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The Current

A publication of the LaCrosse, WI AAUW Branch [Volume 65, Issue 2] October 2025

President's Perspective



where thoughts about retirement and long-term security are becoming more pressing. Now in my early 50s, I've begun to explore my options for the future. Just this past week, I attended a seminar on Social Security hosted by a local bank. The speaker opened with a striking question: "Do you think there will still be Social Security when you retire?" I hesitated to answer, though I certainly hope so. This question feels particularly important to me as a single woman who will be relying solely on my own earnings and planning to support myself in the later years of life. Like so many women who have invested their energy, persistence, and dedication into building a meaningful life, I want to believe that the years of sweat and effort we pour into our work will translate into stability and security in the future.

As many of the countrywomen in our nation, I have reached a stage in life

During the seminar, the speaker explained the basics of Social Security: the age at which one becomes eligible to begin receiving benefits, how delaying or collecting early can affect the total amount received, and how benefits can be impacted by one's earnings history. Yet, I noticed an important gap in the conversation. There was no discussion of how women, in particular, often receive lower Social Security benefits due to systemic wage gaps, years spent in part-time work, or time taken away from paid employment for caregiving responsibilities. These realities place women at a disadvantage in retirement, despite their invaluable contributions throughout their lives.

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compounds over time. Lower lifetime earnings mean smaller contributions to Social Security, which directly reduces the amount women receive when they retire. For many women, especially those who spent years in lower-paying professions such as caregiving or education, Social Security becomes their primary source of income in retirement. Yet the benefits often fall short of what is needed to live securely, leaving too many women facing financial vulnerability in their later years.

Another challenge stems from caregiving responsibilities. Women are far more likely than men to step out of the workforce or work part-time to care for children, aging parents, or family members with disabilities. While these unpaid caregiving roles are essential to families and society, they are invisible in the Social Security system. Each year spent out of the paid workforce lowers a woman's average earnings record, which ultimately reduces her retirement benefits. In effect, the very act of caregiving — which sustains households and communities — creates an economic penalty that women carry into old age.

Widowhood and divorce also disproportionately impact women's financial security through Social Security. Women often outlive their spouses and may rely heavily on survivor benefits, which can be modest compared to the income they once shared. Divorced women may qualify for spousal benefits, but only under specific conditions, leaving many without adequate support. These structural limitations, combined with women's longer life expectancy, mean that women often face more years of retirement with fewer resources. Without reforms that better account for these realities, women will continue to face systemic disadvantages that make their later years more precarious.

As we reflect on these challenges, it becomes clear that Social Security is not just a financial program — it is a lifeline, particularly for women. Protecting and strengthening it is essential if we are to create a more equitable future. Reforms that recognize caregiving years, address wage disparities, and ensure survivor benefits are sufficient would go a long way toward leveling the playing field. As AAUW members, we know that economic security is at the heart of gender equity, and advocating for policies that uplift women at every stage of life is part of our mission. By raising awareness and lending our voices, we can help ensure that Social Security continues to be a foundation of stability for women today and for generations to come.

October Meeting

Navigating Social Security Changes and Fraud Prevention: Marine Credit Union representatives



OCTOBER 11, 2025

9:30am Registration, 9:45am Brunch, 10am Meeting; 10:30am Program Viterbo University School of Nursing, Rm 195, 10th & Jackson Sts, La Crosse (parking available in the lot next to the building)



and direct deposits. Learn about fraud prevention and safety.

Bring a guest and join us to learn more about protecting yourself from fraud and how to navigate changes in the social security system. This is a wonderful opportunity to address issues that may be affecting you or your family. Become proactive about safeguarding your finances by talking with experts from Marine Credit Union of La Crosse. Keep yourself financially healthy - the time to act is NOW!

Additionally, we will recognize our AAUW branch members who have over 50 years of service and dedication!

We encourage all to invite a friend, colleague, or acquaintance to share the evening with us and learn about AAUW.

Brunch: Cost \$13; pay with cash or check (note price adjustment)

Menu: All-American Breakfast: Scrambled eggs, breakfast potatoes, crisp bacon, breakfast sausage, choice of a breakfast pastry, water, coffee (regular and decaf) hot water with tea bags. Gluten-free and meat-free options provided.

