E-Newsletter of the Organization of Chinese American Women

April 2012

(from Linda Devine)

I hope all are enjoying the spring season. As always, thank you to those of you who contributed material for the e-newsletter. Your submissions are much appreciated! Thanks also to my husband Ed who continues to assist me with photo preparation.

Suggestions or recommendations for any aspects of the e-newsletter are always welcome. My email address is: devinefive@att.net.

Opera International

(from Muriel Hom)

Opera International would like to remind everyone of the opera that will be produced at The Music Center at Strathmore in North Bethesda, Maryland, on Sunday, August 12, 2012, at 4:00 p.m. It will be Donizetti's Lucia di Lammermoor, based on the novel by Sir Walter Scott. Jessica Stecklein, Soprano; Yingxi Zhang, Tenor; Daesan No, Baritone; Kwang Kyu Lee, Bass; and Caroline G. Gibson, Soprano, will head the cast with orchestra, chorus, surtitles, and staging.

Thank you, OCAW Sisters!

Mimi Hom would like to thank all of the wonderful OCAW members for the lovely cards, flowers, and gifts they sent in response to the fall she took which fractured her pelvis. She much appreciated all of the telephone calls and the warm outpouring of concern from everyone.

She is doing well in her therapy and recovery, and the accident has not slowed her down in continuing to make preparations for this year’s opera. Thank you all, once again!

Opera International artist Hai-bo Bai

Hai-bo Bai, Soprano and performer in many Opera International productions over the years, has been invited to conduct vocal Master classes in China, beginning this month. Hai-bo conducted the highly successful OCAW Seminar on Vocal Training and Voice Production in April 2011. We are certain that the Chinese singers she instructs will benefit greatly from her talent, years of experience, and renowned teaching skills.

Visit to the Li Foundation

Mimi Hom has been invited to meet with the Li Foundation in Seacliff, New York, on May 19. At that time, she will present a plaque from OCAW in appreciation of the Foundation’s dedication in awarding grants and fellowships to rising international artists and supporting Opera International from 1991 to 2012.
March 31, 2012

Dear OCAW Sisters:

Pauline Tsui; Virginia Cheung, Esq.; the three Advisors/Editors – Dr. Margaret Lee, Sybil Kyi, and Linda Devine; Lucie Aono, Production Editor, University of Hawaii Press; and I spent January and early February 2012 revisiting and thus clarifying basic details in producing a quality book, such as getting names and titles straight. Faith Breen’s and Jeanie Jew’s inputs were also very helpful. One important change is that the coming out of the book is scheduled for February 2013 CHINESE NEW YEAR instead of October 2012.

I will share these details with you in numeric order so it will be easier to ask specific questions and to volunteer to participate, which we welcome. It was wise for the Board to encourage individuals and Chapters to participate on their own. Here are important details.

1. The publisher of the book is The Ruth H. Kuo and Rhoda How Memorial Fund of The Community Foundation for the National Capital Region.

2. The publisher and Mr. Edward Fu have funded the book.

3. The University of Hawaii Foundation has cooperated with Pauline and me in the production of the book by being the recipient of the $15,000.00 grant at a 3.5% fee, disbursing it to the University of Hawaii Press (UHP) who will disburse budgeted amounts to the identified vendors after my approval.

I will be happy to email the 1-page BUDGET to anyone. Let me know.

4. $7600, Line 2 BUDGET, for 500 books does not include the cost of shipping which is not known now, will not break the bank, and thus is not a cause of concern for Pauline and me.

5. $150, Line 8 BUDGET, is for the ISBN which will be purchased from the UHP.

6. $1700, Lines 9 & 10 BUDGET, will be available for a book launch reception February 2013 CHINESE NEW YEAR.

Is anyone interested in being on the Book Launch Reception Committee? Please let me know. It should be fun, simple, and beautiful! Let’s try to establish such a committee by the end of May so that the committee, with its own Chair, will have 8 months to work things out. Names of the committee members can be announced in the June e-newsletter and the committee Chair may be able to talk about some details and even ask for help or ideas.

