



November 2024
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Hot Topics in Public Health

Public Health is engaged in a broad range of activities designed to promote good health. Our guest will be Dr. Candy Stockton-Jorteg, our county health officer who will update us on current public health issues in our county.

Lower level of the Wharfinger Building,
One Marina Way, Eureka

9:30 a.m. Social
10:00 a.m. Brunch

Food and Beverage - \$20.00 - Four assorted salads, bread, butter, coffee and tea.
Coffee and Tea only - \$8.00

Cost includes room rental, clean-up, supplies, food &/or beverages.

Please make your reservation by clicking here by Monday October 28. You may also make a reservation by calling Carolyn Miller at 707-798-1503

November Speaker

Candy Stockton-Joreteg, MD, FASAM



Dr. Stockton is Board Certified in both Family Medicine and Addiction Medicine.

She is the Health Officer for Humboldt County, where she works with an amazing team of individuals, focusing on the upstream factors that impact health and well-being. She is committed to building a better future for families in Humboldt County.

As a fourth generation Humboldtonian, she feels fortunate to be able to give back to the community that raised her and is involved with a number of local causes and non-profits.

In her free time, she loves reading, trying new recipes, spending time on our local beaches, and is an avid, but very amateur, bird watcher.

President's Message

November will be here soon. And we look forward to seeing you at our meeting on November 2nd, which is just three days before the election. But I think that many of you will have voted before our meeting, taking advantage of early voting options. AAUW is a non-partisan organization. We do not endorse candidates, but our public policy principles provide a framework for choosing candidates that are aligned with them. You can find AAUW voter guides [here](https://www.aauwaction.org/). (<https://www.aauwaction.org/>) AAUW members are among the most faithful voters. In national elections, AAUW members turn out in full force, and it is through elections that AAUW can amplify its priorities one vote at a time. We are a force to be proud of!



Many of us have been very concerned that we have been unable to reach co-president Nancy Dean. It was very surprising that she has been completely out of contact. But thankfully, Rose Gale-Zoellick reached out and was able to speak to her. Rose reports that Nancy is well, but she has spent the summer dealing with family issues. For her own mental health, Nancy has had to draw back from several of her usual activities. I know that you will all join me in respecting her wishes and giving Nancy the privacy and time she needs to heal before returning to her usual activities.

Thanks,
Beth



American Women Have Been Allowed Personal Credit Cards for 50 Years.

In 1974, now 50 years ago, the U.S. Passed The Equal Credit Opportunity Act, which prohibited credit discrimination based on gender. Until that time, a woman, married or single, was required to

have a male co-signer for any credit account.

American women could own bank accounts by 1960, but credit of any sort was not included. Property ownership was allowed much earlier, in the early 20th Century, but business loans for women were not allowed until 1988, under the Women's Business Ownership Act. That's only 36 years ago.

Thank you to Jean Guthrie who reminds us of how far we have come--and that we won't go back.



Public Policy Priorities (PPPs) and the Election

Considering How Groups and Candidates

Align with AAUW's PPPs

Highlight: Student Loan Debt

By Missy Maceyko, Co-Chair Public Policy, AAUW California

At the national and state levels, AAUW has been a leader in the fight for increased economic security for all women, becoming well known for putting out annual data on gender-based wage gaps.

However, wage gaps are only one part of the much bigger picture of gender-based economic inequality. AAUW, following contemporary socio-economic research, conceptualizes economic insecurity as part of wealth gaps and debt cycles that are created by multiple factors, including the ballooning cost of higher education.

Education is critically important for social and economic mobility. In 2024, young college graduates still tend to make more money than their counterparts who do not have a college degree, and have higher earnings later in life. However, the value of higher education has become a more complicated calculus for many: as education costs have risen, overall income rates have remained stagnant and low interest borrowing and repayment options to cover these costs have, in many cases, decreased. Without intergenerational wealth, ongoing family support, or scholarship wins, many Americans must go into debt to obtain a higher education.

