



December Program

On Monday, December 14, 2020, at 7:00 p.m. we will enjoy a virtual (Zoom) presentation from Maria Langendorf, President of Middletown's Junior Achievement, about how Junior Achievement **"Sparks Student Success!"**

IMAGINE - EMPOWER *from Junior Achievement's website*

We want young people to IMAGINE a bright future because Junior Achievement will EMPOWER them with the skills and tools necessary to succeed in a global economy.

Since 1919, Junior Achievement's purpose has been to educate and inspire young people to value free enterprise and understand business and economics to improve the quality of their lives. Junior Achievement of Middletown Area was founded by former Armco Chairman Charles R. Hook in 1939 and was the first operating JA area in Ohio and one of the five oldest in the U.S. We serve the communities of Middletown, Monroe, Franklin, Springboro, Lebanon, Carlisle, Waynesville, Trenton, and Madison Township.

Junior Achievement is the world's largest and fastest-growing non-profit economic education organization. Our programs are taught by classroom volunteers from the business community in your area across America and in over 103 countries worldwide.

January Program

In January we will continue meeting by ZOOM as we welcome speakers Jeri Lewis and Beth Bullock to talk with us about the exploitation of human trafficking. The Internet provides the following information about our speakers:

Throughout her career, Jeri Lewis has honed her ability to identify people's skills and help them over hurdles. From coaching leadership cohorts at Kingswell Seminary to coordinating volunteers for community-wide events to serving as an attendance officer for Middletown Public Schools, Jeri's goal is to unlock potential and bring out the best in people.

Beth Bullock is the Executive Director of Brave Choices, Director of Advocacy Reach for Tomorrow, and Ambassador for Shared Hope International. Beth works to bring awareness and support to individuals in addiction and their families, trauma training and support, human trafficking awareness, and direct services to victims of human trafficking and domestic violence.

Calendar of Events

Every Thursday 1pm
PENS group via Zoom meeting

Monday, December 14, 7pm

Zoom meeting
Topic: How Junior Achievement educates and inspires young people to experience opportunities of work and entrepreneurship. Speaker: Maria Langendorf, President, Middletown Junior Achievement

Thursday, December 17, 7pm

Joy Luck Book Club
Zoom meeting
Armchair Tourist Roundtable

Monday, January 11, 2021, 7pm

Zoom meeting
Topic: Human Trafficking
Speakers: Jeri Lewis, Advocate, Kingswell Seminary and Beth Bullock, Director of Advocacy, Reach for Tomorrow

Monday, January 25, 7:30pm

January Board Meeting
Zoom meeting

Monday, February 8, 2021

time TBD
Topic: The continuing mission of Butler Tech to "transform lives by making our students career-ready and college-prepared" Speaker: Jon Graft, Superintendent, Butler Tech

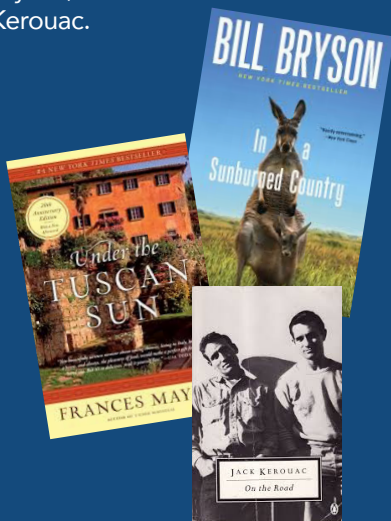
REMINDER: THERE WILL BE NO JANUARY NEWSLETTER.

Joy Luck Book Club

Thursday, December 17 at 7:00 pm
"Armchair Tourist" Roundtable

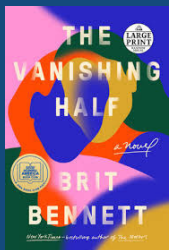
With the pandemic continuing to rage in Ohio, many members are saddened by being unable to spend time with far-flung relatives and friends this holiday season. Others of us have had travel plans cancelled and long for the days when we can once again tour the world. So we invite you to travel vicariously with us in December to a destination of your choice.

