

AAUW Wilmington News

October 2008



Message from the President

AAUW Wilmington Branch is off to an excellent start for the 2008-2009 year. The program with photographer Patricia Shamroy Shaw was held at Randall Library on the UNCW campus. As guest of the library, we were treated to a light brunch and were able to see Pat's exhibit "There's a Woman in the House" which runs until Nov. 7. For the program, Pat Shaw was joined by Dr. Janet Ellerby of the Women's Resources Center (www.uncw.edu/wrc/) and Dr. Candice Bredbenner of the History Department, both at UNCW.

On October 11, we will meet in the Pine Room at the Northeast Library and our speaker will be Candace McGreevy, Director of the Lower Cape Fear Historical Society.

Directories are available. Thanks to **Jo Howell**, editor, for a job well done. Thanks to Jo Howell and June Creamer, VP for membership, for distributing them at the September meeting. If you did not get yours, you can pick up at the October meeting.

It is almost November 1 and time for the Authors' Luncheon. Phyllis Leimer and Jean Schaefer are in charge of the event. Be sure to get your tickets from Phyllis Leimer soon. The December Luncheon is going to be held at Mason's Haunt on December 13. It is time to make your reservations for this event. Janet Petty has more information for us below.

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 arrangements for the convention. At the September meeting, Phyllis distributed a list of committee needs. If you did not get a list, then check your email for a copy. Phyllis and Lill will have sign-up sheets for various committees at the October meeting.

Our service project **Eyes to the Future**, vision screening in the elementary schools of New Hanover County, is going full force. There are approximately three weeks left. If you have not already done so, call **Loretta Metzger (910-681-0197)** or **Jeri Graham (910-458-1216)** to volunteer. If you have not done the training, you can work as a helper.

If you neglected to renew your membership. send your membership dues to **June Creamer (910-791-4612)**, 8804 Whaley Circle, Wilmington, NC 28412.

See you October 11 at the Northeast Library. We will meet in the Pine room.

Sandra McLaurin, President

Inside this Issue...

Message from the President	p 1	International Relations Schedule	p 5
Program Notes	p 2	Book Club Information	p 5
Lunch with Carolina Authors	p 2	Mark Your Calendars	p 6
Legal Advocacy Fund	p 3	Board Members	p 7
AAUW-NC Convention	p 3	Holiday Luncheon	p 7
Membership	p 3	Insurance Policy Inventory Tool	p 8
Financial Issues for Women	p 4		

Program Notes



Candace McGreevy, Executive Director of the Lower Cape Fear Historical Society, will speak on "Historic Wilmington and the Lower Cape Fear Historical Society" with maps, pictures, and postcards of the area.

Please join us for coffee at 9:30am and the program at 10am in the Pine Room of the Northeast Library. We look forward to an interesting and educational meeting on October 11.

Janet Petty and Lois Fox, Program VPs

Lunch with Carolina Authors

SAVE THE DATE - NOVEMBER 1 IS OUR ANNUAL "LUNCH WITH CAROLINA AUTHORS".

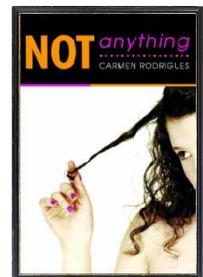
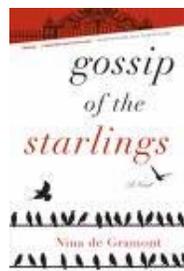
Presenting authors are:

- Andy Wood, author of *Backyard Carolina*, which is based on his two decades of radio commentary on Wilmington's own public radio station WHQR.
- Nina de Gramont, author of *Gossip of the Starlings* and *Of Cats and Men*, winner of a Discovery award from the New England Booksellers Association.
- Ann Ipock, author of *Life is Short, But It's Wide* and *Life is Short, So Read this Fast*, compilations of her widely published humor columns.
- Carmen Rodrigues, author of *Not Anything*, described as a powerful debut novel about a girl living a not-so-glamorous life in a city that's all about glamour.

Book sales and signings will begin at 11:00 am., lunch will be at 12:00 noon, program at 12:45, followed by the great raffle! Tickets are \$25 each. Tables of eight are available. Buy an extra ticket and have an author at your table.

For tickets: send check payable to *AAUW Wilmington Branch* for \$25 per ticket along with a stamped, self-addressed envelope to: Phyllis Leimer 1005 Summerlin Falls Court, Wilmington, NC 28412, and tickets will be returned to you. For information call 798-2296.

