



Soroptimist International Sacramento Newsletter December 2020

SIS Mission: *To provide women and girls with access to the education and training they need to achieve economic empowerment.*

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December President’s Corner Jennifer Willis

As we celebrate Hanukkah, Christmas, and Kwanzaa, please be aware that December is International Human Rights month. As reported on the United Nation’s website “Human Rights Day is observed every year on December 10th — the day the United Nations General Assembly adopted, in 1948, the Universal Declaration of Human Rights (UDHR).

The UDHR is a milestone document that proclaims the inalienable rights which everyone is entitled to as a human being - regardless of race, color, religion, sex, language, political or other opinion, national or social origin, property, birth, or other status. Available in

more than 500 languages, it is the most translated document in the world.

This year’s Human Rights Day theme, Recover Better – Stand Up for Human Rights, relates to the COVID-19 pandemic and focuses on the need to ensure Human Rights are central to recovery efforts. “We will reach our common global goals only if we are able to create equal opportunities for all, address the failures exposed and exploited by COVID-19, and apply human rights standards to tackle entrenched, systematic, and intergenerational inequalities, exclusion and discrimination. December 10th is an opportunity to reaffirm the importance of human rights in re-building



the world we want the need for global solidarity as well as our interconnectedness and shared humanity. Under UN Human Rights' generic call to action "Stand Up for Human rights", the UN aims to engage the general public, their partners and the UN family to bolster transformative action and showcase practical and inspirational examples that can contribute to recovering better and fostering more resilient and just societies. Human rights are at the heart of the UN Sustainable Development Goals (SDGs), as in the absence of human dignity we cannot hope to drive sustainable development. Human Rights are driven by progress on all SDGs, and the SDGs are driven by advancements on human rights." Soroptimist International strongly supports the SDG's. Eleanor Roosevelt stated: "Where, after all, do universal human rights

Sierra Nevada Region - District 3 Participates in Run to Feed the Hungry

Despite the pandemic, the annual Run to Feed the Hungry carried on in virtual fashion. Thanks to Idelle Claypool and Karen Smith, a team was created, and 15 members from various District 3 clubs participated. Nine members from SIS joined the team as well as 5 from SI Cameron Park/El Dorado Hills, 1 from SI Sacramento Metro and SI Sacramento North made a donation. This raised an additional \$735 for the Sacramento Food Bank and Family Services. And, we didn't even have to run a step! We even had two participants in Germany: Wendy Haydon and her husband, Werner. Wendy has to wait awhile for their t-shirts to arrive by mail, so she pulled out an old one from 2008 and wore that as they walked through their little town. That's dedication!

Final numbers are not in, but we have heard that the virtual RTFTH race was quite a success and these important funds will help local families in need.

begin? In small places, close to home -- so close and so small that they cannot be seen on any maps of the world. [...] Unless these rights have meaning there, they have little meaning anywhere. Without concerted citizen action to uphold them close to home, we shall look in vain for progress in the larger world."

As we interact this holiday season, let us continue to uphold human rights and take action to care for one another. Thank you and may you all have a blessed and Happy Holidays!

Gratefully,
Jennifer
President Jennifer L. Willis

Gifts from the Heart – Sacramento County

Instead of adopting children for specific gifts, SIS was able to participate another way by purchasing new toys online from Walmart, Target and Amazon and shipping the gifts directly to the warehouse. The Santa Shop is set up each year to provide toys for children who enter Child Protective Services close to the holidays.

They are still in need of new toys and it's not too late to participate. Check your email as Karen Smith sent out one last reminder on December 1st. Toys need to arrive by Dec 15th which is the day of the giveaway. But, if your order arrives late, not to worry. They will save them for next year.

So far, 15 SIS members have purchased toys for these children. Thank you for spreading more joy in this difficult year.

Submitted by Karen Smith

explained and demonstrated a word, phrase, and concept. They explained using other (simpler) words or drew pictures or pointed at things or gestured!

