

Ivory Tower



**Saturday, January 31
2:00–4:00 PM**

San Ramon Library

**An Important Documentary Film Examines the
High Cost of Higher Education**

Film Followed by Group Discussion

(See page 4 for details)

AAUW MISSION AND DIVERSITY STATEMENTS

American Association of University Women advances equity for women and girls through advocacy, education, philanthropy, and research. AAUW values and seeks a diverse membership. There shall be no barriers to full participation on the basis of gender, race, creed, age, sexual orientation, national origin, disability or class.

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AAUW San Ramon Information

Websites:

Branch Website: www.sanramon-ca.aauw.net

Webmaster: Isabel Lau

Association website: www.aauw.org

CA State website: www.aauw-ca.org

Branch mailing address:

P.O. Box 336, San Ramon, CA 94583

Branch email address:

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San Ramon University Women/AAUW

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2015—The Year Is Bright

I hope your holiday celebrations were filled with love, fun, and good times.

2015 is here...and we have a lot to look forward to!

First, a BIG thank you to our Local Scholarship committee for another fantastic, fun, and prosperous Silent Auction and Gala. With the support of many businesses in our community and the generous bidding by members and guests, we raised **over \$6,600** to fund our scholarships. The scholarships are awarded to local high school and college-aged young women. The room was festive, the auction items were plentiful, the raffle baskets were wonderful, and the people were happy! Thank you to the members who generously contributed food and drink, too. It was definitely a successful fundraiser!

January will be another busy month for our branch. We will elect the nominating committee early in the month so they can begin their search for members to serve on the 2015–2016 Board. A number of current officers will fulfill their term in office, so there will be many opportunities for you to help! Serving on the board is a fun way to meet people and a great way to contribute to our growth.

In addition to our monthly program this month, we will host a Member Social on January 10 from 3:00 to 5:00 PM at the home of Sandie Alex. This is an opportunity to meet other members, learn more about AAUW, and start the year in a festive way. Bring a friend or two and spread the word about AAUW! Please look for the announcement on page 4 of this newsletter for more details.

On January 31 from 2:00 to 4:00 PM in the San Ramon Library, we will show *Ivory Tower*, a documentary examining the high cost of college education. The program will include a panel discussion as well. Guests are welcome to this program, as it is open to the public. Please see the Program article (p. 3) for more details.

There are many people in our branch who contribute to our success. With your help and support, our branch continues to present interesting programs, help young women pursue their college dreams, attend Tech Trek, and fund national programs that address women's issues. Thank you to all who contribute their time, talent, and encouragement. I really appreciate it!

Cheers to a happy and prosperous 2015!

Cindy Alpert
President, San Ramon AAUW



Member Social Open House

**Saturday, January 10th, 2015
3PM–5PM**

**Home of Sandie Alex
2033 Four Oaks Hollow, San Ramon**

- ❖ Take a break to recover from the holidays
- ❖ Catch up with friends, meet new members, and learn more about our branch
- ❖ Bring a friend or two or three

Light appetizers and beverages
provided

It's a GOGO event (Give One, Get One), so bring a wrapped gift (\$20 or less) and get another in exchange

Questions? Contact Cindy Alpert

Happy January Birthdays

Arlene Chang	1/01
Linda Mendonsa	1/14
Stella Hadjimarkos	1/16

Program



**Saturday, January 10
3:00–5:00 PM**

**Member Social
Home of Sandie Alex**

Appetizers & Beverages Provided

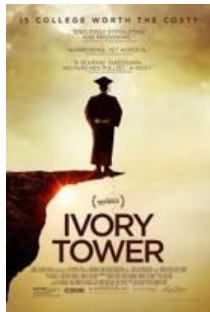
Re-gifting Exchange

*Welcome in the New Year by greeting old friends
and meeting new ones!*

(See page 3 for details)

**Saturday, January 31
2:00–4:00 PM**

***Ivory Tower*
San Ramon Library
100 Montgomery Street**



An Important Documentary Film Examines the High Cost of Higher Education

As tuition rates spiral upward and student debt passes \$1 trillion, the film *Ivory Tower* dares to ask: Is college worth the cost? From the halls of Harvard to public colleges in financial crisis to Silicon Valley, filmmaker Andrew Rossi assembles an urgent portrait of a great American institution at the breaking point. The film will be followed by a group discussion.

