

# Grapevine



Volume 50 Number 2

October 2017

## Attend Our November Program – What is Universal Design? Why is it for Everyone?

### Aging in place and in comfort

Are you considering your housing options as you age? Bring your family and friends to explore what is needed to stay comfortably and safely in your home.

Do you love your home, your independence, and your lifestyle? Before giving up on living and aging in your home, attend this presentation to see if “*Universal Design*” can help.

The term “*universal design*” describes the concept of designing products and buildings to be both aesthetically pleasing and usable to the greatest extent possible by everyone, regardless of their age, ability, or status in life. Senior designers Genie Nowicki and Lisa Stern from Harrell Remodeling are certified experts in the concept of Universal Design or Aging in Place



(AIP). They will present some case studies and show us before-and-after photos, product and design ideas for all levels of AIP.

This presentation is a opportunity to learn about what is involved in designing a space to be safe, functional and still beautiful. Come and gather ideas about improving your space and consider if “*universal design*” could allow you to live gracefully in your home for many years to come.

For additional information, please contact  
Virginia Turner, AAUW ~ (408) 866-4234 [vturner@sbcglobal.net](mailto:vturner@sbcglobal.net)

## Coming Next Month . . .

### Universal Design IS for Everyone! – Aging in place and in comfort

**Design Your Forever Home** – a home that is beautiful, safe and functional whatever your age or ability.

Wednesday, November 15, 2017

10:30 am to 12:30 pm

Community Room, Saratoga Library  
(13650 Saratoga Ave, Saratoga)

Coffee – Tea & Light Refreshments will be served.

Co-sponsored by Los Gatos-Saratoga AAUW and Saratoga Library

**OPEN TO THE PUBLIC**





## Support Women and Girls through AAUW



Our September 16, 2017 opening meeting provided a great opportunity to hear about the various groups and committees and projects that our branch offers. Over the rest of the year there will be many opportunities to meet interesting and involved people, especially in smaller groups where you can really get to know other members.

### Support the Our Programs for Girls and Women in STEM

- **Local Scholarships** are given to women from West Valley College who are transferring to a four-year college or university to pursue a degree in any of the science, technology, engineering, and math (STEM) areas. Many recipients considered majoring in STEM when they met a particularly influential teacher who encouraged them and inspired them. They appreciate the financial and moral support they get from AAUW. Our Local Scholarship Committee makes sure the application is available to interested applicants, reviews the applications, and selects the recipients.



- **Tech Trek** was designed to show girls who have finished seventh grade that there are many options and opportunities for them and a wide range of careers which require a background in STEM fields. If you heard the Tech Trek campers in September, you know that their week at Stanford excited them about these fields of study and will help them plan their academic futures to prepare them for college work and ultimate employment in these fields. Our Tech Trek Committee works with our middle schools to nominate candidates, interview the girls, and select our campers.

### Help Women in Crisis



It's hard to believe that here in prosperous Silicon Valley there are homeless women and children. Several agencies work with these women to help them find employment, housing and critical social services so that they can become self-supporting. Our **Committee on Homeless Women and Children** provides both financial support to these agencies and direct assistance to the women with an annual holiday party and gift giving, and by providing lunch once a month at the Women's Gathering Place.

### Meet Members with Similar Interests

AAUW members like getting together socially. Some share their interest in reading or playing bridge, others go walking or hiking, still others simply go out to lunch. It's an easy way to meet people who like to do the things YOU like to do! Are you interested in world affairs? Come see what Great Decisions is about. Are you interested in world travel? Our "Armchair Adventures" won't require a passport or airline ticket.

**Not sure about joining the Los Gatos-Saratoga branch of AAUW?** You are welcome to "sample" our small groups and see if they are right for you. Annual dues of \$89 will give you access to everything the branch has to offer plus all the resources of the national and state AAUW offices.

For membership forms and more information, contact Virginia Turner at (408) 866-4234 or by email at [vturner@sbcglobal.net](mailto:vturner@sbcglobal.net) or visit our branch website [www.aauw-lgs.org](http://www.aauw-lgs.org).

–Virginia Turner, Membership Chair



# Trick or Treat

# Deeper in Debt: Women and Student Loans

## Part 1: Highlights from the AAUW research study on Women and Student Loans

Over the course of the past few decades student loans have become an increasingly common means of paying for a college education. Most students who complete a college program now take on student loans, and the **amount of student debt** that students assume has increased along with the price of attending college. At this time about 44 million borrowers in the United States hold about \$1.3 trillion in outstanding student loans.



