

# AAUW Wilmington News

December 2008



## Message from the President

Our Educational Foundation Fundraiser, Lunch with Carolina Authors, was a great success. Our thanks go to **Phyllis Leimer (910-798-2296)** and **Jean Schaefer (910-395-6190)** for doing such a great job. The authors were wonderful, the food was excellent, and we had a great book sale and raffle. Our next event will be a bit less dramatic, but it should be great fun. It is our annual December Luncheon and it is going to be held at Mason's Haunt on December 13. Make your reservations now for this event. Janet Petty has more information for us below. At this event we are going to hold a fifty-fifty raffle to help with operating expenses. So bring a few extra dollars to purchase tickets for the raffle.

The program for the January 10, 2009 meeting will focus on eradicating extreme poverty and hunger. The speakers are Dr. Leslie Hossfeld (Public Sociology professor) and Raven Bruno, both of the **Southeastern North Carolina Food Systems Project**. They will talk to us about local community gardens, food security, and how to buy local foods. The local chapter of the United Nations Association is co-sponsoring this event, as the topic is the UN's Millennium Development Goal #1. Plan now to attend this program.

For the spring, our main venture will be the AAUWNC convention which will be held in Wilmington on March 27, 2009. **Phyllis Guberman (910-395-8427)** and **Lill Van Order (910-313-1573)** are heading up the local arrangement for the convention. The committees are shaping up nicely, but if you haven't volunteered to help, give them a call.

I am presently in the process of organizing two committees, **fundraising** and **nominating**. Both of these are extremely important to AAUW Wilmington Branch. For a **fundraising committee**, I have several volunteers already, but I would like to have at least three more. Last year, we had an extremely successful project: Wine Tasting and Silent Auction. We could do that again or the committee could come up with other smaller projects. For the **nominating committee**, I would like three volunteers, one of whom is on the board. Please call me **(910-392-0395)** to serve on one of these committees.

You should have received your copy of the Fall/Winter 2008 edition of **AAUW Outlook**. There are several great articles. Be sure to read them all, especially "The Politics of Gender" and "The Internet and Women". It is a good edition, so read it all if you have time. For more information about AAUW, visit the website: [www.aauw.org](http://www.aauw.org). There is so much going on in our organization.

I know that the December Luncheon is going to be special, but unfortunately, I am unable to attend. I will miss being there. See you at the January Meeting.

Sandra McLaurin, President

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## 2009 Convention: HAPPY 100<sup>TH</sup> BIRTHDAY AAUW NC!

**YOU are invited!**



What: Celebration of 100 years of AAUW in NC  
When: Friday, March 27, 2009  
Where: Blockade Runner Beachfront Hotel, Wrightsville Beach  
Host: Wilmington Branch



Friday morning workshop on "Riding the Wave to Financial Independence", networking luncheon, afternoon annual meeting and elections, free time to enjoy the beach, topped off with a Gala Banquet Birthday Celebration. Plan to arrive Thursday afternoon and join a trolley tour of historic downtown Wilmington.

The hotel is located right on the beach and we have ordered beautiful weather for this special event! Activities for spouses are being planned, so why not make it a mini-vacation and stay two nights? Breakfast is included in this great hotel rate of only \$99 plus tax.

Details and registration form will be online and in the next issue of the Tar Heel News.

Make your hotel reservations by March 12, 2009. Call the Blockade Runner Hotel at 910.256.2251 or make your reservations online at [www.blockade-runner.com](http://www.blockade-runner.com), stating that you want a room in the AAUW block. Rooms held for AAUW NC will be released after that date and the room rate will increase. Check-in time is 3 pm and check-out is 11 am.

Committees have been formed but all members are needed to make this a successful state convention as well as 100th Birthday celebration of AAUW NC. Please contact Lill VanOrder at 313-1573 ([lillvo@earthlink.net](mailto:lillvo@earthlink.net)) or Phyllis Guberman at 395-8427 ([gubermanj@bellsouth.net](mailto:gubermanj@bellsouth.net)) to volunteer.

Lill VanOrder and Phyllis Guberman, Convention Co-chairs

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### Lunch with Carolina Authors... A Success!

Thanks to everyone who helped to make the "Lunch with Carolina Authors" a success - those who helped at the luncheon, those who came, those who brought friends, and those who contributed to the raffle which brought in \$726.

