are 70 1/2 or older, you can roll over a portion of your IRA to AAUW.
- Your gift may count against your required minimum distribution (RMD) for the year.
- Your income and taxes will be reduced this year.
- You will enjoy the benefits of charitable giving even if you don't itemize deductions.
- Your gift will not be subject to the 50% limitation on charitable gifts.

Your gift must be received by AAUW no later than **December 31** to qualify for this tax year. Speak with your IRA administrator for assistance with making an IRA charitable rollover gift.



## November Meeting - Fraud: The latest cyber scams and how to protect yourself!



Date: Friday, November 10

Time: 3:00pm to 5:00pm

Location: Lincoln Library  
485 Twelve Bridges Dr, Lincoln,  
Light refreshments served.

If you are interested or plan to attend register on our website

<https://www.aauwrosvillesouthplacer.org/events>

Bring your friends - new members get 50% off National dues if they join at this event.

## November Happy Hour - CANCELED

## Webinar: Book Banning and Curricula Censorship in California? AAUW California to the Rescue!

We all know book banning and censorship of educational materials are rapidly sweeping across the country. And now, they are on our doorstep! But we don't have to – and we won't – tolerate it.

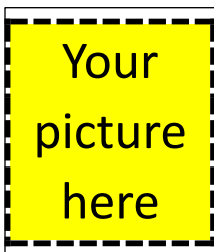
Watch this webinar to learn what the AAUW Public Policy team is doing about it, and how you can help.

The School Board Project Committee members will explain the breadth of the problem and the scope of the proposed solution, along with a representative from the League of Women Voters to guide members with some useful tips about speaking out at school board meetings.

[Webinar: Book Banning and Curricula Censorship in California? AAUW California to the Rescue! - AAUW California \(aauw-ca.org\)](https://www.aauwrosvillesouthplacer.org/events)

## Member Directory Handbook

### Dotti May & Amy Cho – Handbook



Please view page 24 & 25 of this year's handbook and see the 32 pictures of members. The updated handbook will include members' pictures. Please provide your own headshot, so you are not left out. Email your "JPG pic" to Dotti May: [aauwrosvillesouthplacer@gmail.com](mailto:aauwrosvillesouthplacer@gmail.com). It is easier to get to know our members with photos. 😊

If your **name, address, email, or phone number** changes let us both know, so we can update the handbook and Google Database. See Attached file with new AAUW handbook supplement.

## Gov Trek - Introducing A New Program for Our Branch

Lynn Cook - chair



Hail to the chief! We'll pause while that music plays in your head. Sorry for the earworm. But what better way to announce the launch of our Gov Trek program that could quite possibly produce a future U.S. president? A future WOMAN president? We are excited to introduce a new program for our branch, Gov Trek. Last year, this program was launched by the state of California AAUW.

Gov Trek is a free program developed for junior and senior girls to expose them to careers in public service and elected office. Five 2-hour zoom classes will be offered in February and March 2024. The girls will be selected by the state committee in January. Girls will engage in interactive and inspiring activities with exposure to women legislators, career options, and inner workings of a political campaign. At the end of the sessions, there will be a group competition to create a realist campaign situation.

This program connects to AAUW's core mission to inform and empower women to close the gender gap. Today in Congress, there are 25 women Senate members out of 100 members, 128 women House members out of 435 House members, and six women governors out of 50 governors.

There is no cost to the branch and all promotional materials, press releases and social media messages are provided. Our job will be to get out this information to high schools and various community organizations. Each branch is asked to recruit students. The students will apply online and be selected by the state AAUW. There will be 150 girls selected.

I know you are as pleased as I am to be able to offer this program. If you are interested in helping me, please email me at [aauwrosevillesouthplacer@gmail.com](mailto:aauwrosevillesouthplacer@gmail.com). You can also obtain more information about the program at [govtrek@aauw-ca.org](mailto:govtrek@aauw-ca.org).

## Good News: 2024 Tech Trek @ UC Davis Co-Directors Announced

Good news!! Rachel Kanowsky and Deb Sabo of the Auburn Branch have volunteered to be the co-directors of the 2024 Tech Trek @ UC Davis!!! Rachel is the Auburn Branch Tech Trek Co-coordinator and has been a dorm mom at the 2022 Davis camp and a core class teacher (Chemistry) at the second 2023 Sonoma State Camp. Deb is Auburn Branch President and was a dorm mom at the 2023 Sonoma State camp as well as helped at 2023 Davis Tech Trek camper arrival day. So they both have had at-camp Tech Trek experience and will bring new energy to the camp. We look forward to working with them through the transition year -- and we know they can count on you for your support as well.