Co-Sponsored by the San Ramon Library

Margie Goldware
Vice President, Program

AAUW Funds



AAUW Funds advances AAUW's mission by sustaining all of our programs and activities. Gifts to AAUW Funds help incubate and disseminate programs that

- Advance equity for women and girls,
- Strengthen AAUW's role in the global community,
- Respond to and eradicate the persistent challenges facing women and girls, and
- Leverage new opportunities and attract new audiences to our mission.

Our donations support many different programs all focused on getting results for women and girls. The programs include the following:

- Campus Outreach Grants
- Career Development Grants
- Community Action Grants
- Civic Engagement
- Field Organizing
- Eleanor Roosevelt Fund research
- Fellows Alumnae Initiative
- Government Relations
- LAF Case Support Travel Grants
- Leadership Programs
- Legal Case Support
- New Program Development

Thanks to the generous support of our members, our branch sent \$1,500 to the AAUW Fund in December. The Board of Directors designated \$500 to fund three specific programs—AAUW Funds, Public Policy Fund, and Legal Advocacy Fund. Once again, your support will make a difference for women and girls across the country. Thank you for your support!

If you have any questions, contact Cindy Alpert.

Cindy Alpert
President

Membership

Membership Matters

Happy New Year to all our branch members. Do you have a New Year's resolution to help support education and equity for girls and women? Congratulations! Just by being a member of AAUW, you are doing that. Perhaps you would like to do even a bit more. Branch membership is down slightly from last year, and we are looking for ways to encourage new membership and participation. The new year offers events and programs that support AAUW's mission. We hope you will plan to join us and tell friends, colleagues...and the relatives you are still speaking to (!)...about our activities.

We want to welcome our newest member, Joy Severin. Joy was previously a member of the Sonora, CA branch and has now joined us as a dual member. She plans to spend more time in San Ramon, so join me in welcoming her to our great events!

One of those events is happening Saturday, January 10. Membership will host a meet-and-greet social that afternoon at the home of our wonderful recording secretary, Sandie Alex (details on page 3).

Just for fun, we are making this a "re-gifting" gift exchange. Did you get a well-intentioned but totally unusable little something this holiday season? Wouldn't you love to exchange it for something—anything—else? Bring it to the social—and at least you'll go home with a new treasure!

E-vite details will be coming to you soon if you haven't received them already. Come mingle and socialize, exclaim and discuss, and just enjoy the company of friendly women. And BRING A FRIEND!

Again, please send any contact updates to Millie..

Millie Kessler
Co-Vice President, Membership with Arlene Chang



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(Editor's Note: In response to several requests for this recipe, which was served at our Silent Auction Gala in December, we include it here. If you're pressed for time, it's very easy to make. It comes from *Cooking for Compliments* published by the Knudsen Corp. ©1969.)

Devil's Dip

1 cup sour cream
1 (4-1/2 oz.) deviled ham
1/4 tsp. salt
1/8 tsp. liquid smoke
5 tsp. creamy horseradish

Mix ingredients together. Serve with mild crackers and/or chips.

Contributed by Marsha Froines

San Ramon AAUW Garage Sale Fundraiser



Got Stuff?

Save It for Our Fundraiser!

Now is the perfect time to start saving your discards for our branch fundraiser next April.

Our Board of Directors voted to participate in the Bollinger Hills Community Garage Sale again this year because the 2014 effort was so profitable for our branch.

- ♣ When you are organizing as you put away your holiday decorations,
- ♣ When you do your spring cleaning,
Think about San Ramon AAUW
and our Garage Sale Fundraiser!

Money Matters

Welcome to 2015! How Did You Do in 2014?



