

SONOMA SENIORS



COUNCIL ON AGING

Today

MARCH 2008

We Celebrate National Women's History Month:

Women in American Politics—much to celebrate, much to strive for

by Bonnie Allen

This is a historic year for women in politics: the first year that we have a competitive woman candidate for president in America. So it's fitting that during National Women's History Month, we focus on the history of women in American politics.

During the American Revolution, women were the glue that held American society together. While their men were fighting or doing the political work of revolution, the women were left to manage the farm and fend off marauding British soldiers, all while birthing and raising children conceived during the men's infrequent leaves from duty. Martha Washington, who brought great wealth to their marriage, personally funded Washington's starving and ill-clad army and even visited them at the front.

In a famous letter written a few months before the Declaration of Independence, Abigail Adams pleaded with her husband, John Adams, our second president, to "Remember the Ladies, and be more generous and favorable to them than your ancestors." She promised to "foment a rebellion" if he failed. (See page 5.)

Yet despite the indispensability of women to the birth of the new republic, women received short shrift in the following century and a half.

Once married, women had no property

rights and were essentially chattel of their husbands. Those women who achieved power were often single, or associated with a powerful man.

The feminist movement began in earnest in America in conjunction with the abolitionist movement, and the 1840 World Anti-Slavery Convention in London was the trigger. Feminists Lucretia Mott and Elizabeth Cady Stanton attended with the American delegation, but were forced to sit in the galleries as observers because they were women. Incensed, the women came home determined to hold their own convention to "discuss the social, civil and religious rights of women."

The result was the first Women's Rights Convention in Seneca Falls, New York, 1848.

Stanton presented her "Declaration of Sentiments, Grievances, and Resolutions," modeled on the Declaration of Independence: "We hold these truths to be self-evident: that all men and women are created equal." The centerpiece of the women's rights movement was the convention's demand for equality and the right to vote.

During the Civil War, the women were joined by activists such as Susan B. Anthony and slave-born Sojourner Truth. They lectured and petitioned the government for the emancipation of slaves, in the belief that, once the war was over, women and slaves alike would be granted the same rights as the white men.



Cartoon depicting the undesirability of female voting



Clockwise from left: Shirley Chisholm, first African-American woman in House and Democratic Presidential candidate (1972); Margaret Chase Smith, first woman to serve in House and Senate, Republican Presidential candidate (1964) and Jeanette Rankin, first woman elected to the House (1916).

But it was not to be. As always in politics, there were tradeoffs. The rights of women and former slaves were pitted against each other, and in the compromise, women were the losers. As Abraham Lincoln declared, "This hour belongs to the Negro."

Indeed, the 1868 ratification of the Fourteenth Amendment specifically defined "citizenship" and "voters" as "male," implying that women were not even citizens of the United States. The 15th Amendment in 1870 gave blacks the vote. It would be another 50 years before women would achieve the vote.

Along the way, women held rallies, demonstrations and meetings, chained themselves to the White House fence, were arrested and painfully force fed after going on hunger strikes, and were declared insane and imprisoned in mental institutions.

The mainstream media of the time universally ridiculed them, and the ridicule continued through the middle of the 20th century, when suffragettes were still being

Continued on page 8



Council on Aging
Services for Seniors
30 Kawana Springs Road
Santa Rosa, CA 95404

Nonprofit Org.
U.S. Postage
PAID
Permit No. 341
Santa Rosa, CA 95401

Inside.....

Consider This	page 2
Jean Fulton Logan, artist	page 4
Abigail Adams	page 5
Jeanette Rankin	page 5
Ask COA Legal	page 6
Book review:	
Founding Mothers	page 7
Crossword	page 7
Save the Date	page 8

Consider This...



by Shirlee Zane, CEO

A few months ago, my women's book club read a fascinating novel called "1,000 White Women." The story was about an experiment that was discussed back in the late 1800's by the federal government. The idea was to get 1,000 white women who would be willing to marry Native Americans and to assimilate the tribes into the Anglo-Western culture. The story begins with a woman who volunteers for the project after she was placed in a mental institution by her wealthy family because she shamed them by running away with a blue-collar worker and having illegitimate children. After she volunteers for the project, she discovers that many women who were unfairly locked up in mental institutions also volunteered just to escape the horrific prison they had been placed.

Sadly, this story is not just fiction about women being stripped of all human rights and falsely accused of having "mental illness," then locked up by their families or an angry spouse. Madness has long been associated with women. If a woman of the Victorian era were subject to an outburst (due to discontentment or repression), she would be deemed mad. The word "hysteria" became the general term for women with mental illness and cures included bed rest, seclusion, bland food, refraining from mental activities (such as reading), daily massage, and sensory deprivation. Though these treatments do not seem too appalling, they were comparable to solitary confinement and would often drive a woman to real insanity.

There is a whole story to write about the labels of mental illness that have been placed on women that are gender specific and based upon negative stereotyping of women and the cultural messages that have become destructive. For example, eating disorders where the message is "you are not beautiful and loved unless you are skinny." Another example is depression based upon normal life losses such as deaths, divorces, or hormonal imbalances due to pregnancy and menopause.

However, I am going to bypass that story of oppressive labeling for a moment to discuss the state of our mental health services today. Mental Health Reform in the late 60's determined that involuntary commitment severely infringes on a person's right to be free from governmental restraint and the right to not be confined unnecessarily. However, in doing so it also criminalized the behavior of the mentally ill who were not competent enough to determine that they desperately needed treatment.

For many years, I worked as family therapist in Sonoma County in a wide

diversity of settings; schools, clinics, boys and girls clubs and non-profit mental health offices. If we determined someone was a danger to himself or herself or to another person we could always call the police, and they could enforce a 5150 legal code that would place them in a 72-hour hold in a mental health treatment center. It generally was not considered an effective way of intervening because after the three-day period was over, the client could do as they please.