7. 250 to 300 books will be donated free of charge (donor secured and will purchase books wholesale from UHP) to selected universities and colleges with graduate programs in WOMEN’S STUDIES and ASIAN/ETHNIC STUDIES, in the U.S. and Asia – shipping and handling by UHP, leaving 200-250 books left for sale on the open market.
If the university or college you graduated from has these departments and you would like a book sent gratis to it, please let me know – give me an address and a person to address. Or if you have a daughter or family member or friend studying in one of these two disciplines and would like a book sent to that specific university or college, please let me know that, too.


9. The book will be about 5/8” thick because it will have 256 pages, plus or minus. The size of the book will be 6”x9.”

10. To date, 13 past and present OCAW members will author articles of specific activities they and/or their Chapter have been involved in, by adding to, updating, and taking over Pauline’s skeletal DRAFT of that specific activity. It looks as if, with Pauline’s guidance, I will be contacting two more OCAW members to author articles. As you can see, we writers are seriously into the book. All is in transition and is, I think, moving forward very well. The timing is comfortable.

11. The book launch reception (the book coming out for sale) has been changed from October 2012 to February 2013 CHINESE NEW YEAR. Please see #6 above.

12. The PRODUCTION SCHEDULE is detailed. Here are dates: MAR, APR, MAY, JUNE, JULY 2012 – Tsui, Woo, and Invited writers research and write; JUNE 30 – Invited writers turn in their writing to Woo to edit if needed, then returned to writers for approval; AUG 1 – Woo emails manuscript to Copy Editor; Tsui, Woo, and 3 Advisors/Editors review and approve; SEPT 1 – Copy Editor emails approved manuscript including pictures and captions on disk to UHP; SEPT, OCT, NOV – UHP designs and composes; Tsui and Woo approve; DEC 1 – UHP sends approved final manuscript to PRINTER; DEC 2012, JAN 2013 – PRINTER prints; FEB 2013 CHINESE NEW YEAR – book out – book launch reception.

I’ll be happy to email the 1-page PRODUCTION SCHEDULE to anyone. Let me know.

With deep respect to all, I am sincerely yours,

Puanani Woo
Project Director
gpwoo@live.com

News from the Maryland and Virginia Chapters

Joint Maryland and Virginia Chapter Holiday Luncheon

The February 2012 issue of the OCAW e-newsletter contained an article and photos of the joint Maryland and Virginia Chapter holiday luncheon held on December 10, 2011, at Tysons Buffet and Restaurant in Rockville, Maryland.

The following are additional photos taken by Frank Eng, husband of OCAW member Wanda Eshleman. Thank you, Frank, for graciously performing photographer duties! Thanks also to Christina Wong Poy, for preparing the photos for publication.
Participants enjoying a delicious meal

Christina Wong Poy (2011 Maryland Chapter President), Christina Chang (OCAW National President), and Linda Devine (National Vice President for Communications). Christina Chang presented Linda with a plaque in appreciation of her work publishing the OCAW e-newsletter.
Asian/Pacific Islander Domestic Violence Resource Project

(from Audrey Lee, Maryland Chapter Vice President)

API Domestic Violence Resource Project: helping us to survive unhealthy relationships

On February 16, I attended a fundraiser for the Asian/Pacific Islander Domestic Violence Resource Project (APIDVRP) held at Madam’s Organ in Washington, DC. APIDVRP is a local nonprofit dedicated to helping victims and survivors of domestic abuse by providing information regarding housing, financial and legal resources, and social services. Currently, APIDVRP is assisting as many as 60 survivors of unhealthy relationships. These survivors are primarily women and children of Asian origin including Vietnam, India, Thailand, Japan, Burma, China, and Taiwan.

Domestic Violence/Abuse takes many forms – not just physical violence. Domestic violence and abuse by domestic partners or family members is about unhealthy physical or psychological control over the victim. The most common acts include isolating victims from friends and other family members; threatening to take the children away or to have the victim deported; accusing the victim of any problems or faults; blaming the victim for the abuser’s bad behavior or bad luck; forcing the victim to have sex or engage in sexual activities; extreme jealousy; using demeaning names or actions; discouraging victims from meeting new people; limiting the victim’s social activities; and preventing victims from getting an education, including learning English.

Victims do not need to be a U.S. citizen or a Legal Resident to get help. Victims do not have to leave their home to get a Protection Order against their abuser. A Protection Order can be obtained at the nearest police station or courthouse.