Total immersion in the German language for five hours each day in school is tiring. I live in German immersion every day, living with a native German who doesn't speak English, so I think my school experience was a bit easier than for my classmates. They returned to their homes after class and spoke their native language with family members, and still had to study their German, using their translators on their cell phones or computers. Their children, if in school, are learning German there.

Typically, upon registration, the school develops a class schedule for each student – it shows the dates when each class begins and ends, and then you know when you are scheduled to finish all of the modules. The students complete the entire set of modules together and get to know each other, and they have the same two teachers for each module. Then they take the test together and graduate together.

Werner and I had already booked some trips that were non-refundable, so I had to change my school schedule several times because we simply were not here for me to attend class. That resulted in it taking me longer to finish the set of modules than my original school schedule had planned – I was originally scheduled to finish all modules on February 11, 2020. I ended up having six teachers (not two) and being with three different groups of students. Sometimes I had several months between classes; I liken it to children returning to school after summer vacation – it takes time to remember what you learned in your last class, in order to move forward with your learning.

My Module 4 began September 23, 2019, so I had 2½ months of no school (Module 3 had ended in early July). My Module 5 began January 8, 2020, and then Module 6 started on March 9, 2020. Our first lockdown, due to COVID-19, started March 16, 2020. We were at first told school was out until April 1, then April 20, then it was determined they would contact us when school would open again. We

were notified in late July that school would start again on August 3, 2020, and that class would be conducted in a different manner. Because we had already completed one week of school back in March, our classes were extended by one hour each day, and this module was completed on August 24, 2020. To obtain the 1.5- to 2-meter distance between students, they split our class into two groups, each class used two classrooms, and they reconfigured the desks in the classrooms. The teacher taught one group for 45 minutes and gave assignments for us to work on individually and then to discuss among ourselves in her absence, and then she went next door and taught the other group for 45 minutes, and continued this back and forth teaching for the entire class. I enjoyed this method immensely. When we as a group did not understand a concept, we noted it, and then asked the teacher when she returned to our classroom. Seated at our desks we were not required to wear masks, but when standing up, or walking in the classroom or the hallways, masks were required. In fact, masks were required when walking anywhere on the school campus, and we were informed that if we did not wear them, it was possible that the school would have to be closed.

Module 6 was the last German language course in the German Integration Course. Throughout the six language modules, we were given practice tests to help prepare us for our big test, scheduled for September 11, 2020. Strict regulations are in place for the test, in addition to the COVID-19 regulations. We went to the test room with our passports, they were checked prior to allowing us to enter the test room, and then they were laid on the corner of our desks. Nothing else allowed on our desks but our pencils, erasers, and pencil sharpeners. Water and a snack were allowed on the floor next to our chair. Cell phones were handed to the teachers in envelopes (that we had to purchase beforehand), and they locked them in a different classroom, along with our purses, backpacks, and jackets. The test was timed, and was separated into hearing/reading, writing, and then speaking. We listened to conversations and read paragraphs of text and then answered questions about what we

heard and read. We had to write a formal letter or email about an assigned topic, and were graded on our grammar, format, spelling, and content. Then, later in the day, we had appointments with the two test moderators. Two of us classmates at a time met with them, and were asked to speak about ourselves and then to plan an event by having a conversation together.

It took several weeks to receive the test results from VHS..... I passed! Here is my certificate. It shows my test scores..... 44 out of 45 points on hearing/reading, 19 out of 20 points on writing, and 95 out of 100 points on speaking. I was not the high scorer in our class, but I am a B1 German student and I am proud!!



What is next? I need to take the originals and copies of the certificates to the Bürgeramt for their review and approval, and to change my documentation in my passport to allow me to remain in Germany indefinitely. Thankfully, I have time until my current residence permit expires, because I don't know how long it will take in this 'Corona time' to get an appointment for this. It should be noted that I must carry my passport with me at all times. One last thing to mention that made my learning a bit more complicated! We needed to be out of our apartment in Mainz on August 31, 2020 – so up until that time, I was sorting and packing things at our apartment and removing wallpaper from walls too, and Werner was doing renovations at our home, located 110 km (about 66 miles) from Mainz – it's a 75-minute drive. It just didn't make sense to me to commute each day to school from such a distance, so I rented a room in a couple's home in a suburb of Mainz for 25 days! It was less expensive than living in a hotel, and was a nice accommodation. The lady and her husband were very nice to me. Werner stayed with me the first three nights because he was too tired to drive out to our house after working those days at the apartment. I learned to take the Strassebahn (light rail) to school and walked around different areas of Mainz each day. Werner picked me up on Fridays and whisked me off to our house to work for the weekend, and then dropped me back off in Mainz on Sunday evenings.