Please RSVP to the email which will be sent from Robert at 608.788.0595 or <u>richards.rob2@eagle.uwlax.edu</u>.



Email RSVP by Robert Richardson

RSVP Modus Operandi: Fourteen days prior to a branch meeting, each member with an active email address receives from Robert an e-mail message with a request to reply by 11:59 pm on the Sunday prior to the Saturday meeting, October thru May. We need all members to reply so we know how many members/guests plan to attend and how many request the meal. On Monday, we need to report both numbers to the catering service. Aramark prepares food/beverages in a quantity that aligns with the latter number, and the Branch is invoiced based on that number. Program committee members arrange seating based on the total attendance number.

Treasurer's Report

by Andrea Hansen & Noreen Holmes

August 1-31, 2025: ...Outflows: \$204.71 ...Inflows: \$669.09

August 31 ending balance: \$8,465.32



Checking account balance as of September 20, 2025: \$8,262.32

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Membership News

by Barb Fischer, VP Membership



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A Very Warm Welcome to Our Two Newest Members

(Both new members attended the September Gathering)

- Ann Epstein has a PhD in Early Childhood Special Education. She retired in May from teaching at UWL. Her contact information: ann.marie.epstein@gmail.com
- Mary Seger has a Masters Degree in Applied Statistics from Purdue University in South Florida. Her contact information: me.seger@outlook.com

Our Deepest Sympathies to Several of our Members

Marilyn and John Hempstead recently lost their daughter Melinda. Besides dealing with the loss of her daughter, she is still recovering from hip surgery. Please keep them in your thoughts.

Dianna Thunderclould recently lost a brother. It has been a difficult time for her. Please keep her in your thoughts. She is also very busy working on her book. We hope that she can meet with all of us after one of our meetings to talk about it.

Other Membership Information

Roz Schnick says she is "Healing up" and "Turning the Corner." Her plan is to start getting out more. I think we can all agree that this is good to hear. From her long list of books to recommend she strongly suggests "Snow Falling on Cedars." Because butterfly pollination has long been an extremely important thing to her, she continues to stress the need for our "Mississippi Pollinators." She stresses, "If we have no pollinators, we have no food."

A correction in the **Membership Directory** for Sarah Stuber. Her email address is: sarahstuber5234@gmail.com.

Members Recognized

At our upcoming October meeting we are looking forward to recognizing our members with 25 years or more of membership.

A **BIG THANK YOU** to Erica Koonmen for doing our AAUW Newsletter from 2007-2025 (*The Current*) for 19 years!

Our Member, Sona Kazemi Will Have a Book Out Soon

Our Member, Sona Kazemi, will be speaking to us at the January 10th meeting. She will soon have a new book out titled: "Disabling Relations - Wounded Body-minds and Transnational Praxis". Her focus is on Woman, Life, and Freedom. We are looking at

Mentors for New Members

We presently have two mentors, Silvana Richardson and Pam Thiel, for our newest members. With our many new members, it would be great to have more mentors. If you are willing to do this, please let me know.

UWL Welcome Back Bash

AAUW was a Big Hit at UWL. Thank you to our members who made it such a big success!





AAUW In Action (AIA)

Wednesday, Sept. 24 @ 4 pm

Caribou Coffee Shop

1202 County Road PH, Onalaska

(near Bronston Chiropractic clinic and Jersey Mike's subs)



The first meeting of the year for AIA. We'll be talking about plans and activities for this year to include International Women's Day (March), Equal Pay day, banned books events and more! Please join us to see what's going on and how you can be involved in promoting AAUW's mission in the La Crosse area.

Agenda:

- Focus for the year: Removing state tax on period products and diapers. We didn't get very far with this last year so trying again this year!
- · Providing meals for SSP this semester.

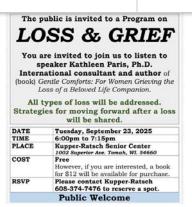
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- o March: Women's History Month activities
- March: International Women's Day event:
 ~maybe Tuesday, March 3, UWL
- Other events? Community partnership for something like <u>AAUW Tomah is doing with Loss</u> <u>& Grief program</u>?