APIDVRP is always in need of volunteers and donations to help its mission. In the past, OCAW-MD has assisted APIDVRP by providing bilingual services. If you are interested in supporting APIDVRP’s mission, please contact: ocawmaryland@yahoo.com, or info@dvrp.org.

Everyone deserves to be free from abuse in their own home. Domestic abuse is against the law. If you or someone you know wants information regarding available services, call APIDVRP (www.dvrp.org) at 202-464-4477, 10 a.m.-6 p.m., or the National Domestic Violence Hotline (www.ndvh.org) at 1-800-799-SAFE (7233).

OCAW Maryland/Virginia First Annual Dumpling Making Party

(from Christina Chang, National President)

Opening Remarks by Christina Chang

Hi, everyone. Welcome to the joint party of the Maryland and Virginia Chapters. I hope you have a good time for the rest of the day.

I would like to take this opportunity to acknowledge our two past presidents, Christina Wong Poy for the Maryland Chapter, and Jane Pan for the Virginia Chapter, for their service to OCAW.

As you know, our OCAW members can contribute to our organization by doing these things:
1. Follow the lead from the Chapter Board’s suggestions.
2. Come up with your ideas and we will implement them.
3. Be part of the leadership team by being an officer.

It's difficult to recruit someone as chapter president, because it is a position of service, not of power. That is why we need to take turns to serve this organization.

Now I want to acknowledge Camilla Ng and thank her. She is not only the Maryland Chapter President, but she is also Acting President for the Virginia Chapter. She has been actively involved in chapter programs. Now she is taking the lead for both chapters. I am sure she will need all the help she can get from all of you.

The last thing, but not the least, is that the National Board needs a Vice President of Finance. Right now the position is vacant. I hope you will consider joining the leadership team.

Thank you, and enjoy the party.

(from Camilla Ng, Maryland Chapter President and Virginia Chapter Acting President)

The Virginia and Maryland Chapters held a joint dumpling party at the home of Christina Chang, OCAW National President. The March 18th event was a membership drive.
Almost 30 Maryland and Virginia Chapter members and their friends (potential members) attended, and I would like to thank them for coming. A big thank-you to our gracious hostess Christina Chang for all the food she prepared for us and for opening up her home for the party. Thanks also to Chef Ru Fan for the northern meat dumplings from scratch.
We had lots of fun learning to make dumplings, with everyone sitting around the kitchen wrapping them while we socialized. The dumplings were cooked three ways: Cantonese shrimp wontons and pan-fried vegetarian and northern meat dumplings. Participants also brought side dishes, drinks, and desserts. Hundreds of dumplings were wrapped and consumed, and no one felt it was work. We loved eating our delicious handiworks!
At the party, we had new members join the chapters: lifetime members, Reuy-Min Teng (MD) and Echo Zhang (VA); and annual membership renewals by Audrey Lee (MD) and Maria Yang (VA). Welcome and welcome back!
For those who might not have heard or were not present at the Dumpling Party, the Maryland and Virginia Chapters are joining together for activities during 2012. The Board members of both chapters agreed that it would be beneficial to have a larger attendance at activities with joint chapter participation. To clarify, this is not a merger of the two chapters. Each chapter's treasurer is in charge of its respective finances.

My goal for 2012 as President of the Maryland Chapter and Acting President of the Virginia Chapter is to
provide educational and recreational opportunities, to grow the membership and broaden our participation in community services and other nonprofit charities. Events will be scheduled in Maryland, DC, and Virginia throughout the year. If you have suggestions for activities or would like to lead an activity, please do not hesitate to contact me or any of the board members.

Below are the activities for April, May, and June. Details will follow as the event date gets closer. Please mark your calendar and save the dates.

For the Sugarloaf Mountain Hike coming up, please RSVP to: ocawmaryland@yahoo.com
We will arrange carpools from Virginia and Maryland.

Looking forward to seeing you all soon!

With warm regards,

Camilla Ng (President, OCAW-MD, and Acting President, OCAW-VA)
Activities for April, May, and June

Sunday, April 22 – **Spring hike** in Maryland at Sugarloaf Mountain
Easy hike and picnic.