Last January I asked you what you wanted to accomplish in 2014. Did you set any goals? Did you make any progress towards your goals? Failing to plan is planning to fail. Imagine driving from San Francisco to New York City with no directions, maps, or Google. What happens if there is a detour, a breakdown, or an accident? I don't know about your lives, but mine has had detours despite my best-laid plans.

1. **Setting goals:** In this example, we have already set the goal. You are driving from San Francisco to New York. In relation to your finances, this would be like deciding when to retire and what income you will need, buying a vacation home, or sending your kids to college. If you don't know where you are (SF), or where you are going (NYC), how do you know if you can make it?
2. **How did your investments do last year?** This is like knowing how fast you are driving from San Francisco to New York. If you know how fast you are going, then you will have an idea of when you might arrive. If you drive too fast (your investments are too aggressive), it can be dangerous. If you drive too slowly (your money is sitting in cash or bonds only), you may never get there. A well thought out and monitored investment plan is the fuel to get you to your destination. Investing involves risk including the loss of principal.
3. **Set a regular time for updates and progress reviews:** It is so easy to get stuck in the details of our financial lives and never take in the big picture. Most people spend more time planning their wedding than their marriage, and more time planning their vacation than their retirement. At least twice a year I go over all of our accounts, our savings, and our earnings to review how we are doing versus our plan. This is a great reality check—it can help motivate me for the next year as I feel the progress and pride of what we have accomplished, or if we are behind, then I can refocus on what needs to be done.

Interesting facts according to www.statisticbrain.com:

- The average savings of an American 50-year-old is \$43,797. If you had \$500,000 saved by retirement age, and assume a 4% withdrawal rate, the first year would give you a \$20,000 income. Would that be enough for you? Do you have pensions or Social Security that would help? If you don't know, now is a great time to look at your numbers.
- The out-of-pocket costs for a couple over 65 to pay for medical treatment over a 20-year span total \$215,000. Is that accounted for in your projections?
- Only 35% of single women have a retirement account. If you are one of the 65% without a retirement account, stand up this year and take actions towards your own financial security.

Finally, from the fabulous book by Dr. Seuss, *Oh, The Places You'll Go!*:

Congratulations! Today is your day.
You're off to Great Places. You're off
and away.

It is a fabulous synopsis of taking control of your own life, and the detours you may face. For a full reading by John Lithgow, and a smile on your face, [Click Here](#).

Welcome to 2015! Now go and get what you want.

Please email your financial questions to diane@oaktreewealth.com. Your personal information will be kept confidential.

Diane Woodward
AAUW San Ramon Member Columnist

www.oaktreewealth.com Diane Woodward, CFP®, RICP® is a registered representative with and securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC www.finra.org www.sipc.org

In the long run, we shape our lives and we shape ourselves. The process never ends until we die. And the choices we make are ultimately our own responsibility.

Eleanor Roosevelt

Local Scholarship



Silent Auction Gala & Gift Boutique A Huge Success!

A GREAT BIG THANK YOU to everyone who came and helped make this year's Silent Auction Gala & Gift Boutique such a successful and fun event. With your support, we raised \$6,773, which will fund more than six \$1,000 scholarships to seniors from Cal High, Dougherty Valley High, and Renaissance Scholars at Cal State University East Bay.

We'd like to thank everyone who donated items for this gala evening and our members, friends, neighbors, colleagues, and family who came and helped make this event so special.

Listed below are the local businesses and members that generously donated certificates, gift cards, items, or services. We encourage our members to patronize the following businesses and let them know you are from the San Ramon Branch of AAUW:

A Sweet Affair Bakery, AAA, Amber Bistro, Amici's East Coast Pizzeria, At Home Décor & Design, Bankhead Theater, Bay Books, Beach Blanket Babylon, Black Angus, Blackhawk Auto Museum, The Brass Door, Bridges Golf Club, Bridges Restaurant, Buffalo Wild Wings, Café Attila, Cheesecake Factory, Chili's Restaurant, Chow Restaurant & Bar, Chris Burchik, Chuck E. Cheese, Clementine's, Club Sport San Ramon, Coco Cabana, Concannon Vineyards, Costco, Country Waffles, Crow Canyon Country Club, CVS, Dairy Queen, Danville Chocolates, Danville Role Players Ensemble Theatre, Domenico's Deli, Dublin Iceland, Eddie Papa's Restaurant, Elephant Bar, English Rose Tea House, Forbes Mill Steakhouse, Frankie Johnny & Luigi Too!, Gianni's Italian Bistro, Golden Sand Harbor, Golden Skate, Habit Burger Grill, Heller Jewelers, Home Depot, Hopyard American Alehouse & Grill, Jules Pizza, Katrina Rozelle Pastries & Desserts, Katy's Korner, Koi Palace, Learning

