

Capital Ideas AAUW January 2016 Main Articles

IBC Luncheon on January 23; Reservations are due January 15

Last month we gave you a heads up about the Interbranch Council (IBC) Luncheon on Jan. 23. If you didn't get around to making a reservation then, now is the time! It will be held at one of our favorite venues, Plates, and we will have two great AAUW fellows as our speakers. How can we go wrong?

If you are new to AAUW, you may not know that we give a lot of fellowships on a national level to women who are working on graduate projects of many kinds. We have a regional group of AAUW branches, the Interbranch Council, which comes together once a year to highlight the achievements of a couple of our Northern California fellows. This time we have invited Helen Rocha, a civil engineer from California State University, Sacramento, and Swati Patel, a mathematician from the University of California, Davis, to tell us about what they are doing. Besides hearing about the work of some very talented women, we get to socialize with members of other area branches and learn what they've been doing, which is always fun.

If you plan to attend, please fill out the registration form located in this newsletter and, send it with your check for \$28 per person made payable to Capital Cities IBC to Shirley Zeff, PO Box 820, Chicago Park, CA 95712-0820. (Please note that you can't use Eventbrite for this luncheon.) The menu details are explained on the form. The deadline for reservations is Jan. 15. If you have questions, contact Shirley at 530-273-3010, or scookuie@aol.com.

President's Message January 2016 by Nancy McCabe

January is thought of as a time for new beginnings -- diets, exercise, and all things to better oneself. As an organization, AAUW is no different. We are always looking at ways we can be a more effective community asset. As all of our members are important to the whole of AAUW, we need to ask ourselves how we can further the mission of AAUW. We have a full Board of Directors for this fiscal year, and they are doing a wonderful job of furthering the goals of philanthropy, education, research, and advocacy. However, soon the nominating committee will be looking for new members of the board, and you might ask yourself if this would be some place where you could lend a hand.

One of my goals has been to raise our community profile so more people and potential members know what we stand for. Along this line, we need to add value to our community. On March 10,



we are sponsoring a high profile panel discussion on Human Trafficking in the Sacramento area. You probably know that this is a major problem that needs to be addressed. We are asking if you have contacts in other fraternal, social, philanthropic, religious, or government groups that may want to cosponsor this event. We are only asking that they publicize this event and attend with their members.

You can assist our branch in hosting this event by attending and learning what you can do to fight this evil in our community. If we can get as many AAUW members and guests to attend this event as came to the holiday party, we will be well on our way to filling the hall. You can invite your friends, neighbors, and coworkers to join us and perhaps carpool. You can volunteer to bring breads or cookies for refreshments. You can be a greeter or help with registration. We need all of your talents to present this great event to the community. I will be asking you to sign up for your part next month.

“Changing the World One Individual at a Time” is the motto of Courage Worldwide, the lead presenter at our Human Trafficking Forum. Together, we can do this!

The New Sub-Prime Lending Crisis: Student Loan Default by Nancy Swanson



College tuition is soaring, as is the rate of student loan default. According to the most recent statistics, 27% of student loans are in default, and that number is expected to rise as more low-income students attend college. The expected pay-off of a college degree in the form of full-time, well-paid employment upon graduation has failed to materialize for growing numbers of graduates.

At the state level, only Assembly Bill 2377, signed into law by Governor Brown in 2014, has the stated goal of helping eligible college students refinance student loan debt at more favorable rates. However, the bill only creates a revolving fund to provide approved financial institutions protection against losses resulting from default. The anticipated lowering of interest rates never materialized, thus benefiting the banks while doing little, if anything, to make student loans more affordable.

At the federal level, Congress is tasked with the reauthorization of the omnibus Higher Education Act, which expired in 2014. This Act includes the entire student loan system. Under consideration are the consolidation of all existing federal student loans and grants into single loans and the opportunity to refinance loans to fixed interest rates of 4%. Given today's impasse in Congress, there is little optimism that other proposed legislation, such as the Federal Student Loan Refinancing Act and the Obama Student Loan Forgiveness Act, will be adopted in the near future.