Saturday, May 5 – **Potomac Bonsai Festival** at the U.S. National Arboretum, Washington, DC
Easy hike around the arboretum, bonsai/penjing museum visit, bonsai shopping.
Lunch in Chinatown.

Sunday, May 6 – **Dumbarton Oaks**, Georgetown (Washington, DC) (Admission is $8)
Garden visit and museum visit.
Lunch in Georgetown.

Saturday and Sunday, May 19-20 – **DC Dragonboat Festival**, Thompson Boat Center, Washington, DC
Come cheer for the dragonboat team’s races!
OCAW-MD Board members Camilla Ng and Christina Wong Poy will be paddling with the *Ready Oar Not* team this year, sponsored by the Asian Pacific Islander American Scholarship Fund.

Sunday, June 3 – **Families with Children from China (FCC) Picnic**, Nottaway Park, Vienna, VA

Sunday, June 10 – **Meet the Author Liliane Willens** at the author's home in Washington, DC, 3 p.m.

**OCAW-MD Board:**
Camilla Ng – President
Audrey Lee – Vice President
Christina Wong Poy – Treasurer

**OCAW-VA Board:**
Camilla Ng – Acting President
Veronica Li – Secretary
Amber Yen – Treasurer

**News from the New Orleans Chapter**

*(from Betty Butz, President)*

The New Orleans Chapter celebrated another Mardi Gras season in good spirits. There really was not much that we needed to do since plenty of festivities were presented free on the streets of our great city. We just went out and partook of as much as we had time for so that we could chalk up more memories of a colorful and joyful repast.

**Estate Planning Seminar**

We got back to business on Saturday, February 25, when a dozen chapter members attended a free seminar on estate planning sponsored by the Asian Chamber of Commerce of Louisiana at Boomtown Casino on the West Bank. We learned about taxes and risks associated with different types of investment instruments from
March Chapter Meeting

On Saturday, March 3, a chapter meeting was held at China Rose Restaurant in Metairie. Members affirmed their support of the Asian Chamber of Commerce of Louisiana, the Asian Pacific American Society (APAS), and the Academy of Chinese Studies. The chapter donated $50 towards a project sponsored by APAS, and chaired by chapter member Li Li, to prepare 100 care packages for the Covenant House for homeless young adults.

At the conclusion of the meeting, Betty Butz reviewed two books by Veronica Li (OCAW Virginia Chapter member). The titles were Journey Across the Four Seas: a Chinese Woman's Search for Home, and Nightfall in Mogadishu. Members were encouraged to practice telling their personal stories over a lunch workshop on Healing Words. The workshop was the fourth and final program under the theme of Personal Health Devotion.

Help the Needy Project

In February and March 2012, New Orleans Chapter member Li Li chaired a 2012 Help the Needy project organized by the Asian Pacific American Society. Materials and funds to purchase them were gathered to produce 100 care packages for donation to the Covenant House in New Orleans. Over 20 volunteers from various Asian American communities worked together to assemble these packages containing a total of approximately 1500 toiletry items for young adults who seek shelter at the home.

A good time was shared as members worked on this worthy cause. Representatives of the Covenant House were grateful for the generous gesture from APAS members. OCAW made a cash donation in support of the project.

Next Meeting

The next chapter meeting will be held on Saturday, May 19 at the Asian Heritage Festival. Visitors who wish to attend should send an email to: bettybutz@bellsouth.net, for further information.

News from the Silicon Valley Chapter

(from Alice Chiou, President)

Health Seminar

The Silicon Valley Chapter held a Spring Health Seminar on Sunday, March 18. The topic was "Things You Want to Know About Salad" by Kai-Lai Grace Ho. It was a very fun and informative seminar.

The following are photos taken at the event.
Upcoming Events

El Camino Hospital Tour in April

Members’ Vasona Park Outdoor Activity on May 20

News from the Hawaii Chapter
(from Ann Matsumoto)

Next General Membership Meeting

The Hawaii Chapter’s next general membership meeting will be held on Sunday, June 10, 2012, at 11 a.m. at JJ’s Bistro. The address is 3447 Waialae Avenue.

