

Sound money management is vital for women

All benefit from careful financial planning

by Tonnya Kennedy (A&S '87), regional editor and former assistant business editor for the Nashville Banner

Sound money management strategies are the same whether you're female or male, but for women the consequences of mismanagement are exceedingly great.

Many women leave their financial future to others — they've been raised to be dependent on their husbands for their financial well-being or are still under the mistaken notion that mathematics can't be mastered by those with double-x chromosomes. Still other women are just beginning to chart their financial course.

"(Some women) don't know how to handle money and don't have a clue about how to write a check," states Dave Ramsey, a Nashville-based financial counselor and co-host of the radio talk show *The Money Game*. "Ignorance is (what) gets them caught in a (financial) bind."

Whatever the reason, taking charge of your financial future may be more important now than ever before. Consider these facts:

- ❖ No marriage lasts forever; all unions end either in death or divorce. Nearly half of all American marriages are dissolved in divorce. The average widow is 56 years old when her husband dies and she may live 30 years more.

- ❖ Women are still more likely than men to drop out of the work force to raise children, crippling their earning power and retirement savings.

- ❖ Women make considerably less than men and are usually in lower-paying jobs. Lower salaries mean lower pensions and lower social security benefits.

- ❖ Half of all employed women and more than 80 percent of retirement-age women have no pension.

- ❖ The average median income for women over 65 is a mere \$7,600.

Regardless of your stage in life, start planning for your financial future now. The sooner you begin the fewer your financial worries. Begin by setting your financial goals — whether to pay your bills on time, buy a home or retire comfortably — then set a timetable to accomplish them. The following tips can help get you on the

right path:

- ❖ **Budget.** Honestly analyze how much money you have coming in and how much going out, then work toward having the former outweigh the latter.

"Live on less than you make and have a cash flow plan," advises Ramsey, who also wrote *Financial Peace*. "Spend every dollar on paper before the month begins."

- ❖ **Whittle away debt.** Pay off all outstanding bills, from smallest to largest. "Get out and stay out of debt," says Ramsey. "Credit is an acid that eats your wealth."

- ❖ **Establish credit.** Having a good credit record will help you get financing for big-ticket items such as a home or a college loan, whether you're married or on your own.

"All accounts should be put in both names as often as possible and occasionally (they) should be put in her name, just to build credit. Too many times we see divorcees and widows who don't have credit in their names," Ramsey says, adding that he doesn't endorse buying on credit and urging consumers to avoid it all all costs.

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❖ **Set up an emergency fund.** Financial advisers usually recommend saving three to six months' worth of your expenses. This safety net will keep you from financial ruin in the event you lose your job or face an unexpected financial emergency.

You should sock this money away in an account or investment that's easily accessible, such as a savings account, money market account, certificates of deposit or Treasury bills.

❖ **Save regularly.** "Pay yourself first. Make that a priority," Ramsey says. Some investment advisers recommend squirreling away 15 percent of your gross income (the total of your income from any source, except items specifically excluded by the IRS and other items not subject to tax.) Automatically funnel this money into a combination of short- and long-term investment accounts via payroll deductions. You'll never miss this money because you'll never see it.

The stereotypical image of the freespending woman couldn't be farther from reality. "Women are tightwads," says Ramsey. "The ones that get (families) in financial trouble are the men."

But that frugality has ramifications. It may make women averse to invest-

ment risks, keeping them from achieving the growth they'll need for retirement.

❖ **Invest wisely.** "Start very slowly on a monthly basis. Invest in a growth and income type mutual fund which is a very calm mutual fund," Ramsey says, cautioning, "Never put money in an investment you don't understand."

Consider enlisting investment professionals, but don't leave the decision up to them. Use them to explain your options. Only you know your financial needs and how much risk you can stomach.

"In general, the investment community doesn't treat (women) with respect and too many times the ladies accept that," Ramsey says.

❖ **Plan for retirement.** Though you may already be participating in the company pension plan, consider investing on your own.

For instance, if your employer matches your contributions to a 401(k) plan — and many do match either dollar for dollar or 50 cents on the dollar — invest enough to trigger the full match. It's free money.

Also consider an Individual Retirement Account and find out how much money you'll have coming from Social Security.

The longer you have to invest, the more risk you'll be able to take (and the greater your chances for a high return) because you'll have more time to make up any losses. Riskier investments include those relying solely on stocks and commodities. Less volatile investments are bonds and Treasury bills.

