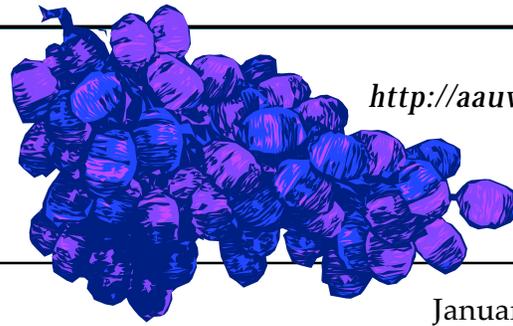


Grapevine



Volume 45, Number 5

January 2013

January 2013 Author's Luncheon



Jan Eby, Laurie Mobilio, Lynne Noel,
and Cindy Summers

Join Us at the Annual Author's Luncheon AAUW Funds Fundraiser

Wednesday, January 23, 2013

La Rinconada Country Club, 14587 Clearview Dr., Los Gatos
11:15 am No-host Wine Bar | 11:45 am Lunch

\$55 (\$25 tax deductible) | Reservations by January 15, 2013

Fundraiser will benefit the AAUW Funds.



Alice A. Carter



C.W. Gortner

Wonderful and Talented Group of Authors This Year!

There is still time to come and hear this year's Authors. See the flyer in this issue and make your reservations by January 15, 2013. *In the previous Grapevine issue were short bios of our authors.*

Read more about the books written by this year's guest authors (*see page 3 of this issue*).

Coming Next Month . . .

February 2013 General Meeting

America's Cup Comes to San Francisco

When: Saturday, February 9, 2013; 1:00 – 3:00 pm

Where: The Terraces of Los Gatos

Program details to be announced. Stay tuned!

See the Author's Luncheon flyer inserted in this Grapevine Issue (for those who receive mailed copies).

For our digital PDF Grapevine users check out page 9 for the flyer.



Message from the January 2013 Chairwomen of the Month Committee

Have a “*Happy Holidays*” and wonderful and “*Happy New Years*”!

It’s that time of year again! Join us for a wonderful way to initiate 2013—at our annual AAUW Authors Luncheon—on Wednesday, January 23 at the Rinconada Country Club. This event helps us to support state and national scholarships for women and girls. It has proven to be one of your favorite events of the year.

Sign up today! We have included the Author’s Luncheon flyer in both the December 2012 and in this January 2013 *Grapevine* issues for your convenience. Please mail your reservations to Virginia Turner by the deadline, January 15, 2013.

The slate of authors this year is a real winner! From C.W. Gortner’s historical fiction novels, to Alice A. Carter’s beautiful illustrations, to the warmth and humor of the ladies of *The Grammie Guide* — what a diverse and interesting group! And we are fortunate again to have Claire Teel of Hicklebee’s attend with many books for your browsing (and buying).

We chose the luncheon menu with care – please note that you can request a vegetarian meal if you wish.

I look forward to welcoming all of you on Wednesday, January 23!



Our annual Holiday Party was a fun, festive and fabulous afternoon. We had 54+ people attend. The delicious appetizers, decadent desserts and lovely wines added just the right touch to the occasion.

Kudos goes to Barbara Oggerino and Gail Pedersen for their hard work. A big thanks to Nancy Anderson for hosting the event at her beautifully holiday decorated home.

Within our branch are many people who work hard for the benefit everyone. The branch would dissolve without their work and dedication. Please consider taking on a leadership role to assist and move the branch forward this next year.

–Geraldine Williams, *January Chairwomen of the Month*

Read About All of *The Grammie Guide* Authors

JAN EBY

The inner child is alive and well in Jan Eby. As an elementary school teacher and mother of two, early childhood/parent educator and now as a grandmother of five, she has touched the hearts of countless children through fun and discovery. Outdoor exploration, dramatic arts through storytelling, songs and puppet shows are among her favorite ways to interact with children.