*Thank You*

Please patronize the businesses that contributed to the raffle:

- |   |  |
|---|--|
| <ul style="list-style-type: none"><li>• Beautiful Hair and Nails</li><li>• Black's Tire and Auto</li><li>• Grace de Valinger - manicure in your home</li><li>• Hair Studio</li><li>• Hair Gallery</li><li>• Harris Teeter</li><li>• Karma Salon</li></ul> | <ul style="list-style-type: none"><li>• Lou's Flower Patch</li><li>• Lower Cape Fear Historical Society</li><li>• Mason's Haunt Restaurant</li><li>• Nail Safari</li><li>• Pomegranate Books - our onsite bookseller</li><li>• Port City Club and Spa</li><li>• Wilmington Yoga Center</li></ul> |
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Phyllis Leimer and Jean Schaefer, Author Luncheon Coordinators

## Membership

Let us welcome two new members to our Wilmington Branch:

**Catherine Snyder**  
Park College / BA  
Appalachian State U / MA

**Carole Sue Furman**  
[csfurman@ec.rr.com](mailto:csfurman@ec.rr.com)  
Buffalo State Teachers / BS  
Nazareth College / MA

Two members who did not make the directory:

**Loretta Metzger**  
[comlcm@earthlink.net](mailto:comlcm@earthlink.net)  
Florida State U / BS

**Marjorie Whittaker**  
[mwwatpu@hotmail.com](mailto:mwwatpu@hotmail.com)  
Drexel U / BS  
Penn State / MS  
U of Delaware / M ED

We now have 94 members. Some members may not know why there are two blank pages in our directory. The purpose is to update these blank pages with new members' info and members who did not make the directory.

June Creamer, Membership VP

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## Program Notes



The speakers for the coming months are:

January 10: Leslie Hossfeld and Raven Bruno, **Southeastern North Carolina Food Systems Project** (<http://people.uncw.edu/hossfeld/>); Learn more about food security, local community gardens, and buying local foods. Event co-sponsored by the Coastal Carolina Chapter of the United Nations Association, as part of the United Nations' Millennium Development Goal #1: Eradicate Extreme Poverty and Hunger (<http://www.un.org/millenniumgoals/poverty.shtml>).

February 14: Doug Springer, **Cape Fear River Watch** (<http://cfrw.us/>)

March: Paula Recko and Etta Breit, **Liberty Hospice** (<http://www.libertyhomecare.com/>)

April: Juanita Roushby, **Cape Fear Audubon Society** (<http://www.capefearaudubon.org/>)

May: Lou Buttino, **UNCW Film Studies Department** (<http://www.uncw.edu/filmstudies/>)



Janet Petty and Lois Fox, Program VPs

## FINANCIAL ISSUES FOR WOMEN - WHAT ARE YOUR CONCERNS?

By Barbara R. Fleming, CFP®

December 2008

AAUW Newsletter

As mentioned in my previous articles in December of 2007 on Long Term Care insurance and "Life" insurance in November 2008, these insurances can serve us well when a catastrophe occurs. Failing to plan, limits your options during your time of need. Related to Long Term Care insurance is Disability insurance which is sometimes, misunderstood or just forgotten about until it is needed. Because most employers give short term disability coverage or Workman's Compensation, people feel that this coverage will be enough.

Perhaps it will be, but often as medical treatment gets better and longevity of life increases a longer period of time may required in order to recuperate and return to work Unless we have done our homework, as I suggested my previous articles in September and November of 2007 and January of 2008, you may think you have enough income to get you through the hard times only to find out that you do not.

When a need for disability income is evident, most of the time savings, retirement and the wants of life have to be put on hold. Savings can be used up quickly and you may not have time to save enough for retirement. Perhaps just when you think you are on the right track, a financial crisis as exists in our country occurs and knocks us back a few years.

Because disability insurance is not commonly explored, I hope this will give you the insight you need.