❖ **Learn as much as possible.** Courses in financial management are offered by such places as the YWCA and the Women's Center. Although

much can be learned by reading books and magazines, no publication can provide the give-and-take, the individual attention of a classroom.

Even if you do hire a professional to advise you in money decisions — and perhaps you *should* do so when contemplating major ones — you should still consider taking these courses. Educating yourself beforehand will make you a more discerning client and, one hopes, a wealthier one. ■

To learn more: PUBLICATIONS

Financial Peace. Dave Ramsey. \$12.95.

Money Matters for Women. For a free copy, call 800-967-6777.

What Every Woman Needs to Know Before (and After) She Gets Involved With Men and Money. Lois G. Forer. \$20.

The New Century Family Money Book. Jonathan D. Pond. \$30.

Our Money, Our Selves: Money Management for Each Stage of a Woman's Life. Gineta Wall. \$17.

On Your Own: A Widow's Passage to Emotional and Financial Well-Being. Alexandra Armstrong. \$20.

Your Wealth-Building Years: Financial Planning for 18- to 38-Year-Olds. Adriane G. Berg. \$10.95.

RADIO TALK SHOWS

The Money Game. Airs weekdays from 2-4 p.m. on WWTN (99.7 FM).

Sound Money. Airs Saturdays from 10-11 a.m. on WPLN (90.3 FM).

SEMINARS & COURSES

The Margaret Cuninggim Women's Center occasionally offers seminars in financial planning. Watch this newsletter for future events.

The YWCA's Community & Career Education Program offers courses regularly. Call 269-9922, ext. 232. ■



Women's VU is published monthly September through June at the Margaret Cuninggim Women's Center, Vanderbilt University, Nashville, Tennessee. Campus address: 316 West Side Row. Mailing address: Box 1513 Station B, Nashville, TN 37235. Phone: (615) 322-4843. Fax: (615) 343-0940. E-mail address: womenctr@ctrvox.vanderbilt.edu.

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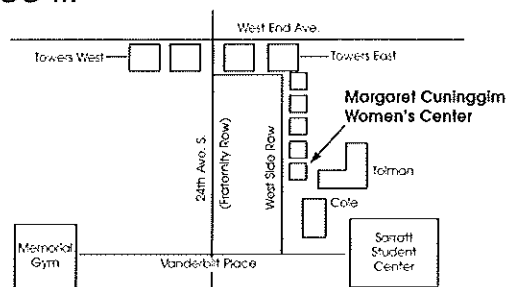
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HOW TO FIND US ...



“NEWS QUOTES”

...a compilation of news excerpts from the national press. Some stories have been edited for clarity, consistency or brevity...

University phone book pushes buttons

Officials at the University of Arizona in Tucson never expected the campus phone directory to cause a flap. It has.

The cover shows a man wearing a suit and carrying a briefcase — and a woman, a few steps behind him, carrying a basket of flowers. Some female staff have complained that the picture represents a stereotype of a woman, whom they took to be a secretary, in the shadow of a powerful professor. ...

Mark S. Woodhams, student publications director, noted that the photograph is of Lisa Fahey, an associate dean in the school of business, and her husband, Gregory J. Fahey, a university lobbyist. He's carrying *her* briefcase.

Chronicle of Higher Education
Nov. 16, 1994

Smoking rate rises in women who are young and white

More young white women are lighting up, ending what had been a quarter-century decline in the number of female smokers, according to the Centers for Disease Control and Prevention in Atlanta.

In 1965, one in three women smoked. Since then, there has been a slow but steady drop in the rate of female smokers. That decrease suddenly stopped in 1991, largely because more white women, particularly young ones, were smoking. The rate of white female smokers rose from 26.5 percent in 1990 to 28.6 percent in 1992.

New York Times
Nov. 6, 1994

Women taking wheel of automobile sales

More and more women are selling cars for a living and their customers like it, a leading automotive marketing firm reports.

Women salespeople had higher overall scores than men in J.D. Power and Associates' 1994 survey of buyer satisfaction with sales and delivery of new cars, and women are more likely to want to buy cars from women, the company said in its November newsletter. ...

"There are certain elements that a female salesperson scores stronger on," said Tony Cohen, a market analyst at the Agoura Hills, Calif., firm. "The way you are greeted, sincerity, concerns for your needs."

