

## Financial wellness is key to future happiness

*Making plans now can save you from hardship in the future*

Anita Linde  
Activities Coordinator  
Office of International Services

To hear financial planners tell it, unless you are counting on a big win in the Kentucky lottery, you better start planning for your retirement—and soon. Taking an active role in preparing for your own retirement, no matter how far you are from your “golden years,” is more urgent now that the average length of time spent in retirement has increased.

In the past, experts encouraged people to save for ten to fifteen years of post-work living; today it is not uncommon to spend as much as one-fourth to one-third of one's life in retirement. Women, who tend to live longer than



men, need to be self-sufficient in money matters.

Some examples will reinforce this reality:

Women who divorce late in life often find themselves with few retirement benefits and little or no Social Security income. Many do not know that if they were married for at least ten years, they can claim half of their former husband's



**BASIC ERROR: DRIED FRUIT DOES NOT COMPOUND ANNUALLY.**

Social Security benefits.

Widowed women are entitled to half of their late husband's retirement benefits if arrangements for this transfer are made prior to their husband's death.

Planning for retirement is a key component of future financial security. But such planning must be preceded by at least two other money management techniques: getting out of debt and saving three to six months worth of living expenses. For many people, these preliminary steps may take years to achieve.

These goals, however, are within everyone's reach if the following methods for easing the pain of building up one's “emergency fund” are embraced:

- Arrange for direct deposit of your paycheck into a savings account, preferably an interest-bearing one;
- Take advantage of university-sponsored benefit programs that can reduce your medical and child care costs (such as the Flexible Reimbursement Account and Personal Savings Account);
- Pay yourself first, then tackle the bills;
- Save—don't spend—your raise.

With debt dissolved and a nest egg secured, the business of retirement planning can begin in earnest. Here again, a straightforward framework with which to approach the seemingly daunting task of ensuring your own financial future can be helpful. There are three basic steps to take:

### Envision your retirement

Typically, people need about 70% of their pre-retirement income to maintain a comfortable lifestyle. With this in mind, ask yourself a series of questions about what you would like your retirement to be. For instance:

Where would you like to live?

What kind of lifestyle would you like to enjoy?

Do you anticipate much travel?



**BASIC ERROR: HOT TIPS AND SURE THINGS USUALLY AREN'T.**

What kind of medical expenses do you expect?

Are there other family members whom you will need to support?

Pondering the answers to questions such as these can help you begin to formulate a realistic plan that enables you to take charge of your future financial well-being.

—see *SUCCESSFUL*, page 2

# Successful retirement means having a plan to insure financial stability and lifestyle

—from page 1

## Discuss your goals with family members

Very often, getting ready for retirement is not a solitary undertaking. Spouses, children, and others are likely to be affected by the financial decisions you make. Whenever possible, include them in your planning process. It is also a good idea for families to set up a "master file" which lists the location of such important items as your will and safety deposit boxes, and contact information for lawyers, accountants, and other advisors.

## Write down your goals

Putting your goals down on paper (or on the screen) is a tried and true way of making them more palpable and, ultimately, attainable. As a general rule, keep in mind that your aims should be guided by the age at which you begin saving for retirement.

Starting early enhances the multiplying power of wisely-invested dollars. Here is a good example: suppose a woman whose income places her in the middle federal tax bracket (i.e. 28%) invests \$4,000 per year for 25 years. This

You start saving in your	You should save this percentage of your gross annual income
30s	10%
40s	20%
50s	50%

could be accomplished by contributing \$2,000 of your own earnings to a Vanderbilt retirement account, and having the university match your contribution.

If this investor enjoys an average rate of return of 10% (perhaps by designating 60% of her investment for stocks and 40% for bonds, a typical allocation), when she retires she will have saved close to \$433,000. By contrast, had she placed the same \$4,000 per year in a regular savings account, without the benefit of tax-deferred status that retirement accounts provide, her savings would have been 35% lower, or just

under \$280,000.

Overall, the most important step women can take in securing their personal financial future is to become informed investors. Vanderbilt offers employees many opportunities to learn about the benefits programs—including retirement plans—available to them. More information about this and other benefits programs can be obtained by calling Human Resource Services at 322-8330. ■

*Much of the information for this article was drawn from conversations with Jean Johnson, formerly Benefits Administrator in Vanderbilt's Human Resource Services Office.*

Graduate and undergraduate students may apply for one of ten awards of \$100 to attend the **Southeastern Women's Studies Association Conference**. Forms are available at the Women's Center or call Nancy A. Ransom at 322-4843. Preference will be given to students presenting papers at the conference.