We are in desperate need of alternatives to the criminalization of mental health disorders and for assisting people to get treatment they need. It costs much more to lock someone in a county jail then it does to provide ongoing mental health services.

Seniors are frequently misdiagnosed by doctors when it comes to mental health. It has been reported that about 60% of seniors who visit a doctor are suffering from some form of depression but are rarely treated for it.

I personally think we need to tear apart a system of treating people that is no longer working. We need to find ways to provide both emotional and social support that go beyond individual therapy or drug treatment. *I am a pragmatist and I believe that we need to stop treating people as if they lived in vacuums. We live in a community, a society, a culture, and families.* We need to treat people always with these considerations. No one is an island when it comes to mental health. Our loved ones, our histories, our families, and our communities where we live become the fundamental matter from which we develop.

We need new mental health treatment laws that both respect the basic human rights and freedoms of the individual and at the same time empower the community to intervene when individuals are at risk of destroying themselves. We need to stop putting an arbitrary price tag on services that can sustain one's life.

Did you know...

...that 50 percent of us will have a disability at one time in our lives? Please come to a meeting to help the county design a plan that makes Sonoma County an accessible community:

Sonoma County's Americans with Disabilities Act Plan Update
Wednesday, March 26
1351 Maple Street, Santa Rosa
4-6 PM, in the Lodge Room

Transportation: Santa Rosa bus routes 5 and 18 stop at the Sonoma County Fairgrounds, across the street from the Vets Building, an accessible location. For assistive listening devices or other accommodations, call 565-3211, 72 hours in advance.

Council on Aging

Mission Statement:

To provide services that support the independence and well-being of older adults in Sonoma County, and to be a strong advocate for the quality of life of elders locally and nationally.

Sonoma Seniors Today

published monthly by



COUNCIL ON AGING
SERVICES FOR SENIORS

30 Kawana Springs Road
Santa Rosa, CA 95404

707-525-0143 • 800-675-0143

Fax 707-525-0454

www.councilonaging.com

Chief Executive Officer Shirlee Zane

BOARD OF DIRECTORS

Corrine Lorenzen, President

Michael Randolph, Vice President

Jeff Beeson, Bonnie Burrell, Margaret Clift,

Doug Dilley, Carroll Estes, Ph.D., Linda Garcia,

Jeffrey Madura, Terry L. Moore, John Reyes,

Komron Shahhosseini, Shirlee Zane

Contributions, Letters & Subscriptions

Editor: Bonnie Allen

(707) 763-2544 • Fax: (707) 778-9131

Email: SonomaSeniorsToday@gmail.com

Contributors:

Barbara Swary, Shirlee Zane, Geets Vincent,
Jim Scherfee

Proofreading Assistance:

Steve Della Maggiora

Distribution Manager: Stacey Shade

Advertising: Bonnie Allen, (707) 763-2544

Sonoma Seniors Today is a publication of

Council on Aging

30 Kawana Springs Road, Santa Rosa, CA 95404

(707) 525-0143 • Email:

information@councilonaging.com

www.councilonaging.com

Sonoma Seniors Today strives to share a variety of viewpoints on subjects of interest to a broad range of its readership. Opinions and viewpoints expressed by contributors and those interviewed for articles do not necessarily reflect the opinions of the Council on Aging. Readers are invited to share their ideas, opinions and viewpoints by writing to this publication. Suggestions for improving this publication are given careful consideration, and letters to the editor are welcomed. Photographs may also be submitted.

Editor's note: Publication of all material is at the discretion of the editor; originals become the property of SST and cannot be returned. Mail all submissions to Sonoma Seniors Today c/o Council on Aging, 30 Kawana Springs Road, Santa Rosa, CA 95404.

All rights reserved

© 2007 Council on Aging

Come Home to
VALLEY ORCHARDS ...

**Active Retirement Living
in Beautiful Sonoma County!**

GREAT VALUE Rates As Low As **\$1,470**
Including All Meals And Services. (new residents only)

Telephone today for more information:
(707) 778-6030
2100 East Washington St.
Petaluma, CA 94954

VALLEY ORCHARDS
Family Owned Since 1983

NEWLY REMODELED APARTMENTS!

"A Full Service Retirement Community"
www.ValleyOrchards.com



Council on Aging Donors

Many thanks to our generous donors who made gifts to Council on Aging's programs and the Holiday Appeal January 8th, 2008 through February 9th, 2008

GENERAL FUND

\$1000-\$2499

Kaiser Permanente
SEIU Local 707

\$100-\$249

Mary Louise and John Jaffray
Jean and James Mazzoni
Albert and Cecilia Mello Sr.
Sharian O'Brien and Florence Vaughan

\$1-\$99

Paul and Carol Berlant
M. Betty Black
Bottle Barn
Edward and Caroline Broll
Valerie and William Burns
Glenn Coxe
Cheryl Cummins
Julie Dinkins
Richard Grimm
Lyle and Jean Jensen
Margaret Knotts
Douglas and Leslie Price
Susan Savonis
Karen Summerfield

LEGAL SERVICES

\$250-\$750

Oneida Cook
Vincent and Della Detweiler
Mary Hoover and Ronald Hamann
Melba Jones

MEALS ON WHEELS

\$250-\$499

Henry Spaletta
R. D. and J. Thayer

\$100-\$249

Center For Spiritual Living, Santa Rosa
Frances Kweller

\$1-\$99

Bottle Barn

William and Sally Condon
Phyllis Daniels
Viola Field
Forestville Rebekah Lodge No. 278
P. M. Gillespie
Duane Jensen