Also, Gail Chesler, who has been camp treasurer for Stanford Hopper Tech Trek, has offered to take over the UC Davis Tech Trek camp treasurer job on an interim basis from Gail Johnson. Gail Johnson has held that position for nearly as long as Tech Trek has been held at UC Davis. We can't thank her enough for everything she's done over the years to make sure everything runs smoothly on the financial side. More details will be forthcoming regarding payment logistics, etc.

You'll be hearing more -- but we wanted to share this big news so you can all sleep a bit easier knowing Tech Trek @ UC Davis is alive and well!!

## Current Interest Group Activities

Group Name	Leader	Meeting Day	Time
<b>GREAT DECISIONS GROUP</b> Raley's Event Center, 1915 Douglas Blvd, Roseville Topic: "Global Famine" presented by Lora Finnegan Elsie: aauwrosevillesouthplacer@gmail.com	Elsie Gaura	2 <sup>nd</sup> Friday of each month – Nov 10	10:00am
<b>WEDNESDAY MORNING BOOK GROUP</b> <u>Zoom meeting</u> - turn on your computer, I Pod, Kindle Fire, or smartphone! Book/Author: <i>The Technologists</i> by Matthew Pearl Nancy: aauwrosevillesouthplacer@gmail.com	Nancy Taylor	3rd Wednesday of each month – Nov 15	New time 10:00am
<b>WEDNESDAY EVENING BOOK GROUP</b> Host: Barbara Gorden, Book/Author: <i>Grandma Gatewood's Walk</i> by Ben Montgomery Jane: aauwrosevillesouthplacer@gmail.com	Jane Watkins	Wednesday – Nov 1	6:30pm
<b>MAH JONGG GROUP</b> Joyce: aauwrosevillesouthplacer@gmail.com	Joyce Wade	1 <sup>st</sup> & 3 <sup>rd</sup> Thursdays of each month Nov 2 & 16	1:30pm
<b>CHICAGO/DUPLICATE BRIDGE GROUP</b> Leslie: aauwrosevillesouthplacer@gmail.com	Leslie McNeill	2 <sup>nd</sup> Wednesday of each month – Nov 8	1:00pm
<b>WINE GROUP</b> - For information about the next planned event call Joan aauwrosevillesouthplacer@gmail.com	Joan Donlon		
<b>CASUAL GARDENERS GROUP</b> Contact Claire: aauwrosevillesouthplacer@gmail.com Diane – aauwrosevillesouthplacer@gmail.com	Diane Madden	1 <sup>st</sup> Wednesday of each month – Nov 1 Meet at Diane Madden's home, 6006 Timberlodge Lane, Roseville. Explore "Day of the Dead" with its bright orange marigolds.	10:30am

## Current Neighborhood Group Activities

**Lincoln Neighborhood Group** – Nov 3: November 3 at 9 AM. Meet for brunch at Pottery World! Munch on goodies (smoked salmon eggs Benedict, brioche French toast, etc.) then browse their awesome holiday decorations. They're located at 4419 Granite Drive, Rocklin. Please RSVP for lunch Lincoln – Lora Finnegan aauwrosevillesouthplacer@gmail.com

**Roseville Neighborhood Group** - All Branch members are welcome even if you're not in the Roseville Neighborhood Group. Also welcome are guests who are considering joining Roseville South Placer Branch Sandy Haley aauwrosevillesouthplacer@gmail.com

**Rocklin/Springfield** – Pending contact for this group

## When It Comes to Money, Women Feel Overlooked and Have Far Less Saved to Invest

Story by Reshma Kapadia



The gender wealth gap is still wide, and despite years of work, the financial services industry has more to do to help close it, a new survey shows.

A Principal survey found that less than half of women feel they have access to high-quality and affordable financial advice, high-quality investments, or the ability to reach financial life goals.

The difference between men and women's responses highlights the chasm. Among the men surveyed, 61% feel like they have the ability to achieve financial goals like buying a home, paying for weddings, and raising children. However, only 43% of women feel the same, according to an online household survey by Principal (PFG) for its annual Global Financial Inclusion index.

A gap was seen on other measures of financial inclusion as well. Almost two-thirds of men felt they had easy access to high-quality investment products, compared with 39% of women. While 42% of women said they could easily access high-quality and affordable professional financial advice, that percentage hit 62% among men.

This dynamic feeds into the broader gender wealth gap as well: Women on average have less money saved for retirement, in part because of a persistent disparity in pay between genders that eats into women's savings.

For all the diversity and equity efforts by companies in recent years, the gender wage gap hasn't budged much in the past 20 years. Last year, women on average earned 82% of what men earned, according to the Pew Research Center's analysis of median hourly earnings of full-time and part-time workers. In 2002, women earned an average 80% of what men earned.