LAURIE MOBILIO

Laurie brings to the Grammie team her more than twenty years experience in business. While raising her children, she launched her own word processing and editing company.

Her five grandchildren see another side of Laurie. They call her “*Boppy*,” a whimsical name that reflects her willingness to engage in active play and create games out of thin air.

LYNNE NOEL

Lynne taught elementary school both in New York and Pennsylvania prior to having her own two children. After a move west, she worked with families for almost 30 years as an award-winning director and teacher at a parent participation nursery school in Sunnyvale, CA.

When not traveling, Lynne and her husband savor time spent with their six grandchildren.

CINDY SUMMERS

Cindy chose teaching as her profession and developed and implemented a cutting-edge program for mainstreaming mentally handicapped school-aged children into the public school system.

Continuing to be busy with her job, voluntarism and family responsibilities, Cindy always finds time for her six young grandchildren.



Chairwomen of the Month – Providing Leadership & Coordination

NEXT MONTH:

February’s Chairwomen Committee –

Pat Khan

patannkhan@gmail.com

408-741-1616

About the Books Written by this Year's Authors

Join Us at the Author's Luncheon on January 23, 2013.

The Grammie Guide, by Jan Eby, Lynne Noel, Laurie Mobilio, and Cindy Summers.

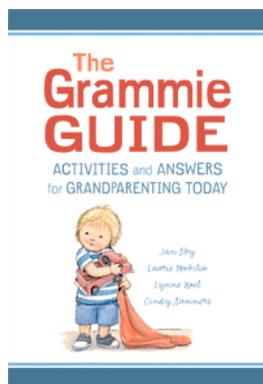
With *The Grammie Guide* in hand to update your parenting experience and inspire new ways to play with your grandchild, you are fully equipped to share precious time and build wonderful memories together.

The four authors, drawing from their years of teaching preschoolers and parents as well as their own grandmothering experience, share their tricks of the grammie trade.

Illustrated by Phyllis Harris and with an introduction by Linda Lear (www.LindaLear.com), well-known author and biographer of Rachel Carson, *The Grammie Guide* has won the attention and praise of authorities around the country.

This Comprehensive Book Includes:

- Indoor and outdoor activities for fun with newborns to preschoolers
- What's new and needed from cribs to car seats
- Refreshers on what children do, when they do it and how to respond
- Music, books and art for infants, toddlers and preschoolers
- Updated safety guidelines every grandmother needs to know
- Strategies for enhancing long distance grandparenting
- A chapter for grandpa too!



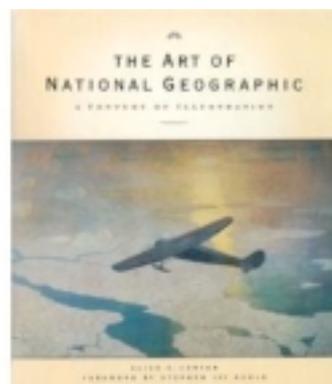
The Art of National Geographic: One Hundred Years of Illustration, (National Geographic, 1999).

For more than a century, the National Geographic Society's illustrators have taken readers to places beyond the reach of the camera's lens, on extraordinary journeys of the imagination, to destinations that can be seen only through the artist's eye.

"*The Art of National Geographic*" explores science and nature, humankind's accomplishments and conflicts, and all the wonders of the universe. In the book's lively and informative text, Alice A. Carter, an award-winning illustrator herself, reveals as much about the behind-the-scenes adventure of creating this art, and the science behind it, as it does about the artists themselves.

For art lovers, armchair explorers, history and science buffs alike, "*The Art of National Geographic*" is at once a glorious visual treasury and an invaluable reference.

More Books — *Cecilia Beaux: A Modern Painter in The Gilded Age*, (Rizzoli, 2005) the winner of the 2006 Umhoefer Prize for Achievement in the Humanities, *The Red Rose Girls: An Uncommon Story of Art and Love*, (Abrams, 2000 and 2002), and *The Essential Thomas Eakins*, (Abrams, 2001).