- Disability income is based on your occupation, current income, age, gender, health status, selected waiting period (amount of time you can pay from savings etc.), and benefit term available. Bonuses may not be used in this calculation by some companies.
- Usually 60 to 80% of your current income may be replaced by the insurance company. The entire amount will not be available because if that happens there may be no incentive to return to work.
- The majority long term care absences are caused by not only accidents but illnesses, such as cancer, stroke and heart conditions. Short-term disability is known as "sick leave" giving up to a year in some companies, but usually 26 weeks for illness, injury or birth of a child. Not all states require this coverage be given by employers. After short term disability coverage ends, long-term disability kicks in, if you have it.
- Usually a policy will pay for a set number of years or until you reach retirement age if you are totally or partially disabled.
- Disability income can be income tax free if the insured's premium is paid individually (out of pocket). If the employer pays the premium all or part of the income may be taxable when it is received.
- You may be able to purchase insurance through a group and/or individual plan.
- In group plans there may be a monthly maximum income limit and also limit the time for the benefit period. The definition of Disability can be very limited since the employer hopes you can be retrained within two years.
- Individual plans give more options, larger pools of money for longer period of times and perhaps less restrictive occupations. If you opt out of the group plan you may be able to get a more comprehensive plan to cover short and long term disability, if you can afford it. It is advisable to use the group coverage first.
- Adding "Riders" to the policy may make sense and should be investigated.
- Make sure the policy is non-cancelable (company can't cancel policy) and guaranteed renewable at the same price (as long as you pay your premium on time).
- Consider adding an inflation rider to keep up with inflation or if you are young, consider a "future purchase option" (being able to purchase more as salary increases). Adding riders usually add to the cost.

Don't procrastinate and wait for a disaster to strike. Check on your current coverage. Plan ahead and explore this coverage via my free consultation. REMEMBER TO LET ME KNOW YOUR INTERESTS FOR FUTURE ARTICLES Barbara R. Fleming, CFP®

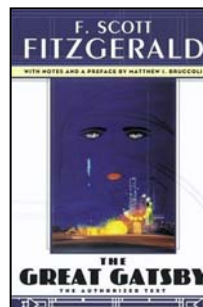
## Book Club Information

### Monday Afternoon Book Club

Meetings held at 1:30pm. We welcome new members. For more information, contact June Creamer (791-4612) or Pat Noonan (256-0297, [pqunoonan@yahoo.com](mailto:pqunoonan@yahoo.com)).

Dec 1 ...*The Great Gatsby* by F Scott Fitzgerald  
...Reviewer: Maggie Parish  
...Hostess: Janet Petty, 792-9684

Jan 5 ...*A Place of Execution* by Val McDermid  
...Reviewer: Janet Petty  
...Hostess: Aileen Ferguson, 796-9651



### Monday Evening Book Club

Meetings held at 6:30pm at the home of the hostess/reviewer. For more information, contact Audrey Hersom at 350-0068 or [bobaud@aol.com](mailto:bobaud@aol.com).

12/14 - Sue Wood - *The Arrival* by Shaun Tan

1/26 - Linda Lorah - *Three Cups of Tea* by Greg Mortenson

2/23 - Marge Ciardella - *Remarkable Mother* by Jimmy Carter

3/23 - Sandra McLaurin- *Unaccustomed Earth* by Jhumpa Lahiri

4/27 - Lill Van Order - *Case Histories* by Kate Atkinson

5/25 - Phyllis Guberman - *The Space Between Us* by Thrity Umrigar



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### Quote of the Month

"The future belongs to those who believe in the beauty of their dreams."

– Eleanor Roosevelt

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Thank you  
Danke  
Xie xie  
Khawp khun  
Yum gao  
Mahalo  
Salamat  
Juspa  
Obrigada  
Spacibo  
Arigato

### A Special Thanks To:

Chad Phillips at Mailbox Express,  
at 1616-11 Shipyard Blvd,  
for help with all of AAUW Wilmington's printing needs.

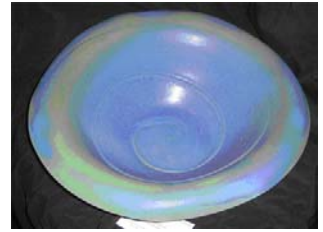
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Arigato



## Mark Your Calendars

There are so many interesting and important events occurring in Wilmington. Please help to get the word out about these events by emailing me ([boomershinea@uncw.edu](mailto:boomershinea@uncw.edu)) with information on any events that you think might be of interest to AAUW members. See a list of such events below:

- **December 6 – 7: Coastal Carolina Clay Guild’s Second Annual Holiday Pottery Sale;** 10am-4pm; Community Arts Center (corner of 2nd and Orange); forty local clay artists, including Hiroshi Sueyoshi, Don Johns, and Dina Wilde-Ramsing, will be selling their pottery and sculpture; proceeds will benefit The Empty Bowls Project and DREAMS; for more information contact Hiroshi Sueyoshi at 794-9717 or [suey1@earthlink.net](mailto:suey1@earthlink.net)



- **December 15: UNCW Jazz Speaks: Afro Cuban Rhythms;** join Distinguished Professor of Jazz Joe Chambers as he explores Afro Cuban Rhythms through percussion and dance; 7:30 pm; Beckwith Recital Hall (UNCW Cultural Arts building); free and open to the public



- **December 16: North Carolina Symphony Holiday Pops Concert;** 8:00 pm, UNCW Kenan Auditorium; call 962-3500 for tickets and more information.

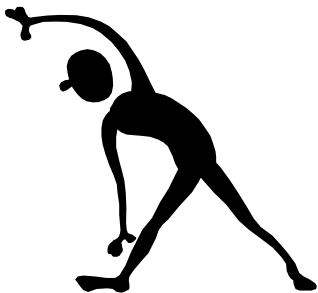
- **January 28:** Stephen Lewis to give lecture entitled "**Time to Deliver: Winning the Battle Against Poverty and Disease in the Developing World**"; 7:00 pm; UNCW Kenan Auditorium; tickets \$9/public (962-3500); presented by the [UNCW Leadership Lecture Series](#) and co-sponsored by [Honors Scholars Program](#), Coastal Carolina Chapter of the United Nations Association, and UNCW Student Media.



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## Special Fitness Offer for AAUW Members!

Port City Health Club and Spa gave us two one-month passes for our Author Lunch raffle. Now the newly renovated and equipped gym at the corner of Shipyard (2250-7 Shipyard Blvd.) is offering AAUW members an annual membership at the corporate rate of \$189.



The health club has a great array of Life Fitness and Hammer Strength cardio and strength training equipment along with an indoor track (great for walking or jogging in inclement weather), a swimming pool, Jacuzzi, and steam room. You can enjoy a wide variety of fitness and wellness classes such as water aerobics, A.M. stretch class, Fit 4 Life Low, yoga, Pilates and the getting- stronger exercise program, or you can sign up with a talented personal fitness trainer.

Stop in for more information and a tour of the facility – ask for Tom Jones – the best times are late morning to early afternoon – or ask an AAUW friend who is already a member, such as Ava Bevins, Lill van Order, Stephanna Tewey, or me!

Ann Sherman-Skiiba

## 2008 – 2009 AAUW Wilmington Board of Directors

President	Sandra McLaurin, scmclaurin@ec.rr.com
Co-VP Programs	Lois Fox, Lois3713@aol.com
Co-VP Programs	Janet Petty, jpettysus@bellsouth.net
Membership	June Creamer, june_creamer@yahoo.com
Secretary	Ava Bevins, avab@ec.rr.com
Treasurer	Ann Sherman-Skiba, askiba@ec.rr.com
Newsletter Editor	Amanda Boomershine, boomershinea@uncw.edu

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### HOLIDAY LUNCHEON

Our Holiday Luncheon will be held at Mason's Haunt, 3317 Masonboro Loop Road, at noon on Saturday, December 13<sup>th</sup>. The cost is \$20.

The reservation below must be returned with your check and your menu selection by **Friday, Dec. 5<sup>th</sup>**. Check should be made out to AAUW Wilmington Branch.



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### HOLIDAY LUNCHEON AT MASON'S HAUNT DEC. 13<sup>TH</sup>

Check off menu choice. All choices include salad, a side of vegetables, dessert, and tea or coffee. Mail your check (made out to AAUW Wilmington Branch) to Janet Petty, 7016 Brittany Lakes Drive, Wilmington, NC 28411 by Friday, Dec. 5<sup>th</sup>. Entertainment will be provided by Gina Gambony and Friends.

\_\_\_\_\_ Chicken over rice with Creole Sauce

\_\_\_\_\_ Beef tips with mashed potatoes

\_\_\_\_\_ Seafood and pasta in a light cream sauce

NAME \_\_\_\_\_

Phone No. \_\_\_\_\_