The scale of outstanding student loans and an increasing share of borrowers who fail to repay mean that many Americans have become aware of student debt as a challenge for society and for individual borrowers. But many do not think of student debt as a **women's issue** despite the fact that women represented 56 percent of those enrolled in American colleges and universities in fall 2016. This report reveals that they also take on larger student loans

than do men. And because of the gender pay gap, they have less disposable income with which to repay their loans after graduating from college, so they require more time to pay back their student debt than do men. As a result, women hold nearly two-thirds of the outstanding student debt in the United States.

This report is intended to offer a broad overview of **how student debt became a women's issue** and in doing so change the conversation around student debt to include gender-based analysis and solutions. The analysis examines the experiences of women as a diverse population and presents statistics by race and ethnicity as well as other demographics. The report relies heavily on publicly available federal government survey data as well as published studies undertaken by academics and organizations researching the issue of student debt.

**Chapter 1** examines the **changing nature of higher education**, focusing on women's gains in educational attainment, changes in how higher education is financed, and the implication of student debt. Understanding the origins of our system of higher

education and the student debt upon which it relies is crucial to understanding how that system can be improved.

**Chapter 2** documents the **scale of the student debt problem** for society and for individuals, focusing on understanding the impact of gender and the debt accrued by women and men of different race/ethnicity groups.

**Chapter 3** explores the **individual consequences of student debt** which addresses the difficulty experienced by women in repaying student loans, as well as the impact of student debt on subsequent financial decision making.

**Chapter 4** provides concluding **findings and recommendations** in the hope of changing the conversation around student debt to formulate solutions that address the struggles faced by women.

**Note:** You can read the full AAUW research study on the AAUW national website. Or See the PDF of the full report attached for those with emails. Over the next several months we will summarise the report in this column.

### Los Gatos-Saratoga AAUW

#### Announcing a New Calendar Editor

Julie Stevens has agreed to be this year's Calendar Editor. Interest Group chairs, will you please make her job easier by sending your calendar listing by the 10th of each month. CC: Grapevine editor Gail Pedersen at [gail\\_pedersen@yahoo.com](mailto:gail_pedersen@yahoo.com).

Julie Stevens, [stevensjuliea@gmail.com](mailto:stevensjuliea@gmail.com); or call her at (408) 867-5968.

#### Newsletter Proofreader

Ann Griffin will continue to assist with proof reading the Grapevine newsletter. Send your articles by the 10th of each month to Ann and CC: the Grapevine editor Gail Pedersen at [gail\\_pedersen@yahoo.com](mailto:gail_pedersen@yahoo.com).

Ann Griffin, [anngriffin107@gmail.com](mailto:anngriffin107@gmail.com); or call her at (408) 354-5062.

## Brush Up Your Foreign Policy Knowledge

# Sign up for Great Decisions 2018

**Great Decisions** is a program by the Foreign Policy Association (FPA). The FPA selects the topics, produces DVDs, and a briefing book (*that provides historic backgrounds, maps, present and future policy options*) which are used by groups across the county discussing eight critical global challenges. Great Decisions has taken people beyond the headlines. This is **not** a class, it is a **study group** where everyone participates. Members are provided an unique opportunity to take part online in a National Opinion Poll relating to these significant and far-reaching global challenges facing our world today.

The eight topics we'll be focusing on this year are:

- 1) The Waning of PAX Americana?
- 2) Russia's Foreign Policy
- 3) China and America – New Geopolitical Equation
- 4) The Media and Foreign Policy
- 5) Turkey – A Partner in Crisis
- 6) U.S. Global Engagement & the Military Budget
- 7) South Africa's Fragile Democracy
- 8) Global Health – Progress & Challenges

Locally the program is sponsored by the League of Women Voters of Southwest Santa Clara Valley, The American Association of University Women Los Gatos-Saratoga Branch, the Saratoga Area Senior Coordinating Council (SASCC) and the Saratoga Retirement Community (SRC). The 2018 program is expected to function with two groups, as it did in previous years.

The **registration fee** for Great Decisions 2018 is **\$40 for an individual and \$50 for a couple sharing a workbook**. Everyone desiring to participate is urged to sign up as soon as possible. **Sign-up before the deadline of October 20, 2017**, to qualify for a group discount and to insure that course materials are received in time for the start of the local program.

**Checks** should be made out to **Rosalie Price**, mailed to her at **14500 Fruitvale Avenue, Cottage # 6610, Saratoga, CA 95070**. Please indicate which group you want to attend, **write "Group One" or "Group Two" on your check**; also include your telephone number (*so we may contact you if needed*).