The Queen's Vow: A Novel of Isabella of Castile (2012), By C. W. Gortner

"No one believed I was destined for greatness".

So begins Isabella's story, in this evocative, vividly imagined novel about one of history's most famous and controversial queens—the warrior who united a fractured country, the champion of the faith whose reign gave rise to the Inquisition, and the visionary who sent Columbus to discover a New World. Author C. W. Gortner envisages the turbulent early years of a woman whose mythic rise to power would go on to transform a monarchy, a nation, and the world.

Young Isabella is barely a teenager when she and her brother are taken from their mother's home to live under the watchful eye of their half-brother, King Enrique, and his sultry, conniving queen. When the Moors of the southern domain of Granada declare war, a violent, treacherous battle erupts, one that will test all of Isabella's resolve, her courage, and her tenacious belief in her destiny.

More Books — *The Tudor Conspiracy*, (2013); *The Tudor Secret*, (2011); *The Confessions of Catherine de Medici* (2010), *The Last Queen*, (2006); and *The Secret Lion*, (2004).



What's Happening with Our Federal Health Care Law Exchange – Called “Covered California”

What's happening to the *Affordable Care Act* now that President Obama has been re-elected? Some of the states (California is one of them) have set up exchanges on the Internet so that people can shop for insurance. Some states have ignored this situation in the hope that Governor Romney would be elected and repeal the Act. The Administration has extended the signup period, but some states are saying—“*Oh, let the Federal Government do the whole thing!*”

The Exchange in California, formerly known as California Health Benefit Exchange, is now called “*Covered California*.” Insurance coverage will begin in 2014, with the period before then being the sign-up time. Between 3 and 5 million people are expected to enroll within two years. Approximately 3.25 million uninsured who qualify for Medi-Cal or other subsidized health plans will be eligible under *Covered California*. Another target is the 1.45 million Californians who are currently insured by individual health insurance and will qualify under this plan.

Individual Mandate

The individual mandate provision of the *Affordable Care Act* has been the most controversial and debated piece of the law. This mandate requires that all American citizens obtain health care coverage beginning in 2014 or face a penalty tax. This specific provision of the law has been the subject of many law suits in both state and federal courts since the enactment of the law. The US Supreme Court has heard the case for the constitutionality of the individual mandate as well as related aspects of the *Affordable Care Act* and ruled in late June 2012 that the mandated tax is constitutional.

All persons are “*applicable individuals*” and subject to the individual

mandate and its penalties unless they fall into one of these four categories:

- They are a prisoner.
- They are an undocumented alien.
- They are healthcare sharing ministry members.
- They are someone for whom healthcare goes against their religious conscience.

The following categories are also considered exemptions:

- Coverage is unaffordable (exceeds 9.5% of household income.)
- They do not meet the filing threshold for purposes of income tax filing.
- They are Native Americans.
- They have a short lapse in coverage (less than three months since they had minimum essential coverage).
- They have suffered a hardship.
- They are a dependent.
- They reside outside of the United States.

Timeline

Provisions Taking Effect in 2010

- Elimination of lifetime dollar maximums on essential health benefits
- Dependent coverage age extension
- Elimination of pre-existing condition restrictions on children under age 19
- Prohibition on retroactive coverage rescissions except in cases of fraud
- Prohibition on cost-sharing for preventive care services
- Coverage of emergency room treatment for emergency medical conditions
- Coverage of obstetrical and gynecological care without pre-authorization or referral
- Expansion of Medicaid to cover people, who are not eligible for

Medicare, whose income is at or below the 133% FPL

- Extension of CHIP benefits for eligible children (effective immediately)
- \$250 rebate when Medicare beneficiaries hit the coverage gap for prescription drugs
- Small Business Health Care Tax Credit
- Creation of the Early Retiree Reinsurance Program (ERRP)
- States must establish a temporary high-risk pool to provide health coverage for individuals who cannot get coverage elsewhere due to pre-existing conditions
- Grandfather Provision, which allows already existing plans to remain substantially the same

Provisions Taking Effect in 2011

- Medical Loss Ratio reporting and rebates
- New over-the-counter drug reimbursement rules and taxes
- A new appeals process, including external review
- Small business grants to provide comprehensive wellness programs

Provisions Taking Effect in 2012.

