

Thursday, February 11, 1982

Wanted: Women willing to work to build equities in the system

By Lorraine McClish
staff writer

Older Woman's League (OWL), intended to bring women's retirement income up to a par with men, now has 144 chapters in the country. Four of them are in Michigan. Two more are forming in the state, and the one started for women in Detroit's northwest suburbs will be chartered before the month is out.

"We're looking for activists," said Janet Good, acting president of the new northwest suburban chapter and a resident of Farmington Hills.

"We want women who are willing to work to help restore their self-esteem in a system that doesn't seem to be able to pass an ERA. We're tackling the concerns of women in a society fraught with inequities.

"Our purpose is to bring about an equity in the laws that will give us the same retirement income that men receive so we can have a choice of life-

styles when we retire."

THE PURPOSE Mrs. Good speaks of stems from some bleak statistics that show that women live one-third longer than men and, across the board, retire on less than one-half of what men do.

Two out of three Americans who live in poverty are women.

Sixty percent of unmarried women over the age of 65 have no income other than Social Security.

Close to half of the five million women over 65 living alone today support themselves with incomes of less than \$3,000 a year.

Retirement income in the U.S. is built on three prongs: Social Security, private savings and pensions, which are OWL's main targets.

A small article in several Observer & Eccentric Newspapers brought 25 women to Mrs. Good's home for an introductory meeting on OWL "on the coldest Sunday of the year," Mrs. Good said. "And another 25 calls came from women who said they didn't venture out because of the weather.

"I was overwhelmed by that response," she continued, "particularly from the women in their mid-30s who know that it might take 10-20 years to accomplish what we want and are willing to work for those things now."

THE BEGINNINGS of OWL came about late in the Carter administration when several women who attended a White House Conference on Aging asked for items on the agenda that dealt specifically with older women's issues. They were denied.

The upshot of that was getting themselves appointed as delegates the next time around, getting the resolutions they wanted passed, then returning home to form OWL.

"There was a lot of organizational know-how within that original group, and it's still in evidence in the way OWL is structured and how it is going about forming the chapters through mutual advocacy," Mrs. Good said.

She is emphatic that OWL not be known "as a towel to cry on," she said.

"We are not being formed to tell one another how bad it is. We know how bad it is. Our purpose is to find ways to make it better. We are not dealing with personal issues. We are dealing with faults in the system."

The specific faults in the system Mrs. Good speaks of are the issues at hand for the national organization: inequities in pension rights, access to health care insurance and inequities and inadequacies for women in the Social Security laws.

THE NATIONAL organization describes itself as "an organized voice for older women."

It is built on the premise that the major problems of aging in America are women's issues, which come as a legacy of a lifetime of both dependence and inequity.

It aims to select specific issues, develop an effective strategy and concentrate on those issues until the job is done.

It further aims to combat the combined impact of ageism and sexism while making its members more effective citizen advocates.

Locally, Mrs. Good said, "We are not a tea-and-cookie group, and there will be no regular once-a-month meetings."

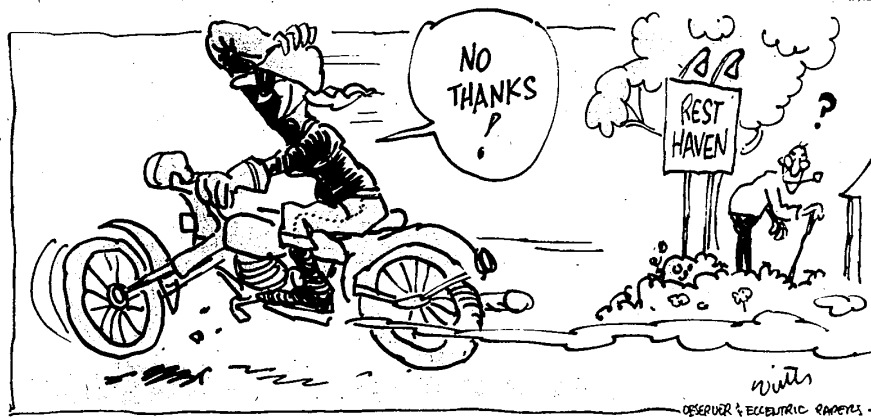
"Rather, members will be given periodic assignments for research or study in a problem area, maybe individually or in a group, and a meeting will be called once every six months or so to formulate the next step in the action."

As for the chapter's age range, Mrs. Good's philosophy on that is simple: "chronological limits are pointless."

"The 30-year-old is older than the 25-year-old. We are all aging and have a stake in turning around the negative social implications of growing older female."

"We can use and need the help of every concerned person to bring public policy into conformance with our needs."

Mrs. Good will take calls at her home, 477-1023, after 6 p.m.



with
DESIGNER & ECCENTRIC RAREEYES



Janet Good

Recruit and elect, women urged by national leader

The best way to serve women's needs, says the head of the National Women's Political Caucus, is "to recruit the progressive candidates we know are out there and to see to it that they win."

Kathy Wilson offered that advice as she launched local caucus members on her organization's "Win With Women" membership drive in Ann Arbor last weekend.

"The president has a program, and so do we," she declared, referring to Ronald Reagan's state of the union address.

"With the new federalism and power being returned to the states, it is even more critical that women are there (in office)."

"I am one who believes the right kind of woman in the right place can improve life for everyone."

Introduced by Alice Gunderson, Livonia councilwoman and co-chairperson of the event, Ms. Wilson told a group of more than 50 area activists that the caucus was founded a decade ago "to increase the percentage of women serving in elective and appointive offices."

In the decade, she said, that figure has tripled, from 4 percent to 12 percent.

'Recruiting is like fund raising — if you don't ask, you don't get.'