For questions please **contact** program coordinators **Terry or Judy Zaccone at (408) 257-6575 or Rosalie Price at (408) 741-7670**.

-Terry Zaccone, Facilitator



### How the Study Sessions Work!

Both **Group One and Two** will hold their first study sessions on Thursday, February 8, 2018.

**Group One** is expecting to enroll about forty members. As in past years each of this group's sessions will begin in the SASCC's Oak Room which is a modular classroom. The initial assembly is for viewing a DVD, provided by the FPA, pertaining to each session's scheduled topic. Half of Group One then adjourns to the Magnolia Room. Separating into the two sub-groups facilitates greater individual participation in discussions. As in past years, **Group One** will meet from 1:00–3:00 P.M. on the first and third Thursday of each month.

For **Group One** only, course materials will be distributed at a 1:00 P.M. planning session at on **January 25, 2018 (Corrected Date)**, in the SASCC Oak Room. The first study session will be on **Thursday, February 1, 2018 (Corrected Date)**.

**Group Two** which meets in the SRC's Barnes Hall and is expected to attract about 20 participants. It will also function in 2018 as it did in 2017. **Group Two's** participants will hold their first study session at 2:00 P.M. in the SRC's Barnes Hall on Thursday, February 8, 2018.

## AAUW California 2017-2019

# What are the AAUW Public Policy Action Priorities

The AAUW-CA Public Policy program supports its mission to advance equity for women and girls through advocacy, education, philanthropy, and research. AAUW CA's priorities for action are chosen according to the criteria of viability, critical need, and strong member support. All members were invited

to comment regarding the priorities that AAUW CA should place on California legislation affecting women and girls during the next two years, and these priorities reflect member comments. The priorities were adopted by a vote of California members.

### 1. To achieve economic self-sufficiency for all women AAUW CA advocates:

- Pay equity, fairness in compensation, benefits, & economic justice.
- Equitable access and advancement in employment, including vigorous enforcement of employment antidiscrimination statutes.
- Strengthening retirement benefits and programs, including pension improvements, and protecting Social Security from privatization or reduction in benefits.
- Programs that provide women with education, including financial literacy, training, and support for success in the workforce.
- Strengthening programs that encourage career development and earning potential, including career and technical education, access to postsecondary education, and welfare job training.
- Policies that promote and support work-life balance, including child and dependent care.

### 2. To guarantee equality, individual rights and social justice for a diverse society, AAUW CA advocates:

- Self-determination of one's reproductive health decisions.
- Freedom from violence and fear of violence, including bullying, sexual harassment, human trafficking, and gun violence, in all aspects of life.
- Increased access to quality, affordable healthcare, and family planning services.
- Strengthening California programs, including affordable housing, that improve the lives of children in families living at or below the poverty level.
- Support for United Nations programs that address human rights and women's and girls' issues.
- Freedom in definition of self and family, and guarantee of civil rights for all family structures.
- Vigorous protection of and full access to civil and constitutional rights for all.

### 3. To support a strong system of high-quality public education, AAUW CA advocates:

- Adequate and equitable funding for high-quality public education for all students, including preschool.
- Increased support for programs that break through barriers for women and girls in science, technology, engineering, and math (STEM) fields.
- Protection of programs that meet the needs of girls and women in all levels of education, including sexual health education.
- Vigorous enforcement of Title IX and all other civil rights laws pertaining to education.
- Opposition to the use of public funds for nonpublic elementary and secondary education, and for charter schools that do not adhere to the same civil rights and accountability standards as required of other public schools.
- Support for and adequate funding that gives women and disadvantaged populations access to higher education, including two-year degree programs and vocational training.

### Save the Date

January 30, 2018 – **Authors' Lunch** at the Terraces in Los Gatos again this year; this is our annual fundraiser for the association's AAUW Fund supporting fellowships, community action grants and other programs. Keep a watch in the Grapevine issues for more details.

If you want to help with this event, please contact Judy Borlase at (408) 358-2262.