Power estimates there are 25,000 women among the 184,000 salespeople at the nation's 23,000 auto dealerships.

Nashville Banner
Nov. 8, 1994

Most faculty are still male

A recently published study by the U.S. Department of Education indicates that college-level teaching is still a predominantly male job. Titled "Faculty and Instructional Staff: Who Are They and What Do They Do?" the study surveyed 526,222 full-time faculty members at 872 public and private institutions in 50 states. Of these,

58.9% were white men;
27.9% were white women.
4.0% were Asian men;
1.3% were Asian women.
2.6% were black men;
2.3% were black women.
1.7% were Hispanic men;
0.8% were Hispanic women.
0.3% were Native American men;
0.2% were Native American women.

As to rank, 75.7% of full professorships were held by white men; white women held 14.3%. The only rank at which women consistently outnumbered men was that of lecturer: 61.9 percent of fulltime lectureships are female.

Chronicle of Higher Education
Nov. 23, 1994

New hormone therapy for menopause reduces risk

A three-year study of nearly 900 women has pointed toward a significant refinement in hormone replacement therapy after menopause. The study found that a mixture of the two hormones estrogen and progesterin is better in one major respect than estrogen alone.

The findings showed that the combination can help prevent uterine cancer while not significantly reducing the cardiovascular benefits associated with using estrogen alone.

New York Times
Nov. 11, 1994

Birthdays of Notable Women January

- 1 1752 Betsy Ross, sewed the first American flag
- 3 1946 Molly Murphy MacGregor, co-founder of the National Women's History Project
- 7 1891 Writer Zora Neale Hurston
- 8 1859 Explorer Fanny Workman
- 13 1850 Charlotte Ray, first black woman lawyer
- 16 1932 Gorilla researcher Dian Fossey
- 20 1856 Suffragist Harriot Stanton Blatch
- 24 1862 Writer Edith Wharton
- 24 1925 Prima ballerina and Omaha Indian Maria Tallchief
- 25 1882 Writer Virginia Woolf
- 26 1944 Angela Davis, black educator, writer and political activist
- 28 1933 Writer Susan Sontag

Women with breast cancer get help from support group

by Susie Caro, clinical nurse specialist,
Vanderbilt Breast Center

When I was hired by the Breast Center, one of the most difficult items in my job description was to start a support group for women with breast cancer. How could I, who had never had breast cancer, facilitate a group for women who did?

That was in 1992. The group has been meeting almost every other week since then.

One of the many things I have learned is that women with breast cancer will help each other with or without my help. I have had the privilege of sharing in the lives of many very special women dealing with a very frightening illness. Above all, I have learned the value of the moment.

The group provides a private place where women diagnosed with breast cancer can share their fears, feelings and hopes. Sometimes we invite oncologists, pathologists, therapists, nutritionists, hair replacement specialists, even insurance counselors. Other times, we just talk, share and listen.

We meet Monday nights in the Village at Vanderbilt. Dates and times are announced in a monthly newsletter. If you'd like to be on our mailing list, please call me at the Vanderbilt Breast Center at 322-2064.

The face of breast cancer: a photographic essay

Nashville is the 13th stop on the national tour of a remarkable exhibit. *The Face of Breast Cancer: A Photographic Essay* was designed to educate, enlighten and inspire the national consciousness about a disease that kills more than 40,000 women a year.

The exhibit, consisting of images of women on 15 double-sided photo panels, will be on view at the Nashville City Center (corner of 6th Ave. N. and Union Street downtown) between Jan. 17 and Feb. 7.

The opening reception on Jan. 17 will honor Mrs. Mary Clement, an advisory member of the Congressional Families for Breast Cancer Awareness and a member of the Board of Overseers of the Vanderbilt Cancer Center. The Vanderbilt Center is a co-sponsor of the exhibit with the Drew-Meharry-Morehouse Consortium Cancer Center and the National Breast Cancer Coalition.

The NBCC, a grassroots advocacy organization, conceived *The Face of Breast Cancer* as a way to personalize and humanize the chilling statistics about a disease that since 1960 has killed 950,000 women.

For more information about the exhibit, contact the Vanderbilt Cancer Center at 343-2184.