Women's VU

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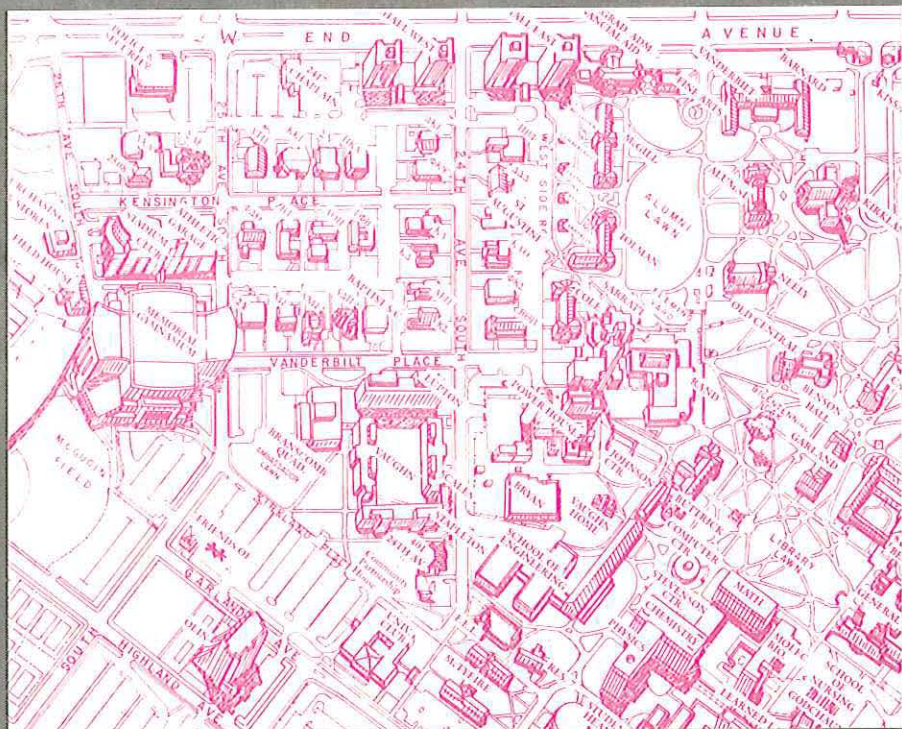
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Pages 6 and 7 photos by Rebecca Fischer



The Margaret Cuninggim Women's Center is located on West Side Row on the Vanderbilt University campus.

# NEWS QUOTES

## Hysterectomy risk is higher for black women

Black women who have hysterectomies face greater risks of long hospitalizations and of dying in the hospital than white women do, a study suggests.

Black women were nearly three times as likely to remain hospitalized for more than ten days and three times as likely to die in the hospital, researchers found in analyzing more than 50,000 patients.

Although the study found no explanation for the disparities, Dr. Kristen Kjerulff, an assistant professor of epidemiology at the University of Maryland School of Medicine in Baltimore and co-author of the study, said further research might illuminate important racial differences in the health and medical care of women.

Researchers found that after they accounted for differences in age, hysterectomy technique, severity of other medical conditions and other factors, black women ran about 40 percent greater risk of complications from infection and unexplained fever than white women.

Similar analyses found that black women were 2.7 times as likely to stay in the hospital more than ten days, and 3.1 times as likely to die in the hospital.

The average age for black women undergoing the surgery was forty-two. For white women, the average age was 46. Over all, the rates for blacks were about fifty surgeries per 10,000 women compared with forty-one per 10,000 for whites.

*New York Times*  
Nov. 11, 1993

## Oxford takes steps toward hiring women professors

A new promotions policy at Oxford University in England that would have favored male candidates was voted

down in May.

The disputed policy, which would have created fifteen new senior professorships, was opposed by faculty who favored the creation of lower-level positions that would attract women applicants.

Oxford reflects the situation in universities throughout England, where women represent only fifteen percent of the faculties and four percent of the senior professorships.

Affirmative action is considered discriminatory in England and is illegal, although an Equal Opportunity Code was adopted at Oxford in 1987 which put more women on appointment committees. Current debate over the promotions policy is the first noticeable movement for greater gender equity at Oxford in several years.