SOCIAL & FINANCIAL SERVICES

\$1000-\$2499

Ye Olde Treasure House

SECRET SANTA

\$5000-\$9999

KZST/KJZY

KITCHEN DONORS

Codding Foundation
John & Melody McNulty
Edith Smith
Henry Spaletta/Holiday Appeal

\$500-\$9999

Richard and Mary Ann Harkey

\$250-\$499

Cygnus Ministries
Foothill Auto Service
Clyde and Helen Greco

\$100-\$249

Marc and Meg Alexander
Leif Calvin
Ann Dougherty
Rolfe Erickson
Robin Guilfoyle
Fred Lahm
Wallace and Elinore Lowry
Keith Marshall
James and Marie Parker
Reynolds Reinke
Sandra Reynolds
Milo and Neil Shepard
Edith Smith
Merola Sorg

Straight Edge Stevedore Services, Inc.
Randall and Laura Verniers

\$50-\$99

Delores Comalli
Judith Conway Matkin
James and Linda DeBolt
Diane Erkkila
Arthur and Andrea Gambini
Lee Hackeling
Elizabeth Jones
Cynara Martin
James and Deborah McGowan
George Merrill Jr.
Rachael Migliacci
C. J. Monti
Sharon Okada
Olivia Parrish
Debora Phillips
Lori and Christopher Ryan
U. B. Wolter

\$1-\$49

Maggi Andrews
Asyrah's Garden
Elisabeth and Cormac Brady
Frank and Ann Chelini
Helen Chen and Thomas Fetter
Raimond Clary Jr.
Joseph and J. S. Crosetti
Kris and Jerry Dougan
Mike and Gail Fairchild
Joann Hawk
Karen Kubrin and Susan Rode
Henry and Karen Lumibao
Eugene and Mary McCreary
Paul and Zeldia McJunkins
Karen and M. Louis McKenzie
Susan Murany
Tim and Carole Pforsich
John and Joan Robinson DDS
Barbara and Patrick Roy
Larry Smith
Dennis and Norma Viglienze
Victor and Gloria Whiteley Jr.
Howard and Ellen Williams

MEMORIAL GIFTS

In Memory of Edna Mae Tong (Chung)

Dr. Clifford and Mollie Chow
John Combs
Ernest and Lauren Fong
Madeline Jew
Amy Kawahara
Donald and Kirk Louie
Paul and Virginia Mueller
Ruby Nitta
Mr. & Mrs. Dennis Tom & Family
Mr. and Mrs. Gaing W. Chan M.D.

In Memory of Betty Fraser Gloria and Bill Bagnani

In Memory of Delbert Paugh Linda Brodie

In Memory of Max Winston Adele Mortensen



In Honor of Ellen Alexander

Valerie Howard
Carol & Donald Stone-Allen
Huella Stone
Keith Stone

Any errors or omissions in these listings are inadvertent. If your name was omitted in error, please accept our apologies and let us know. We will print a correction in a future issue.

To leave a bequest is to make a permanent statement of your values. It is by this act of charity that the world will remember what you cared about and what you stood for.

If providing for seniors matters to you, consider a gift to

COUNCIL ON AGING

in your estate plans.



Dispose of Meds Safely

Pilot program to protect waterways

The Sonoma County Water Agency has started a pilot program to encourage people not to put expired and unused medicines down the drain. Instead, you can drop them off at convenient locations at local pharmacies.

Why dispose of them at pharmacies? For one thing, these meds are unsafe to have around the house; they can lead to accidental poisonings and drug abuse. For another, sewage treatment facilities cannot break medicines down, and they can have negative effects on wildlife.

The Medicine Disposal pilot program will run through July 2008, with drop-off bins in the following locations:

Santa Rosa: Creekside Pharmacy, Dollar Drug, Longs Drug (4th St., Stony Point, Mendocino Ave.), The Medicine Shoppe, Tuttle's (Hoen, Doyle Park), Walgreen's (all Santa Rosa stores)

Sebastopol: Safeway, Long's Drugs

Rohnert Park: Long's Drugs (Commerce Blvd.), Costco

Cotati: Walgreen's (Old Redwood Hwy.)

Sonoma: Rite Aide (Maxwell Village), Safeway, Long's Drugs

Guerneville: Safeway, Lark's Drugs

For further information, call 543-4200 or visit the Sonoma County Water Agency at www.scwasafemeds.org.



Yes, I'd like to help build the New Kitchen

Last Name _____ First Name _____ MI _____

Address _____

City _____ State _____ Zip Code _____

Contact Phone: Home () _____ Business () _____ Email _____

I enclose my tax-deductible check, made payable to the Meals on Wheels Kitchen Campaign, in the amount of:

\$50 \$75 \$100 \$250 \$500 \$1000 \$5000 Other _____

For Credit Card Payments: Please charge my credit card Visa Mastercard

Credit Card Number _____ Expiration Date _____

Authorized Signature _____

I would like to meet with the CEO & Development Director to talk about a lead gift.



Questions? Please contact the Development Office at (707) 525-0143 ext.146 or email develcoa@sonic.net.

COUNCIL ON AGING
SERVICES FOR SENIORS

Return this coupon with your payment to: Council on Aging
Meals on Wheels Kitchen Campaign,
30 Kawana Springs Rd., Santa Rosa, CA 95404

Visit our website at www.councilonaging.com

Jean Fulton Logan, Artist and Humanitarian

"Women's Art: Women's Vision" is the theme for the 2008 National Women's History Month in March. To celebrate, we turn to Jean Logan, a woman who is passionate about art and passionate about the politics of justice.

by Bonnie Allen

Jean Fulton Logan's Petaluma bungalow fits her like a glove. Everywhere her bright and fluid watercolors share the wall with works of basketry that she has created from reeds, sticks, straw and other things of hidden beauty that a less perceptive person might consider yard waste. Logan's watercolors and acrylics have won local and national awards.

