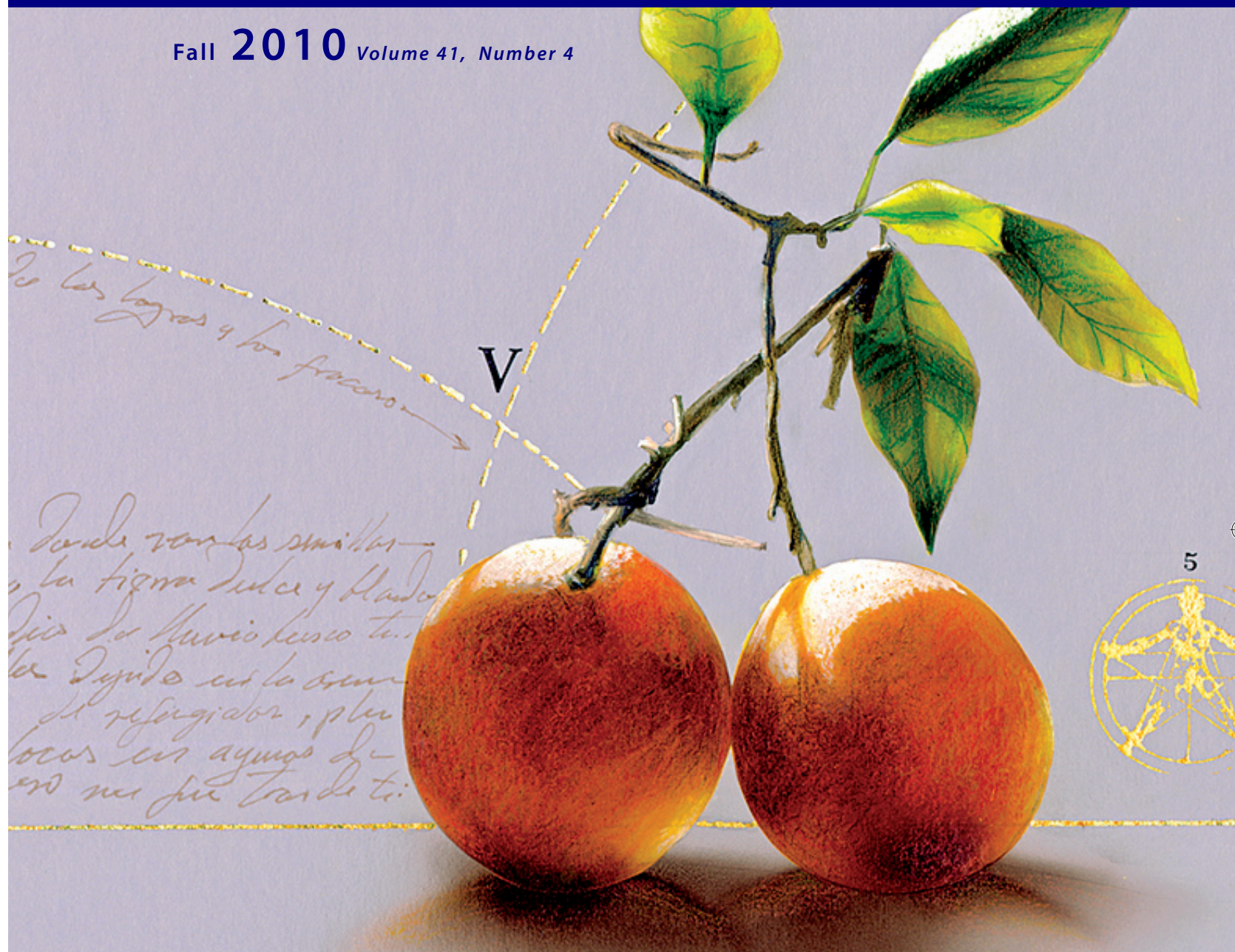


# AWIS

ASSOCIATION FOR WOMEN IN SCIENCE

Fall **2010** Volume 41, Number 4



## Exercise and Estrogen Science of Fashion

Girl Brain/Boy Brain

YOUR NETWORK, YOUR RESOURCE, YOUR VOICE

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Cover (detail):  
**Couple**  
(Watercolor, color pencil,  
24 K gold leaf, 21" x 22")  
by Agustin Vargas  
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***"If you don't ask, you don't get:"  
a checklist to consider***

