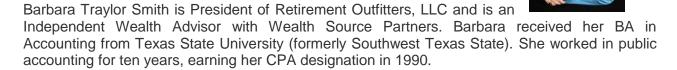


# March Program Financial Planning for Women

Have you done all you can to prepare for <u>your</u> financial future? Our speaker, **Barbara Traylor Smith**, is a financial advisor and will be discussing what women should know about financial planning, as well as current stock market trends based on yesterday's market.

Barbara is also a Grand Junction City Council member and plans to discuss what that entails.



During her ten years in tax preparation, she observed how the retirement landscape changed with the enactment of new 401K rules. Realizing that individuals and families were not prepared for this new retirement paradigm, in 1994 Barbara began shifting her focus toward Retirement Planning. She has directed in excess of \$200 million of retirement funds and has successfully helped numerous individuals and families plot their course to and through retirement, as well as assisting them in thoughtful legacy planning.

Barbara's desire for a healthy, active, and successful Grand Junction community has been demonstrated through her involvement with the Grand Junction Rotary Club as JUCO Host, STRIVE Foundation chairperson, as well as her involvement on the Hospice Planned Giving Council.

Barbara enjoys baseball, entertaining, traveling, hiking, and camping with her husband Donnie Alexander and her two children.

When: Tuesday, March 6<sup>th</sup> .... 11:30 am to 1:00 pm

Where: The Egg & I Restaurant at the corner of Patterson and 1<sup>st</sup> Street (underground parking available – enter from the right of the building)

Please **RSVP** for this meeting by March 5<sup>th</sup>. Email <u>jeanniedunn01@gmail.com</u> or call (970) 242-3177. Please let Jeannie know if you invited a guest, which we hope you will do.

Branch President Virginia Brown 201-0386

VP Program Jeannie Dunn 242-3177

Secretary Jean Yale 257-0697

VP Membership Open
Treasurer Jane Fitzgerald 241-9684
Newsletter Editor Jane Fitzgerald

## What You May Have Missed Last Month

Last month's presentation by three District 51 STEM teachers was so very informative. From Principal Terry Schmaltz and 5<sup>th</sup> Grade teacher Aubrey Hoffman we learned that not all elementary schools have a STEM, or a STEAM program. The district is working with a two-year learning grant at four schools and the McConnell Biological Science Curriculum. The students in STEM are studying using a "5E model"... engage, explore, explain, elaborate and educate. There is an emphasis on team collaboration. Second graders are learning computer coding using toy models. The children have learned that "coding isn't a boy/girl thing, it's an everybody thing." The 4<sup>th</sup> graders are working with Couragion, looking at STEM careers. The children are also learning to do research on laptop Chrome books.

From Heidi Ragsdale, an 8<sup>th</sup> grade science teacher at West Middle School, we learned about M.E.S.A., an after-school program for 6<sup>th</sup> to 12<sup>th</sup> graders. The M.E.S.A. program was started in California in the 1960's and has been active in District 51 for the last 29 years, and incorporates activities in math, science and engineering. There are two components to the program....design challenges such as making solar cars or paper airplanes and field experiences such as site visits to a space center or hosting a career day bringing in people working in the field.

Heidi passed out flyers for the upcoming **Expanding Your Horizons: Western Colorado Girls in STEM** conference to be held at West Middle School on Saturday, April 14<sup>th</sup> from 8:00am to 4:00 pm. If you are interested in being a sponsor or a volunteer for this event, contact Heidi.Ragsdale@d51schools.org.

## For Next Month

We've had some things not happen as originally planned, but are working on it.

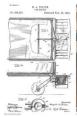
Speaker: tba, probably about human trafficking

Place: tba

Date: tba, probably the second week in April

### Did You Know? Inventions by Women

We all owe our thanks (especially in this cold winter) to Margaret A Wilcox who invented the car heater in 1893! (Margaret also invented a combined clothes and dishwasher.)





#### SPECIAL INTEREST GROUPS

### The Jane Quimby Book Group

At our Valentine's-themed (February) meeting we enjoyed a wonderful discussion of the book <u>The Japanese Lover</u>. Our conversation centered on the parallel lives of the female heroines. Both women have secrets to hide, not to mention such problems as Internment Camps, which were an unfortunate part of our nation's history. We talked about how could American citizens be treated in such a fashion? Discriminating on the basis of ethnicity and how the vast majority of whom were harmless and definitely undeserving of such treatment. It was a wonderful and complex novel.