Pick a non-fiction book about a place you've longed to visit, a memoir by a famous voyager or a novel that takes place in a spot you'd like to be. This is your chance to spend time *Under the Tuscan Sun* (Frances Mayes), *Down Under: In A Sun-burned Country* (Bill Bryson) or *On The Road* with Jack Kerouac.



Thursday, January 21 at 7:00 pm
The Vanishing Half – Brit Bennett

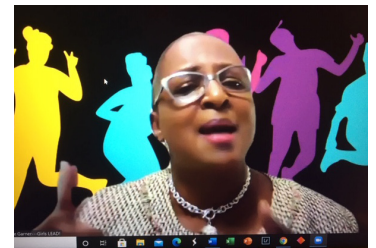
This novel, which was long-listed for the National Book Award and selected by TIME MAGAZINE as one of its Top Ten Books of the Year, was recommended by Lynne Rentschler. It is about twin sisters, inseparable as children, who ultimately choose to live in two different worlds, one black and one white. Have a Happy Thanksgiving. Hope to visit with you on Zoom in December.



Chris Buchert, Middletown Branch President

I am thankful for the members of our AAUW branch. You inspire me with your ideas about how to provide better educational opportunities for girls and women of the Middletown area. Our new Adult Education scholarships are being used as intended. See the article from our Scholarship Chair, Beth Miller, for an update.

It is time to share news about the National Five Star Program. I received an email from National AAUW several weeks ago asking me to write a 200 word or less article about how our branch earned our five stars. I was quite surprised as I had not yet received confirmation that we had received the fifth star. I set out to write the article reflecting on last year's journey. How amazing that we were able to actually earn all five stars in the National Program. It took many minds working together to determine how we could best share our efforts. Last year was a time of reflection as we studied and then showed how our branch implemented the strategic plan of National AAUW. Different members worked on achieving each star. Some of us studied and then figured out how to present that our programming, activities and action steps worked together to follow the National strategic plan. We also thought about our own unique identity. Ginny Palmer reminded me that our goals have always aligned with National. The year of reflection and proof gave me renewed faith that our branch looks for ways to better the lives of women and girls in Middletown. Our fundraising and scholarships are one way of showing that we care. Our branch is definitely an important part of Middletown as we work to make life better for women and girls through educating ourselves about issues, sharing what we learn with others in the community individually and as a branch, and raising money for education.



DURING THIS TIME OF THANKSGIVING you may be interested in donating money to our branch scholarship fund or to the National Fund.

To send a donation for our local scholarships, please send a check to

AAUW Scholarship Fund

**c/o Middletown Community Foundation
 300 N Main St. Suite 300, Middletown, OH 45042**

To send a National scholarship, go to the aauw.org and click donate in the top right hand corner.

Middletown achieved Five-Star recognition from AAUW National

Dear Christine, I hope this finds you and all of AAUW Middletown safe and well!

As one of our Five-Star Branches, we want to feature your achievement and branch success story in our November Membership Matters news hub. We want to hear what has made your branch successful in Five-Star and how the program has impacted your work in your community to advance gender equity.

Thank you for participating in the Five Star Recognition Program, and congratulations again on your achievement!

All the best,

Nichia P. McFarlane

Engagement Associate, Advancement & Partnerships AAUW

The AAUW Middletown, Ohio Branch was founded in 1925. Since that time our branch has been working to follow the strategic plan of National AAUW. We have built on our successes of the past to reach this point. We decided to pursue 5 Star success so we could look at our branch through a different lens. Our board discussed ideas on how to show we were implementing the five focus areas and then discussed ideas at our branch membership meetings. The most interesting part of this process was working on the program focus area. We looked at our programs and activities and saw how they tied in with action steps. For example, we planned a small Family and Friends fundraising dinner. There were cards on the table that told about National AAUW. We also had sign-ups for the two minute activist. Friends could sign-up if they wanted more information about AAUW. With that fundraiser, our Book Sale, Garage and Holiday Sale we raised money for National and local scholarships.