Four-Page Summary of Benefits

- W-2 Reporting—employers must include aggregate cost of employer-sponsored health coverage on annual W-2 form (informational only)
- Quality of Care Reporting

Provisions Taking Effect in 2013

- Employee notice of State Exchanges provided by employer
- \$2,500 cap on FSA contributions
- Creation of Consumer Operated and Oriented Plan (CO-OP) programs which will create

See next page, left column for the continuing update.

Continued from previous page.

Homeless Committee Sponsors Holiday Potluck Party for ‘our ladies’

- nonprofit health insurance companies that will operate in the states
 - New HIPAA electronic standards
 - Increase in medical deduction threshold
- Provisions Taking Effect in 2014
- Individual mandate that all U.S. citizens and legal aliens get health insurance
 - Operation of health benefit exchanges where there will be cost sharing subsidies for people between the 133% and 400% of the federal poverty level
 - Health benefit exchanges will be required to offer 4 tiers of coverage plans (bronze, silver, gold, and platinum) and a catastrophic plan
 - Required guaranteed issue and renewability and allow rating variation based on age, geographic location, family composition and tobacco use
 - Elimination of annual dollar maximums on essential health benefits
 - Elimination of waiting periods exceeding 90 days
 - Elimination of pre-existing condition restrictions for all enrollees
 - Automatic Enrollment of employees where the employer has over 200 employees
 - No more underwriting based on health-status factors (medical underwriting)
 - Transparency in coverage reporting
 - Fair health insurance premiums
 - Play-or-pay tax
 - Coverage for clinical trials
 - Comprehensive health insurance coverage

Source: <http://www.cahba.com/>

–Healthcare Update provided by
Barbara Lea

Every year the members of the Homeless Committee get together for a Holiday Potluck Party at Nancy Anderson’s home. It’s not just to celebrate the season, or enjoy each other’s company, or eat a delicious lunch (though we do that). No, we had something much more important to do: We wrap all the gifts we’ve been collecting for ‘our ladies’ of the Commercial Street Inn Shelter for homeless women and children. We also firm up the details of the dinner that we are planning to take downtown to the Commercial Street Inn (CSI) for them to have a holiday meal.

As we enjoyed our luncheon, I asked everyone if they would like to hear a ‘heart-warming’ story. They said “Yes, of course”. I told them that I was at the store called Big Lots several days before, paying for my purchases, when the cashier said there was something wrong with my check I had written. Before I could pull out

my credit card, the young woman behind me in the line said: “I’ll take care of that!” When, flabbergasted, I said “What?”, she told me that she would like to care of it. When I asked her (Shawna was her name) if she was sure, she smiled and said “I enjoy ‘playing it forward’, and she whipped out her credit card, and it was a ‘done deal’.

I told Shawna that I wanted her address to send her a Christmas card, and she gave me her business card. The Christmas card I sent her contained the information that her gift was, in fact, ‘playing it forward’. For she had paid for the gifts I was buying for ‘our ladies’ of CSI, and that there were no more appreciative and thankful recipients of our gifts than could be found anywhere else. So, her generous gift to me was really “playing it forward”.

What a blessed start to a wonderful ‘giving season’.

—Patty Weber
Member of Homeless Committee

Update on Our Appeal to Support Local Women & Girls!