Dissertation Writers Groups for Women

To some doctoral students, writing the dissertation represents an invigorating challenge, a tantalizing taste of the professional life to come. To others, it's a tedious but temporary drudgery. For still others, the months (or years) spent researching, writing and rewriting the dissertation rank among the loneliest and most difficult of the entire graduate school experience.

The Margaret Cuninggim Women's Center welcomes all of these types to its Dissertation Writers Groups for Women. Currently there are two groups, both providing problem-solving, troubleshooting and moral support for prospective Ph.D.s.

Meetings are held at the Cuninggim Center from 4:30-6:30 p.m. on the third and fourth Monday of each month. Dr. Nancy A. Ransom, director of the Cuninggim Center, serves as facilitator at both sessions. Spaces are available for the spring semester; however, newcomers cannot be admitted after the first meeting each term.

Interested women should send a written request to the Women's Center before January 16, including name, address, phone, school, department, and a half-page abstract of the dissertation. If demand warrants, a new group will be created that will meet on the first Monday of each month.

Take "A Walk in the Woods" with painter Margie Manyik

Women's Center exhibit runs Jan. 19-Mar. 6

Though they are a result of her interactions with the outdoors, Margie Manyik's paintings are more than mere nature studies. They are, as she puts it, "transformed realities, biopsies if you will, that capture a moment." Beyond the decaying leaves, perhaps, or the frozen pool, Manyik perceives a hundred finer details, "forms that can separate, move off, little creatures intent on individual activities, or forms that can ooze together to become creeping mosses with only one purpose."

A sample of Manyik's paintings will be on view in the Women's Center gallery from Jan. 19 to Mar. 6, with an artist's reception Jan. 26 from 5-6 p.m. Manyik, who has a B.A. in art from the University of Kentucky and an M.F.A. from the California College of Arts and Crafts, has shown her work in numerous juried exhibitions here and in California and Kentucky.



Margie Manyik

J A N U A R Y

Calendar of Events

Margaret
Cunninggim
Women's
Center



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

- January 3 (Tuesday)
Creative Life Planning Group. "Personal Goals for '95." 12-1 p.m. For more information, contact Judy Helfer at 322-6518.
- January 4 (Wednesday)
Young Professional Women's Support/Discussion Group. 6:30-7:30 p.m.
- January 9 (Monday)
Book Group. Help choose books for next year. 5:15-6:15 p.m.
- January 10 (Tuesday)
Creative Life Planning Group. "Genealogy and Geneogram" led by Virginia Smith. 12-1 p.m.
- January 11 (Wednesday)
Writers Workshop. 5:15-7:15 p.m. New members welcome.
- January 13 (Friday)
Brown Bag Lunch for Staff and Faculty. Meet Cuninggim Center staff and learn about activities and programs. Men and women are invited to bring a lunch from 12-1 p.m.
- January 16 (Monday)
Dissertation Writers Group I. 4:30 to 6:30 p.m.
- January 17 (Tuesday)
Creative Life Planning Group. 12 p.m.-1 p.m.
- January 18 (Wednesday)
Gender Study Group. Discussion and support group for women. 5-6 p.m. For more information call Nancy Ransom at 322-4843.
- Young Professional Women's Support/Discussion Group.** 6:30-7:30 p.m.
- January 23 (Monday)
Dissertation Writers Group II. 4:30-6:30 p.m.
- January 24 (Tuesday)
Creative Life Planning Group. 12-1 p.m.
- What's It Like To Be A Woman In Law School?** Women law students discuss law school and law as a career. 4:30-6 p.m.
- January 25 (Wednesday)
Writers Workshop. 5:15-7:15 p.m. New members welcome.
- January 26 (Thursday)
Artist's Reception for Margie Manyik. 5-6 p.m. Exhibit runs through March 6.

Looking Ahead

- February 1 (Wednesday)
The Academic Job Search: Chapter One. Starting the Search. Moderator is Linda Bradley-Long, assistant dean of the Graduate School. Panelists are Jasper Neel, associate professor of English, and Nilda Flores-Gonzalez and Dee Ann Warmath, Ph.D. candidates. 5-6:30 p.m. Wilson 103. Pizza reception follows. Co-sponsors with the Cuninggim Center are the Graduate Student Council, Career Center and the Graduate School. (This is a repeat of the successful program of Nov. 8.)
- February 9 (Thursday)
The Academic Job Search: Chapter Two. The Job Interview. New Vanderbilt faculty explore some expected and unexpected events of the job interview. 5-6:30 p.m. Wilson 103. Pizza reception follows. Co-sponsors with the Cuninggim Center are the Graduate Student Council, Career Center and the Graduate School.

