



# CLAYTON BRANCH NEWS

AAUW advances equity for women and girls through advocacy, education and research. AAUW will be a powerful advocate and visible leader in equity and education through research, philanthropy, and measurable change in critical areas impacting the lives of women and girls.

January 2007

## Inside this Issue

- November Election Recap
- Meet AAUW Legislative Analyst
- Scams on Elders
- President's Message
- New Mission & Vision Statement
- Great Decisions
- Upcoming Events

### January General Meeting

Monday, 1/22/07 at 7:30 p.m.  
Diamond Terrace  
6401 Center Street, Clayton

### Calling ALL Volunteers!

Make a New Year's resolution to use your time and talents! Help make your community healthier and happier in 2007! Clayton AAUW presents a program on volunteer service opportunities in the Clayton/Concord area. The program is open to the public. Representatives from the following organization will present information and answer questions: Assistance League of Diablo Valley, Clayton Community Library, Clayton Historical Museum, Habitat for Humanity, Hospice of Contra Costa, Diablo Valley Literacy Council, Meals on Wheels, Prevent Blindness No. California, and the Red Cross. For more info, contact Dee at 672-6379.

AAUW membership is open to all people of any gender who hold an associate degree or higher. Students working toward a qualifying degree may become student affiliates. In principle and practice AAUW values and seeks members of

Newsletter Editor: Jennifer Jay

Members may submit articles, quips & photos, which are subject to editing and condensation. February issue deadline: 1/25/07 5:00pm. E-mail to JJay925@comcast.net or mail to: 366 Blue Oak Lane, Clayton, CA 94517.

## Women's Gains after the November Election

*Jeanne Boyd, Public Policy*

**Women Make Gains in the House.** While Pelosi's achievement is notable, women candidates won in other ways. There were 134 women running for House seats of which 71 were either elected or reelected. There were 67 women in the House during the 109<sup>th</sup> Congress, so women have gained at least four seats and possibly more. Ten new women were elected, while several incumbent Republican women lost their reelection bids.

**Women up for Leadership Roles.** Women in the House are poised to take on some key leadership positions, if they move up the ladder as seniority would dictate. Rep. Louise Slaughter (D-NY) will likely become chair of House Rules Committee, which sets the rules for floor debate. Rep. Juanita Millender-McDonald (D-CA) will likely chair the House Administration Committee, which oversees federal elections and day-to-day operations in the chamber. Rep. Nydia Velazquez (D-NY) is in line to rule the Small Business Committee, particularly important because women are becoming entrepreneurs in disproportionate numbers. And Rep. Jane Harman (D-CA) is next in line on the House Intelligence Committee, a key position in the post-September 11<sup>th</sup> security environment.

**All Incumbent Women Senators Re-Elected.** Twelve women in total ran for the Senate, of which eight were either elected or reelected. This brings the total number of women in the Senate up to 16 for the 110<sup>th</sup> Congress—a gain of two.

**Women Governors Add a Seat.** Ten women ran for governor across the country, six of which were either elected or reelected. This brings to nine the number of women governors for 2007. This represents a modest increase of one over 2006. However, governor slots are

seen as a good pathway to the presidency, so any increase here is notable.

**States Increase Minimum Wage at the Ballot Box.** Ballot measures to increase the state minimum wage passed in six states. Because two out of three minimum wage earners are women, AAUW believes raising the minimum wage is a necessary step towards increasing the economic security of women.

## Public Policy: Insights into the Political Process

AAUW California has a paid Legislative Analyst, **Charlotte Newhart**. Her client base includes several organizations that share AAUW's public policy focus.

You are invited to meet Ms. Newhart on Saturday, January 20, from 10a.m. to 2 p.m. at the Mountain View Club House (600 Palm Avenue, Martinez). An interesting and dynamic speaker, Charlotte assists the Public Policy Committee in deciding which bills should be in the annual AAUW CA Bill Package and tracks the progress of this legislation. She brings over 30 years experience in advocating for women and children.

Cost for meeting is \$5. Advance registration preferred by January 13. Registration at the door as space allows. Mail registration and \$5 check made out to AAUW CA to Mary Lynn Pelican, 46230 Klamath St., Fremont, CA 94539. Include your name, branch affiliation, phone and e-mail address with your check.

For more details, contact Alameda County IBC Chair Mary Lynn Pelican at 510-656-2521 or email [maryingold@aol.com](mailto:maryingold@aol.com).