Logan was blessed with a childhood that seems beyond idyllic. She grew up on 14 acres right by the Mississippi River near Minneapolis, six acres of it still populated with native woods. Her mother was fascinated by botany and shared her interest with her children.

"Walks were all about names of plants, fungi, trees and flowers," recalls Logan. Her parents had a nursery and landscaping business and an organic garden. "And we had goats, a pony, ducks and chickens," she reminisced.

"Mother was a writer and musician, so we all learned music and played together." Logan was first clarinet in her school orchestra and a soloist in regional contests. She enjoyed recreational tumbling and became adept at handstands and one-handed cartwheels.

She attended the Minneapolis Art Institute and the University of Minnesota. Married in her early 20s, she and her husband landed in an enormous 14-bedroom turn-of-the-century house in a nice part of Minneapolis. The partnership was the beginning of a lifetime of concern for justice for others.

"My husband was quite committed to racial equality. We decided to integrate that house. I called the NAACP and said, 'We have rooms for rent.'" Soon they had a black instructor from the college, Sudanese students, and a former political prisoner from Bolivia, among others.

"The Sudanese would invite us to their room and play and sing Sudanese and Arabic folk songs and *mau mau* rebel songs. We were singing a song banned by the British!"

Eventually, the Logans heeded the call of Bohemian San Francisco. They pulled up stakes and went west, settling in the upper Haight-Ashbury.

"It was thrilling," says Logan. "I found my true tribe. There was an attitude that everyone was interesting and a valid human being." With two small children in school, Logan went to work on school integration. She also attended San Francisco State College, earning her bachelor's in fine arts.



Left: Jean Logan in her kitchen, with her watercolors and basketry
Below: "Blue Cloud, Pink Sky and Wind," watercolor by Jean Logan



At the San Francisco Ice Arena at 48th and Kirkham, Logan painted an 89-foot mural depicting an alpine snow scene with evergreens and a glowing orange sunset. During breaks, she practiced skating and became an accomplished ice skater.

While in San Francisco, Logan worked with the Creative Initiative Foundation to educate the public about the dangers of nuclear energy.

"We did speaker training and walking precincts, collecting money. We wanted to put an initiative on the ballot to safeguard plants. The object was to educate people on the hazards."

Logan got her teaching credential at the University of Washington. While there, she landed a job as a scientific illustrator in the medical department. After graduating, she returned to San Francisco and did illustration for the San Francisco Academy of Science, working on site beneath ceilings whose plumbing pipes housed a breeding colony of geckos that had escaped from captivity.

On an excursion to the country, Logan discovered, and fell in love with, Petaluma. It was time to get out of the city. She taught art in Sonoma County schools from 1979 to 1991, and now teaches watercolor privately

to adults. In her spare time she learned tap dancing and was hired by the city to perform downtown during the Christmas season.

Her daughters have done well, one an accomplished musician and marketing analyst for Williams Sonoma and the Pottery Barn; and the other, an artist and ornamental horticulturalist.

Logan continues to work for peace and human rights. Solar panels and an organic garden bespeak her commitment to sustainability. Her political passion today is to help candidates who carry the message of peace and economic and human rights to people all over the world.

"I spend a lot of time helping candidates who carry the progressive message of human needs, genuine human needs and satisfactions available to all beings worldwide. So that's the message of peace and economic rights. Human rights, racial equality, education, single payer health care."

With the help of the library and an electric word processor, she has found a new sense of empowerment on behalf of these concerns. "I can put my thoughts in writing, condense them as tightly as possible and get them published or send them to organizations."

What does she recommend to women elders?

"Hold tight to a vision of yourself where your values really matter; you really have something to share with humanity. You have something that you value that you want in your life; just put it into practice one detail at a time. I have more personal power right now during the last six months than I've ever had in my life before."

Why? "I practice putting my thoughts into words... and then speaking at all opportunities."



Jeanette Rankin: Three Generations of Activism

Born 1880, Jeanette was elected to the House of Representatives in 1916, two years after Montana gave women right to vote.

Rankin was born in Missoula, Montana, and graduated from the University of Montana in 1902. She worked for a time as a social worker in New York.

Back in Montana, she was instrumental in getting Montana to grant the vote to women in 1914, and in 1916 she ran for office and was elected.

Like many women who followed her in office, she concerned herself with the well-being of women and children. In 1918, and again in 1919, she introduced legislation to provide state and federal funds for health clinics, midwife education, and visiting nurse programs in an effort to reduce the nation's infant mortality.

While serving as a field secretary for the National Consumers' League, she campaigned for legislation to promote maternal and child health care.

When she left office in 1919, she lobbied for passage of the Sheppard-Towner Act, an infant and maternal health bill that was the first federal social welfare program created explicitly for women and children.

The bill, enacted in 1921 but repealed in 1929, significantly improved maternal and infant mortality rates while it was in effect.

While in office, Rankin, a lifelong pacifist, angered her supporters in the women's movement by voting against entering World War I.

