

Women from page 13A

babysit or change diapers, the bulk of the caregiving still falls upon women's shoulders. That applies whether those needing care are children, the elderly, the sick, or the disabled.

While the Social Security system is sex-neutral in structure, in practice, it discriminates against women. Worker benefits are based on the 35 years of a worker's highest earnings, but few women accumulate that number. If there is no paid work for the year, there is no Social Security credit, only a zero on the worker's record.

All full-time homemaking-caregiving years are zero years. Women do have double entitlement. They can draw on their husbands' work records or their own records, whichever is larger. (Husbands have this option, also, as do divorced men and women who were married for at least 10 years.)

The maximum spousal benefit, payable at age 65, is 50 percent of the worker's benefit. At age 62, it drops to 37.5 and the percentage never increases until the woman (or the man) becomes widowed.

The combination of low wages during "working" years and zeros

during "non-working" years translates directly into low Social Security benefits on retirement, so low that 68 percent of today's retired women are drawing on their husbands' records.

Simply put, that means that half of what their husbands are drawing is more than they were entitled to on their own work records. Despite the influx of women into the paid labor force, that statistic hasn't changed in 30 years, nor is it expected to do so.

Imagine the surprise that awaits tomorrow's retired woman when she discovers that she was a "non-worker" during the years when she was caught between the demands of young children and disabled parent!

Married women do have access to the income of a husband on retirement; not so the divorced. They have a particularly hard time of it. If they are divorced late in life after years of full-time homemaking-caregiving and they cannot find paid work, they may be forced to apply for the lower benefit at age 62.

Small wonder that some, divorced against their will, look forward to their ex-husband's demise. At that time, if they are 65 or more, they will inherit 100 percent of his "worker" benefit.

Younger widows who have been out of the paid work force for years suffer privation, too. Unless they are caring for minor or disabled children, or are disabled themselves, they must wait until age 60 to draw survivor's benefits on their husband's records.

At 60, those benefits are a reduced 71.5 percent, and that percentage never increases. If they can hold out until 65, they will inherit a full 100 percent benefit.

Given job discrimination and the fact that the average age of widowhood in this country is 66, that seems unlikely, if not impossible.

This year we celebrate the 75th anniversary of women's right to vote, but economic equity still eludes us. We could begin to correct that injustice by deleting the zeros from women's work records and giving them the caregiving credit they so richly deserve.

Virginia Nicolli is president of the Older Women's League of Michigan. A feminist poet, she and her husband have lived in Farmington for twelve years.

Korean from page 13A

been presented.

Sarah Ahn of Farmington Hills was the bride, dressed in a red robe over pantaloons, a slip, long skirt and jacket. She had a beaded and patterned headress. Attendees were Katie Rakowski of Detroit, in white, and Elizabeth Fitzgerald of Plymouth, wearing pink.

Garbed as the groom, Michael Song of Grosse Pointe said, "I think it's neat. I like this." He was referring to the royal blue robe, worn over a "hanbok," which includes a flowered vest, lavender

pants and shirt. His tall black hat had stiff flaps. "It looks like Mickey Mouse," he said with a smile.

Narrator Chung's wedding included a traditional American-style ceremony at the Korean Presbyterian Church. When the guests moved on to the reception at the Dearborn Inn, the Korean ceremony was held in a separate room there.

Custom includes throwing red dates and chestnuts at the bride. "Do you know why they're throw-

ing food at her?" she asked the young campers during the demonstration. "They're angry," one little boy replied. "No. They're quite happy," she responded, saying that the dates represent how many boys the couple will have, and the chestnuts, girls.

In another part of the ceremony, the bride holds a cup while an attendant pours wine. The attendant presents the wine to the bride's mother-in-law and father-in-law who offer a toast. Then the cup is given to the couple to toast the family.

Camp week ends

Three presentations of the Korean wedding ceremony were made on the last day of camp, which also included a program for parents, with songs and skits by each class and their counselors.

Korean children come to the day camp from many Michigan communities. Rita Grzejewski of Grosse Ile is the mother of three adopted children — Adam, 8; Alex, 4, and Emily 2 — all born in Seoul, South Korea.