We are grateful to everyone who has responded so generously to our letter asking for financial support for our three local ISPF projects (Tech Trek, Local Scholarships and the Committee for Homeless Women and Children). Currently 28 members have contributed a total of more than \$4,700 which means that we have provided one full campership for a middle school girl to attend Tech Trek, one scholarship for a women transferring from West Valley College to a four-year college, and much needed support for homeless women who use the services of the Georgia Travis Center.

Contribution can still be made to any or all of the three ISPF projects. Make your check payable to **ISPF – AAUW** and send it to Louise Quenon. (20297 Thelma Ave, Saratoga, CA 95070). Of course donations are tax-deductible. Your generosity will truly make a difference to these women and girls.

We would welcome new members to join the Committee to Support Local Women and Girls, call one of the co-chairs, Virginia Turner at 408-866-4234 or Charlene Bunger at 408-440-0063.

–Virginia Turner, Co-Chair
Committee to Support Local Women and Girls

News from AAUW-CA President

Working with Our Collaborators

I have been working with a coalition of women's organizations, headed by the Legal Aid Society-Employment Law Center of San Francisco to ensure that the Federal Employment and Housing Act's (FEHA) pregnancy regulations provide the protection to pregnant workers that the FEHA mandates.

We just received the great news that the regulations were approved by the Office of Administrative Law and will be published on December 30. This group has been working for two years to guarantee these rights for pregnant workers. AAUW CA will be included in the upcoming joint press release.

Promoting AAUW

I can't tell you how many times I talk with women who say, "*Why haven't I ever heard of AAUW?*" We all need to talk about AAUW every time we are "*out and about*" and we all should have AAUW brochures in our purses to share when this questions is asked! There are so many women who need to connect with the work that we do through the five AAUW Funds programs: Educational Opportunities Fund, Legal Advocacy Fund, Eleanor Roosevelt Fund, Leadership and Public Policy. Order brochures from Shop AAUW on the AAUW website.

I wish you a happy and healthy December and a peaceful New Year. I won't have much AAUW news to share with you the first week in January as I'll be taking a couple of weeks to cruise the Western Caribbean. A little vacation will help get me ready to "*Give AAUW My All in 2013*".

All the best to you and yours,

–Alicia Hetman

AAUW CA president

Invitation to the Annual IBC Meeting

A special invitation of Los Gatos-Saratoga branch members,

I am the IBC chair for the Monterey Bay IBC. This coming February for our annual IBC meeting, we are fortunate to have as our speaker, our State Advocate (lobbyist) Shannon Smith-Crowley.

As this meeting is being held where we can accommodate more than just our four local branches' membership, we are offering to open this up to you and your members at IBC in Santa Clara County.

The information is as follows: this is a luncheon, costing \$20 per person, and all reservations must be PRE-PAID AND ARE NON-REFUNDABLE.

The event is being held at Seascapes Resort in Aptos on Saturday, February 23, 2013 at 11:30 am. The menu is: puff pastry enclosed chicken dish, side salad, drink and dessert. Make checks out to: Monterey Bay IBC, mail to Jane DiGirolamo—665 Park St., Salinas, CA 93901-1352, and must be received by the February 15, 2013 deadline.

–Sharyn Siebert, Monterey Bay IBC

SAVE THE DATE!

English Tea and Silent Auction



Saturday, April 27, 2013

2:00 – 4:00 pm

ENTERTAINMENT

DOOR PRIZES

JEWELRY TABLE

You can help make this event a huge success ~ donate WINE for our Silent Auction or gently used JEWELRY for the very popular Jewelry table.

Buy raffle tickets for a beautiful quality necklace, valued at around \$1,000. Tickets will be on sale at general meetings and through committee members. Cost is 1 ticket for \$5, 3 tickets for \$10, 7 tickets for \$20.