For more information, please email Erica at <u>moogs56@hotmail.com</u>.



Scholarships & Grants

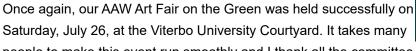
by Robert Richardson, Co-Chair



The <u>Scholarships & Grants Committee</u> will meet in-person in Room 103, School of Nursing, at 9 am prior to the October Branch meeting. In advance, Robert & Sharon will send meeting-preparation materials. We will use our time efficiently and finish our business prior to the start of the branch meeting/program. We send AAUW Scholarship applications to the schools and colleges on Nov. 1st. We welcome any AAUW member to join our high-impact committee. < <u>Learn more</u>>

Art Fair on the Green

by Carol Robertson, Art Fair on the Green Chair





people to make this event run smoothly and I thank all the committee members as well as all the volunteers who were there to make it happen. I am grateful for all of you. Financials are in:

- · Artists' accounted for \$9,305
- Concessions \$600
- Donations \$3,015
- Grounds Expense \$-1,972
- Programs cost \$-1,056
- Publicity costs \$-1,901
- Raffle proceeds \$899
- Water sales \$72
- 10% profit to Branch \$895
- 90% to LCF \$8,059
- Member Donations \$5,210

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Thank you all for your donations to LCF. You were most generous.

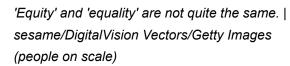
Between the proceeds and the donations, we were able to raise a **total of \$13,914!** Job well done.

Equity and Belonging Committee

by June Reinert, Equity and Belonging Chair

What's the Difference Between Equity and Equality?

By Ellen Gutoskey | Mar 20, 2023)





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Even if you take the time to look up the words' equity ' and 'equality ' in the dictionary, you might walk away thinking they mean the same thing. Merriam-Webster defines <u>equitable</u> as "dealing fairly and equally with all concerned," and <u>equal</u> as "of the same measure, quantity, amount, or number as another." However, much like <u>systemic and systematic</u>, the two words (and their derivatives) can't be used interchangeably.

Equality involves providing everyone with the same resources.

Equity involves distributing resources based on the needs of the recipients.

The difference between equity and equality is that equity recognizes each person has different circumstances, meaning different resources must be allocated based on individual needs for all to thrive.

Equality, on the other hand, is giving everyone the same resources across the board, regardless of individual or groups of people's actual needs or opportunities/resources already provided to them.

In equitable programs, instead of giving each individual or group of people the same resources (which aligns with the definition of equality), data is analyzed based on the equity definition to determine where funds, resources, and opportunities need to be allocated most, ensuring all community members have the same chance to thrive.

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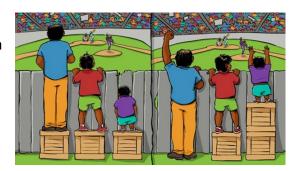
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Equity vs. Equality

The young man in purple knows just how significant the difference between equality and equity can be. | Angus Maguire // Interaction Institute for Social <u>Change</u>



On the left side of the illustration above, for example, three identical boxes are given to

three people of different heights—it's an equal distribution of resources. Still, it fails to consider that the tallest person doesn't need a box to see over the fence, while the shortest person could clearly use an extra one. When the boxes are redistributed equitably, as seen on the right side of the illustration, all three spectators can watch the game.

As George Washington University's Milken Institute School of Public Health explains, recognizing the difference between equality and equity is essential in just about every sphere of life: public health, politics, education, racial justice, and more. If each public school in a particular county receives 150 new laptops, that's technically equal. But it doesn't factor in that some of those schools might be located in high-income districts where most of the students already have their own laptops. Instead, officials should allocate the devices according to which schools have the greatest need for them—that way, they can minimize the chance that dozens of laptops will end up gathering dust at one school, while another doesn't have enough to go around.

To summarize, equality is about dividing resources in matching amounts, and equity focuses more on dividing resources proportionally to achieve a fair outcome for those involved.