## Save the Dates – Exciting Trips Around the World! Armchair “Adventure” Traveler Schedule

- See Calendar on next page for this month’s program.
- Friday, November 3, 2017 | 7:30 pm  
Climbing Mt. Kilimanjaro; presented by Ken Bloomfield.
- Friday, January 5, 2018 | 7:30 pm  
My Trip to Tibet; presented by Yao Pi Hsu.
- Friday, February 2, 2018 | 7:30 pm  
Road Trip: Saratoga, California to Saratoga, Wyoming; presented by Rachel Hunter.
- Friday, March 2, 2018 | 7:30 pm  
A Visit to Singapore, Nepal and India; presented by George and Tamar Mednick
- Friday, April 6, 2018 | 7:30 pm  
The program and presenter – to be announced
- Friday, May 4, 2018 | 7:30 pm  
A Photographic Journey to the Galapagos; presented by Jim Katzman

Location: The Terraces of Los Gatos (800 Blossom Hill Road, Los Gatos)

Parking: Carpool and come early because parking is limited.

Community Members And Guest Welcome!

Chair: JoAn Lambert, 867-6237 | Co-Chair: Marlene Lamb

### PM Book Group!

7:30 pm, Saratoga Retirement Community, Saratoga

#### October’s Book

Book: “The Bullet”

Author: Mary Louise Kelly

Reviewer: JoAn Lambert



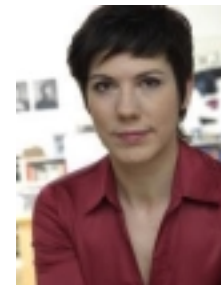
Mary Louise Kelly

#### November’s Book

Book: “A Little Bookstore in Paris”

Author: Nina George

Reviewer: TBA



Nina George

## Gifts for Teen Gift Bag Drive Help by Shopping for a Cause



It may be the early days of Fall but **Gifts for Teens** committee buyers are hard at work shopping for items for our December bag assembly. Cash donations now would allow the buyers to snag early bargains as sales become available. That means fuller bags of useful teen items that are always gratefully accepted. **Gifts for Teens** goal this year is to create and distribute 1,200 bags through our designated community agencies that service homeless and low-income South Bay teens.

If shopping is your forte, be on the look out for teen friendly items like lip balm, cosmetics, nail

polish, store or fast food gift cards, Nerf balls, small hand held games or toiletries (preferably non travel size).

Donors can leave their purchases at the AAUW San Jose HQ in the parlor closet. Please indicate the donor name and address on the box or bag. Remember, if you shop Amazon, log onto smile.amazon.com and choose **Gifts for Teens** as your charity. There is no cost to you and Amazon gives a percentage to **Gifts for Teens**. Questions? Contact Elaine Benoit (408) 268-9654.

– Jan Giroux, **Gifts for Teens**  
jgiroux603@aol.com

### Did you get your directory?

All directories not pick up were mailed. Please check your entry and send any additions, changes, and corrections to: Louise Quenon, Database Manager, (408) 867-0698; lquenon@comcast.net

Help the branch keep in contact with you by keeping your information current and up-to-date. If you move or change your email or telephone, let us know.