*Women's Watch*  
October, 1993

## High rate of abortion ills is seen in South America

In South America, where abortion is illegal, hospitalizations for complications from clandestine abortions may be seven times as high as officially re-

ported, a new study indicates.

In a study of hospital records in Bolivia, Colombia, Peru and Venezuela, only nine percent of 8,589 women hospitalized for complications surrounding terminated pregnancies admitted to having had induced abortions. All the rest said they had miscarried.

But after midwives conducted confidential follow-up interviews with the women, researchers concluded that the real portion of induced abortions appeared to be 67 percent.

In Brazil, Latin America's most populous nation, the rate may be 75 percent, according to preliminary results of research conducted by Sarah Hawker Costa, a public health specialist who is a consultant to the Guttmacher Institute.

*New York Times*  
November 23, 1993

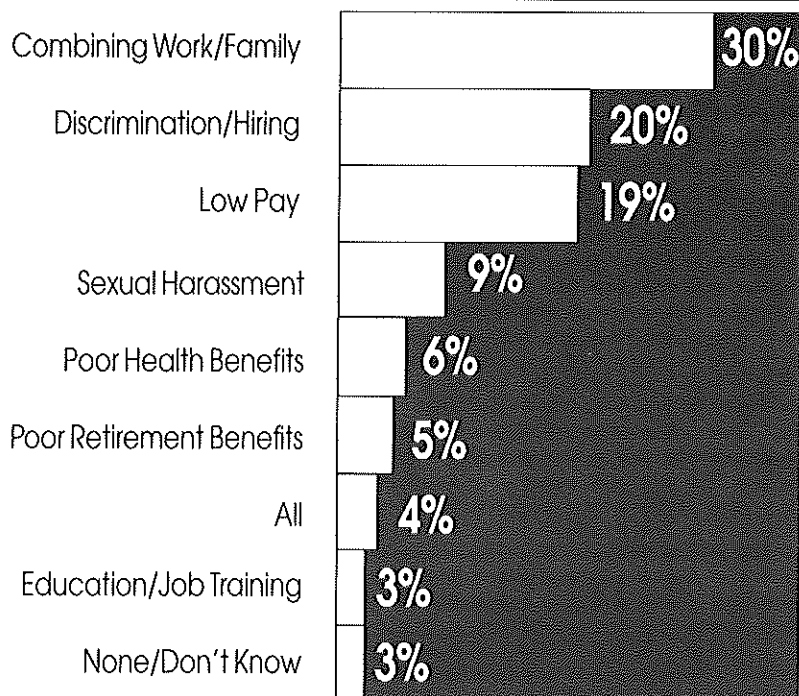
## Women's movement rumbling throughout Europe

A new bill to be introduced in the Belgian parliament reflects a growing movement in Europe calling for structural measures to eliminate the startling under-representation of women in the decision-making process.

—see NEWS, page 7

## The Biggest Problems Facing Women at Work

The following are the biggest obstacles "most women" deal with in the workplace



SOURCE: WOMEN'S VOICES SURVEY

# Russian women look beyond 'fathers and sons'

*Back in the former U.S.S.R., women have begun taking a more active role in the issues that affect them*

Nancy A. Ransom  
Director  
Margaret Cuninggim Women's Center

"The history of Russia is a story of crises separated by times of trouble." This gloomy picture, voiced by one of the women I met in Moscow last fall, haunts my memory of two weeks in Minsk, Moscow, and St. Petersburg. I was part of a "women's studies delegation" consisting of twenty American women from university faculties, several professions, and business. In each city we met with academic women and women who are creating a voluntary sector to fill a gap in social services left by the dismantling of the Communist government and socialist economy.

I was surprised to find that there is a sort of Russian women's studies. Not that the study of women and the study of gender have been formally added to the curriculum of the Moscow Pedagogical Institute or the Belarussian State University. But in recent years, individual scholars have been conducting research on similarities and differences between women and men. Natalia Rimashevskaya, for example, has published articles since 1988 about economic inequality between Russian women and men.

A professor of literature in Minsk, Svetlana Goncharova, surveyed her students (all women) to determine what images in literature have influenced their self-image. The majority of respondents reported that nineteenth century Russian literature had the greatest influence in shaping their self-image.