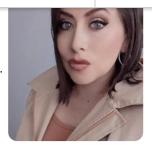
... Excepts from the AAUW Equity Toolkit



Hispanic Heritage Month 2025

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Month, an exceptional opportunity to recognize the countless contributions of Hispanic and Latino communities to the nation. This period began as a week in 1968, proclaimed by President Lyndon B. Johnson, and twenty years later it was expanded to a full month by Ronald Reagan, through a law in 1988.



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The choice of these dates is deliberate: on September 15, Costa Rica, El Salvador, Guatemala, Honduras, and Nicaragua celebrate their independence; Mexico follows on the 16th, and Chile on the 18th, among other relevant historical events. This convergence creates a vibrant period of collective memory that resonates beyond the Latino community.

According to data updated as of July 1, 2024, the Hispanic population in the U.S. surpasses **68 million**, accounting for around **20% of the total**, making it the largest ethnic minority in the country. This presence is not only demographic but deeply influential: from art and gastronomy to national defense, science, and entrepreneurship. In 2023, the total population was estimated at **65.1 million**, a **21% increase in a decade**, with Hispanics accounting for **71% of aggregate population growth between 2022 and 2023**, largely driven by births.

The distinction between the terms "Hispanic" and "Latino" also becomes relevant in this context. The former indicates a connection to Spain or the Spanish language, while "Latino" usually reflects cultural or ancestral ties to Latin America or the Caribbean, and even encompasses Indigenous, African, or Asian heritages alongside European ones.

But why does this commemoration matter? Beyond the festivities, Hispanic Heritage Month is a moment to highlight stories that remain invisible in textbooks and to inspire younger generations. In fact, in 2020, **one in four children in the U.S.** was Hispanic/Latino; however, recent studies indicate that Latino history continues to be largely omitted from educational materials.



This month thus becomes a powerful platform to amplify voices, recover memories, and unite communities. To celebrate is not only to remember; it is to acknowledge what has been, value what is, and dream of what can be.

<u>Viterbo calendar</u> for Hispanic Heritage Month. All are invited to attend, especially the event on October 1st as AAUW is co-sponsoring that event.

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Public Policy

by Silvana F Richardson

AAUW Public Policy Principles & Priorities 2025-2027 include the following statements:



AAUW's mission to advance gender equity through research, education, and advocacy is grounded in these bold principles:

AAUW opposes all forms of discrimination on the basis of age, disability, race, ethnicity, sex, gender, sexual orientation, gender identity, geographical location, national origin, religious beliefs, pregnancy or parental status, or socioeconomic status, and supports constitutional protection for the civil rights of all individuals.

One key priority is: Economic Security and Pay Equity:

To ensure equal pay for work of equal value through salary transparency, fair wage laws, and anti-discrimination enforcement.

"AAUW is disappointed to see the newly released U.S. Census Bureau data showing that the gender pay gap has widened for the second consecutive year. In 2024, all women working full-time, year-round were paid **81 cents**, and all earners (including part-time and seasonal workers) were paid 76 cents for every dollar paid to men. In annual income, women were paid \$57,520, compared to \$71,090 paid to men. This is not a minor fluctuation but a statistically significant setback that underscores a troubling trend: women working full time are falling further behind."

This is even worse for women from minority groups. "The data shows a grim reality and disparity across racial and ethnic groups when compared to non-Hispanic white men:

- Latinas working full time, year-round were paid 58 cents on the dollar, and only 54 cents when including all earners.
- Black women earned 65 cents full time, but just 63 cents overall.
- White women received 77 cents full time, and 73 cents overall.
- Asian American women, the closest to parity, earned 96 cents full time and 85 cents across all earners."

Stronger federal protection is necessary. AAUW will continue to provide that advocacy.

Locally, we can promote access to the AAUW Start Smart program to provide college women entering the job market with the skills to negotiate a fair and equitable wage. More information about the virtual program can be accessed at this link: Women's Economic Empowerment Initiative — AAUW : Empowering Women Since 1881



Fair Maps Community Hearing - La Crosse

Tuesday, October 14 at 6 PM

Viterbo University Nursing School Lecture Hall 195, Main Floor

While Wisconsin currently has fair maps, these are only in place until the 2030 Census. We need LEGISLATION to ensure FAIR VOTING MAPS for FUTURE GENERATIONS.

We've been working on a draft proposal, and we want YOUR INPUT!