Women are disproportionately impacted by these increasing costs. Women tend to make less money directly after graduation when compared with men. This, combined with many additional factors, such as the tendency for women to be primarily responsible for the financial and emotional costs of household maintenance, such as caregiving, makes any accrued student debt much harder for women to repay. **As such, women in the United States owe \$929 billion, or two-thirds of the nation's student debt.**

As part of the larger commitment to economic security for women, AAUW has been a leader in pushing for policies that meaningfully address massive increases in the cost of education and the student debt crisis. In California, reducing the cost of education and easing the financial burden of acquiring a degree remains central to AAUW California's Public Policy Priorities, as well. In California, our work to reduce the burden of student debt falls under three of our four Public Policy Priority Pillars.

- Economic security for all women.

- Equal access to quality public education for all students.
- Increased representation of women in leadership roles, including access to programs that promote participation in public service careers.

The issue of student debt, as an issue of women's overall educational access, social mobility, and economic security, also looms large in the current election cycle. Addressing student debt issues in ways that align with AAUW's PPPs may include:

- student debt relief for borrowers;
- making investments in public education;
- expanding federal grant access;
- ensuring the continuation of the [Public Service Loan Forgiveness](#) (PSLF) program, which eliminates federal student loan debt after 10 years of work at a non-profit or government agency;
- maintaining Income Driven Repayment (IDR) plans, [like SAVE](#), which take into account unique financial situations and eliminate interest-driven balance increases for borrowers who make on-time monthly payments.

Not addressing student debt issues at all or exacerbating these issues does not align with AAUW's PPPs. Actions taken that are not in alignment may include:

- widespread funding cuts for higher education;
- cutting loan forgiveness programs or slowing their functionality;
- eliminating the Department of Education.

While many candidates have tried to distance themselves from Project 2025, their openly stated and proposed policies may still be in alignment with the 900-page planning document's positions on the topic of women's economic security via higher education access and debt relief: [Project 2025 calls for](#) changing, rescinding, or repealing federal student loan forgiveness plans, including PSLF and debt relief through IDR.

As you prepare to vote, be sure to ask: what do the candidates who you are considering stand for? Do your own assessment by comparing candidates' public statements, policy positions, and voting history against AAUW California's Public Policy Priorities.



AAUW Re-Entry Women Scholarships

The 2024-25 academic year at Cal Poly Humboldt has begun and the Scholarship Committee is excited about receiving applications and selecting awardees for our scholarships. This year, thanks to the amazing generosity of our members, we have over \$9,500 available to award.

The past two years we received as many as 30 applications each year illustrating the increased need among older students for financial assistance

and see no reason to think this need will decrease. So, as we work with faculty and administration to promote our scholarships on campus and online, check out the scholarship info and application on our website and know that the committee is planning on a busy October and November. As we receive and review applications

and interview students, we look forward to introducing our awardees at the December Gala. If any member is interested in knowing more about our selection process or in working with us, please contact me. Again, thank you for your ongoing support.

Margaret Wallace, Chair of AAUW Re-Entry Women Scholarship Committee

Evening Book Group

Meets the 4th Monday of the month on Zoom. Check with Chris Stenlund for the Zoom link and more information.

Our Reading List (so far until something more pressing comes up):

October 28: "First Ladies" by Marie Benedict and Victoria Murray

November: "North Woods" by Daniel Mason

December: No meeting but pick a book of your own choice

January: "The Fraud" by Zadie Smith

February: "The Frozen River" by Ariel Lawhon

Monday Morning Book Group is meeting via zoom on November 18th at 10:00AM and the book to be discussed is "Killer of the Flower Moon (the Osage Murders)" by David Grann. (The story is the creation of the FBI during 1920's). Anyone who wants to join us can contact Sara Hines at sarahines42@yahoo.com or cell 707-407-5996 so she can send you the link! You must have the zoom link down loaded to your computer or mobile phone. It is free through your App Store.

The Branch is published eight times a year by the Humboldt Branch of AAUW. Submissions of articles, news items and photos from members are welcome. Submit them by the 20th of each month to shelleydmitchell@gmail.com.

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