Module 7 (the German Orientation Course) began on August 26, 2020, just two days after Module 6 ended! In that course, we learned about the German political system, German history, and German culture. We were given practice tests throughout this class also – and our test was given on September 25, 2020. Similar test protocol to the language test. We were allowed 1 hour to finish the test. The person in our class who finished the test first took a mere 6 minutes! I finished the test in 10 minutes and I was the fourth person to finish! I passed the test (32 out of 33 points) and received my certificate in the mail! Here it is!

What's going on now in Germany, relative to COVID-19?

Our restrictions mentioned in my November article have been extended through December 20. We continue to stay hunkered down at home, and go out only for essential errands. Lots of home projects being undertaken by us and many others, as evidenced by the number of customers at Bauhaus (a store similar to Home Depot). Many stores require every customer to enter with a shopping cart – a way to keep track of how many customers are in the store. Hand

Aunt Bonnie-Merry Christmas

and THANKS FOR THE MEMORIES

By Bonnie Coleman

I must admit to being not much of a fan of grown-up Christmas. Unless you are a child or have children to fuss over, it's just a bunch of grown-ups trying too hard and forcing what is otherwise a nice meal. I've felt that way since I became lone and grown. If one must pursue that long ago dream, find a nice relative or foster kid to lavish the love on. That doesn't mean that you can't relive some fond memories.

When I was little (4-ish), we had just moved into a one-bedroom apartment. My Dad brought home what looked like an orange circus prop. It was a bicycle with solid wheels and rubber tires that were about 11 inches in diameter. My Mother ran miles in our little courtyard teaching all the kids how to ride the bike. My Christmas wish that year was a real two-wheeler.

But I had concerns. One of my Grammas was coming down from Canada and that pretty much assured that I would sleep on the sofa, which sounded like fun to me. What did bother me was that we had no chimney. Mom assured me that she and Daddy would leave the door unlocked, but you know grown-ups when they get talking...just sayin'. But my folks were solid and Santa must have made it in because there by the tree was a proper, bicycle with 24" spoked wheels in Kelly green. (Everything my Father touched was

sanitizer stations set up outside of many stores. In many towns, it is required to wear masks when walking through town (not just inside buildings) and there is a fine to be paid if you are caught not wearing a mask. On the US Army post, outside of the PX and commissary there are handwashing stations, along with hand sanitizer stations. At a recent Army town hall meeting, there was discussion about providing hot water to the handwashing stations during our cold weather (our first snow occurred on December 1).

green - I should have been suspicious but was transported with joy and appreciation for, well, everything.)

A couple of years later we were in our house and I had a best friend, Kathy, who lived on the other corner of our short street. We both set off one Sunday to walk our gifts to the other's house. We met in the middle quite by accident,



which we decided was a sign of Biblical portent. Looking back it was perhaps made less coincidental by the fact that her mass and my church ended at the same time but this was not a time for pettifogging analysis. We were True Believers. We tried to recreate that event for years later, but it never came off as well. It didn't matter, we did it like it was a pilgrimage.

That was the time of magic and something magical and wonderful happened every year, for years. I still love reliving them. When I had a family, I enjoyed creating wonder and magic for them while they were little and have a nice little bundle of memories of them. But like all little ones, they

too grew up. Now we all sit at different tables and opine on our meals. It's nice and we enjoy the company. But we don't try to force magic. It only happens for children and the people who love them. Otherwise, savor your magic memories.

Four questions to ask to help prepare to pay for your retirement

The challenges and hardships of 2020 brought us new perspective. They reminded us to take stock of where we are and to focus on what we value as we plan for our future.