A very special thanks to Katie and Betsy Zollner for the much-appreciated chocolate-covered strawberries and cupcakes.

### March is the Book Selection Meeting

This month we will discuss and vote for the book selections for the coming year. There is not a specific book to discuss at this meeting – instead we will (as a group) decide what our Group books will be for the coming year. So, it's really important as many of you as possible attend this meeting to take part in the selection process.

\*\*Regards, Deb Krabacher\*\*

Friday, March 16<sup>th</sup>, 9:30 am American Lutheran Church, 631 26½ Road, GJ

Hostesses will be Lynnda and Marge Ebright

### Culture Club

The AAUW Culture Club is a loosely organized effort to inform interested members about movies, music and other cultural events in the Grand Valley. It is also a way to find others to attend these events with. Note: Peggy Rawlins at 263-4741 is the contact person for the group.

- March 3 @ 7:30 pm and March 4 @ 3:00 pm
   Serenade to Music (GJ Symphony Classics Series) at the Avalon Theater
- March 4 @ 10:55 pm
   Fathom Events presents *Direct from Moscow:* The Bolshoi Ballet's **The Flames of Paris** shown at the Regal Theater (2 <sup>1/4</sup> hours)
- March 5 @ 7:30 pm
   Colorado Mesa University Jazz Ensemble at the Robinson Theater in Moss Performing Arts Center
- March 7 @ 7:30 pm
   The Grand Junction Centennial Band presents Song & Dance at the Robinson Theater
- March 8 @ 7:30 pm
   Fathom Events encore presentation of National Theater Live from London: Shakespeare's Hamlet (starring Benedict Cumberbatch) shown at the Regal Theater (3 hours)

- March 8 @ 7:30 pm Colorado Mesa University Wind Symphony at the Robinson Theater in Moss Performing Arts Center
- March 8 @ 7:00 pm Under the Street Lamp – Rockin Round the Clock Tour at the Avalon Theater
- March 9 & 10 @ 7:30 pm GJSO Chamber Series presents Apollo Chamber Players at Two Rivers Winery & Chateau
- March 10 @ 10:55 am Fathom Events presentation of Live from the Met: Rossini's Semiramide (opera) shown at the Regal Theater (4 hours)
- March 14 @ 1:00 pm and @ 6:30 pm Fathom Events encore presentation of Live from the Met: Rossini's Semiramide (opera) shown at the Regal Theater (4 hours)
- March 19 @ 7:00 pm Fathom Events presentation of The Riot & The Dance – Part 1: Earth, a nature/science documentary cinematic celebration of creation - shown at the Regal Theater (2 hours)
- March 20 @ 7:30 pm CMU Faculty Recital Series Arthur Houle, Piano in the Love Recital Hall at Moss Performing Arts Center
- March 22 @ 7:30 pm Collective Soul at the Avalon Theater
- March 22 @ 7:30 pm Fathom Events presentation of National Theater Live from London: Shakespeare's Julius Caesar shown at the Regal Theater (3 hours)
- March 24 @ 7:30 pm and March 25 @ 3 pm Mostly Motown (GJ Symphony Pop Series) at the Avalon Theater
- March 30 & 31 @ 7:30 pm One Act Opera – A Mid Summer Night's Dream at the CMU University Center Meyer Ballroom
- March 31 @ 10:55 am Fathom Events presentation of Live from the Met: Mozart's Cosi Fan Tutte (opera) shown at the Regal Theater (4 hours)

# Coffee & Chat



This informal (fun) group normally meets the 4<sup>th</sup> Saturday of each month at 9:30 AM to try to solve world/local problems through discussions. Hope to see you there. On March 24th we will meet at The Artful Cup, 3090 North 12<sup>th</sup>, GJ. Call Jane at 241-9684 with any questions.

### Message from Virginia Brown, Branch President

I was very fortunate and blessed to have our new student affiliate Lehua La'a attend the recent AAUW Public Policy Day in Golden with me. The meeting is held at the same time the State Legislature is in session. Several State House and Senate bills were quickly reviewed. AAUW Colorado stated their position on these. (More detail on that in this newsletter).

Additionally, an in-depth presentation on Human Trafficking was shared. Mesa, Delta, Garfield and Pitkin Counties all are areas of strong concern for trafficking. We are planning to share more information about Human Trafficking at our April meeting.