A prefixed menu with two choices of entree is $22. There is free parking. At this time, the speaker is to be announced. Please RSVP to Shirley Chung.


compiled by Camilla Ng

(Editor’s Note: Camilla comments that while the briefing seems clinical, if you read the speakers’ papers you would have a better understanding of the power and impact of the conference from the brutal facts revealed.)

On February 15, 2012, I attended the first day of a two-day conference on “The World’s Greatest Famine: Witnessing, Surviving, and Remembering.” The conference was hosted by the Heritage Foundation and the Laogai Research Foundation (LRF) in Washington, DC. The stories I heard that day moved me deeply and gave me a renewed appreciation and gratitude for my parents for the actions they took to leave China in the 1950s. By their tough decisions to uproot and leave Guangdong to go to Hong Kong, I and my younger siblings were spared the suffering of this dark page of history. The following was taken liberally from the conference materials and the LRF website, with prior approval from LRF to share the information with the readers. I have included the links to the papers of the keynote speakers and to the documentary film, “Mao’s Great Famine,” at the bottom, and I hope that you, too, feel compelled to discover the truth, and to honor your forebears for emigrating to America.

From 1959 to 1961, the period of Mao’s Great Leap Forward, the Chinese people suffered the greatest famine in history and at least 40 million Chinese perished from unnatural deaths. This death toll exceeded that of both World Wars combined. This international conference brought together survivors of the Great Famine, and authors and historians from around the world to discuss the role played by Mao Zedong and the Chinese Communist Party in causing the starvation and unnatural deaths of millions. The harrowing stories were never heard before outside of China, and historians reflected on their latest research on the Great Famine. The purpose of the conference was to reveal facts and truth, and to come to terms with history by understanding how it happened.
The conference’s opening remarks were delivered by Harry Wu, the founder and executive of LRF. In 1960, when he was a college student, Harry was imprisoned in the Laogai, China’s extensive and lucrative system of forced-labor prison camp, and he was kept there for 19 years. During the Great Famine, the rations afforded the Laogai prisoners were even more meager than that of the peasants, even though they had to labor from dawn to dusk. Harry narrowly escaped death by starvation by stealing food, catching frogs and snakes, and discovering the winter seed hoards of rats. Harry established the LRF in 1992 in the U.S. to raise public awareness of the Laogai. In 2008 he founded the Laogai Museum in Washington, DC, as the first museum in the U.S. to directly address human rights in China.

The first keynote speaker, Yang Jisheng, former journalist and author of Tombstone, a comprehensive account of the Great Chinese Famine during the Great Leap Forward, presented his paper, “How the Chinese Government Dealt with the Crisis.” He documented evidence that the Chinese government had more than enough food stored to stave off mass famine, yet he holds the controversial opinion that these stores were not released because no one in the broken totalitarian system dared to confront Mao Zedong with the harsh reality of the famine. To read Yang Jisheng’s paper, go to: http://laogai.org/sites/default/files/yang%20jisheng_How%20the%20Chinese%20Government%20Dealt%20With%20Crisis.pdf

The second speaker, Jasper Becker, author of Hungry Ghosts: Mao’s Secret Famine, rebuked this analysis. He asserted that Mao was well aware of the damage he inflicted upon China’s peasants, and that he did so intentionally. In his paper, “Western Misperceptions of the Great Famine,” Jasper Becker sought to dispel many common myths, stating that there is sufficient evidence that “Party officials must have known what was going on with the famine,” and that Mao was “resorting to mass terror in order to implement a socialist utopia.” To read Jasper Becker’s paper, “50th Anniversary of the Great Leap Forward,” go to: http://laogai.org/sites/default/files/Becker_50th%20Anniversary%20of%20Great%20Leap%20Forward.pdf

The third speaker, University of Hong Kong Chair and Professor of the Humanities Frank Dikotter discussed his paper, “The Grey Zone,” a phrase which he uses to describe the fundamental degradation of the nation’s sense of morality from 1958 to 1962. Dikotter’s recent research on the Great Famine is drawn primarily from provincial Chinese Communist Party archives, which revealed that violence was endemic. Many people were punished severely for stealing food – beaten, tortured, and even buried alive, he said. Dikotter emphasized that Chinese “did not merely starve to death – they were being starved to death” by the Communist Party. He noted that millions of the famine’s casualties were in fact beaten to death, and thus the Great Famine should not be cast as a natural phenomenon, but a massive crime against humanity. To read Frank Dikotter’s paper, “Mao’s Great Famine,” go to: http://laogai.org/sites/default/files/Dikötter_The%20Grey%20Zone.pdf