"My son Adam loves it. It calls attention to his heritage," she

said. "Most children in camp are adopted children. It starts when you are 6." Adam was on the waiting list for a year before he first attended camp last year.

Dean and Karen Georgoff of Plymouth are parents of two campers — Emily, 10, who was born in Korea, and their own biological daughter, Elizabeth, 8.

"It's probably the only way our children can get this kind of exposure to Korean culture," Dean declared. "And they just enjoy it so much."

The camp was started three years ago by Cindy Marriott of

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Botsford offers variety of courses

Botsford General Hospital is sponsoring a number of programs. Here is a list of programs:

- Sept. 7 — Cooking Demo: "Life After Schmatz." That is, life after fat. Heart-healthy adaptations of traditional Jewish holiday dishes. Samples and recipes will be available. The program begins at 7 p.m. at Botsford's Health Development Network, 39750 Grand River Ave. in Novi. There is a \$5 charge. For more information, call (810) 477-6100.
- Sept. 11 — Stroke Club Meeting: "Alternative Living Situation" is held at 6:15 p.m. at Botsford General Hospital's 3-South Dining Room, 28550 Grand River Ave. in Farmington Hills. For more information, call (810) 477-6100.
- Sept. 12 — Help for Impotent Men (HIM) "Medical Work-Up for Impotence" at 7 p.m. at Botsford in Farmington Hills, Conference Room 2-B. This is an educational support group. There is no fee. Call (810) 477-6100 for more information.
- Sept. 19 — Diabetes Support Group Meeting: "Expressing Feelings Through Art — Drawing for Health" at 7 p.m. at Botsford in Novi. For more information, call (810) 477-6100.
- Sept. 21 — Cooking Demo: "Healthy Mexican Fiesta." Learn to wrap up a nutritious Mexican meal at this idea-packed presentation. Samples and recipes will be included and a \$5 fee will be charged. The program begins at 7 p.m. in Botsford in Novi. For more information, call (810) 477-6100.
- Sept. 25 — Cholesterol Connection. A five-session workshop taught by a registered dietitian teaches how to lower cholesterol the natural way by learning about fat, weight loss, grocery shopping and new nutrition labels. The program begins at 1 p.m. at Botsford in Novi. For more information, call (810) 477-6100.
- Sept. 26 — Someone's in the Kitchen with Dinah! In this three-week course, a Botsford dietitian specializing in diabetes dietary counseling demonstrates how to add more vegetables and fruit to your diet, prepare great-tasting desserts and how to rescue your favorite main dishes. Samples, handouts and recipes are included in the program held 7-9 p.m. Tuesdays through Oct. 10 at Botsford in Novi. A \$25 fee will be charged. For more information, call (810) 477-6100. Registration is required.
- Sept. 27 — Cardiac Support Group Lecture: "Stress Reduction." Nurse Lynn Sackett is the featured speaker. The program is free at Botsford in Farmington Hills, Room 2-A. For more information, call (810) 477-6100.
- Sept. 28 — Cooking Demo: "The Five-Minute, Five-Ingredient Healthy Gourmet." Chef Larry Jones demonstrates how to prepare quick and delicious gourmet dishes at Botsford in Novi. Samples and recipes will be included and a \$5 fee will be charged. Registration is required. For more information, call (810) 477-6100.
- Sept. 29 — Living With and Understanding Parkinson's. An intensive, seven-week educational program which discusses all aspects of self-care and management. It will be held 1:30-3:30 p.m. at Botsford in Novi. A \$40 fee will be charged. Registration is required. For more information, call (810) 477-6100.
- Sept. 30 and Oct. 1 — Weekend Childbirth Class. A great solution for busy couples who don't have the time for six-week childbirth preparation classes. Learn how to prepare for the birth of your baby free from distraction. Lunches and program materials will be provided. The program is 9 a.m. to 6 p.m. Saturday and 9 a.m. to 1 p.m. Sunday at Botsford in Novi. A \$150 fee for each couple will be charged and registration is required. For more information, call (810) 477-6100.
- A Life Is in Your Hands, CPR

See BOTSFORD, 16A

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