For the past eight years, the federal government has very quietly made itself the primary bank for student loans, implementing a program that is aimed exclusively at students. This federal program caps monthly payments at 10% or 15% of borrowers' discretionary income and forgives the remaining balance after 20-25 years or, for those who work in public service, after just 10 years. Unfortunately, many millions of students remain unaware of this debt relief that makes repayment affordable, thus lifting the burden of debt that for many extends for decades or leads to default. Let's get the word out about this program!

Speech Trek - Gender Bias and Inequality: What is its impact on people? By Liz Jordan

To paraphrase Tina Turner, what's gender got to do with it? Are women still second-class citizens? Come out to the Feb. 20 Speech Trek speech contest and hear what today's teenagers have to say about it.

The competition will be held at the Valley Hi-North Laguna Library community room, 7400 Imagination Parkway, Sacramento, 95823. This program is open to the public.

In early November, Speech Trek Committee members Ann Arneill-Py, Shari Beck, and Liz Jordan visited nine Elk Grove Unified School District high school campuses, providing informational workshops to interested students. The workshops provided students with a discussion of the topic, the details about the contest, and some resources for writing and delivering an original 5-6 minute speech. As a part of the outreach program, the committee members also give students and teachers information about AAUW and our history of working to end gender bias and inequality.



This year the complete topic question asks: What is gender bias and inequality? What is its impact on people? Why should organizations such as AAUW continue to work to change its practice? The contest lasts until noon, when student winners are awarded cash prizes: \$100 for 3rd place, \$200 for 2nd place, and \$400 for 1st place. Typically we host about 10 contestants.

This year is the ninth annual contest held by the Sacramento Branch of AAUW. Members attending past contests say they feel energized and hopeful by the experience. They have watched and listened to young women and men exhibiting the leadership skills needed to contribute to our society. To prepare for the contest, student speakers analyze human behavior, research evidence, and coherently write about that analysis. They practice public speaking delivery skills and bravely deliver their speeches. Are these the young people who will create that society where gender has nothing to do with opportunity or expectations? The Speech Trek committee invites you to join us for the possibility.

Speech Trek Contest

Saturday, February 20, 2016 9 a.m. –noon

Valley Hi-North Laguna Library Community Room

7400 Imagination Parkway, Sacramento (Off Bruceville Road and across from Cosumnes River College)

Liz Jordan, 916-354-9608, lizjord@msn.com

Shari Beck, 916-451-5143, gsbeck@surrewest.net

Ann Arneill-Py, 916-942-9227, ann@arneill-py.sacramento.ca.us

Mary Ann Fleming, 916-688-3417

Holiday Party a Huge Success by Linda Patterson



Speaker Dennis Mangers

The Sacramento Branch members who gathered on Saturday, Dec. 12 to celebrate the holidays were in fine form as they shared another enjoyable afternoon with friends at the beautiful Northridge Country Club. Mary Williams provided lovely background music and accompanied the group as they sang holiday musical favorites.

The afternoon's speakers were Rachel Jahnsen and Dennis Mangers. Jahnsen will receive her degree in Theater Arts from California State University, Sacramento in 2016. She shared her journey to college and the challenges of raising three children, going to school, and performing with a theater group and thanked AAUW for awarding her a scholarship that made her education possible.

Mangers, President of the Board of Trustees of the Sacramento Region Community Foundation, spoke about the Sacramento community's rich artistic environment and described plans to upgrade the Sacramento Community Center, provide performance and teaching space for the Sacramento Ballet at the remodeled Fremont School, and discussed ideas on more utilization of the Wells Fargo Pavilion when the Music Circus is not in season.

Special thanks are due to Donna Holmes, Dawn Boyd, Mary Williams, Ruth Burgess, and Gloria Yost for organizing the festivities.