I was also surprised to discover how quickly women are moving into the voluntary sector and how many of the faculty women engage in "social service" work. An editor of the Belarussian magazine *Woman Worker and Woman Peasant* told us, "Unemployment has a female face." Women comprise between seventy and eighty percent of the rapidly growing numbers of unemployed workers. A primary activity of the St. Petersburg Association of University Women is finding jobs and offering re-

training to its members, many of whom are scientists, teachers, and other professionals. In our country the American Association of University Women funds scholarships and fellowships to send women to graduate school!

Some of the women I met were uncomfortable with feminist goals of equal rights and equal opportunity for women and men. They see three decades of women who have had to be both breadwinners and homemakers. They wish that all women could stay at home and take care of their children. But many others recognize the hook in that fantasy. They know that the birth rate is likely to remain low; that some women never have children, but even those who do are likely to have only one or two. Women cannot make a career out of bearing and raising children. Without economic and political equality, women have no choices about their own lives.

For some of the Russian women the answer lies in the political realm. A women's political party has been formed with greatest strength in the large, cosmopolitan city of Moscow. Ludmila Zavatskaya, a professor of law and member of the international committee on law reform in Russia, told our group that the goals of the women's party are to educate all Russians about women's issues and to mobilize women for a more vocal political role. Although the patriarchal tradition is strong in Russia, she said, "We expect to shock society with our political movement and at the same time offer an antidote to the shock."

As a hopeful, optimistic person, I find it painful to imagine all the possible futures facing the former

USSR. If I left Russia unsure about the chances for a successful transition to democracy and a market economy, I also brought back a deep respect and warm affection for the women I met, and for their courage as they struggle for peace, justice, equality, and a humane society. ■

**How Russian Women are Meeting Today's Revolution.** Dr. Ransom will report with slides on her trip in October where she met with university women and community activists in Minsk, Moscow, and St. Petersburg. Tuesday, January 25 from 4:30 to 5:30 p.m. in the Sarratt Student Center, room 118.



WOMEN'S VU FILE PHOTO

**Cuninggim Center director Nancy A. Ransom addresses an assembly during her trip to Russia last fall.**

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*Calendar of  
Events*

Margaret  
Cuninggim  
Women's  
Center



Please save and post. Individual flyers for these programs will not be sent.

January 5 (Wednesday)

**Gender Study Group**, 5:00 to 6:00 p.m., Cuninggim Center. Text required. Women who are interested in joining the group should speak with Nancy Ransom, 322-4843.

January 10 (Monday)

**Book Group** meets to choose books the group will read for the next several months. New members welcome. 5:15 to 6:15 p.m., Cuninggim Center.

January 11 (Tuesday) through February 28 (Monday)

**Mixed Media and Paper Art Exhibit by Johan Hagaman** titled "Blood Mysteries: Female and Family Themes." Exhibit can be seen in the Cuninggim Center, first floor, during office hours, 8:30 a.m. to 5:00 p.m., Monday through Friday. See January 26 for opening reception.

January 12 (Wednesday)

**Writers Workshop**, 5:15 to 7:15 p.m., Cuninggim Center. New members welcome.

January 13 (Thursday)

**Creative Life Planning: What Kind of Old Person Do You Want to Be?** C. Lynne Hays, Ph.D., speech/language pathologist, shares her ideas regarding visualization of the future self. Dr. Hays spent twenty years working with people who were forced into major life changes by brain injury. Informal setting with a focus on ways to improve your problem-solving skills and make changes in your life. 12:30 to 1:30 p.m., Sarratt 118. Registration required. Call 322-4843.

January 14 (Friday)

**Brown Bag Lunch for New Staff and Faculty.** The second Friday of each month throughout the year is designated as a time for guests to meet the Cuninggim Center staff and learn about activities and programs. Men as well as women are invited to bring a lunch from 12:00 p.m. to 1:00 p.m. Hot and cold beverages will be provided.

January 17 (Monday)

**Dissertation Writers Group I** reorganizes for the spring semester, permitting new members to join the group. Women joining the group at this time should submit to Nancy Ransom a brief synopsis of their project: one page including name, address, and phone number(s). 4:30 to 6:30 p.m., Cuninggim Center. For more information call 322-4843.

January 19 (Wednesday)

**Gender Study Group**, 5:00 to 6:00 p.m., Cuninggim Center. Text required. Women who are interested in joining the group should speak with Nancy Ransom, 322-4843.