## *Education as a Gateway to Women's Economic Security:*

### **What are some of the Elder Financial Abuse Scams?**

The December 2006 issue of *Clayton Branch News* introduced the term "Elder Financial Abuse." Some forms of abuse may be considered "scams," in which a person or persons attempts to trick the victim for financial gain. At-risk adults, who may be more trusting, naïve, or less financially sophisticated, are often the preferred targets of scams. Scams may be perpetrated by a third party, but often committed by their children or relatives. There are several types, all of which are not attempted to be represented below.

Scam	Definition
<b>Obtaining Money or Property By Undue Influence, Misrepresentation, or Fraud</b>	The perpetrator forces an elder into signing over investments, real estate or other assets through the use of mistreatment, bullying or threats.
<b>Power of Attorney Fraud</b>	The perpetrator requests a Limited or Special Power of Attorney, spelling out that legal rights are given to the perpetrator to manage the victim's funds. Once the rights are given, the perpetrator uses the funds for personal gain.
<b>Identity Theft</b>	Using one or more pieces of the victim's personal identifying information (including, but not limited to, name, address, driver's license, date of birth, Social Security number, account information, account login credentials, or family identifiers), a perpetrator sets up or takes over a credit, deposit, or other financial account in the victim's name.
<b>Loans and Mortgages</b>	Seniors may experience cash flow shortages in the face of needed medical care or home repairs. Greedy lenders may provide loans with very high interest rates, hidden fees, and repayment schedules far exceeding the elderly's means, often at the risk of their home, which has been used as collateral.
<b>Stop Foreclosure Scam</b>	The perpetrator claims to be able to instantly stop foreclosure proceedings on the victim's real property. The scam often involves the victim deeding the property to the perpetrator who says that the victim will be allowed to rent the property until some preset future date when the victim's credit will have been repaired and the property will be deeded back to the victim without cost. On the other hand, the perpetrator may offer the victim a loan to bridge his or her delinquent payments, perhaps even with cash back. Once the paperwork is reviewed, the victim finds that his or her property was deeded to the perpetrator. A new loan may have been taken out with an overstated property value with cash back to the perpetrator, who is now the property owner. The property very quickly falls back into foreclosure and the victim, now tenant, is evicted.
<b>Investment Property</b>	Property is sold to the victim as a guaranteed investment with high yield returns. The victim is convinced to buy investment property through, or together with, a property management firm that will handle all the loan documents, make all the loan payments, place the tenants, collect the rents and maintain the property. The victim is told that he or she has to do nothing other than be the buyer and borrower. The property then falls into foreclosure. The victim finds that the property was inflated in value, payments at the closing were made to the property management company or affiliated parties, no loan payments have ever been made, and any collected rents have been stolen as well.
<b>Transferring Title On, or Re-Encumbering, Real Property of the Vulnerable Adult</b>	Financial abuse using real property is very appealing to family members or caregivers who may feel they are "owed" something for their efforts, however small those efforts may be in reality. For many at-risk adults, their most important financial asset may be the equity they have built in their real property over years of ownership.
<b>Inheritance Scams</b>	Victims receive mail from an "estate locator" or "research specialist" suggesting an unclaimed inheritance, refund or escheatment. The victim is drawn in to sending a fee to receive information about how to obtain the supposed asset.
<b>Itinerant Fraud</b>	Victims are bullied, intimidated or otherwise conned into paying unfair amounts for poor quality work. Door-to-door requests occur where perpetrators offer services such as roofing or paving, auto body repair, etc. Often the work is fully paid for, but only partially completed, never started or of such poor quality that the victim must pay genuine contractors to repair the work.
<b>Unsolicited Work</b>	A perpetrator arrives unexpectedly at a home and offers to perform work for a realistic fee. After starting the work, the perpetrator insists that the victim pay more than originally agreed before the work will be completed.
<b>Fictitious Relative</b>	The perpetrator calls the victim pretending to be a relative in distress and in need of cash and asks that money be transferred either into a financial institution account or wired.
<b>Investments</b>	Because many seniors live on fixed incomes, they often want to increase the value of their estate and ensure they have sufficient funds to meet basic needs. In investment scams, offenders persuade the elderly to invest in precious gems, real estate, annuities, or stocks and bonds by promising unrealistically high rates of return. The investments often consist of fake gemstones, uninhabitable property, or shares in a nonexistent or unprofitable company.