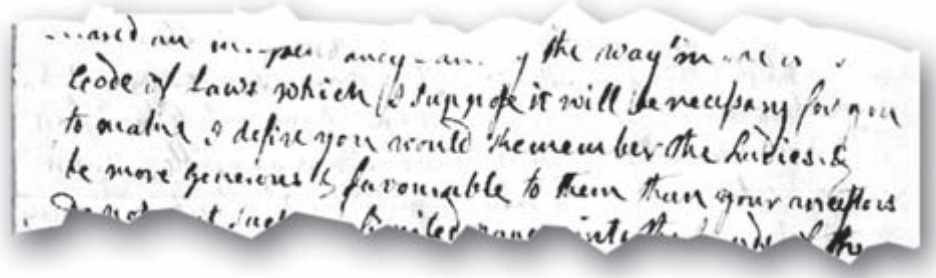
A full 22 years after leaving office, Rankin returned to the House in 1940, just in time to vote no on the resolution to join World War II. As the only Congress member to do so, she knew the vote would end her political career.

In her eighties, she again took up the pacifist cause and marched and rallied against the Vietnam War in 1968, leading a group of 5,000 women who called themselves "The Jeanette Rankin Brigade," to Washington to march against the Vietnam War.

Rankin was founding vice president of the American Civil Liberties Union and a founding member of the Women's International League for Peace and Freedom.

Abigail Adams: "We are determined to foment a rebellion"

So wrote patriot John Adams' wife Abigail, in a letter threatening rebellion if his new laws failed to "remember the ladies."



"...in the new Code of Laws which I suppose it will be necessary for you to make I desire you would Remember the Ladies, and be more generous and favourable to them than your ancestors. Do not put such unlimited power into the hands of the Husbands. Remember all Men would be tyrants if they could. If perticular care and attention is not paid to the Laidies we are determined to foment a Rebellion, and will not hold ourselves bound by any Laws in which we have no voice, or Representation.

"That your Sex are Naturally Tyrannical is a Truth so thoroughly established as to admit of no dispute, but such of you as wish to be happy willingly give up the harsh title of Master for the more tender and endearing one of Friend. Why then, not put it out of the power of the vicious and the Lawless to use us with cruelty and indignity with impunity. Men of



Sense in all Ages abhor those customs which treat us only as the vassals of your Sex. Regard us then as Beings placed by providence under your protection and in imitation of the Supream Being make use of that power only for our happiness." — Letter from Abigail Adams to John Adams, March 31, 1776."

To which John replied coyly: "We know better than to repeal our Masculine systems. Altho they are in full Force, you know they are little more than Theory. We dare not exert our Power in its full Latitude. We are obliged to go fair, and softly, and in Practice you know We are the subjects. We have only the Name of Masters, and rather than give up this, which would compleatly subject Us to the Despotism of the Peticcoat, I hope General Washington, and all our brave Heroes would fight."

Nevertheless, John and Abigail always addressed each other as "friend" in their later correspondence.

Women's History: *Want to know more?*

Here are some excellent resources:

- ◆ *Founding Mothers: The Women Who Raised Our Nation*, by Cokie Roberts, 2004.
- ◆ *Not for Ourselves Alone: The Story of Elizabeth Cady Stanton & Susan B. Anthony*, (1999) TV mini-series.
- ◆ National Women's History Project, a Sonoma County group instrumental in getting March declared National Women's History Month: 636-2888, nwHP.org.
- ◆ "California Women Pioneering the Future." A history of women in California politics by

State Senator Liz Figueoia. See sen.ca.gov/womenscaucus/PRESS_RELEASES/Scr13_ed.pdf

- ◆ Center for American Women in Politics. Fact sheets, historical research, policy studies and current election information: cawp.rutgers.edu.
- ◆ The Adams Family Papers. A complete archive of all letters of John and Abigail Adams. Fascinating reading: masshist.org/digitaladams/aea.
- ◆ Women's History in America: www.wic.org/misc/history.htm

Sonoma County's first Concierge Medical Practice



CONCIERGE PHYSICIAN
FAMILY PRACTICE

MYDOCTOR will take my phone calls...
MYDOCTOR will spend as much time with me as needed...
MYDOCTOR'S waiting room doesn't make me wait...
MYDOCTOR puts me first...
... MYDOCTOR CAN BE YOUR DOCTOR TOO!
Call or visit online for more information

"As a concierge physician I have fused today's technology with the warmth, dignity and simple personal touches of a bygone era. The practice is deliberately limited to a much smaller number of patients to allow for more time and an unprecedented level of service at each visit. All this for the cost of a good health club membership."

Thomas F. Yatteau, MD
FAMILY PHYSICIAN

Santa Rosa: 707-579-1400
4655 Hoen Ave., #2,
Santa Rosa, CA 95405

Forestville: 707-887-9000
P.O. Box 159, 6550 Front St.
Forestville, CA 95436



www.MYPATIENTSFIRST.COM

Ask COA Legal



Seven Signs of Predatory Lending

by Barbara Swary
Legal Director

This is the second of a 2-part series on predatory lending begun in the January 2008 issue.

- 1. Excessive fees**—Fees are commonly below 1 percent of the loan in a typical competitive loan. But predatory loans often have fees totaling more than 5 percent.
- 2. Abusive prepayment penalties**—Up to 80% of subprime mortgages carry a prepayment penalty—a fee for paying the loan off early. Typically, an abusive prepayment penalty is in effect for more than three years and/or costs more than six months interest. Normally, only about 2% of home loans carry prepayment penalties of any length.
- 3. Kickbacks to brokers**—If a broker delivers a loan with an inflated interest rate, the lender often pays a “yield spread premium”—a kickback for making the loan more costly to the borrower.
- 4. Loan flipping**—A lender “flips” a borrower by refinancing a loan to generate fee income without providing any net benefit to the borrower. This quickly drains the equity and increases monthly payments—sometimes on homes that had previously been owned free and clear of debt.

5. Unnecessary products—A borrower may pay more than necessary because the lender sells and finances unnecessary insurance or other products with the loan.

6. Mandatory arbitration—Some loan contracts require mandatory arbitration, preventing the borrower from seeking legal remedies in court, even though the loan may have illegal terms. As a result, the borrower may not receive fair and appropriate remedies if there is wrongdoing.