To watch the documentary, “Mao’s Great Famine,” go to: http://www.zed.fr/videos/129/mao-s-great-famine-52-hd

Based on previously unheard testimony by survivors, rare archive footage, secret documents, and interviews with the leading historians on this catastrophe, this film provides, for the first time, an insight into the folly of the “Great Leap Forward.” It examines the mechanisms and political decisions that led to famine, stripping away the incredible secrecy surrounding the campaign, and exposing the lie which continues even today as to who was responsible, and the true human cost.

Visit the Heritage Foundation website to view full video of Day 1 of the conference: http://www.heritage.org/events/2012/02/great-chinese-famine
Faith thought that this article might be of interest to OCAW members. The following are excerpts from the piece.

**The M.R.S. and the Ph.D.**

by Stephanie Coontz  
*The New York Times: Sunday Review*  
February 11, 2012

Today women earn almost 60 percent of all bachelor’s degrees and more than half of master’s degrees and Ph.D.s. Many people believe that, while this may be good for women as income earners, it bodes ill for their marital prospects.

As Kate Bolick wrote in a much-discussed article in *The Atlantic* last fall, American women face “a radically shrinking pool of what are traditionally considered to be ‘marriageable’ men – those who are better educated and earn more than they do.” Educated women worry that they are scaring away potential partners, and pundits claim that those who do marry will end up with unsatisfactory matches. They point to outdated studies suggesting that women with higher earnings than their husbands do more housework to compensate for the threat to their mates’ egos, and that men who earn less than their wives are more likely to experience erectile dysfunction.

Is this really the fate facing educated heterosexual women: either no marriage at all or a marriage with more housework and less sex? Nonsense. That may have been the case in the past, but no longer. For a woman seeking a satisfying relationship as well as a secure economic future, there has never been a better time to be or become highly educated.

For more than a century, women often *were* forced to choose between an education and a husband. Of women who graduated from college before 1900, more than three-quarters remained single. As late as 1950, one-third of white female college graduates ages 55 to 59 had never married, compared with only 7 percent of their counterparts without college degrees.

Some of these women *chose* to stay single, of course, and that choice has always been easier and more rewarding for educated women. But the low marriage rates of educated women in the past were also because of the romantic and sexual prejudices of men. One physician explained the problem in *Popular Science Monthly* in 1905: An educated woman developed a “self-assertive, independent character” that made it “impossible to love, honor, and obey” as a real wife should. He warned that as more middle-class women attended college, middle-class men would look to the lower classes to find uneducated wives.

That is exactly what happened in the mid-20th century. From 1940 to the mid-1970s, the tendency for men to marry down educationally became more pronounced and the cultural ideal of hypergamy – that women must marry up – became more insistent.

Postwar dating manuals advised women to “play dumb” to catch a man – and 40 percent of college women in one survey said they actually did so. As one guidebook put it: “Warning! ... Be careful not to seem smarter than your man.” If you hide your intelligence, another promised, “you’ll soon become the little woman to be pooh-poohed, patronized, and wed.”
Insulting as it may have been, such advice was largely sound. Studying national surveys on mate preferences, David M. Buss, a psychologist at the University of Texas, and his colleagues found that in 1956, education and intelligence were together ranked 11th among the things men sought in a mate. Much more important to them was finding a good cook and housekeeper who was refined and neat, and had a pleasing disposition. By 1967, education and intelligence had moved up only one place, to No. 10, on men’s wish lists.

Men in the postwar period were threatened by the thought of a woman with more or even as much education as they had. One man who taught at a women’s college in the 1950s told me his colleagues used to joke that once they knew a woman had earned a Ph.D., they didn’t even need to ask what she had specialized in: clearly, it was in “Putting Hubby Down.”

But over the past 30 years, these prejudices have largely disappeared. By 1996, intelligence and education had moved up to No. 5 on men’s ranking of desirable qualities in a mate. The desire for a good cook and housekeeper had dropped to 14th place, near the bottom of the 18-point scale. The sociologist Christine B. Whelan reports that by 2008, men’s interest in a woman’s education and intelligence had risen to No. 4, just after mutual attraction, dependable character, and emotional stability.