There are a number of reasons for the slow progress closing the divide. While women are more represented in higher-paying jobs traditionally dominated by men—such as professional and managerial positions—than they have been in the past, they are still overrepresented in lower-paying occupations relative to their share of the workforce, according to Pew. And inflationary pressures are aggravating some of these disparities. Women are less likely to snag pay raises that keep pace with inflation, according to a report from Bank of America this spring. Part of that is due to where women work. Three-quarters of healthcare and education workers are women, a sector that saw the second-lowest nominal wage increase last year, according to the Bureau of Labor Statistics.

Combine lower pay with less access to investments and financial advice, and women are often left with a leaner nest egg—even though their longer average life expectancy can result in higher long-term costs than their male counterparts face. Vanguard's annual look at the retirement plans of five million participants, released in June, showed that men's median retirement account balances were 43% higher than those of women in 2022.



The gap, though narrower, persisted when comparing balances of higher-income participants. Women earning more than \$150,000 a year have an average retirement account balance of \$307,365, about 22% smaller than the average \$395,219 in the accounts of men in the same income bracket.

## \*\*\* DID YOU KNOW? \*\*\*

Michelle Adam:

- The following list is of NINE things a woman couldn't do in 1971 – yes, the date is correct, 1971.



### In 1971 a woman could not:

1. Get a Credit Card in her own name – it wasn't until 1974 that a law forced credit card companies to issue cards to women without their husband's signature.
2. Be guaranteed that they wouldn't be unceremoniously fired for the offense of getting pregnant – that changed with the Pregnancy Discrimination Act of \*1978\*!
3. Serve on a jury – It varied by state (Utah deemed women fit for jury duty way back in 1879), but the main reason women were kept out of jury pools was that they were considered the center of the home, which was their primary responsibility as caregivers. They were also thought to be too fragile to hear the grisly details of crimes and too sympathetic by nature to be able to remain objective about those accused of offenses. In 1961, the Supreme Court unanimously upheld a Florida law that exempted women from serving on juries. It wasn't until 1973 that women could serve on juries in all 50 states.
4. Fight on the front lines – admitted into military academies in 1976 it wasn't until 2013 that the military ban on women in combat was lifted. Prior to 1973 women were only allowed in the military as nurses or support staff.
5. Get an Ivy League education – Yale and Princeton didn't accept female students until 1969. Harvard didn't admit women until 1977 (when it merged with the all-female Radcliffe College). Brown (which merged with women's college Pembroke), Dartmouth and Columbia did not offer admission to women until 1971, 1972 and 1981, respectively. Other case-specific instances allowed some women to take certain classes at Ivy League institutions (such as Barnard women taking classes at Columbia), but, by and large, women in the '60s who harbored Ivy League dreams had to put them on hold.
6. Take legal action against workplace sexual harassment. Indeed, the first time a court recognized office sexual harassment as grounds for any legal action was in 1977!
7. Decide not to have sex if their husband wanted to – spousal rape wasn't criminalized in all 50 states until 1993. Read that again ... 1993.
8. Obtain health insurance at the same monetary rate as a man. Sex discrimination wasn't outlawed in health insurance until 2010 and today many, including sitting elected officials at the Federal level, feel women don't mind paying a little more. Again, that date was 2010.
9. The birth control pill: Issues like reproductive freedom and a woman's right to decide when and whether to have children were only just beginning to be openly discussed in the 1960s. In 1957, the FDA approved of the birth control pill but only for "severe menstrual distress." In 1960, the pill was approved for use as a contraceptive. Even so, the pill was illegal in some states and could be prescribed only to married

women for purposes of family planning, and not all pharmacies stocked it. Some of those opposed said oral contraceptives were “immoral, promoted prostitution and were tantamount to abortion.” It wasn’t until several years later that birth control was approved for use by all women, regardless of marital status. In short, birth control meant a woman could complete her education, enter the work force and plan her own life.

Oh, and one more thing, prior to 1880 the age of consent for sex was set at 10 or 12 in more states, with the exception of Delaware – where it was 7 YEARS OLD!

Feminism is NOT just for other women. KNOW your HERstory.



### Board meeting

Branch Board Meeting is the 2<sup>nd</sup> Monday of each month. We will alternate between Raley’s (10 am) Raley's O-N-E Market|1970 Blue Oaks Blvd, Roseville, CA 95747, and the president’s home (4pm) see handbook for her address. All members are welcome. **Please send an email to the President if you plan to attend and if you have something to add to the meeting agenda.**

For updates in real time, please visit our branch website at

**[aauwrosesouthplacer.org](http://aauwrosesouthplacer.org)**