Welcome New Members

cut out and add to your Program book

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(daughter is Karen Spatz, (937)477-3631)

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Louisville

University of Tennessee

Eleanor Yeager Stewart

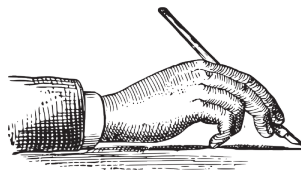
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PENS

Recently in our writers' group we all took a moment to reflect on "Why I Write." Some of the responses follow: I write to journal; I write for publication; writing is my creative outlet; there are stories in my head that must be written; when I was a very young girl, I would watch TV shows and change the ending in my mind because I thought my ending was better; writing is part of who I am; I write to understand my past; I write to find out what happens to the characters I create; I write because I am a dreamer who lives in my head; I write to be a witness to my life; if you want anyone to want to read it, you need to write in a compelling way, and the challenge is to learn how to do that; I write because I love words and phrases; I write to explore feelings and find answers to questions in my life; I write to remind myself of all that I am grateful for and to remember all the blessings in my life. *To summarize, we all have a story to tell . . . and our PENS group is a safe place to share your story.* We meet weekly on Zoom, Thursdays at 1:00 p.m. Each of us chooses a topic about which we want to write. We encourage each other, give constructive feedback, and share laughter and lively discussions. To join our group, contact: Becky Ward; beckward@gmail.com; 513/424-8409.

Women and Retirement

Women encounter a pay gap at every stage of life, but nowhere is it more pronounced than during the retirement years. On all three components of retirement security — Social Security, pension and savings — women fall short. As a result, they have 70% of the income that men have during retirement.

Older women are more likely than men to live below the poverty line: In 2018, 11% of women over age 65 lived in poverty, compared to 8% of men. And even those who aren't impoverished struggle to get by on meager incomes: While white men over 65 have an average annual income of \$44,200, Black women in that age group have only \$21,900, Latinas have \$14,800, and white women have an average annual income of \$23,100.

This situation exists because over the course of a lifetime, the gender pay gap causes women to lose out on hundreds of thousands of dollars in earnings, making it difficult for them to accumulate savings. What's more, because women are more likely to work part-time, or to move in and out of the workforce as they juggle caregiving responsibilities, they are less able to save for retirement and less likely to have access to an employer-sponsored retirement plan. Lower wages — coupled with time away from work — results in lower Social Security benefits.

At the same time, women typically live longer than men, meaning that they will face higher costs in retirement, both in terms of daily living expenses and health-care costs. And women are more likely to rely on Social Security to meet those expenses: Social Security accounts for 47% of total income for unmarried women, including widows, compared to 34% of total income for unmarried men. 46% of unmarried women over 65 receiving benefits rely on Social Security for nearly all (90% or more) of their income.

American women deserve a secure retirement, no matter what career choices they made during their lifetime. To ensure that, we need laws and policies that will strengthen retirement programs, including protecting Social Security, improving pension benefits and ensuring women receive fair pay throughout their careers to bolster their savings. Gender equity is a lifelong proposition!

Women are paid less than men from the day they enter the workforce, and the gap increases over time, resulting in lower lifetime earnings: Research shows that a 20-year old woman just starting full-time, year-round work today stands to lose \$406,760 over a 40-year career compared to her male counterpart. That means the average woman has 32 cents in wealth for every dollar a man has. Black women and Latinas have only pennies for every male dollar. This leaves women with little savings to rely on during their retirement years. Bank of America's 2019 Workplace Benefits Report found that men have a median retirement savings balance of

\$100,000, whereas women have a median balance of just \$30,000.

Women are less likely to work in jobs that offer retirement benefits. Women are more likely than men to work in low-wage jobs; they make up about two-thirds of the minimum wage workforce. And they are not as well represented in the highest-paying fields. Research shows that companies with high-wage employees are more likely to offer retirement savings plans, such as matching 401ks, as well as defined-benefit pensions.

Caregiving affects women's work patterns. The responsibility for raising children and caring for older relatives disproportionately falls to women and this affects their work schedules: Women spend on average 12 years less in the workforce than men. In addition, women are more likely to work part-time: According to the Bureau of Labor Statistics, 24% of employed women worked part-time in 2017 — that is, less than 35 hours per week. By comparison, 12% of employed men worked part time in 2017. These factors, along with pay discrimination and occupational segregation, contribute to the fact that women have lower overall lifetime earnings than men do.