7. Steering and targeting—Predatory lenders may steer a borrower into a subprime mortgage, even when the borrower would qualify for a conventional mainstream loans. The borrower is generally subjected to aggressive sales tactic and sometimes outright fraud.

So as I have stated before, buyer/borrower beware—do not be pushed into signing contracts for loans or any other services without first adequately reviewing any legal documents.



Send your questions to SST, Legal Q&A, 30 Kawana Springs Road, Santa Rosa, 95404 or by email to legalcoa@sonic.net. Barbara Swary, Esq., Director of Senior Legal Services at Council on Aging, will answer a question every other month.



Save the Date...

START THE Spring OFF RIGHT
WITH A WARM DELICIOUS MEAL

Every **Friday**,
starting **April 4**,
a buffet style brunch will be
served at

Your local Dining Site
(see Senior Dining Site list below)

All seniors are welcome to come
and join us for a wholesome
meal and friendly conversation.

Brunch will be served from
11:30-12:30

Call for reservations

525-0143, ext. 135

We look forward to seeing you!!!

A donation of \$5.00 is
appreciated.

March AARP Driver Safety Program

This month, AARP is offering An **8-hour**
OR **4-1/2 hour** Classroom Defensive
Driving Course. The 4-1/2 hour course is
for those who have taken the 8-hour course
within the last 4 years. Both courses are de-
signed for drivers 55 years of age and older.

By law, auto insurance discounts are
available upon completion. Some insurance
companies allow discounts for age 50 and
up. Complete cost for either course is
\$10.00 per person.

Advance registration is required. Call
the number given for each class.

Bennett Valley Senior Center
704 Bennett Valley Rd., Rm 18 A/B
Santa Rosa, 545-8608
Mar. 15, 9 AM-1:30 PM
(4-1/2 hour renewal class)

Finley Community Center
2060 W. College Ave/Willow Rm.
Santa Rosa, 543-3737
Mar. 11 & 13, 1-5 PM

Sebastopol Senior Center
167 High Street, Sebastopol
829-2440
Mar. 20 & 27, 1-5 PM

Windsor Senior Center
9231 Foxwood Drive
Windsor, 838-1250
Mar 8, 8:30 AM-1 PM
(4-1/2 hour renewal)

Senior Dining Sites

Codding Senior Center, Rohnert Park

6800 Hunter Drive, 585-4487

Silvercrest Senior Center, Santa Rosa

1050 3rd Street, 525-4487

Santa Rosa Senior Center (4PM)

704 Bennett Valley Rd., 545-8608

Jerry Casson Senior Center, Sonoma

64 First St. E., 996-1414

Sebastopol Senior Center

167 High St., 829-8381

Vinecrest Senior Apartments, Windsor

8400 Hembree Lane, 838-9261



Russian River Senior Center, Guerneville

15010 Armstrong Woods Rd., 869-0618

Cloverdale Senior Center

311 Main Street, 894-4826

Forestville Methodist Church

Center & Covey Rds., 887-1070

Healdsburg Senior Center

133 Matheson Street, 433-7515



Q: How can you invest in the well-being of Sonoma County seniors?

A: Set up a charitable trust or estate plan that will help us feed and care for seniors now and into the future.

For information on how you can help Sonoma County seniors, call Shirlee Zane, CEO, at **525-1059**.

The Council on Aging is proud to announce that the Endowment Fund is managed by Exchange Bank. The Exchange Bank continuously serves Sonoma County community charitable endeavors.

For more information, call 524.3151.

EB Exchange
Bank

March Crossword Puzzle

Solution on page 8

Across

- 1 Alliance
- 5 ___ to the wise
- 10 In ___ (together)
- 14 Caucus state
- 15 Contradict
- 16 Winter fabric
- 17 Organization of Petroleum Exporting Countries
- 18 Rod's partner
- 19 Chills and fever
- 20 Calm
- 22 A predatory loan practice
- 24 Has
- 26 Paris-Bonn dir.
- 27 Like steak tartare
- 30 Chilled
- 32 Makes into law
- 37 Airport abbr.
- 38 Mole
- 40 Do business
- 41 ___ of hash browns
- 43 Flightless bird
- 44 Lilly-like plant
- 45 Lucy's man
- 46 Spread
- 48 Large number
- 49 Subordinate ruler
- 52 Positive
- 53 Not divided
- 54 Sun's name
- 56 Multicolor
- 58 Paper handout
- 63 Reviewer
- 67 Lotion ingredient
- 68 Inuit canoe
- 70 Soft drink
- 71 Feminist Carrie
- 72 Fuji, for one
- 73 Dorm dweller
- 74 Joint
- 75 European ermine
- 76 All right

Down

- 1 Life histories
- 2 Run
- 3 Uncollected
- 4 Chocolate tree
- 5 Being away
- 6 Moist
- 7 Norwegian king
- 8 Pistol's counterpart
- 9 Demarcate
- 10 Trade
- 11 Jellystone's bear
- 12 Part of speech
- 13 Horse fly
- 21 Twist together
- 23 Compose
- 25 Lop
- 27 Skims over
- 28 Clueless
- 29 Middle
- 31 French author
- 33 Disability rights leg.
- 34 Stringed instrument
- 35 Claw
- 36 Layer rock
- 39 Day's beginning
- 42 ENE, for instance
- 44 Humor
- 47 English sport
- 50 Tree
- 51 Folk dances
- 55 Sprang
- 57 70's music
- 58 Herd
- 59 Actor Alda
- 60 Speck
- 61 Folksinger Seeger
- 62 Misprint
- 64 Stole
- 65 Notion
- 66 Middle name for a feminist
- 69 ___ mode

www.CrosswordWeaver.com

"The heyday of woman's life is the shady side of fifty."