The result has been a historic reversal of what the economist Elaina Rose calls the “success” penalty for educated women. By 2008, the percentage of college-educated white women ages 55 to 59 who had never been married was down to 9 percent, just 3 points higher than their counterparts without college degrees. And among women 35 to 39, there was no longer any difference in the percentage who were married...

One of the dire predictions about educated women is true: today, more of them are “marrying down.” Almost 30 percent of wives today have more education than their husbands, while less than 20 percent of husbands have more education than their wives, almost the exact reverse of the percentages in 1970.

But there is not a shred of evidence that such marriages are any less satisfying than marriages in which men have equal or higher education than their wives. Indeed, they have many benefits for women. In a forthcoming paper from the Council on Contemporary Families, Oriel Sullivan, a researcher at Oxford University, reports that the higher a woman’s human capital in relation to her husband – measured by her educational resources and earnings potential – the more help with housework she actually gets from her mate. The degree to which housework is shared is now one of the two most important predictors of a woman’s marital satisfaction...

Stephanie Coontz is the author of “A Strange Stirring: The Feminine Mystique and American Women at the Dawn of the 1960s.”

The full article can be found here:

http://www.nytimes.com/2012/02/12/opinion/sunday/marriage-suits-educated-women.html?_r=1&scp=1&sq=stephanie%20coontz&st=cse

(from Athena Chang)

(Editor’s Note: The following are excerpts from an article written by Athena Chang and published last year. Athena believes that some OCAW members might resonate with the experiences women in the article went through.)
Athena is a Certified Financial Planner and Wealth Manager. In Family Magazine (July, 2006), she was honored as one of the best financial planners in the Washington, DC metropolitan region. She has also been invited to speak about financial planning issues to a number of professional and cultural organizations.

Helping Women in Transition Make Sound Financial Decisions

by Athena Chang
I AM Modern
April 20, 2011

A Woman in Transition is a woman who finds herself bracing for a new phase in life. “Transition” is not just a change in routines, relationships, or social status – it is a fundamental shift in a woman’s identity. It could be brought on with purposeful intent, such as voluntarily retiring from a successful career, or entering a second marriage. It could be brought on by an unexpected surprise, such as losing a spouse to a heart attack, or becoming single after a painful divorce. For a Woman in Transition, the uncertainty of the future can result in anxiety and fear and/or excitement and anticipation.

Examples of Real Life Women in Transition

Anne had supported her husband all her working life and had even put him through a Ph.D. program when they first got married. When her company downsized four years ago, she, at 54 years old, together with Steve decided that she would take early retirement and let Steve support her for the first time. Anne enjoyed her well-deserved time off by growing exotic orchids, taking spontaneous trips abroad, and attending series of concerts until Steve informed her that he “could not do the married thing anymore.” She was completely surprised and heartbroken. Some days, she decided that further financial entanglement with Steve would paralyze her and she would be better off taking whatever he was willing to give in order to get the process over with. Some days, she made demands to ensnarl the negotiations with Steve just to get even. And on other days, she was more worried about jeopardizing the outside chance that they might reconcile...

Should she ask to keep the house? Or sell the house and take a part of the proceeds in lieu of alimony? Should she negotiate for a portion of his pension? Or should she ask him to continue her medical coverage until she turned 65?...

...Women in Transition need to take stock of where they are and where they are going. Every woman plays a number of roles in her everyday life. Her identity is made up of the composite of those different roles. When a woman experiences “Transition,” she takes on new ones with new and/or expanded responsibilities while shedding the responsibilities and expectations associated with the old roles that she no longer plays. With this shift in a woman’s composite of roles, questions and discomfort inevitably follow...