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AAUW Two-Minute Activist

Please sign up for AAUW network so you can get action alerts and updates.



September 13 - November 2

Advocacy Toolkit

BOGO free ticket!

<u>Commonweal Theatre in Lanesboro</u>, MN, inviting our AAUW members to attend a performance of King Lear and offering us a Buy One Get One free ticket deal!

Greetings Smart Women!

My name is Adrienne Sweeney and I am the Associate Artistic Director of the <u>Commonweal</u> Theatre in <u>Lanesboro</u>, <u>MN</u>. As you may know,

the Commonweal is a professional theater located in historic Lanesboro, MN, just a short scenic drive from Winona, Rochester and La Crosse.

I'm reaching out about our upcoming production of King Lear, William Shakespeare's legendary drama, playing **Sept. 13 through Nov. 2**. Marrying modern theatrical techniques with a classic story, we're confident that your members will find this lean and bold production truly captivating.

We would very much appreciate your help spreading the word about the production and would like to extend a BOGO offer to you and your members. **Use the code LAAUW at checkout to get**

SPARTA FREE LIBRARY

W/ PROFESSOR ROBERT REICH

Thank you for your consideration. Please contact me if questions.

Adrienne Sweeney (she/her) | Associate Artistic Director/Director of External Communications

Commonweal Theatre Company | (507) 467-2905 ext. 208

Ongoing event!

Ongoing Robert Reich event in Sparta, WI.

Robert Reich is a former U.S. Secretary of Labor, an author, and a professor. Reich, a teacher for 42 years, discusses wealth inequality, bullying, and the importance of teaching.

Wealth & Poverty Fall Classes w/Professor Robert Reich @ the Sparta Free Library, (www.spartalibrary.org/calendar).

Thursdays from 1-3 p.m.: 9/25, 10/2, 10/9, 10/16, 10/23, 11/13, 11/20, 12/4, 12/11, & 12/18. Together we will view course videos

and discuss the topics. Participate in the entire course, or drop in on any of the individual sessions. No registration is required.

These events are a collaboration between the Sparta Free Library, UC-Berkeley, Inequality Media, and the Bluestockings Book Club.

You're Invited to Breakfast!

Everyone is invited!

SSP Locally-Grown Scholarship Breakfast
October 30, 2025 | 7:30-9 am
The Bluffs Ballroom, Student Union, UWI

The Bluffs Ballroom, Student Union, UWL **Register by Oct. 16** at www.uwlax.edu/ssp. Free Breakfast & Parking.



The SSP Program is supported by a grant from the La Crosse Branch of AAUW.

Book Discount for AAUW

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Disabling Relations Wounded Bodyminds and Transnational Praxis

FORTHCOMING DECEMBER 2025



Sona Kazemi, PhD, Assistant Professor, UWL Race, Gender & Sexuality Studies. Sona is an AAUW Branch member and our RGSS colleague.

Get a discount with your pre-print order of **Sona Kazemi's** book - major contribution to Disabilities Studies! Use promo code 25FNBK for 25% off!



Disabling Relations

Wounded Bodyminds and Transnational Praxis

Forthcoming Fall 2025

Bears witness to disabled survivors of violence in Iran from war, incarceration, acid attacks, and torture.

We encourage AAUW members to pre-order with the discount code.

FYI: The more pre-print orders, the more resources the publisher will put into promoting the book.





More publications by Sona...

Sona has authored the chapter "Transnational Disability Praxis: Archiving Survival, Resistance, and Resilience Amid Ongoing Emergencies" in "Cripping the Archive: Disability, history, and power," published on Aug. 5 by University of Illinois Press. This project represents an ambition to imagine and create something like a digital living archive designed toward maximizing accessibility across various ages, disabilities, bodyminds, languages and other differences.

Sona also co-authored the article "Resisting multiple empires, cultivating transnational solidarity: a conversation among feminist-of-color scholar-activists" in International Feminist Journal of Politics, which was published on Sept. 2 by Routledge. What steps are necessary to achieve transnational solidarity in the fight against various imperial forces, and what would you like your colleagues in the Global North to know if they want to become allies?

Visit our AAUW-WI website to learn more about us!



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