Scholarship Recipient Rachel Jahnsen

Exploring Our Interest Groups: Great Decisions by Cherril Peabody

You may have wondered what the Great Decisions groups do. They meet once a month from February through October to read about and discuss current events. The Great Decisions book comes from the

Foreign Policy Association, and other groups besides AAUW use it. Each year's edition covers a broad range of topics, recently including Russia, India Changes Course, Syria's Refugee Crises, Human Trafficking, Brazil's Metamorphosis, Food and Climate, Islamic Awakening, and U.S. Trade Policy.

Our branch has three Great Decision groups that meet in members' homes. One group, Great Decisions II, is at capacity and currently not taking any new members. Great Decisions I meets on the third Monday of the month at 7 p.m. The new chair of that group is Jen Henderson, and she says their group has room for one more member. You can contact Jen at jenhen@gmail.com. Great Decisions III meets at 1 p.m. also on the third Monday, and Carol Hayes just took over as chair. They sometimes go out for lunch or have a potluck before they meet. They are welcoming new members, so you can contact Carol at cacarol@att.net. The group members live all over town, so they carpool, and you too can be a part of that if you join the group.

Funds Update by Donna Holmes and Marty McKnew

CONGRATULATIONS Sacramento Branch! The 2015 Annual Report has been released and, for the first time Marty and I can remember, we are one of the top 50 branches for Funds donations. Considering the number of branches in the United States, this is wonderful! Thank you to all who donated, in no particular order:

May Ruth Lynch, Glee Scully, Anita Miller, Alicia Hetman, Kathy Asay, Alice Bauer, Shari Beck, Jean Bonar, Susan Bordner, Ruth Burgess, Linda Cook, Carol Doughty, Joan Eddy, Mary Ann Fleming, SueAnn Freeman, Cheryl D. Fuller, Mary Ann Grant, Alice Hammel, Joan Hammond, Donna Holmes, Lisa Howard, Robin Howlett, Marlene Jackson, Elizabeth Jordan, Gail La Fortune, Nancy Lawrence, Cathy Locke, Nancy McCabe, Elaine Moody, Patricia Morehead, Susana Mullen, Marilyn Orrick, Cherril Peabody, Bonnie Penix, Diane Petersen, Jane Pivetti, Anne Rhodes, Malinda Rice, Georgia Richardson, Marianne Rorden, Sandi Schoenman, Gina Schumacher, Gloria Sears, Barbara Smith, Hedda Smithson, Linda Tinker, Pam Vaughn, Alice Welborn, Ruth Werner, Shirley Wheeler, Linda Whitney, Pat Winkle, Sandra Winter, Sanaye Yokota, Gloria Yost, Charmen Goehring, Rosa Lee Black, Sandra Cavey, Judy Tanner, Ann Arneill-Py, Betty Riley, Carol Doughty, Karen Rauhaus, Elizabeth Hendrickson, Joan Rhee, Linda Tinsman, Shirley Sickert, Loraine Holden Lorreta Hom, Mary Schneider, Ginger Bartel-Sherb, Anna Storey, Marlys Huez, Jane Reinmuth, Jane Cooley, Rhonda Skipper-Dotta, Karen Smith, and Marty McKnew.

Many, many thanks to the 78 members, or one-third of our branch, for their support of our mission. For those who did not donate, or did not donate to our 100th Anniversary Fund #4372, it is never too late!

Happy, Healthy and Prosperous New Year,

Donna and Marty

Membership Matters by Shirley Wheeler and Pat Winkle, Co-Membership Directors

Please welcome the following new AAUW members:

Judy Foote is a former member and was referred by Linda Whitney. Judy received her BS in Education from the University of Oklahoma and her MA in Education from CSU Sacramento. She also received a Reading Credential from UC Davis and an Education Administration Credential from CSU Sacramento. Judy is retired and lives in Sacramento.

Andrea Klinenberg received her BA in Journalism from CSU San Diego and her MA/Credential in Education from Chapman College. She also has a Librarian Credential from Fresno Pacific University. Andrea works part time as a teacher/teacher librarian and lives in Elk Grove.

Sandra Young is a former member and was referred by Linda Whitney. She received her BS in Social Work from the University of Wisconsin. Sandra is a retired teacher and lives in Elk Grove.