My thoughts on Diversity, Pluralism and Inclusiveness. Diversity is a range of different things. Inclusion is the action of including or being included within a group or structure. Pluralism<sup>1</sup> is a state of society in which members of diverse groups maintain an autonomous participation in and development of their traditional culture within the confines of common civilization. <sup>1</sup> http://www.colelearning.net/cyp/unit3/page4a.html

I try very hard to be not only diverse and inclusive; but also to respect those who are different from me and honor their traditions. As a former volunteer and a former employee of a large non-profit, I thought I had this down. Strive for a diverse organization, be inclusive... Yeah. Imagine my shock recently when I realized that I am not very pluralistic. I am actually pretty set in my ways. Part of that comes with my age. I am who I am. But, part of that has been an almost unwillingness on my part to BE OPEN to others' cultural identities.

Right now, our nation is in a state of constant extremes. Christians against non-Christians. Gun haters against Gun lovers. Republican against Democrats. Caucasian against all other races. Our society has become so ready to defend our extreme personal beliefs that we are painting anyone who may have even a slightly different perspective as WRONG. But, they are the ones who are so WRONG.

Let us not only try to come together in our corner of the world and stop painting with this broad paint strokes; but also listen & honor others' traditions and cultures. As Lehua says to me - "You do, You Boo Boo" meaning "live and let live".

On another note; Jeannie Dunn recently lost her brother after a long term illness. If you have the time, pop a note to her to bolster her and her family while they are grieving.

~Virginia



This Space Available for only \$5.00 per issue

### 2018 Colorado AAUW Legislative Agenda

Following is the stance that AAUW Colorado is taking on State level House and Senate Bills. Some of them indicate a reason why AAUW Colorado is taking the stance they are. Immediately following is some information on bills that Colorado Area Realtors Association is taking on some housing related bills. It is always interesting to read more about what the bills are, what they hope to accomplish; in addition to the reasons to support or opposed a bill.

Remember that AAUW as a whole is non-partisan.

To follow legislative activities at State level, please feel free to check out this webpage: <a href="https://leg.colorado.gov/bills">https://leg.colorado.gov/bills</a>

## AS: Active Support S: Support M: Monitor O: Oppose AO: Active Opposition State House Bills:

| AS | HB18-1001: FAMILI Family Medical Leave Insurance Program- State Insurance Program to         |
|----|--|
|    | provide partial wage replacement benefits to care for a new child or a family member with a  |
|    | serious health condition   |
| AS | HB18-1018: Human Trafficking Commercial Drivers License                                      |
| AS | HB18-1115: DPS Human Trafficking Related Training  |
| S  | HB18-1002: Rural School District Teaching Fellowship Programs                                |
| S  | HB18-1003: Opiod Misuse Prevention   |
| S  | HB18-1004: Continue Child Care Tax Credit  |
| S  | HB18-1021: Task Force for Youth experiencing Homelessness                                    |
| S  | HB18-1033: Employee Leave to participate in Elections  |
| S  | HB18-1064: Training Program Preventions of Child Sexual Abuse                                |
| S  | HB18-1033: Employee Leave to participate in Elections  |
| S  | HB18-1070: Additional Public School Capital Construction Funding                             |
| S  | HB18-1088: Funding for Full Day Kindergarten   |
| М  | HB18-1046: New Birth Certificate to reflect gender change                                    |
| М  | HB18-1067: Right to Rest Act   |
| М  | HB18-1125: Tax Credit Employer Assisted Housing Pilot Program                                |
| М  | HB18-1019: K-12 Accreditation Weighted Factors   |
| М  | HB18-1127: Residential Landlord Rental Application   |
| М  | HB18-1086: Community College Bachelor of Nursing Degree                                      |
| 0  | HB18-1014: Eliminate Social Studies Assessment in High School                                |
| 0  | HB18-1037: Concealed Handguns on School Grounds - Removes current prohibition                |
| AO | HB18-1082: Women's Right to Accurate Healthcare Information (RIGHT Act) - Reason Anti-choice |
| AO | HB18-1120: Prohibition of dismemberment Abortion   |
| AO | HB18-1121: No Funding for Trafficking Aborted Human Parts - Terminates state funding for     |
|    | higher education institutes that engage in trafficking of aborted human body parts. None of  |
|    | them do; solution looking for a problem.   |