Express, Linda Yoshizawa, Los Panchos Restaurant, Luna Loca Mexican Restaurant, Lunardi's Market, Ma Jolie Salon, Marriott Hotel, McDonald's, Miglet's Bakery, Millie Kessler, Mimi's Café, Nation's, Navlet's Nursery, New Danville Bowl, Noland's Cake Shop, Nothing Bundt Cakes, Oksana Elegant Grooming, Omnibus Organizing (Joy Perkins, owner), Orchard Supply Hardware, Orient Express, Pete's Brass Rail, PF Chang's, Page Mill Winery, Panda Express, Pasta Pomodoro, Law Office of Patricia Leong, Patxi's Pizza, Peet's Coffee & Teas, Petco, Primo's Pizza and Pasta, Rakestraw Books, Revel, Richards Crafts, Ruggie's, Sally Scholl, Santorini, Sauced in Livermore, Shampooches, Sideboard, Sky Terrace Vineyard, Sonny Kim Golf Professional, Sprouts, Stan Luguero Golf Pro at Tri-Valley Golf Center, Starbucks Coffee, Subway, Sweet Tomatoes, Tai's Patisserie, Three Brothers from China, Trader Joe's, UPS in San Ramon, Whole Foods Market, Yogurtland, and ZaZa at Plaza at Gale Ranch.

Many AAUW members helped make this event a big success. We thank our member vendors—Sydney Allison, Victoria Bissell, and Pauline Nolte—for supplying their excellent crafts, all the interest groups for providing the beautiful theme baskets, Marsha Froines for creating the flyer, Betsy Hoffmann for staffing the hospitality table, and Lucy Weed for printing our bid sheets.

In addition, a special thank you to the following members and spouses of AAUW for their auction help and/or donations: Sandie Alex, Pat Barley, Susan Beyerle, Chuck Christensen, Marsha Froines, Ralph Gin, Anne Hayden, Sherri Hedman, Mary Beth Hodge, Isabel Lau, Claire Mailhot, Linda Mendonsa, Leslie Lipp Meyer, Nydia Perry, and Harry Sachs.

Julie Gin
Co-Vice President, Local Scholarship with
Susan Walker-Christensen

Committee Members:
Sydney Allison, Cindy Alpert, Sally Blackwell, Pat Campbell, Stephanie Gooch, Millie Kessler, Pauline Nolte, and Sally Scholl



Interest Groups

GAME NIGHT

First Saturday of Month

Saturday, January 3; 7:30 PM

Hostess: Pauline Nolte

Please call or e-mail Pauline to let her know if you will be able to join us.

Questions? Contact Lucy Weed



LUNCH BUNCH

First Tuesday

Tuesday, January 6; 11:30 AM

Join us for a delicious lunch and lively conversation at Giuseppe's Pasta & Grill 820-8866
2540 San Ramon Valley Blvd.

Notify Marsha the previous Sunday (January 4) if you will attend the lunch. If you aren't on the e-mail reminder list, also contact

Marsha Froines



CHINESE MAH JONG

First Tuesday and Third Thursday

Tuesday, January 6; 7:00 PM

Hostess: Beth Allen

Thursday, January 22; 7:00 PM

Hostess: Mary Venkat

Please RSVP to the hostess.

If you have questions about this group, contact Beth Allen



Interest Groups

THE DAYTIME BOOKIES

Second Monday

Monday, January 12; 1:00–3:00 PM

At our next meeting we'll discuss *Love and Treasure* by Ayelet Waldman.