Unless otherwise stated, all programs are held at the Cuninggim Center, Franklin Building, 316 West Side Row (see the map on page 2). For more information, please call 322-4843.

In the library...

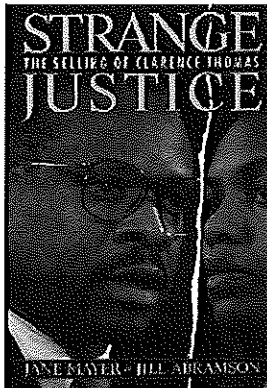
New offerings include a study of the Clarence-Hill hearings

Barbara Clarke,
Women's Center
librarian



Strange Justice: The Selling of Clarence Thomas (Houghton Mifflin, 1994) is by Jane Mayer and Jill Abramson, two journalists who examine the issues surrounding the nomination of Clarence Thomas to the Supreme Court. Abramson had covered the Thomas hearings for *The Wall Street Journal*; Mayer writes for the same newspaper. The authors interviewed Anita Hill for their book but Thomas was unavailable.

Mayer and Abramson believe it is most likely that Anita Hill was telling the truth. They document other cases in which Thomas was accused of sexual harassment, and show that for years others were aware of Hill's complaints about Thomas. Angela Wright, who was prevented from speaking at the Supreme Court hearings, was prepared to testify that Thomas had harassed her when she worked for the Equal Employment Opportunity Commission. The writers portray Thomas as a consumer of pornography, a chauvinist and a man prone to using very crude language. They worry about the political process and feel that Anita Hill was just another victim of an ambitious person's battle to reach the top.



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Black Women in America (Sage Publications, 1995) is a collection of articles edited by Kim Marie Vaz, who teaches at the University of South Florida. She aims to offer "an interdis-

ciplinary study of black women's historic activism, representation in literature and popular media, self-constructed images, and current psychosocial challenges."

Contributors describe women in pre-colonial Africa and black women in Spain during the Renaissance. Among the other topics discussed are female antislavery societies, black women and the NAACP, minority women in contemporary American film, African-American women and sports, female rap singers, and life satisfaction and elderly black women.

Deborah Tannen's new book on communication in the workplace is *Talking From 9 to 5: How Women's and Men's Conversational Styles Affect Who Gets Heard, Who Gets Credit, and What Gets Done at Work* (William Morrow, 1994). Tannen discusses how the typical communication styles of women affect their success in the workplace. She admits that not all females have similar conversational styles, but that women usually communicate in certain ways. She also acknowledges that factors such as ethnic origin and personality type affect the communication styles of both men and women.

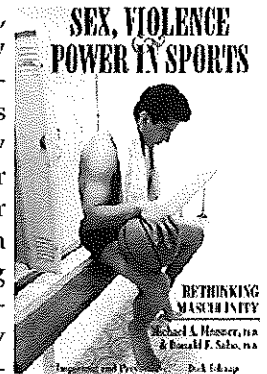
The writer explains why women supervisors often do not come across as authority figures and how women's negotiating styles contribute to the wage gap. Female workers are often accused of not saying exactly what they mean; both women and men tend to be indirect, but they do so in different ways and situations. Tannen also discusses the effects of communication on the glass ceiling and on sexual harassment. She believes that no particular conversational style is the best in every situation and that "in the end, the best style is one that is flexible."

Jerry A. Jacobs, an associate professor of sociology at the University of Pennsylvania, is the editor of *Gender Inequality at Work* (Sage Publications, 1995), a volume illustrating how

women workers are affected by discrimination and sexism. The contributors discuss the effects of the glass ceiling, the male-female earnings gap, women managers, male flight from computer work, gender differences and television writers, and occupational segregation in 56 countries.

Michael A. Messner and Donald F. Sabo, the authors of *Sex, Violence & Power in Sports: Rethinking Masculinity* (Crossing Press, 1994), show

how the attitudes of boys are shaped by what they hear in the locker room and on the playing field. The writers explain why there is a connection between male athletes and violence, particularly violence against women. They discuss the alarming amount of sexism and homophobia in the jock culture, provide a feminist analysis of men and sports, and show that male college athletes are more likely than other students to commit date rape or to participate in gang rapes.