— Women's Caucus head
Kathy Wilson

"But in some strange way we've gotten away from that focus," she said. "Maybe it was the Equal Rights Amendment, and that's important and we'll continue to work for it."

"But I think it's time to put this organization back on the map for electing and appointing women to office. That's what we're all about and what we do best, and the reason we have two partisan arms so we can work with each party."

MS. WILSON told about meeting with a group of women in St. Louis. "There were four Democrats and four Republicans," she said. "All were leaders, held in high esteem."

She said she asked each if she had ever considered running for political office, "and seven of the eight said 'No one ever asked.'"

"Recruiting is like fundraising," she commented. "If you don't ask, you don't get."

She told about recruiting a woman in Virginia to run against the candidate "hand-picked" by Moral Majority leader Jerry Falwell "and she won in Falwell's home district."

To battle office holders who are against programs the feminist movement consider important, "we must take a look at our neighbors and ourselves and start talking about which should take on these anti's."

That includes careful assessment of margins of victory for those "targeted" candidates, Ms. Wilson said.

"Let's start slowly and realistically, but let's win and keep it up," she told her audience.

"I'M TALKING about feminist candidates," she emphasized. "No one has any wish to target the Bill Millikens," she said, and added that there are women candidates who would not be supported.

She also said candidates running seriously for office should not be oriented to only one issue, ERA or abortion or any other.

She concluded by stating her belief that the caucus can be women's best hope of "insuring the ERA and insuring that there is never, ever a Human Life Amendment."



Leaders of the "Win With Women" membership drive are Alice Gunderson, a Livonia city councilwoman (left), Kathy Wilson, head of the National

Women's Political Caucus, and Marian McCracken, a Farmington Hills resident from the 2nd District Caucus.

IRA might not be the best way to go

By Lorraine McClish
staff writer

With the amount of advertising aiming to sell individual Retirement Accounts (IRAs), a Farmington Hills man cautions that a single investment plan "is simply not tailor made for everybody."

Under new federal tax laws, working persons with company pensions can set aside as much as \$2,000 of untaxed money per year if it is put in a qualified retirement plan. Some investments include savings accounts, stocks, bonds, money market funds and insurance. Previously, those with company pensions were exempt from investing in IRAs.

Steve Zimberg, a Certified Financial Planner (CFP), says, "Look back to what happened in 1950 when the Kennedy administration took its survey of the people over 65 when it started the Medicare and Medicaid programs."

"Nineteen million people fit into that survey, and 95 percent of them were living at or below the poverty level. For their 40 years of work they couldn't back the standard of living, and it was because most of them had

put their money in banks, whole life insurance, long term bonds or other guaranteed investments."

"They were locked into their rate of return. But the institutions that took that money invested it into the American economy: real estate, stocks and bonds, and came off very well."

"The losers were the ones who had bought the guaranteed secure investments that were advertised then in a somewhat similar way the IRA is being hawked now."

"THE SOMEWHAT similar way" Zimberg speaks of concerns the collective thought of all the salespersons each selling his own thing, he explained.

"The broker sold you stocks in a secure company or the realtor sold you the sure-fire piece of property, all coming from his own area of expertise. The firms that are pushing the IRA, through the mail, through radio and TV are selling just that. They are not looking at you and what you need as an individual," he said.

Zimberg is one of about 30 who hold the title of Certified Financial Planner in Michigan.

"It's a relatively new field, bigger on

the West Coast than in the Midwest," he said.

"The training gives a unique perspective on the overall picture of financial planning. We're not pushing any one product, so we're completely objective about analyzing what you need to reach your goal and recommending an overall course of action."

"Sometimes we'll pull in your attorney, your stock broker or whoever to pull the whole plan together."

"I think of myself as sort of a financial quarterback."

ZIMBERG SAYS that an IRA might be one vehicle to use in planning for retirement, but says, "The ads don't ask you if you want to retire at 45 or 70. They don't ask how old you are or if your goal is to buy a boat to travel around the world or what tax bracket you're in."

He says he finds it ironic that the more successful one becomes the less time they have to devote to all the avenues that are available to bring the retirement income they want.

His clients fill out a questionnaire that he uses to recommend a practical plan that fits the individual's lifestyle.

Zimberg holds degrees in econom-

ics and business administration, requisites for his title of Certified Financial Planner. He is also a certified paralegal and owner of Hillside Financial Planners.

He can be reached by calling 827-8878.



Steve Zimberg

Continuum Center expands its offerings

Several new workshops are planned by the Continuum Center, which helps men and women pursue personal, career and professional development.

The winter programs "provide the opportunity for participants to learn more about themselves and their potential and to explore ways of enhancing their lives," said Adele Weaver, counselor/trainer.

"People also find being with others in the same situation can be very helpful."

Founded in 1955 as a women's center, the community service unit of Oakland University has expanded its adult career counseling and gone into the field of aging and utilization of peer counselors.

New programs this winter include "Making Connections With People," Feb. 13, led by Judith Schneider and Shirley Aune; "Trim from Within," Feb. 20 with leaders Jacqueline Odum

and Lorraine Stefano; and "Remarriage: Betwixt of Renewal," Thursday evenings from Feb. 4-25 with Marjorie Potter-Scott.

Other offerings include Assertiveness Training; Communication For Couples; "For Daughters Only;" "Depression vs. Feeling Good;" "Divorce Workshop;" "Hitting Our Stride: Good News About Women in Their Middle Years;" "Managing Stress;" "Personal Growth;" and "You and Your Aging Parent."

Professional development workshops for people in helping-related fields include "Counseling the Older Adult;" "Group Leadership Training;" "Alternative Career Options for Teachers;" "Careers in Transition;" "Considering Change;" and "How to Look: Job-Hunting Skills."

For more information about upcoming programs or fees, call the Continuum Center, 377-3033.