Phyllis Leimer and Jean Schaefer, Author Luncheon Coordinators



LAF: QUIZ TIME

Those of us who have been around this branch for awhile like to sling acronyms around, such as , “LAF”. What is this, some kind of secret language? Let’s see, does it stand for “Local Academic Females”? No? How about “Lady’s Advancement Fraternity”? Getting warmer! How about “Legal Advocacy Fund”? Hey, that’s it, we’ve hit the bull’s-eye!

With that mystery solved lets go on to the next.

Question: What is the Legal Advocacy Fund?



Answer: It’s a way to help women in the workplace or in academia who have suffered from hitting their heads against the glass ceiling, or in other word been the victims of gender discrimination. This could entail harassment, salary inequity, or unjust promotion and tenure practices, among other gender injustices. If, after trying to right the wrong through normal channels, the case ends up in court, AAUW uses its resources and legal know-how as “Friend of the Court” to aid in attaining a just settlement for the plaintiff.

We as branch members do our part by financially supporting the AAUW fund that makes this legal work possible.

We have, during the past 25 years, provided funds directly to the plaintiff for legal expenses. This practice is being phased out, as the organization switches to a broader approach. We will however continue to provide funds for those cases where we have already made a commitment.

Our branch has held up its corner of the LAF blanket well. We hope to do so again this year.

Jean Schaefer, Legal Advocacy Fund Chair



SAVE THE DATE!

**AAUW NC CONVENTION AND 100TH BIRTHDAY CELEBRATION
MARCH 26-27, 2009
BLOCKADE RUNNER, WRIGHTSVILLE BEACH**



It’s not too early to help make this a memorable event! Several members have already volunteered their help in ways large and small, and we are counting on all our members to be a part of the convention and celebration.

We’ll have sign up sheets at the October 11 branch meeting. “Job descriptions” for the various committees, which were distributed at the September meeting and by email, will also be available. Join the fun!

Lill VanOrder and Phyllis Guberman, Convention Co-chairs

Membership

We are continuing to increase our membership and presently have 88 members. The 2008-2009 AAUW Wilmington Directory has been published. They will be available at our monthly meetings. If you paid the extra 1\$ for mailing, you should have received your copy.

June Creamer, Membership VP

FINANCIAL ISSUES FOR WOMEN - WHAT ARE YOUR CONCERNS?

By Barbara R. Fleming, CFP®
October 2008 AAUW Newsletter

September was "Life Insurance Awareness Month". I have attached to this Newsletter a form that may be helpful now that you have investigated your insurance products. I will continue to offer a free review of the insurance products to AAUW members and their families. It is very important to have a review periodically to see if your goals and needs have changed. In addition, I have found when reviewing insurance beneficiaries that many are outdated leaving blank the contingent beneficiary. If you have a broker working with you, please use his/her services for the above purpose or call me.

As you review your insurance protection, remember to see what protection you and your family have if someone has a stroke, an accident and is temporarily or permanently disabled. Many of us have children who haven't taken this into consideration and perhaps you will be asked to participate in their recovery whether it be financially or personally. As parents, we are always there for our children in good times and in bad. However, with proper planning, our children can remain independent.

As we age, more and more of our friends and family experience health issues. This happened recently to very dear friends. With one friend, there was a need to be a "third ear" since her age and her experience with financial issues were limited and her family was a distance away. I was very happy to be of help but, it was really a learning experience for me as well. Here are some things I learned:

- Even though we think we understand coverage, we really don't.
- When we reach the age of 65 we are offered Medicare from the US government. However, many people who feel the premium is too high elect to purchase a Medicare Supplement. In some cases, the supplement waives out the Medicare coverage. This means that Medicare will not be the primary payer for the claims you have. The supplement policy takes over as first payer.
- In the current experience I learned that my friend's policy covered 100% for the first three days in a nursing facility for rehabilitation. Days four to thirty eight (38), my friend had to pay a certain amount for example \$100 per day, which comes to \$3,800. She has already paid hospital fees that will be counted toward her maximum "out of pocket" (what she pays) of \$3000.
- Days 39 to 100 the policy will pay 100% and once the maximum out of pocket gets to \$3,000 on her policy, 100% is covered.
- After day 100, my friend will have to pay for her spouse's care and rehabilitation. She may have to move to be near her children since she may not be able to assist in his rehabilitation. If she needs federal financial assistance she can apply for Medicaid. As you all know to get Medicaid, you have to be indigent. There are many rules and procedures to follow when applying for this aid and whatever is given to the recipient, usually has to be paid back.
- On the other hand, if you have Medicare, the first 20 days is paid for in total. For the next 21 to 100 days, there is a daily rate of \$128 to be paid by you. After that time, you would be responsible for payments unless you were approved by Medicaid. The site www.medicare.gov can be very helpful.
- According to Mutual of Omaha, 61% of the 2.1 million Medicaid applications are denied, but there is a process of appeals to help those in need.