January 24 (Monday)

**Dissertation Writers Group II** reorganizational meeting. (See January 17 regarding new members.) 4:30 to 6:30 p.m., Cuninggim Center.

January 25 (Tuesday)

**How Russian Women are Meeting Today's Revolution.** Nancy A. Ransom, director of the Cuninggim Center, reports with slides from a visit in October with university women and community activists in Minsk, Moscow, and St. Petersburg. 4:30 to 5:30 p.m., Sarratt 118.

January 26 (Wednesday)

**Opening Reception for artist, Johan Hagaman.** Cuninggim Center, 5:30 to 6:30 p.m.

**Writers Workshop**, 5:15 to 7:15 p.m., Cuninggim Center. New members welcome.

# Naomi Wolf fights 'fire with fire'

Beauty Myth author addresses female power in the 21st century

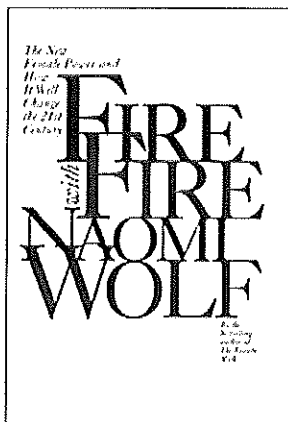
Naomi Wolf's new book is *Fire With Fire: The New Female Power and How It Will Change the 21st Century* (Random House, 1993). Wolf suggests new definitions of feminism and explains why so many women reject the term "feminist" but espouse feminist beliefs. She finds that many women do not believe the feminist movement has any relevance to their lives.

Wolf disagrees strongly with those feminists who stress the victimization of women by men; she feels that this is obsolete thinking and that women too victimize and exploit others. Feminism should appeal to women's strengths rather than to their weaknesses. The writer stresses that women must hate sexism without hating men.

Wolf optimistically suggests various strategies by which "power feminism" can be used to bring full equality to women. Her aim is to "spark debate about how to close the gap between those women and men who long for gender equality, and the only movement that can win it for us; and thus consolidate the clout of the unlabeled resurgence of power feminism that has already rocked our world."

A new volume by Rose L. Glickman is *Daughters of Feminists: Young Women With Feminist Mothers Talk About Their Lives* (St. Martin's Press, 1993). The writer interviewed fifty young women between the ages of eighteen and thirty-five. They were from a variety of backgrounds and all had mothers who had identified themselves as feminists by the time their daughters were young children.

The young women discuss their attitudes toward feminism and describe how they were influenced by growing up in a feminist home. On the whole,

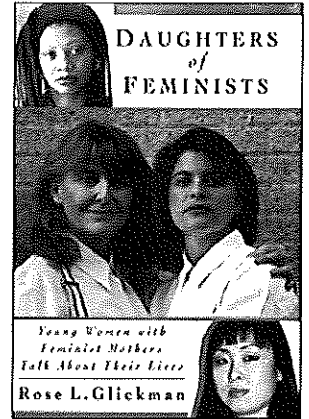


Glickman was heartened by the responses of the daughters. Some have redefined feminism to meet their own needs. They have greater self-esteem than do their mothers and they feel fortunate to have grown up with feminist mothers. They expect equality in their lives and hope that they will have fewer struggles in every sphere than did the previous generation of women.

*Mother Daughter Revolution: From Betrayal to Power* (Addison-Wesley Publishing Company, 1993) is by Elizabeth Debold, Marie Wilson, and Idelisse Malave. The writers show how the mother-daughter relationship could be used to bring about great changes for women. Adolescence has been a time when girls have been silenced, partly because of society's messages and partly because mothers have unwittingly betrayed their daughters by handing down self-negating ideas and

reinforcing patriarchy.

The writers show how mothers can stop the cycle of betrayal and turn it into change that will empower their daughters. Women can reclaim their heritage of resistance. "Through the process of reclaiming the courage to resist, mothers begin to join daughters to change a mother's relationship to her daughter from perceived betrayer to corevolutionary." Debold, Wilson and Malave suggest strategies for revolutionary mothers and daughters to work together to make the world a better place for females.



