



Soroptimist International Sacramento Newsletter April 2016

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President’s Corner

Submitted by Lauren Buchanan, Vice President

“Life is a daring adventure or nothing” Helen Keller. It’s officially Spring! We like looking back with pride at our accomplishments, but Spring is a time for renewal and growth and moving forward. Helen Keller makes an excellent point, that we are living daring adventures, adventures that may look different for each of us. It’s wonderful that in SIS we are all sharing our adventures!

What I hold dear about SIS are the friendships and camaraderie that happen as we travel, work, and play together. Bringing out the best (and sometimes the worst) in each of us, we know that we are moving toward a common goal: “To improve the lives of women and girls in local communities and throughout the world.”

We have great speakers coming this month:

April 8: Karen Smith, U.C. Davis Writing Project

April 15: Kate Woolley, Sacramento VP for United Nations Association

April 22: Scholarship Presentations

April 26: Board Meeting at Shriners Hospital

April 29: Nilda Valmores: Ideas for how to enhance our program. Strengths and ideas you might like to see implemented. Sure to be a fun day!

We also have the Big Day of Giving coming up on May 3, 2016. It’s a wonderful fundraising opportunity. Kelley Kent will be giving us more information as we get closer to that day.

So let’s get busy and continue our daring adventure together



Aunt Bonnie Goes Flying

By Bonnie Coleman

Some days things just don't go right. The planets are all retrograde or something. You just should stay in bed. Tuesday was such a day, but I didn't stay in bed. I got up, went forth and had a lesson in flying. There was a Board Meeting at Night. I went. Alas. Afterward we went to Pavilion's to pick up lunch for the next day. Both bathrooms were out (Cue ominous music). Margaret (a restaurant worker and my new BFF) and I went hiking across the brick patio toward the public facilities. (This is when someone in the audience yells "Don't go in there!"). Sure enough, I caught my toe on some bricks that held themselves head and shoulders above their fellow bricks and I took flight.



Funny how time slows down and times like this. I was soaring but in a decidedly down-ish trajectory. Something was preventing my arms from keeping the bricks separate from my face. As I was catapulting to Earth I was thinking "Oh no! Not my glasses! Not my nose! Not my teeth! Not my new store-bought bosoms! And with each thought I wrapped my arms tighter around my unprotected body and twisted my face farther away from the brickwork. (Here is where someone should yell "Don't twist, Dummy! but they never do). Finally I came to ground. BFF Margaret was trying with all her might to get me vertical just

when I was considering a permanent change to the horizontal life style.

Getting no peace from Margaret, I looked around and found NO BLOOD. My glasses, nose, teeth and watch were mostly how they had looked before. I was sprawled lengthwise on the brickwork, face down. Poor little Margaret was searching frantically for a hand hold on my person. But no blood. No stubs of teeth. That was so important because as my Mother always said "Your bones will heal but those are the only teeth you're going to get." Margaret is short but determined - like a terrier with a bone. I promised to get up if she would stop pummeling me.

The next day I was a muddle of unspecified pain. I met my personal trainer with some trepidation thinking movement would work the kinks out. Not so. I made an appointment with my chiropractor. Or I would have if he hadn't taken the week off. I met with the on-call chiropractor who advised ice and no weight training. He took his little spring-loaded pounder like a tiny jackhammer and jackhammered every bit on my entire back. This seemed odd to me in that my front hurt much worse but I really didn't want pounding on my chestal area anyway. Finally my back muscles were tenderized to his liking and he sent me home.

By Thursday the amorphous pain had coalesced into a few hidden spots loaded with pain and sly cunning. Lying in wait until the last minute, they rose up with a mighty roar of surprise and pain; I roared back at these random attacks with equal bellowing.

The next day was Good Friday the last day to get help. I went in search of help at the urgent care center where things unfolded with little sense of urgency and a hefty sense of pain. After only 5 hours they determined that probably nothing was cracked or broken and I should use heat. I was sent off to the pharmacy for pain meds. That's pretty much how things remain and I've been told they will be this way for a long lo-o-ong time. I have been grounded from flying.

SCHOLARSHIP COMMITTEE

By Rosalie Gladden

The Scholarship Committee just completed its review of the 36 applications submitted by students from the Greater Sacramento area. The volume of applications to analyze was a daunting task. However, the committee was up to the challenge! It was a difficult and somewhat agonizing process to determine who would be this



year's recipients when there were so many students in need of financial support.

Through compromise and collaboration 9 students were selected to receive \$1,000 each.

Interested to see who won? Don't miss the chance to meet and greet the recipients at the April 22nd meeting. Contact Patti Alexander to save your place at this inspirational event.

Thanks to our CEO Partners!



Kate Woolley - Sacramento VP for United Nations Association

Guest Speaker April 15, 2016



Kate is a 4th generation Californian and grew up in the Bay Area. She lived in Venice Beach and Topanga Canyon for many years but has settled in Sacramento to raise her three children.