Join me next month as I explore the various types of insurance and perhaps you will become more familiar with its valuable service and share it with other family members and friends. Until then, remember the old saying - "WE DON'T PLAN TO FAIL, WE JUST FAIL TO PLAN"..... Don't let that apply to you.

International Relations Schedule for 2008

International Relations will have discussions based on the "Great Decisions 2008" Publication. It meets at the Northeast Library. The schedule is as follows:

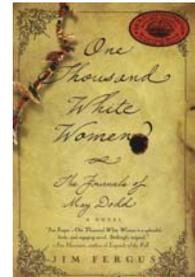
Topic	Date	Leader
7. Foreign aid: new players, new goals	Oct 8	Helen Solomon
8. Latin America: the next U.S. President's agenda	Nov 12	Loretta Metzger

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).

- October 6 ...*One Thousand White Women* by Jim Fergus
 ...Reviewer: Mary Codd
 ...Hostess: Georgia Polheum, 452-7666



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.

- 10/27 - Carol Tutton - Hanna's Daughters by Marianne Fredriksson
 11/24 - Audrey Hersom - Last Days of Dogtown by Anita Diamant
 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



November is Long Term Care Insurance Awareness month

The need for Long Term Care is something we do not want to have. However, since we do not have a crystal ball, perhaps we should take time during the month of November, designated a Long Term Care Insurance month, to review our plans for if and when a catastrophe strikes. Call me if you have any questions.

Barbara R. Fleming

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 with information on any events that you think might be of interest to AAUW members. See a list of such events below:

- **October 11:** All are invited to the UUFW Talkabout Film on **Eleanor Roosevelt**, sponsored by the Unitarian Universalist Fellowship of Wilmington, the United Nations Association, and The League of Women Voters. The film will show on **October 11, 7:15 pm**, at the Unitarian Universalist Fellowship of Wilmington (4313 Lake Ave.). There will be a reception with cake (Eleanor's birthday) at 6:30pm. Following the film, UNCW History professors Dr. Tammy Gordon and Dr. Candace Bredbenner will be facilitating the discussion. Free to the public. Donation requested for food and beverages.
- **October 14: The Amazing Bottle Chapel at Airlie Gardens with Virginia Wright-Frierson, artist;** Built as a tribute to Minnie Evans, longtime gatekeeper and visionary artist of Airlie Gardens, Virginia Wright-Frierson, proposed and built an outdoor chapel to depict the vibrant designs and symbols of Evans' body of work. Completed in 2004, the now-famed bottle chapel is a beautiful structure made of bottles, cement and metal sculpture. Frierson describes her and the other artists' fascinating work as they undertook to create a "garden within a garden." Event scheduled for **October 14 from noon to 1:30 pm**. For more information or to register, visit <https://aceweb.uncw.edu/CourseStatus.awp?~09BBLN1011> or call 962-3644.



- **October 16:** The **Seventh Annual Sherman Emerging Scholar Lecture**, entitled "Africa Between the Old and the New: The Strange Persistence of the Postcolonial State", will take place on **October 16 at 7:30 pm** in the Warwick Center Ballroom at UNCW. The speaker, Dr. Ebenezer Obadare, is an Assistant Professor of Sociology at the University of Kansas. The lecture is free and open to the public. A reception will follow the lecture.
- **October 25:** College Day at UNCW (<http://www.uncw.edu/dpscs/AdultEdCollegeDay.htm>)
- **October 26:** The **Annual United Nations Day Luncheon** will be held at **1 pm** on **October 26** at the Madeline Suite at UNCW. This year's speaker is Dr. Jennifer Horan of the Department of Public and International Affairs at UNCW. She will be discussing environmental sustainability. Tickets are \$25 (\$15 for students). For more information, call 392-1631.

Thank you!

Our thanks to Chad Phillips of MAILBOX EXPRESS 1616-11 Shipyard Blvd for printing our newsletter and directory.

2008 – 2009 AAUW Wilmington Board of Directors

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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 13th. The cost is \$20.

The reservation below must be returned with your check and your menu selection by Wed. Dec. 3rd. Check should be made out to AAUW Wilmington Branch.



HOLIDAY LUNCHEON AT MASON'S HAUNT DEC. 13TH

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 Wed. Dec. 3rd. 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. _____