Hostess: Diana Maiden Aiken

Please contact Diana if you plan to attend.

For further information, contact:

Sandie Alex



WALKING GROUP

Saturday, January 17; 9:00 AM

Meet at the Bollinger Park and Ride at 9:00 AM to carpool to Sycamore Valley Open Space in Danville for an easy 2.5-mile loop. Let us know you're coming, and we will wait for you.

Diane Griffiths

Lois Kamoroff



READING SOCIETY

Third Monday

Monday, January 19; 7:00 PM

Sally Scholl will review *In the Shadow of the Banyan* by Vaddey Ratner.

Hostess: Diane Woodward

If you have questions about this group, contact

Cheri Ng



THIRD TUESDAY BRIDGE

Tuesday, January 20; 7–10 PM

Hostess: Lois Kamoroff

RSVP required: Contact hostess as soon as possible to let hostess know if you are playing or not.

If you have questions or would like to join this group, please contact me:

Chris White



Interest Groups

FOURTH FRIDAY FLICKS

Friday, January 23

(Watch your email for location, and time of movie)

Beth Allen is the Monthly Organizer this month.

blyn@comcast.net

Contact the Monthly Organizer if you are interested in joining us. On the Fourth Friday of each month, members of this group meet at a theater—location and time to be announced via e-mail—to enjoy a movie picked by the Monthly Organizer. This group is very e-mail-dependent because last-minute changes in location and time may frequently occur. The Organizer will change monthly and will come from volunteers from members of the group.

If you would like to receive these e-mails, please contact:
Chris White



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Interest Groups

TRAVEL GROUP

Saturday, January 24; 7:30 PM

Travel Group Goes to Southern France!

Anne and Walt Hayden have traveled twice recently to southern France, and they will share photos and information about their travels there, concentrating on small medieval villages and France's Roman heritage. Travel Group programs are open to AAUW members, their spouses, friends and significant others. We'd love to see you at our events this year! Because refreshments are served at our events, please respond positively if you will be attending.

Renae Buckser
Anne Hayden





KELLER WILLIAMS
DANVILLE

Janice Colby
GRI, e-PRO, SRES, CDFE

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JANUARY 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 Happy New Year!	2	3 7:30 PM Game Night Pauline Nolte
4	5	6 11:30 AM Lunch Bunch Marsha Froines 7:00 PM Mah Jong Beth Allen	7	8	9	10 3:00 PM Member Social Cindy Alpert
11	12 1:00 PM Daytime Bookies Diana Aiken	13 5:00 PM Board Meeting Cindy Alpert	14	15 Newsletter Deadline	16	17 9:00 AM Walking Group Diane Griffiths
18	19 7:00 PM Reading Society Diane Woodward	20 7:00 PM Bridge Lois Kamoroff	21	22 7:00 PM Mah Jong Mary Venkat	23 Fourth Friday Flicks	24 7:00 PM Travel Group Southern France Anne Hayden
25	26	27 7:00 PM AAUW IBC Meeting Cindy Alpert	28	29	30	31 2:00 PM <i>Ivory Tower</i> Program Margie Goldware

SNIPPETS

Margie and Stu Goldware happily announce the birth of their second grandson, Eli Samuel Brosh. Margie and Stu’s daughter Ilana and son-in-law Gur Brosh are the proud parents of Eli, who weighed in at 8 lbs. 1 oz. on Tuesday, December 9, 2014. Brother Eytan Jacob can hardly wait for Eli to get big enough to play with! Margie reports that the entire family is thrilled!

If you have a Snippet item (family events, career changes, etc.) that you would like to share with branch members, please contact Marsha Froines. **This column depends on member contributions.**

Save the Dates

- February 11: San Ramon AAUW program “An Evening with Award-Winning Author Nayomi Munaweera”
- March 24: AAUW Contra Costa County IBC Meeting
- April: San Ramon AAUW Garage Sale Fundraiser
- May 24–25: San Ramon AAUW Annual Ice Cream Sale at San Ramon Art & Wind Festival
- June 18–21: AAUW National Convention, San Diego