#### **State Senate Bills:**

| AS | SB18-055: Increase Surcharge for Trafficking Children - increase to \$3,000                                |
|----|--|
| AS | SB18-084: Protection Minor Victims of Human Trafficking  |
| S  | SB18-058: Failure to report child abuse or neglect statute of limitations - begin to run upon discovery.   |
| S  | SB18-004: Funding for Full Day Kindergarten  |
| S  | SB18-013: Expand Child Nutrition School Lunch Protection Act - extends eligibility from 5th grade to 8th   |
|    | grade  |
| S  | SB18-075: Contribution Limits for School District Directors  |
| S  | SB18-085: Financial Incentives for Education in Rural Areas - increases stipends to \$6,000                |
| М  | SB18-002: Financing Rural Broad Band   |
| М  | SB18-006: Recording fee to Fund Affordable Housing *(See info below)                                       |
| М  | SB18-007: Affordable Housing Tax Credit - extend to 2024 *(See info below)                                 |
| М  | SB18-010: Rental Lease Copy and Rent Receipt - Residential landlord must provide to tenant.                |
| М  | SB18-011: Students Excused From Taking State Assessments - requires parental excuse in writing &           |
|    | prohibits school discriminating against students that opt out.   |
| М  | SB18-021: Military Enlistment School Performance Factor - adds military enlistment within a year of        |
|    | graduation as a measure of performance   |
| М  | SB18-087: In State Tuition for Foreign Nationals - for special immigrants and refugees who have settled in |
|    | Colorado   |
| М  | SB18-090: Terminology Referencing Rights of Married Women - change to be inclusive of gender               |
| М  | SB18-095: Outdated References to "illegitimate" Children   |
| М  | SB18-104: Federal Funds for Rural Broadband Development  |
| AO | SB18-083 Education Income Tax Credits for Non-Public Schools   |

In regards to SB18-006, the **Colorado Area Realtor Association** is opposed to the **RECORDING FEE TO FUND ATTAINABLE HOUSING** 

<u>SB18-006</u>, the bill gives county clerks a voluntary option to collect document filing fees to fund attainable housing. Today, the LPC took an oppose position on this legislation. Although the Colorado Association of REALTORS® (CAR) understands the need for affordable housing in Colorado, the idea of making housing more expensive to make it more affordable is not the right public policy solution. CAR is an affordable housing advocate.

### In regards to SB18-006, the Colorado Area Realtor Association voted to support SENATE BILL 18-007: AFFORDABLE HOUSING TAX CREDIT

<u>SB18-007</u>, The bill renames the Low Income Housing Tax Credit (LIHTC) to the Colorado Affordable Housing Tax Credit and extends the program through 2024, which was originally set to expire in 2019. As affordable housing advocates, CAR has historically supported LIHTC. Since 2015, this program has supported the development of over 4,000 affordable rental housing units and generated over \$463 million in private sector equity to support Colorado's affordable housing needs.



Your Grand Junction Branch Board strongly supports the proposed amendments that we believe will help keep AAUW vital as an organization and enable us to increase our impact in advancing equity for women and girls.

Please be on the lookout for your opportunity to vote. Mark your calendars with the voting dates below.

In case you missed the email from National ----The AAUW National Board of Directors has voted to put three proposals for bylaws amendments before the membership for a vote this spring. The proposed amendments address creating three-year staggered board terms, opening board service to those outside of the AAUW membership, and **eliminating the degree requirement for membership**. While rationale and details for each proposed amendment can be found on the <u>AAUW website</u>, the overarching motivation for these changes at this time is to uphold and advance AAUW's mission and ensure optimal execution at the national board level.

The first two proposals would bring AAUW's board governance structure more in line with nationally accepted nonprofit best practices and the needs of the organization.

The third proposal — to **eliminate the degree requirement for membership** — has come before the membership for vote a number of times. The board feels strongly that while the degree requirement made perfect sense at AAUW's inception, this requirement is now perceived by many as counter to our mission and limits our ability to build the capacity needed to increase our impact as an organization.

Members can comment on the proposed amendments and submit their own proposals from February 22, 2018, through March 22, 2018, at 11:59 p.m. ET.

Voting will open on April 25, 2018, and close June 9, 2018, at 9 p.m. ET.

You can direct any questions or concerns to <a href="mailto:connect@aauw.org">connect@aauw.org</a>.

### Happy Birthday to You

Your AAUW Branch Board wishes to acknowledge its members and let you know we appreciate you.

Therefore we wish a Happy Birthday to those with birthdays upcoming in March.

Amy Blackwell on the 28<sup>th</sup>