This all adds up to a smaller Social Security check. Lower lifetime earnings mean that women have paid less into the Social Security and therefore get a lower level of benefits when they begin to collect. In 2018, the average monthly Social Security income was \$1,626.92 for men and \$1,297.22 for women. And though women have smaller Social Security checks, they depend on them more: For unmarried women — including widows — age 65 and older, Social Security comprises 45% of their total income, compared to 32% of unmarried older men. And 48% of all older unmarried women receiving Social Security benefits relied on those checks for 90% or more of their total income.

Women have a longer life expectancy. Compounding the problem is the fact that women in the U.S. live about five years longer than men, according to the Centers for Disease Control. After couples reach age 64, two-thirds of the women will outlive their husbands by almost 12 years. During those later years, women are more likely to have higher health care expenses: Women age 63 and up are projected to spend 30% more on health care in retirement than men, according to a study by Health View Services.

To help alleviate these problems, the American Association of University Women supports strengthening retirement programs, including protecting Social Security, improving pension benefits and ensuring that women receive fair pay throughout their careers to bolster their savings.

RESOURCES

5 Reasons Older Women Face a Pay Gap

Scholarship Funds Report

AAUW is providing financial support to non-traditional adult learners currently attending Cincinnati State and Miami University Regional Middletown campus who are dealing with financial barriers to completing their coursework.

Both institutions have been provided with \$800.00 each from the AAUW funds disbursed through the Middletown Community Foundation.

All classes at Cincinnati State have reportedly been online since March of 2020.

Recently, students have visited the guidance office requesting financial assistance to help pay off debts before registering for new classes.

We recently received an update from Cincinnati State reporting current expenditures awarded to three female students from the AAUW Fund.

The first student needed funds totaling \$460.81 for books and supplies.

The second student is pursuing an Associates degree in Occupational Therapy and needed funds to pay for a Police background check totaling \$55.00, and funds to pay for documentation of her inoculations, TB test, and CPR certification through a Medical Clearing House totaling \$106.00.

The third student is a veteran who did not receive her expected total funds from the VA, so she was given \$163.42 to cover the deficit.

It appears that our funds are currently working in positive ways to meet the needs of our adult, non-traditional learners in overcoming barriers to meet their goals.

We are awaiting an update from Miami University regarding any expenditures from the AAUW funds.

– Beth Miller, Scholarship Chair

AAUW Diversity

I watched this week an interview with Dr. Lisette Garcia and Pamela Fuller entitled *Is your Perspective Inclusive?* The link was sent out in an email about the mission of AAUW. Both of these women work in roles helping companies broaden their perspectives to be more inclusive to Hispanic and African American populations. They talked for over an hour but I thought over the next few months I would share some key things I learned.

Many things go into how we see the world, our perspective: culture, belief, talents, background, gender, education, economics, sexual preference, race, work ethic, politics, religion, style. What do we see as normal? What are we used to? What do we see as the other or different than us? These things impact our behavior. Sometimes we see difference as bad. There are times that I have to stop myself from my narrow response when I see a difference in others. I confess 'tattoos' were frowned upon in my family growing up. I make judgements when I see them. When I realized I had a bias, I had to take a deep breath and purposely change my viewpoint. As you think about difference, where are the points when you affix a value on those who are different from you? Now that you are aware of it, what are you going to do?

– Marti Kreps, Diversity Chair

Voluntary Simplicity

Mission of Voluntary Simplicity:

To serve as a support group to continue exploring ways to move toward a sustainable lifestyle, simplifying life, being sensitive to our families, the environment, and the world around us.

December brings another holiday that might be quieter and simpler than we've had in the past. Don't let the "time of COVID" take away your holiday spirit. *Light up your Christmas tree! Celebrate! Be mindful of all your blessings.* finding inner peace and contentment in our troubled times? Email or call your reflection to Becky Ward: beckward@gmail.com; 513/424-8409. Becky will gather the thoughts and share them with our VS members and all who choose to share.

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