—Elizabeth Cady Stanton

"The older I get, the greater power I seem to have to help the world; I am like a snowball—the further I am rolled the more I gain." —Susan B. Anthony

Your Concern...



is our expertise.

HIRED HANDS INC.
Homecare

Trustworthy & Compassionate Caregiving

We provide comprehensive Non-medical Homecare Services, enabling our clients to maintain their quality of life, safely and comfortably at home.

HIRED HANDS INC. is family-owned & operated, and has been dedicated to Seniors since 1994.

Now serving Sonoma Co. from our NEW Rohnert Park office!

707-584-5400

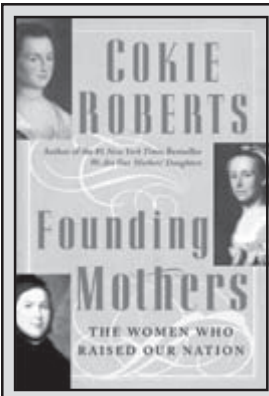
WWW.HIREDHANDSHOMECARE.COM

SUDOKU A logic puzzle

Supply the missing numbers so that every row, column and 9-digit square contain only one of each number. No math skills are required, and no guesswork.

For hints on doing Sudoku puzzles, visit www.websudoku.com, or send a stamped, self-addressed envelope to Sonoma Seniors Today, 30 Kawana Springs Rd., Santa Rosa, CA 95404.

	9	8				6		
5			6	2	9			8
			1			9	3	4
	7	6			1		5	
2		9				4		1
	1		5			8	6	
4	8	7			3			
6			4	9	7			3
		5				2	4	



Book Review

Founding Mothers: The Women who Raised Our Nation

Reviewed by Bonnie Allen

Only one veteran of the Revolutionary War has the distinction of being buried at West Point—and that veteran is a woman. When her husband was killed in action at Fort Washington, Margaret Corbin “moved into his battle station and fought bravely, sustaining three gunshot wounds, until the British captured the post.”

Disabled by her injuries, Corbin petitioned for and received a full veteran's pension, including a clothing allowance and her choice of “rum or whiskey.”

Years after her death, the Daughters of the American Revolution secured permission to rebury her at West Point.

Founding Mothers: The Women Who Raised Our Nation, Cokie Roberts's 2004 bestseller, is packed with little-known stories about individual women—their heroism and hard work during the Revolutionary War, where, in addition to their other tasks, they often served as spies and even sometimes took up arms in the war itself.

Many followed their husbands to war, children in tow, because, without the benefit of their husbands' work, they were too poor to afford lodgings of their own. They foraged for food, sewed and washed their husbands' clothes, and nursed their wounds.

Much like the women of World War II, the women who stayed at home also played an indispensable role in the running of a country at war. Though John Adams failed to heed Abigail's plea to grant more rights to “the ladies,” he praised her ability to take over in all arenas and run things better than he could have done. His letters praised her abilities: “You shine as a stateswoman, as well of late as a farmeress. Pray where do you get your maxims of state; they are very apropos.”

He approved of his daughter learning Latin and Greek (Abigail herself had little education), but asked her to keep it a secret, “for it is scarcely reputable for young ladies to understand Latin and Greek.”

Roberts captures the stories of women who, like their descendents for 150 years, labored under a double standard. By gleaning the details of their stories from original sources and quoting the women extensively, Roberts gives history a sparkle that was sadly lacking in the schoolbooks we were forced to learn from as children.

I recommend this book highly.

Working for You

Information & Assistance/ Case Management:

Do you need help with senior resources? Call us any time for information, assistance and case management services. Call Carol Martin at 525-0143, ext. 113. Sebastopol seniors only: call the Russian River Senior Center at 869-0618.

Senior Financial Services:

Our bonded and insured counselors assist seniors who are unable to handle bill paying, checkbook reconciliation, eligibility documentation for retirement programs, and other financial needs relative to their daily money management. This program is especially designed for the forgetful senior or the senior with poor vision and often protects them from financial abuse and late fees associated with forgetting to pay their bills. For peace of mind, call Connie Aust, Director, today at (707) 525-0143, ext. 108.

Senior Peer Support:

This program is to help seniors struggling with serious mental illness access services and programs that help them develop skills and social support, leading to a more constructive and satisfying life. After an assessment visit by CoA case managers and a licensed marriage and family therapist, clients are matched with trained volunteers for 12 weekly support sessions to develop a care plan solution with the client's approval, then follow-up with progress notes. Sponsored by the Department of Mental Health Services. Call Michele Leonard, Director of Volunteers, 525-0143, ext. 147, for information.

Lawyer Referral Service:

If you are 60 years old or older and need an attorney, you will be referred to a panel of elder law attorneys experienced in working with seniors. An initial half-hour consultation is \$30. If you retain the attorney for further services, fees will be at the attorney's usual rate. The service is certified by the California State Bar, Certification #0111. Call 525-1146 for information.

Nutrition:

Meals on Wheels delivers hot meals to temporarily home-bound or chronically ill seniors. Ten dining sites provide meals and companionship. Therapeutic meals and nutritional counseling are available for special needs. Call Shelli Kittelson, 525-0143, ext. 135, for information on home delivery or dining site locations.

Senior Day Services:

This service has helped hundreds of people to reconnect with others through our Senior Day Activities program, offering the opportunity to gather for meals, exercise, entertainment, companionship, and arts and crafts. The programs are held in Healdsburg, Sonoma, and Sebastopol. Call Sharon Boyce at 525-0143, ext. 116.