## President's Message

*Rosemary Harwood, President*

As a new year approaches, it is time to look back on the activities in the Clayton Branch during the Fall of 2006 and to look forward to our 2007 program year.

Most recently, a well-deserved 'thank you' to Roseann Krane for helping us celebrate the holidays by welcoming us into her home on December 3rd for our annual party. All of those who were able to attend enjoyed the good company and also the performance by members of the Monte Vista Choir.

Our November meeting provided us with a look at the lives of orphans and teen-age girls in Ghana, thanks to an interesting talk by Helen Primus, a member of the Diablo Home Economists. We also celebrated AAUW's 125th birthday with a little history of the founding of AAUW and a birthday cake to top off the evening.

In October the program was presented by the League of Women Voters and the speakers gave a lively pro and con on the many propositions on the November ballot. We appreciate the fact that Diamond Terrace is so willing to allow us to meet, free of charge, in their dining room.

Our September Membership Luncheon was well-attended. We were delighted to hear an interesting talk by Karen Schussman, one of our Tech Trek participants. She gave us an insight into the myriad of activities presented to the girls at the week-long Tech Trek program. Last year's recipient of our High School Scholarship, Micaela Harvey, also attended the luncheon. She spoke about her high school activities and her hopes for the future as she attends San Jose State University. We welcomed 4 new members: Judy Bates, Pamela Newacheck, Ester Nicasastro-Capon and Arlyne Singer. Thanks to all of those who participated to make this such a success.

Please plan to attend our next general meeting which will be all about volunteer opportunities in the Clayton/Concord area. The meeting will convene at 7:30pm on Monday, January 22nd at Diamond Terrace. Hope to see you there.

## New Mission & Vision Statement

The AAUW Board of Directors and AAUW Educational Foundation Board of Directors decided at their joint meeting in Washington DC, October 13-15, 2006, to adopt new mission and vision statements.

**Mission Statement:** AAUW advances equity for women and girls through advocacy, education and research.

**Vision Statement:** AAUW will be a powerful advocate and visible leader in equity and education through research, philanthropy, and measurable change in critical areas impacting the lives of women and girls.

## Great Decisions

Great Decisions Discussion Program is used to engage citizens in learning about the world and is the oldest and largest grass-roots world affairs education program of its kind in the country.

AAUW Clayton and Concord branches will meet starting mid-February. The Annual Briefing Books will be in the first of January and anyone wishing a book, please contact JoAnn at 672-7680 or email [jojocasper@comcast.net](mailto:jojocasper@comcast.net). The books are usually around \$15.

Anyone is welcome. You do not need to order a book as usually some extras are available in the first meeting. Anyone can come and listen to any meeting of interests. The eight topics will be announced soon.

## Upcoming Events

**Fri. Jan. 6<sup>th</sup>**

**Bowling @ Clayton Valley Bowl**  
Please call Marcia 827-9540 if you like to bowl! Spouses and friends welcome.

**Mon. Jan. 8<sup>th</sup>**

**at Rosemary Harwood's  
Clayton AAUW Board Meeting**

**Wed., Jan. 10<sup>th</sup> 7:30 p.m.**

**at Joyce Atkinson's  
Ladies Evening Bridge**

To join, call Mary Ann Hayes 672-4391.

**Sat. Jan 20<sup>th</sup> 10am - Noon**

**At Mountain View Club House  
600 Palm Ave., Martinez  
Public Policy: Insights into the  
Political Process**

Cost \$5. See page 1 for more details.

**Mon. Jan 22<sup>nd</sup> 7:30 p.m.**

**At Diamond Terrace  
6401 Center Street, Clayton  
General Meeting – Volunteer  
Service Opportunities**

See page 1 for more details. Free and open to the public.

**Wed. Jan. 24<sup>th</sup> 7:30 p.m.**

**at Sandy Watson's  
Evening Literature**

*Team of Rivals: The Political Genius of Abraham Lincoln* by Doris Kearns Goodwin. All are welcome. Just arrive! You don't even have to read the book to participate in the discussion.

## AAUW Holiday Party photos from Dave Atkinson



*Clockwise: 1) Monte Vista High School choir; 2) JoAnn Caspar; 3) Sandy Watson & Bob Robinson; Joyce Atkinson in back; 4) Diane Rogers, Ed Totman, Don Boyd, Chuck Rogers; 5) Allegra & Roger Mills, Joyce Atkinson (back) 6) Jeanne Boyd's salmon*