Susan B. Anthony Slept Here: A Guide to American Women's Landmarks (Times Books, 1994) by Lynn Sherr and Jurate Kazickas is a guidebook illustrating where American women made history. Included are homes, schools, farms, parks, graves, memorials, monuments and sites of all types. Most of the landmarks are open to the public.

The entries are arranged by state, then by city or locality. All of the women honored in the volume are deceased; while some are household names many are little-known pioneers. The book is a revised edition in different form of the 1976 guide *The American Woman's Gazetteer*. ■

PHYSICAL FITNESS ♣ REST ♣ SOCIAL SUPPORT ♣ GOOD DIET ♣ SELF-CARE ♣ FUN ♣



MEDICAL CARE ♣ SPIRITUALITY ♣ AWARENESS ♣ LOVE ♣ INTELLECTUAL INTERESTS

Health matters

Breast self-exam: it's easy — and could save your life

by Christy Neill, B.S., Vanderbilt, and a student in Vanderbilt's Master of Science in Nursing (MSN) program

The incidence of breast cancer in the United States has so increased over the past few decades that a woman today has an 11% risk of developing breast cancer over her lifetime (the risk is greatest in older women). Because the factors contributing to the disease are still uncertain, early detection remains the best defense to stop or slow the disease in its earliest stages.

If cancerous breast masses are detected and treated during the early stages of their progression, the risk of mortality from the disease also declines. The American Cancer Society recommends three components in early detection: an annual clinical breast exam; mammography for women over the age of fifty; and breast self-examination (BSE). The first two must be done by health professionals. The breast self-exam, however, can be done in the privacy of your own bathroom or bedroom.

The most important reason to do the BSE is that it lets each woman learn what is normal for her breasts; she can then tell if a change has occurred. In order to know what is normal for you, you should perform a BSE often — once a month is the standard recommendation. The exam is easy, and takes less than ten minutes. It has two parts: looking at your breasts, and feeling them.

Start your exam by looking at your breasts. First, stand in front of a mirror

with your arms down at your sides. Look critically at your breasts, noting anything unusual in the skin or nipples. Skin changes which sometimes accompany breast cancer include dimpling, puckering or retraction (pulling back). You should also take note of darkening, swelling or prominent veins.

Indications of cancer may also show up in and around the nipple. Changes here may include scaling, crusting, color changes, discharge or a newly inverted nipple. All of these changes can indicate disease process, although some occur in healthy states such as pregnancy.

Continue to look at your breasts from different angles. First, put your hands on your hips and bring your elbows slightly forward. Next, raise your arms above your head and look again for abnormalities. When women look carefully at their breasts they are often surprised to see that both breasts are not exactly the same size, shape or contour. It's normal that one breast should look approximately like the other, but not identical.

The second part of BSE is checking your breast tissue by feeling it with the pads of your fingers. There are three patterns of BSE palpation, all equally effective: concentric circle, vertical strip, and wedge or wagon wheel pattern. Whichever method you choose, take your time so that your exam covers the entire breast.

To feel the entire breast most easily, bend one arm above your head, and with three or four fingers of the other hand, press with the pads of

your fingers firmly enough to get a sense of the breast tissue under the skin. Most breasts feel dense, firm and elastic, but there may be lots of variation between individuals. In some women, the breasts feel slightly bumpy all over; in older women, they can feel granular.

Gradually work your way over the surface of the entire breast, paying special attention to the area between the breast and the armpit, as this is the most common place for cancerous lumps to occur. Check the underarm lymph nodes the same way, since this is where cancer often metastasizes (spreads). Finally, check both nipples by squeezing gently with two fingers.

If you feel or see anything unusual during either part of the exam, notify your health care provider at once. She or he will perform the same breast exam and discuss the findings from both.

The best time to perform BSE is when your breasts are under the least hormonal influence, which is five to seven days after your period ends. Increased hormone levels can make breast tissue feel tender, sore or "lumpy," and lumpy tissue can easily be mistaken for breast masses. Doing the exam the same time each month may also help you remember to do it. For non-menstruating women, select a date that is easy for you to remember, such as the first of each month.

If you are just learning about breast self-exams, start out by doing them more frequently than once a month. This will help you gain confidence that you know your breasts and their normal alterations throughout the menstrual cycle. Most women's health care providers have breast models for demonstrating and practicing the BSE, along with pamphlets which illustrate how to do the exam.