Currently Kate sits on the board of directors for the United Nations Association Sacramento Chapter and chairs the Young Professionals Group. She is the webmaster, social media director and was recently elected Vice-President. Kate has attended briefings at the UN headquarters in New York and advocated for peace treaties in Washington D.C.

Kate attends Sacramento State University, working on an International Relations degree. She has an Early Childhood Education certification from Sierra College and cares deeply about education issues. Kate also sells residential real estate in Sacramento and enjoys helping families buy and sell homes.

It is time to give back to society so Kate is running for Sacramento City Unified School District Trustee Area 1 in 2014. She is thrilled to be part of the Emerge community.

If You Win the Jackpot

Submitted by Mary Kobane

Picture this: You've just won the lottery or received a large inheritance. You start daydreaming about all the wonderful things you'll buy and all the vacations you'll take. Money will no longer be a worry.

If only it was that simple to live on Easy Street. The truth of the matter is if you don't properly plan on how to receive your windfall and invest it wisely, you could instead find yourself on the road to financial disaster.

If by chance you become an overnight millionaire, you might want to consider the following before you quit your day job or buy that new luxury car.

Take lottery winnings in a lump-sum. If you're disciplined enough not to spend the money all at once, you may want to consider taking it all in a lump-sum. Typically, receiving your winnings in this manner will give you more money in the end than if you were to be given payments over the years. For example, if you receive \$1 million and pay half of that in taxes, you'll end up with \$500,000 to invest. At a hypothetical 10% rate of return, your winnings would have the opportunity to grow to more than \$3.3 million in 20 years. By comparison, if you chose to receive your windfall in 20 annual installments of \$50,000 and invest each year at that same 10%, you would end up with approximately \$2.8 million — a difference of more than \$500,000. The more money you can get invested right away, the better off you could be.*

Choose the installment option if you're a spendthrift. On the other hand, if having an account with a lot of money in it is too tempting for you to handle, take your fortune over a period of several years. You may not have this option with



every type of windfall, but if you happen to win the lottery, the sponsor may invest your winnings for you. You may get a better rate of return by taking the money in a lump-sum, but that's no use if you end up spending all of it without planning.

Keep income taxes in mind. Most likely, about half of what you win or inherit will go to pay federal and state income taxes. And remember, a multimillion dollar payout this year would put you in the highest federal tax bracket at 39.6%. Add state income taxes to that, and you may end up losing half of your money to taxes. In cases where winning lottery tickets are purchased outside your home state, it's possible that you would be taxed in your home state and the state where you purchased the ticket. Careful tax planning can help you keep as much of the money as possible.

What happens when you die? If you're married, the money – no matter how much – may be transferred to your spouse free from estate taxes. However, if you're single, the amount totals more than \$5,430,000, and you die this year, your heirs may have to turn over 40% of it to the federal government in the form of estate taxes.

As you can see, without careful planning, a financial bonanza could become a nightmare. A Financial Advisor can help you take appropriate steps to help you manage the windfall more effectively.

Wells Fargo Advisors does not give tax or legal advice. Specific questions on taxes as they relate to your individual situation should be directed to your tax advisor.

*This example is for illustrative purposes only and does not reflect the performance of any specific investment. There is no guarantee you would be able to obtain a consistent rate of return.

This article was written by/for Wells Fargo Advisors and provided courtesy of Mary Kobane, First Vice President-Investments Sacramento, CA 916-443-4493 Wells Fargo Advisors, LLC, Member SIPC, is a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company.

Obituary for Virginia Mueller – died March 14, 2016 at the age of 91



Sacramento County's First Female Deputy District Attorney Mentored Lawyers

By Cathy Locke

clocke@sacbee.com

Virginia S. Mueller began practicing law in 1946, when female members of the bar were rare, but during 63 years as a prosecutor and defense attorney, she never let gender or any other obstacle deter her from whatever she set her mind to achieve.

As a teacher and mentor to generations of younger women entering the field, her advice was always, "Go for it!" said Charity Kenyon, a Sacramento attorney, recalling her longtime friend.

Sacramento County's first female deputy district attorney and a co-founder of the Women Lawyers of Sacramento, Mueller died in Sacramento on March 14 of pneumonia, said her son Christian Mueller. She was 91.

Mueller spent many years in private practice, working independently from an office in Old Sacramento. She was drawn to the legal profession

because, her son said, "She really had a very strong desire that disputes should be resolved without violence, whether in families or between strangers. ... Law was first and foremost the route to this."

Mueller was born April 27, 1924, in Palo Alto, where her father, William Leonard Schwartz, was a professor of romance languages at Stanford University. Her mother, Anstrice Churchill Bryant Schwartz, didn't work outside the home, but she also had an interest in foreign languages and worked to maintain fluency in Italian, German and French.