Senior Helper List:

Our referral list includes caregivers in the county pre-screened with DMV/criminal background checks, employer references and interviews. Their services include some light housework, driving, cooking, and personal care. They charge approximately \$15-\$18 per hour. The cost of the list is \$50. Call Caroline Edillor, 525-0143, ext. 104.

Senior Legal Services:

Legal consultation and representation in matters of housing, consumer fraud, Social Security and SSI, Medi-Cal and Medicare, and elder abuse are provided. Also available are simple trusts, wills and durable powers of attorney for health care and finance. Call 525-0143, ext. 140.

Mediation Services:

Are you about to create an estate plan and document all of your wishes about medical and financial decision making? Would you like to include your family in the process? A mediator or facilitator can help make that conversation work smoothly. Mediators can help everyone participate in the most useful way. For more information call Gary Weiner, General Counsel, 525-0143, ext. 145.

Save the date...✓

◆ Three LandPaths Family Outings.

Bring the grandchildren to these FREE winter outings. To reserve space and for outing details, call 524-9318, or email outings@landpaths.org. FREE, reservation required:

- **Mar. 1: Family Amphibian Search at Healdsburg Ridge.** Easy walk; BYO lunch; Include age(s) of kid(s); 10 AM–2:30 PM. Connect your grandchildren with the outdoors as we hunt for frogs, newts, salamanders, and their kin at the District's Healdsburg Ridge Preserve.
- **Mar. 20: Stories About this Place.** Lecture, 6:30–9 PM. Story, humor & often poignant moments from people who have spent years developing a sense of place in Sonoma County. Always fascinating, always "sold-out."
- **Mar. 29: Laguna's Edge**

Garden Tour & Paddle. Join us for an early spring adventure at Lynmar winery on the edge of the Laguna de Santa Rosa. We'll walk & talk with bio-intensive practitioner Michael Presley, taking time to get our hands in the dirt. Possible optional paddle trip in the Laguna, depending on water level.

Visit landpaths.org online for more LandPaths outings this month.

◆ **Nov.–June: Free Senior Movies.** (First Thursday of every month), 10 AM, Third Street Cinemas, 620 Third Street, Santa Rosa. For movie titles, call 522-0330, ext. 3. Sponsors: Todd VanDenburg Financial & Insurance Services, Santa Rosa Memorial Park & Mortuary/Eggen & Lance Chapel, and Dr. Daniel Brown/Synergy Medical Group. For info call 523-1586, ext. 21.

Women in Politics, *continued from page 1*

portrayed as figures of ridicule in grade school textbooks.

Susan B. Anthony was arrested for attempting to vote for Ulysses S. Grant in the 1872 presidential election. Six years later, in 1878, a Woman's Suffrage Amendment was introduced to U.S. Congress. The movement grew through the 1880s and 1890s with a coalition of women from the temperance movement, the Jewish and black communities and the Women's Trade Union League. World War I put a halt to progress, but in 1920, the Nineteenth Amendment granting women the right to vote was finally signed into law.

The next step, in 1923, was the Equal Rights Amendment, proposed by Alice Paul of the National Women's Party, demanding to eliminate discrimination on the basis of gender. As we know, this amendment, which was finally passed in Congress in 1972, has yet to be ratified.

How far have women come?

The North Bay is blessed with a majority of women political representatives at all levels, from Senators Dianne Feinstein and Barbara Boxer and Congresswoman Lynn Woolsey to State Senators Carole Migden and Pat Wiggins and Assemblymembers Noreen Evans and Patty Berg.

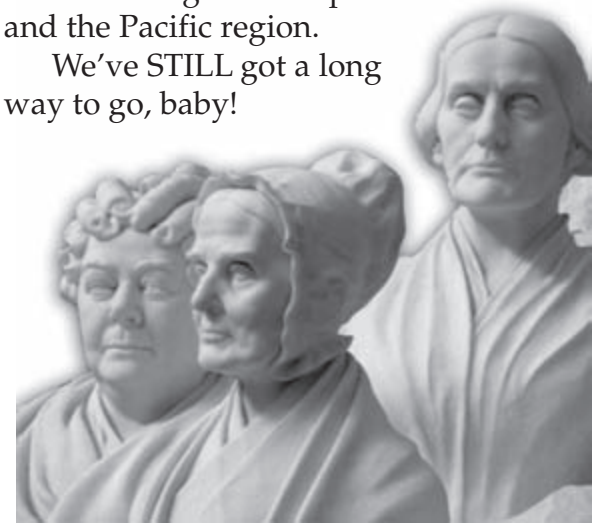
But the North Bay may be an oasis of politically empowered women. After all, it

was here that the National Women's History Project began, spawning March's National Women's History Month celebrations.

Statewide, the picture is not so rosy. Although California has sent more women to Congress than any other state, it ranks 17th in the percentage of women elected to statewide office.

Still, women have a better go at it statewide than nationwide. A little over 16 percent of the Senate and House of Representatives is female, a figure that is below the world average of 17.2 percent. Topping the list are the Scandinavian countries with a little over 40 percent and—surprisingly—Rwanda, with a lower house that is 49 percent female. The U.S. ranks behind all regions except the Arab states and the Pacific region.

We've STILL got a long way to go, baby!



Women's movement pioneers Elizabeth Cady Stanton, Carrie Catt, and Susan B. Anthony



1	9	8	7	3	4	6	2	5
5	4	3	6	2	9	7	1	8
7	6	2	1	8	5	9	3	4
8	7	6	9	4	1	3	5	2
2	5	9	3	6	8	4	7	1
3	1	4	5	7	2	8	6	9
4	8	7	2	5	3	1	9	6
6	2	1	4	9	7	5	8	3
9	3	5	8	1	6	2	4	7