These women also [need] to understand how changes in their roles would affect them in their day-to-day life. Our daily spending habits and spending style reflect the identity we assume. They are manifested in major expenditures, such as buying luxury cars or homes, and even in casual, everyday purchases, such as a stop at Starbucks for a morning latte. To meet the demands of their new roles, Women in Transition typically must adopt new spending habits and a spending style to accommodate the fiscal realities of the new phase of their lives. In doing so, they often sustain a sense of loss of identity and pride. Yet, if they continue to hold onto their old identity and spending habits, they might incur damage to their financial outlook. These women need to understand what adjustments, if any, they [need] to make to their everyday lives, and more importantly how to make those changes comfortably and without regret...
To read the full article, see: http://www.iammodern.com/helping-women-in-transition-make-sound-financial-decisions.html. Contact information for Athena is also provided.

(from Christina Chang)

Here are excerpts from another interesting article, this one on how to maximize one’s social security benefits.

**Strategies to Max Out Social Security Benefits**

Find out which Social Security claiming strategy will pay the most over a lifetime.

by Glenn Ruffenach

*SmartMoney*

March 2, 2012

Much of my mail these days seems to start with the same warm greeting: “What planet are you from?” That's invariably the case when I suggest that readers consider ways to maximize Social Security benefits instead of grabbing a check at age 62, as about half of all retirees do.

I know: Waiting to claim Social Security until your mid-60s or later isn't easy. Many people need the cash, are fearful that the program might change (or collapse), or are trying to avoid tapping their savings for as long as possible. But two trends make this a good time to look at “claiming strategies” for Social Security and help illustrate just how much money is involved.

First, a recent report from the Census Bureau highlights a startling fact: The 90-plus population is projected to quadruple in size between now and 2050 – meaning that living into your tenth decade is something to factor into Social Security planning. Second, a growing number of Web-based tools now allow you to run dozens of possible claiming strategies – and can recommend how to maximize benefits.

...I asked the folks at SocialSecuritySolutions.com in Leawood, Kansas, for help; I like that the company's lead researcher, Baylor University finance professor William Reichenstein, has written extensively about how best to tap nest eggs. (Using the site's tool runs between $20 and $125, depending on how much personal attention you want interpreting your report.) Given the stakes, I suggest comparing results from a few different sites. You'll find free tools at the Social Security Administration's site, AARP.com, and AnalyzeNow.com; another site, MaximizeMySocialSecurity.com, charges $40.

Now some numbers. First, we need a way of measuring why one claiming strategy might be better than another. I'm going to use cumulative lifetime benefits as a yardstick. In other words, I want to see, given a specific starting age and life expectancy, which claiming strategy will pay me and a spouse the most money over a lifetime (or, considering there are two of us, lifetimes). You also could look at monthly income, but it can be misleading. More on that in a moment.

We'll start with a simple example. Joe and John can begin collecting $1,500 monthly from Social Security at age 62, or $2,640 a month at age 70. Let's say both live to 92. If Joe claims benefits at 62, his lifetime total will be $540,000. If John waits until 70, he'll net $696,960 – almost $157,000 more.

If you look solely at monthly income, claiming benefits at 62 looks smart; Joe is getting $1,500 a month for eight years, and John is getting zilch. But again, "longevity risk should be part of your planning," says William Meyer, founder and managing principal of Social Security Solutions. What are the odds that you will live to 85 or 90 – or longer? The answer for many: increasingly good...
...I hope [the foregoing examples] give you an idea about how much money might be forfeited if you claim benefits early – and how many claiming options are available. I recently heard this from Mark Ellingson, a retiree in Lake George, Colorado: “Take benefits at age 62 while you still have good health and can enjoy life.” That's tough to argue with. But please, do consider the alternatives.

The full article is available here:

(from Faith Breen)

Faith’s Garden Club had a speaker who talked about Feng Shui. Faith thought that this article might be of some interest to OCAW members.

**Feng Shui: How to Sell a House**

by Nathalie Gray

Between the hours of 11 a.m. to 1 p.m., OR between 11 p.m. to 1 a.m., take a small metal object which was attached to your home and can be replaced, and bring it to a moving body of water. (If it’s the ocean, make sure the tide is outgoing.)

Take the metal object in your hands, stand at the water's edge, and consider all the wonderful things the home has meant to you. Thank it for all the good memories and then visualize another owner coming in – and finding it perfect for their needs. Toss the object into the moving water, and as you watch it float away, think of it floating towards the perfect new owner, and then look upstream and consider your new possibilities as well.

Release the home and be open to the new possibilities!

After the house is sold, and just prior to moving out, replace the metal object.