## October 2017 AAUW Calendar

- 2 Monday **Board Meeting.** Meets 3:00 pm at the Saratoga Fire Station, Community Room (corner of Saratoga Ave & Saratoga/Los Gatos Rd.) **All Members are Welcome!**
- 3 Tuesday **Conversations in Spanish.** Meets 1:30-3:00 pm at Nancy Anderson's home (1639 Daphne Dr., San Jose). Join us to develop, maintain, or improve your conversational skills. RSVP: Nancy Anderson, (408) 348-3427. Chair: Sharon Kelkenberg, (650) 962-1656. **Visitors are Welcome.**
- 6 Friday **Armchair Travel Adventures. Journey to Korea and Japan.** Presented by Seiji Kawamura. I visited South Korea for the first time this year. April brings the spectacular cherry trees in bloom. Seoul and Busan bring city excitement and are bustling, modern metropolitan areas. I found wonderful mountain hiking trails, colorful palaces, forts and temples. A visit to the DMZ and a chance to peek into North Korea. Next a visit to Japan and a 4-day Shinto Shrine pilgrimage trek to Kumano Kodo, just south of Kyoto. We hiked 10 miles each day and over 3,000 feet but enjoyed a nightly stay at Japanese Inns with hot springs. Chair: JoAn Lambert, (408) 867-6237. **Open to the Public!**
- 10 Tuesday **Committee for Homeless Women and Children.** Meets 3:30 pm at Marlene Lamb's home (105 Arroyo Grande Way, Los Gatos), (408) 497-1555. Chair, Nancy Anderson, (408) 348-3427.
- 12 Thursday **Scenic Hikes and Walks. Harvey Bear Open Space** – 5-6 mile hike up to the ridge overlooking Coyote Reservoir on the east side of the valley. Wonderful panoramas. Dress warmly! Bring lunch. Meet promptly 9:00 am at the Los Gatos "Free Parking - Northside Lot" behind Starbucks. Questions? Jane Bishop, (408) 356-7796; Kay Duffy, (408) 867-0508. **New Hikers Welcome!**
- 17 Tuesday **PM Book Group.** Meets 7:30 pm at Saratoga Retirement Community (14500 Fruitvale Ave, Saratoga). **Book:** *The Bullet*, by Mary Louise Kelly. Reviewer: JoAn Lambert. RSVP: Marilyn Lenormand, (408) 741-7820. Chair: Marlene Lamb, (408) 497-1555. **Join Us for a Discussion.**
- 18 Wednesday **Let's Do Lunch.** Meet 12:30 pm at *Florentine Trattoria* (14510 Big Basin Way, Saratoga). RSVP to Chair, Joanna Yates, (408) 395-2950. **Friendly Group, Open to Everyone.**
- 20 Friday **AM Book Review.** Meets at 9:30 am. Bring a book (*good or bad*) you would like to talk about. For meeting location, contact chair, Margaret Bard (408) 377-6625 or margaretbard@gmail.com. **Come and Find Your Next Great Read!**
- 24 Tuesday **Conversation in Spanish.** Meets 1:30-3:00 pm at Nancy Anderson's home (1639 Daphne Dr., San Jose). Join us to develop, maintain, or improve your conversational skills. RSVP to Nancy Anderson, (408) 348-3427. Chair: Sharon Kelkenberg, (650) 962-1656. **Visitors are Welcome.**
- 26 Thursday **Back by Noon Hike.** Exercise 5 miles on nearby trails + coffee or lunch. Meet promptly, 9:00 am at the Los Gatos "Free Parking - Northside Lot" behind Starbucks. Questions? Jane Bishop, (408) 356-7796; Kay Duffy, (408) 867-0508. **New Hikers Welcome!**
- 31 Tuesday **Film Buffs.** Meet at 1:30 pm, Saratoga Retirement Community, #5105. RSVP: Lita Askanas, (408) 867-2543. Chair: Marlene Lamb, (408) 497-1555. **All Movie Lovers Welcome!**

## November 2017

- 3 Friday **Armchair Travel Adventures.** Meets 7:30 pm at The Terraces (800 Blossom Hill Rd., Los Gatos). **Climbing Mt. Kilimanjaro** – presented by Ken Bloomfield. A five day hike to the summit of Mt. Kilimanjaro, the highest point in Africa, requires stamina and determination. Chair: JoAn Lambert, (408) 867-6237. **Open to the Public.**
- 6 Monday **Board Meeting.** Meets 3:00 pm at the Saratoga Fire Station, Community Room (corner of Saratoga Ave & Saratoga/Los Gatos Rd.)
- 7 Tuesday **Conversations in Spanish.** Meets 1:30-3:00 pm at Nancy Anderson's home (1639 Daphne Dr., San Jose). Join us to develop, maintain, or improve your conversational skills. RSVP to Nancy Anderson, (408) 348-3427. Chair: Sharon Kelkenberg, (650) 962-1656. **Visitors are Welcome.**
- 9 Thursday **Scenic Hikes and Walks. Tarwater Trail-Pescadero Park.** Hike through lovely redwoods and along a creek with unusual tar-ball deposits, off Alpine Road towards the coast. Bring lunch. Meet promptly! 9:00 am in Los Gatos "Free Parking - Northside Lot" behind Starbucks. Questions? Jane Bishop, (408) 356-7796; Kay Duffy, (408) 867-0508. **Seeking New Hikers!**

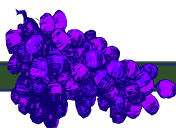


October 2017

Los Gatos-Saratoga Branch  
American Association of University Women  
14415 Evans Lane  
Saratoga, CA 95070

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**Directory Change –**

Peggy Johnson has moved!  
19913 Modoc Road  
Apple Valley, CA 92308-6134

**Find any mistakes in your listing? Let me know.**

Gail Pedersen  
[gail\\_pedersen@yahoo.com](mailto:gail_pedersen@yahoo.com)

**Know of a Member in Need of a Little Sunshine!**

Do you know anyone who is ill or in need of support? Did a member receive recognition? Please send her information to Lavonne Marafino, our new Sunshine Chair.

Contact Lavonne, (408) 867-1964;  
[lnmarafino@att.net](mailto:lnmarafino@att.net)