Both parents had grown up abroad. Mueller's father, the son of Methodist missionaries, was reared in Japan. Her mother was born on the island of Formosa, now Taiwan, where her father, Mueller's grandfather, worked for the Chinese Customs Service.

Mueller earned a degree from Cornell Law School in 1946. She met her future husband, Paul Mueller, at Stanford. When World War II ended, he was sent, as an Army lieutenant, to Japan for a year as a member of the United States occupation forces.

"My mother pinned his bars on him, and then they got married," Christian Mueller said.

When her husband's tour of duty ended, the couple returned to Stanford while Paul Mueller completed his studies and Virginia took a job as a research attorney for the Court of Appeal in San Francisco. In 1949, they moved to Paris, where their son was born and Virginia earned her doctorate at the University of Paris.

After working as a deputy prosecutor for King County in Washington State, she was hired as Sacramento County's first female deputy district attorney and served in that post from 1959 to 1966. Then she switched sides, her son said, noting that she went to work for the recently formed Legal Aid Society, serving as a defense attorney.

During that time, she and her husband were raising two children. In a 2006 interview with The Sacramento Bee, Mueller said that early in her career, she noticed she was in the minority among women lawyers in deciding to have a family.

"To be a wife and mother as well as a lawyer was a complicated life, so the choice was often not to

marry or, if they were married, not to have children," Mueller said.

Christian Mueller said his father always strongly supported his mother in her career. Paul Mueller had a doctorate in psychology and worked for the state of California, primarily for the Department of Rehabilitation, his son said. In their relationship, Christian Mueller said, his parents achieved "almost the impossible work-life balance."

Paul Mueller died in 2005.

Virginia Mueller was active in numerous local, national and international organizations. She served eight years on the Sacramento-Yolo Port District Commission, as its first woman commissioner, from 1983 to 1991.

She was active in the National Association of Women Lawyers, serving as president and receiving the organization's Lifetime Achievement Award in 2002. An advocate for the rights of women and children, and the cause of peace, she belonged to the United Nations Association, League of Women Voters, World Peace Through Law Center, the American Association of University Women, American Women for International Understanding, World Affairs Council of Sacramento, Soroptimist International and Sister Cities International.

These were not token memberships, Kenyon said, noting that Mueller served in leadership positions in most of them and as a delegate to conferences around the world.

Despite a busy private practice, Mueller provided pro bono services through the Voluntary Legal Services Program. Friends and colleagues recalled a particular case in 2001 when Mueller agreed to help a young mother in California regain custody of her children whose father had taken them out of state and kept them for months after the end of a scheduled visitation. Mueller used her frequent-flier miles to fly her and her client to Atlanta for a crucial custody hearing and paid the costs of their hotel. The children arrived home a few weeks before Christmas.

Christian Mueller said his mother's attitude was always one of "getting on with things. She didn't dwell on the past."

In the context of her legal career, he said, "It never occurred to her to let anything sexist interfere with doing the job."

In addition to her son, Christian of Toronto, Canada, Mueller is survived by her daughter, Lisa Turcotte of Quincy, three grandchildren and one great-grandchild.

Christian Mueller said a gathering to celebrate his mother's life is being planned and likely will be held at the family home in Sacramento in June.

Additional information about Virginia...

By Janet Galliani

This was a wonderful article by the Sacramento Bee, but to add to that, I met Virginia when I joined the club in 2006. She has been a member of SIS since

1960...one of those Lifetime members that are talked about! She lived in South Land Park and needed a ride to club every week. Since it was on my way, I would pick her up, and so got to know her a little better. Sharp as a tack too!



Something that wasn't mentioned is that she had been on the Board of Directors for the Old Sacramento Schoolhouse for many years. Since her office was in Old Sacramento she was very involved with the Schoolhouse starting with the approval process, building and continuing operation of the Schoolhouse. The Schoolhouse Board is thinking of planting a Peace rose in the rose garden dedicated by SIS. Janet Galliani was appointed to the Board in Virginia's place when she was no longer able to participate. Virginia will be remembered by members of SIS for her many years serving as the International Goodwill and Understanding (IGU) committee chair for our club and her correspondence with our Sister Cities.

Help Avoid Tax-Related Identity Theft

Submitted by Mary Kobane

Warning signs: Potential fraud and scams

Tax-related identify theft involves someone using a stolen Social Security number to file a tax return and claim a fraudulent refund. This is a small but growing occurrence, and if it happens to you, it can have a major impact on your financial life and delay payment of a tax refund on which you may have been depending.

How do you know if someone has obtained and is using your Social Security number in a tax-related identify theft?