No matter where you are in your investment journey, it makes sense to pause and review your progress. In order to determine how much you will need to fund your retirement, it is helpful to estimate what your retirement budget will look like. These four questions could help you identify your retirement activities to help you plan for the related costs.

1. What will I be doing during my retirement days?

Do I plan to continue working past age 65 or after I reach my full retirement age? Full time or part time?
Are there hobbies I want to pursue that will either cost me money or make money for me?
Is there volunteer work that may also have costs associated?
Do I plan to travel?
Are there things I enjoy doing that have related costs?

2. Where will I be living in my retirement years?

Will I stay in my current home or downsize to a smaller home or a rental property?
Will I move to a retirement community or assisted living facility?

Will I sell my home and replace it with an RV or other alternative living option?

3. Have I thought about potential situations that might occur that will impact my retirement expenditures?

What health care coverage do I need for my specific health conditions?
Do I have an emergency fund for unexpected situations such as a health care crisis or loss of property due to a natural disaster?
What if I stop working sooner than expected?
What happens if I experience a significant loss of income?

4. What are the barriers that are keeping me from investing?

I have nothing extra to invest.
I have education loans or other debt.
I don't know how to start an investment plan.
I have time to start saving later.



Next steps:

Prepare rather than panic. Review the questions above and create an outline from your answers. That outline will give you the framework to calculate the income you may need to support your retirement

lifestyle.

Make the decision to adjust your spending patterns today. Choose something that you really don't need and redirect that amount to a savings account. Take advantage of the growth potential over time. Pay yourself first instead of spending money on something that will not support your future retirement needs. Creating that nest egg now could lessen your stress about money.

Start or add to an emergency fund. Even if the amount seems very small, it is important to take the first step. As that amount grows and the behavior becomes a habit, you will likely gain confidence and momentum in your investment activities.

Meet with your financial advisor to review your answers and turn your outline into a plan that will help you work toward your goals.

Submitted by:

Mary Kobane
First Vice President
Wells Fargo Advisors
916-443-4493

Committee Reports

Submitted by Nancy Wolford Landers

Even though our club has not been meeting in person for nine months, many of the committees have been busy carrying on the business of the club. Committee meetings have been held virtually and much has been accomplished. Here are a few committee reports so you will know a little of what has been achieved.

Membership Committee

The membership committee has been busy trying to recruit prospective members for our club. **Lindsay DeFazio** was taken to lunch and has attended a couple of our on-line meetings. However, because of her work schedule is not able to join us at this time. She did agree to become a member of *Friends of S.I.S.*, so she is staying in contact with us and follows our activities. "We are glad to have your interest, Lindsay".

The membership committee relies heavily on the club membership for helping us out. When members each review their listing of friends, relatives, and neighbors to identify potential members for us, it is so productive!!!! That is exactly what has happened to produce two new members for us.

Eva Garcia introduced her friend **Maria Trejo** to our club and guess what happened!!!! Maria wanted to join. In fact, she was taken to lunch by the membership committee for an orientation and she has participated in a

Dream It, Be It, session and attended a Live Your Dream committee meeting already. And, best of all, she will be inducted at the December 4th Business meeting.

Nancy Wolford-Landers invited her new next-door neighbor to attend our November 16th Zoom meeting, and again, that did the trick!!!! Her neighbor, **Pat McConahay** liked our club so much, that she also wanted to join. Her application is in the "pipeline" now. Hopefully, she will be inducted at the January business meeting.

See how easy it is? Just invite potential members to participate with our club, and our club sells itself!!!! It is up to YOU!!!!

Members of this committee are Nancy Wolford-Landers, chair, Mary Locke, Idelle Claypool, Barbara Coulam, Phyllis Hayashi, Yoli Manzo, Phyllis Moist, Karen Smith, Cindy Cox, and Pat Menz. Please help us recruit new members.