Taking an active role in your breast health through BSE may not only prevent extensive surgery if you detect cancer early — it may actually save your life. For more information on breast health or the BSE, talk with the nurse practitioners or physicians at Student Health Services or call the Vanderbilt Breast Diagnostic Center at 322-2064. ■

Announcements

Conferences

8th Annual International Conference on Women in Higher Education takes place Jan. 5-8, 1995, in San Francisco. Call 916-747-5142 for last-minute information.

Woman's War Too: U.S. Women in the Military in World War II explores the contributions made by 400,000 women during WWII. It's Mar. 3-4, 1995, at the National Archives. Fee is \$100, \$25 for students, \$40 for women veterans. Contact the National Archives (NEE), Room G-10 (WWII), Washington, DC 20408. Tel: 202-501-5525.

4th Annual National Student Conference on Campus Sexual Violence, featuring Katie Koestner, takes place Mar. 10-12, 1995, at SUNY-Buffalo. Registration is \$35 (\$55 after Mar. 1). For information, contact Nate Barnett at 716-829-3263.

Women 2000: Global Conference on Women & Funding is July 4-6, 1995, in Amsterdam. Contact the International Training Centre for Women, P.O. Box 3611, 1001 AK Amsterdam, The Netherlands. Tel: 31-20-420-5243. FAX: 31-20-626-3178.

7th International Cross-Cultural Black Women's Studies Summer Institute is July 16-27, 1995, in Honolulu. For information, contact Institute headquarters at Medgar Evers College; 1150 Carroll St., Brooklyn, NY 11225. Attn: Dr. Andre Nicola McLaughlin. Fax: 718-270-5126.

Programs, etc.

Special Programs for Business Professionals at Belmont University include courses in stress management and team building. Tuition is \$375 per six-week course. Call 386-4401 for information.

"Shortchanging Girls — Shortchanging America" is the topic of the Jan. 9 meeting of the American Association of University Women, noon at Church Street Center; parking is free for 2 hours. The AAUW also meets Jan. 14 at 11 a.m., at the Picadilly Cafeteria on Murfreesboro Road.

"Celebrating Women in Dance and Story" is the Feb. 4 program, held at Belmont Univ., of the Middle TN Women's Studies Assoc. Speakers are Karen Roberts Winbush of Uhuru African Dance Co., and storyteller Tina Alston. The program begins at 10:30 a.m. For more information, call Kriste Lindermeier at 615-373-3330.

Grants & fellowships

National Women's Health Network offers internships monitoring Federal health policy or working in the Network's Clearinghouse. *Apply by March 15* for summer positions. Send a resume, writing sample and cover letter explaining your interest in women's health to Sonja Herbert, Intern Coordinator, NWHN, 514 10th St., N.W., Ste. 400, Washington, DC 20004.



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Call for papers

5th Annual Conference on Scholarship on Women & Society invites papers for the June 9-11, 1995, meeting at Marist College. Send a 250-word abstract and brief bio *by Jan. 9* to Dr. Sue Lawrence or Dr. Joanne Myers, Marist College, Poughkeepsie, NY 12601. Tel: 914-575-3000.

The Life and Leadership of Elizabeth Cady Stanton: A Centennial Celebration of The Woman's Bible takes place Oct. 6-8, 1995, at Columbia College of South Carolina. Papers on any subject of Stanton's life are invited. Send a 150-200 word abstract *by March 1* to Vivia Fowler, Chair, Dept. of Religion, Columbia College, 1301 Columbia College Drive, Columbia, SC 29203. Tel: 803-786-3776. FAX: 803-786-3789.

Call for volunteers

Eating Behavior and Menstrual Cycle Study in the Psychology Dept. seeks women 18-45, *not* taking hormonal medications, who experience significant premenstrual symptoms *or* who experience very mild or no symptoms. Call Kitti at 356-8530 for more information.

Women Helping Women Through Decisions needs volunteers for a course in positive decision-making and life-planning skills at the Tennessee Women's Prison. Women meet one-on-one with a prisoner, once a week, February to April. For information call Candy Markman at 783-0271.

Vanderbilt University is committed to principles of equal opportunity and affirmative action.

Women's VII

To subscribe, return this form to the Women's Center or call us at 615-322-4843 (fax: 615-343-0940).

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