The linguist Deborah Tannen is the editor of *Gender and Conversational Interaction* (Oxford University Press, 1993). This is a collection of articles —  
—continued on next page

## Hagaman exhibit opens next week at Women's Center

Mixed media and paper works by Johan Hagaman will be on display at the Cuninggim Center from Jan. 11 to Feb. 28. The exhibit is titled "Blood Mysteries: Female and Family Themes," and there will be an opening reception for the artist on Jan. 26.

Hagaman believes that life is a process of "movement, change, growth and transformations." She says that she wants to use her art as a "conductor" for these life changes.

"Like Emily Dickinson, I tend to want to make the inanimate animate and personify the abstract," Hagaman said.

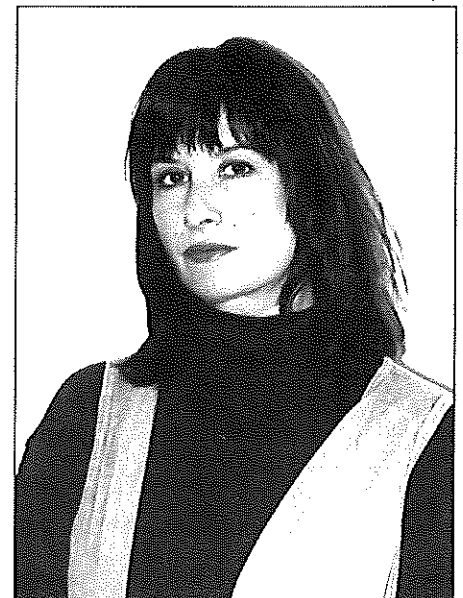


PHOTO BY AL HAGAMAN

Johan Hagaman

PHYSICAL FITNESS ♪ REST ♪ SOCIAL SUPPORT ♪ GOOD DIET ♪ SELF CARE ♪ FUN ♪



CINDY BROWN

MEDICAL CARE ♪ SPIRITUALITY ♪ AWARENESS ♪ LOVE ♪ INTELLECTUAL INTERESTS

## Library

—from previous page

some new and some previously published—about gender-related patterns in conversation. The contributors discuss communication in children, adolescents, and adults, and there are chapters on communication between females and between women and men and girls and boys.

*Gendered Lives: Communication, Gender, and Culture* (Wadsworth Publishing Company, 1994) is by Julia T. Wood, a professor of speech communication at the University of North Carolina, Chapel Hill. This volume is designed to be used as a textbook for college-level courses on gender. Topics included are gender and verbal and nonverbal communication, gendered identity, gender and education, the influence of media on ideas about gender, and gender and organizational communication.

Carol Wolfe Konek and Sally L. Kitch are the editors of *Women and Careers: Issues and Challenges* (Sage Publications, 1994), a comprehensive study of the problems and issues facing working women today.

The articles are based on studies of women in a wide variety of occupations in the Wichita, Kansas, area. Most of the research was conducted by the Research Group on Women and Work at Wichita State University. The contributors discuss working women and technology, leisure, discrimination, supervision, attitudes toward feminism, child care, motherhood, and housework in dual-career households.

Other new acquisitions include: *A History of Women in the West. IV. Emerging Feminism from Revolution to World War* edited by Genevieve Fraisse and Michelle Perrot; *The Morning After: Sexual Politics at the End of the Cold War* by Cynthia Enloe; and *The Robber Bride* by Margaret Atwood.

# Permanent sterilization is an effective yet serious alternative

Among the choices of birth control methods, permanent sterilization is an option that may be appropriate for some women. Once the decision has been made not to have children, or to have no more children, permanent surgical sterilization provides a reliable method of contraception without the side effects associated with the reversible methods.

In the United States, surgical sterilization is the leading method of birth control among married couples. Female sterilization is chosen approximately twice as often as vasectomy, even though male sterilization is simpler, safer and cheaper. Many women will choose to have the surgical procedure performed immediately following childbirth to take advantage of hospitalization access and costs. Others prefer to see their children get to a certain age before making this permanent decision.

There are a number of surgical techniques to interrupt the transport of sperm to the egg in the Fallopian tubes. Using the laparoscope to view the pelvic structures, the tubes may be blocked by burning (electrocoagulation or cauterization), by tying and cutting, or by the application of clips or rings. The laparoscope requires only very small incisions at the umbilicus and the pu-



Beth Colvin Huff, RN, MSN

bic hairline, therefore minimizing postoperative discomfort and scarring. General, spinal or local anesthesia is administered and the procedure takes about thirty minutes.