Laws and Resolutions Committee

This committee has been very busy updating the By-Laws of our club. The committee has finished the monumental re-write and update of the By-Laws and has submitted them to the Board of Directors for approval and submission to the Club membership. The re-write reflects the re-structuring of the entire committee structure as well as numerous other corrections and updates to keep us consistent with SIA and SNR. Please be sure to read them carefully when you are asked to vote on them, so you are comfortable with the structure of the club. The committee is now undertaking the rewrite of the Procedures for the five new main Committees and the sub-committees of each. The Laws and Resolutions committee members are; Regena Boyland, Chair, Nancy Wolford-Landers, Debbie Rubens, Pat Canterbury, Barbara Nash, Rosalie Gladden, Sarah Lee, Susann Hadler, and, Elaine Pesce.

Money Matters

The Money Matters committee has happily been busy teaching the Money Matters course for My Sister's House's Women to Work Program. The classes were taught virtually during October on three Tuesday evenings

from 5:30 to 7:00 p.m. The class sizes were not as large as when we have taught this class in person, but the participants were eager to learn and seemed appreciative of the information we shared.

This committee will also be teaching six Money Matters classes in the spring to the Women in Leadership class at S.A.V.A., as a follow-up to the Dream It, Be It, program that is being taught there this Fall. The members who taught the Money Matters classes were; Nancy Wolford-Landers, Mary Locke, Sarah Lee, Barbara Coulam and, Dawn Cornelius. The coordinator of the Women to Work program, Yang Her, is eager to have us teach more classes in the future. In addition, the Live Your Dream committee is discussing the possibility of having the Money Matters committee offer on-line sessions to the current and past applicants of the Live Your Dream Program. So, we are always happy to include more Soroptimist members as teachers.

Officers 2020-2021

President – Jennifer Willis
1st VP (co-VP) – Phyllis McMaster Moist
and Cathy Diepenbrock
2nd VP – Karen Smith
Treasurer – Kathy Platz
Asst Treasurer – Alice Jarboe
Secretary – Mary Anne Selvage

Board of Directors 2020-2021

Mary Locke
Paula Wright

Parliamentarian - Regena Boyland

Board Action Items

- Approve Minutes from November 6 and November 20
- Approve New Member – Pat McConahay
- Approve Live Your Dream Awards

SOROPTIMIST OFFER SCHOLARSHIPS (SOS)

- **Barbara Coulam**
- Pat Canterbury

Barbara Coulam donated to SOS for Nancy Wolford-Landers sister

December Soroptimists



Cheryl Simcox
Kelly Ryan
Karen Smith

December 3
December 15
December 18



S O R O P T I M I S T®
Investing in Dreams

**Please join us by Zoom/Phone for the December 4 Business Meeting. Please click on this link to join: <https://rb.gy/trqbwp>
Meeting ID: 961 4882 9724 Passcode: SIS
Phone +1 669-900-6833 Passcode 069531
Call Karen Smith at (916) 390-0095, if you have problems getting in.**

Following is the Agenda link, which includes all item attachments: <https://rb.gy/ng9cyz>

Thank you for your membership, interest, and support; take care and stay safe!

With warm regards,

Jennifer

**President Jennifer L. Willis
(916) 539-1730**

SIS Calendar 2020-2021

March 20, 2020 - December 30, 2020

To protect our members and guests, and to comply with social distancing mandates during the Coronavirus outbreak, no in-person meetings or events will be held until further notice. Board meetings will continue by Zoom/conference call. Members will be emailed meeting times and contacts.

BOARD MEETING

December 01, 2020 - 6:00 pm - 7:00 pm

Soroptimist International of Sacramento Board typically meets the Tuesday before the first Friday of each month by Zoom/phone.

SOROPTIMIST INTERNATIONAL OF SACRAMENTO BUSINESS MEETING

December 04, 2020 - 11:30 am - 12:30 pm

Soroptimist International of Sacramento Business Meeting by Zoom/Phone

SOROPTIMIST INTERNATIONAL OF SACRAMENTO SPEAKER MEETING

December 18, 2020 - 11:30 am - 12:30 pm

Soroptimist International of Sacramento Speaker Meeting by Zoom/Phone