January 2013 AAUW Calendar

- 4 **Friday** “**Armchair**” **Travel Adventure** at 7:30 pm at The Terraces of Los Gatos (800 Blossom Hill Rd, Los Gatos). Program: *Journey to Historic Turkey*, presented by Gary Marcos. Gary and his wife visited Turkey a year ago. Visits to historic Istanbul, bridge between Europe and Asiatic continent; Ephesus, an ancient Greek City; to Canakkake, the ancient city of Troy; and lastly to Cappadocia with its “fairy chimneys” carved of stone. Chair: JoAn Lambert, (408) 867-6237. Co-chairs: Pat Khan, (408) 741-1616; Corinne Rathjens, (408) 867-2445.
- 7 **Monday** **Board Meeting**, 3:30 pm in the Community Room at the Saratoga Fire Station, corner of Saratoga Ave & Saratoga/Los Gatos Road.
- 8 **Tuesday** **Conversations in Spanish**, 1:30-3:00 pm at the home of Nancy Anderson, 13561 Lomond Ct., Saratoga. RSVP: Nancy Anderson, 867-4383. Co-chairs: Sharon Kelkenberg, (650) 962-1656; Helen Lemmon, (408) 867-0575.
- 8 **Tuesday** **Committee for Homeless Women and Children**, 7:00 pm at the home of Pat Khan, 13710 Calle Tacuba, Saratoga. All are welcome to find out the work we do with homeless women and children. RSVP to Chair: Pat Khan, 741-1616.
- 9 **Wednesday** **Let’s Do Lunch**, at the Saratoga Retirement Community at 12 noon; phone Roberta London for reservations. Chair: Roberta London, (408) 741-7645; Co-chair: Barbara Hawkes, (408) 395-4397.
- 10 **Thursday** **Scenic – Hikes & Walks**, at 9:00 am. We will hike at *Harvey Bear Open Space*. 5-6 mile hike, up to the ridge overlooking Anderson Reservoir on the east side of the valley. Wonderful panoramas. Dress warmly. Bring lunch. Meet promptly at 9:00 am in the Los Gatos Park and Ride parking lot. Questions? Call Kay Duffy, (408) 867-0508; Jane Bishop, (408) 356-7796.
- 15 **Tuesday** **PM Book Review** meet at 7:30 pm at Saratoga Retirement Community (SRC). Book: *The Persian Pickel Club* by Sandra Dallas, Reviewer JoAn Lambert. Co-Chairs: Pat Khan, (408) 741-1616; Marlene Lamb, (408) 356-8441.
- 18 **Friday** **AM Book Review** meets at 9:30 am at Kay Duffy’s, 20637 Leonard Road in Saratoga. Chair: Margaret Bard, (408) 377-6625.
- 22 **Tuesday** **Conversations in Spanish**, 1:30-3:00 pm at the home of Nancy Anderson, 13561 Lomond Ct., Saratoga. RSVP: Nancy Anderson, 867-4383. Co-chairs: Sharon Kelkenberg, (650) 962-1656; Helen Lemmon, 867-0575. Come and practice your Spanish!
- 23 **Wednesday** **Author’s Luncheon** (AAUW Funds fundraiser) 11:30 am-2:30 pm at La Rinconada Country Club, Los Gatos. *See front page for details or sign up to attend using the flyer in this Grapevine issue.* Chair: Geri Williams, (408) 642-5042.
- 24 **Thursday** **Hikes & Walks – Back by Noon Hike**. Meet 9:00 am at Argonaut Center, Saratoga, way out front of CVS Drugs. Questions? Call Kay Duffy, (408) 867-0508; Jane Bishop, (408) 356-7796.
- 24 **Thursday** **San Jose-Santa Clara County DA Crime Lab**, 10:00 am (250 West Hedding Street, San Jose). No-host lunch at a local restaurant will follow the presentation. We welcome new members to join the Sights and Sounds Group. All group members participate in arranging and planning at least one event each year. Call Gladys Bernyk, 408-440-1080; or Mary Pastrone, 408-395-5708 for information about this event or to join Sights and Sounds.
- 29 **Tuesday** **Film Buffs**, 1:30 – 3:00 pm at the home of 1616 Ilglis Lane, San Jose. Please RSVP to Chair Mary Ellen Madden, (408) 264-4488.