Complications related to tubal sterilization include the surgical complications of anesthesia risk and potential injury to adjacent pelvic organs. Some women notice an alteration in their menstrual pattern following surgery but this can sometimes be related to the change in contraceptive method if they have been on birth control pills. Other factors that can influence menstrual changes are fibroids, endometriosis, and peri-menopausal menstrual irregularities.

Although newer surgical techniques have increased the possibility of tubal reconstruction, no woman should consent to sterilization if she thinks that she may ever want another child. The decision for permanent sterilization should be made with full understanding of all options available.

## News quotes

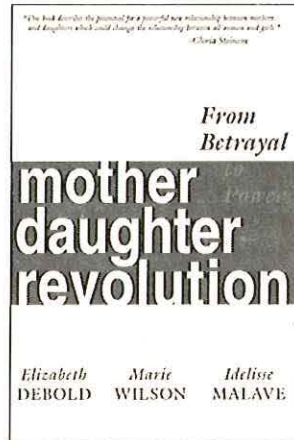
—from page 3

While Britain's opposition Labor Party has recently been fighting about party rules obliging them to vote for at least four women in the shadow cabinet, the Belgian bill will make it illegal for political parties to field more than a specified proportion of one sex.

The broad aim behind moves to make more rapid progress toward a better gender balance is based on two simple ideas: that it is fundamentally

undemocratic to exclude women, and that society is poorer as a result. It is not enough to gradually elect more women to what would remain essentially male-dominated decision-making. That way, the male agenda continues to be accepted, and the few women taking part will feel unable to promote women's interests.

Tennessean  
November 25, 1993



# Announcements

## CALL FOR PAPERS

The Eighth Annual Western Kentucky University Women's Studies Conference will take place Sept. 23-24, 1994 in Bowling Green, Kentucky, and organizers are currently calling for papers and panel ideas to be used during the conference. Abstracts must be received by April 15, 1994. Address inquiries and abstracts to Program Committee, WKU Women's Studies Conference, 200 Ivan Wilson Center for Fine Arts, Western Kentucky University, Bowling Green, Kentucky 42101.

## CHILDCARE

The Vanderbilt Child Care Center's new half-day program for toddlers (eighteen months to two and a half years old) began in December. To enroll your child, please call 322-8076. The cost of the program is six dollars per half-day.

## VOLUNTEERS NEEDED

Women volunteers (faculty, staff and students) are needed for a course in positive decision-making and life-plan-

ning skills at the Tennessee Women's Prison and the women's unit of the Metro Jail. Anyone who is interested in working one-on-one with a prisoner/partner for an hour weekly during the eight-week course should call Candy Markham at 783-0271. Volunteer training is scheduled for Jan. 15-16.

## RECREATION

The time period between New Year's and Spring Break is the highest participation time of year for recreation centers. Students are on New Year's resolutions to lose weight and/or crash diet/exercise programs to "get in shape" for Spring Break. The habits that develop are dangerous and discouraging because their goals are unrealistic. The Student Wellness Committee sponsors **Spring into Fitness**, a program designed to put students on an appropriate exercise program, as well as introduce them to wellness concepts that will help them have a safe and healthy Spring Break. The program will run Feb. 7-24. Watch for posters and applications in mid-January. For more information, call Kathlyne Mueller at 343-6627.

## RESEARCH OPPORTUNITIES

Applications are currently being accepted for Research Associateships at the College Women's Studies Research Center in Massachusetts. The deadline for completed applications is Feb. 1. There will be 20 to 25 openings for qualified individuals. For more information, call (413) 538-2275.

## CENTER ADVISORY BOARD

*Call for nominations*

The Margaret Cuninggim Women's Center Advisory Board is seeking interested persons to serve as at-large members beginning in the fall of 1994 for a two-year term. Undergraduate and graduate or professional students, faculty members, staff, and administrators serve on the board. Interested women and men should apply. Self-nominations are encouraged. Application forms are available at the Cuninggim Center and the Sarratt front desk. Send personal applications and/or nominations to Lewis Saettel, Chair, Nominating Committee, School of Engineering, Box 1826 Station B, or for more information call the Cuninggim Center at 322-4843.



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### Women's VU

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■ A yearly subscription to off-campus addresses is \$5.00. Please make checks payable to Vanderbilt University.

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