Here are some warning signs:

- The IRS or your tax professional notifies you that more than one tax return has been filed for you based on your Social Security number.
- The IRS or your tax professional indicates that you owe additional tax, have a refund offset, or have had collection actions taken against you for a year you did not file a tax return.
- The IRS notifies you that you received more wages than you have indicated on your return and the wages are from an unknown employer. (Someone may have used your Social Security number to obtain a job, and those wages are now reported on your number.)
- Your state or federal benefits are reduced or cancelled because the paying agency received information reporting an income change.

In the past, some unscrupulous tax preparers have directed client tax refunds into the tax preparer's account. To help avoid this situation, beginning in 2015, the IRS will limit the number of direct deposit refunds to any one financial account or prepaid debit card to three.

For any subsequent valid refunds, the IRS will prepare a paper check and postal mail it to the taxpayer. This provision may affect larger families where parents and, perhaps, minor children would like to direct tax refunds into the same financial account, so plan accordingly.



What to do about tax-related identity theft

If you suspect your personal information has been used fraudulently, take these steps as quickly as possible:

- File a report with your local police department.
- File a complaint with the Federal Trade Commission at consumer.ftc.gov. Or call the FTC Identity Theft hotline at (877) 438-4338, TTY: (866) 653-4261.
- Contact one or all three of the major credit bureaus to place a fraud alert on your account:
Equifax: Equifax.com (800) 525-6285
Experian: Experian.com (888) 397-374
TransUnion: transunion.com (800) 680-7289
- Close any accounts you know have been tampered with, accessed, or opened fraudulently.

Further, if your Social Security number has been compromised and/or you suspect you may be a victim of tax-related identity theft, take these additional steps:

- Respond immediately to any IRS notice you receive; typically there will be a number provided on the notice, which you should call as soon as possible.
- Complete IRS Form 14039, Identity Theft Affidavit. Use the fillable form available on irs.gov and mail or fax it to either the address or number provided in the instructions.
- Pay any taxes you owe and file your tax return. You may need to file your income tax return by paper rather than electronically.

If you previously contacted the IRS but still have no resolution, contact the Identity Protection Specialized Unit at (800) 908-4490.

Be sure to record the dates on which you made phone calls or sent letters. Keep copies of all correspondence (written or electronic) in a file for your records and protection.

[Print Disclosures]

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**Soroptimist Offers Scholarships
(SOS) - \$2,000**

2015-2016

Vivienne LaCour
Phyllis Hayashi
Barbara Nash
Mary Kobane
Phyllis Moist
Arima Claypool
Janet Galliani
Kathy Platz
Nancy Wolford-Landers
Jennie Krausse – Guest
Maggie Bender-Johnson
Elaine Pesce
Sarah Lee
Idelle Claypool
Nilda Valmores
Pat Canterbury
Patti Alexander
Sally Day
Elizabeth Payette
Kelly Kent
Barbara Coulam

Memorials:

Paula Wright’s Mother, Nancy - Corrine Joe, Nancy Wolford-Landers, Barbara Coulam
Barbara McDonald - Corrine Joe, Nancy Wolford-Landers, Linda Witzel, Bonnie Coleman, Julita Fong, Barbara Coulam, Elaine Pesce, Teresa Castanias, Sue Golomb

SOLT: Money Matters by Nancy Wolford-Landers

Board Action Items:

- Board voted to revise the time table for Nominating process. Nominees are to be published after the May business meeting with the election taking place at the June business meeting. This is one month behind the process and time frame described in our Bylaws.

Officers and Board of Directors 2015-2016

President – Idelle Claypool
1st Vice President – Lauren Buchanan
2nd Vice President – Kelley Kent
Recording Secretary – Paula Wright
Corresponding Secretary – Sarah Lee
Treasurer – Kathy Platz
Assistant Treasurer – Bonnie Coleman
Board of Directors 2014-2016
Julie Horpedahl
Maggie Bender Johnson
Janet Galliani
Board of Directors 2015-2017
Mary Locke
Jennifer Willis
Parliamentarian (appointed) – Nancy Wolford Landers

**April Soroptimists!
Happy Birthday**



| | |
|-----------------------|----------|
| Barbara Coulam | April 7 |
| Michele Kesner | April 10 |
| Melinda McIlvaine | April 11 |
| Natalia Budilo | April 17 |
| Nancy Wolford-Landers | April 30 |

SIS Program Schedule for 2015-2016

March 2016

30 Business Meeting

April 2016

8 Karen Smith - U.C. Davis Writing Project
15 Kate Woolley – Sacramento VP for United
Nations Association
22 Scholarship Luncheon
26 Board Meeting
29 SNR Regional Conference\Nilda
Valmores - Club Conversation

May 2016

3 Big Day of Giving
4 Business Meeting
13 Patti Lutz – Mental Health
20 Paulette Miller
24 Board Meeting
27 Holiday

June 2016

1 Business Meeting
10 Committee Signups
17 Celebrating Success
24 Installation