February 2013

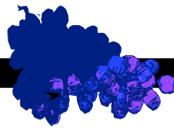
- 1 **Friday** **Travel – Armchair Adventures**, 7:30 pm at The Terraces of Los Gatos, 800 Blossom Hill Road, Los Gatos. Program: *The Antarctic – Its Wild Life & Landscape* – presented by photographer, Larry Rossier. Chair: JoAn Lambert, (408) 867-6237. Co-chairs: Pat Khan, (408) 741-1616; Corinne Rathjens, (408) 867-2445.
- 4 **Monday** **Board Meeting**, 3:30 pm in the Community Room at the Saratoga Fire Station, corner of Saratoga Ave & Saratoga/Los Gatos Road.
- 7 **Thursday** **Hikes & Walks – Trail Clean-up**. Meet promptly at 9:00 am in the Los Gatos Park and Ride Lot. Questions? Jane Bishop (408) 356-7796, Kay Duffy (408) 867-0508.



Los Gatos-Saratoga Branch
American Association of University Women
18951 Easton Place
Saratoga, CA 95070
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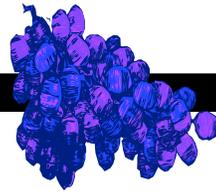
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January 2013



Grapevine Newsletter Editor, Gail Pedersen; Proof-reader, Joyce Sogg; Calendar Editor, Bob Loudon; **The final deadline for copy is the 10th of the month.** Copy to gail_pedersen@yahoo.com

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Have you moved or changed your email or phone? Let us know.

Please send any additions, corrections or changes in the Directory Information to Patty Weber, Database Manager,
xaviercugat@comcast.net

Marie Horn has moved, her new address is:
450 Old San Francisco Rd, C-103, Sunnyvale, CA 94086

Los Gatos-Saratoga Branch AAUW

Authors' Luncheon 2013

Benefiting AAUW Funds (formerly Educational Foundation)

Wednesday, January 23, 2013

La Rinconada Country Club, 14597 Clearview Drive, Los Gatos

~ Meet our three authors and have them autograph their books ~



Alice A. Carter



Jan Eby, Laurie Mobilio, Lynne Noel, and
Cindy Summers



C.W. Gortner

Alice A. Carter, illustrator, professor and author of *The Art of National Geographic: One Hundred Years of Illustration*, among others

Jan Eby, Laurie Mobilio, Lynne Noel, Cindy Summers, authors of *The Grammie Guide – Activities and Answers for Grandparenting Today*

C.W. Gortner, author of *The Last Queen, The Confessions of Catherine de Medici, The Secret Lion*, among others

*~ Invite your guests and AAUW friends to a delicious luncheon of
Roasted Free-Range Chicken Breast, Butternut Squash Risotto & Swiss Chard
Triple Chocolate Cake, Godiva Anglaise & Fresh Strawberry Compote ~
~ Pre-Ordered Vegetarian Choice ~ Winter Mushroom Ravioli, Crisp Broccolini*

\$55 per person (\$25 tax deductible)

Reservations with payment must be received by January 15, 2013

No-host wine bar opens at 11:00 am | Lunch served at 11:45 am

Open Seating Tables of 8 — Arrive Early to Select Your Seat

DIRECTIONS to La Rinconada Country Club: From Winchester Blvd. take Wimbledon Drive and turn left onto Clearview Drive; club entry is between two houses. Parking in front of the clubhouse.

For additional information please call Geri Williams, (408) 642-5042.

cut here

Number attending _____ x \$55 each = \$_____ (Total Enclosed)

NAMES as you would like them on badge(s): _____ PHONE _____

Mail the completed form and check made payable to AAUW FUNDS (to be received by January 15) to Virginia Turner, 14415 Evans Lane, Saratoga, CA 95070 (Your check is your receipt.)