**The direct approach: things to ask for**

- Accurate and complete performance evaluations
- Increased responsibility and corresponding promotions
- Salary increases
- Better teaching / committee assignments
- Lab space
- Permanent personnel
- Internal money
- Equipment
- Support from your supervisors for a new project / initiative / program
- Referrals for reviewing and speaking requests

**The indirect approach: moves to position for better science, not to mention better visibility**

- Spruce up your web site
- Volunteer for interesting department / organization committees
- Take the initiative to fill a gap in your local environment
- Get involved with local and national professional societies
- Volunteer to review manuscripts for journals
- Volunteer to review grants
- Offer to visit and give seminars (even on your own dime; conspire to trade invitations with your friends)



**Karen Elkins**, a long time AWIS member, is a Senior Investigator and Supervisory Research

Biologist at the Center for Biologics Evaluation and Research of the U.S. FDA. As an appointee to the U.S. government's Senior Biomedical Research Service, she directs a research group that investigates mechanisms of protective immunity to pathogenic intracellular bacteria, and reviews Investigational New Drug applications for bacterial vaccines. For some reason she hasn't quite figured out, in her lab, women tend to outnumber the men (probably to the dismay of the latter). When not obsessing about something related to work she enjoys classical music, margaritas, and trying to keep two stubborn Welsh corgis under control.

## Building a Retirement

By Edi Alvarez



Recently, I met a woman who thought she had planned her finances well, but over the last five years had found otherwise. As an educated professional, she never imagined growing old alone, facing financial obstacles she couldn't easily overcome.

The fact that women outlive men is common knowledge – “for every 100 women in the [ $>$ ]65 group, there are only 69 men” (1). Currently, life expectancy for women and men is 83 and 78 years, respectively (2). Not only do women live longer, but on average those who live longer need to support themselves until much later. At age 65, women can expect to live another 19 years (to age 84), and if they reach 85, they can expect another 7 years (or age 92). For women, the likelihood of living alone dramatically increases as they age. For women between 65 and 75 years, 31% live alone versus 13% of men (2). At 75 years and beyond, 52% of women are likely to live alone as compared to 21% of men (2). Furthermore, a massive 87% of widowed or divorced women older than 60 depend on their children for their livelihood or are on welfare (3).

Combined with longevity, women must also contend with a gender pay gap. Although the pay gap is improving, women still earn about 83 cents for every dollar, leaving them with less money to save and invest (4). Additionally, women are often called upon to care for children, siblings, and even parents. On average, women report that they delay saving for retirement two years after men begin (4). When taking into account relative inexperience investing and an inclination toward conservative investment choices, women are looking at a meager retirement income.

Considering the stakes, women need to take control and have a strong focus on retirement planning. They also need to take a proactive approach to learning about finance and how decisions today will impact retirement tomorrow. Young women should be encouraged to have the discipline to save “until it hurts, then save some more” (4), to have patience, and to use every financial tool available, starting with their very first earnings.

# Plan? Start Now

But how is this relevant to those in lasting relationships? A married couple age 83 and 85 met with me last month, long after making a decision that they must now live with. When the husband retired, they chose not to provide a pension for her, opting instead to live on a slightly higher amount. Understanding longevity statistics for women might have helped them make a different decision or at least triggered the purchase of life insurance in the likely event that she outlives him. Although much could have been done before he retired, the potential impact on his wife is now clear.

Unfortunately, women don't generally plan for a financially independent retirement, one that is designed to last beyond their partner's life. Instead, we find that a majority of women older than 55 depend on their husbands for retirement planning (3).

For some, they or their partner will be among the lucky few (17% of those currently employed) who will have a pension in addition to a 401K and Social Security (5). For the rest of us (83%), retirement will consist of a 401K (or other tax-deferred accounts) and anything else we've managed to save, along with Social Security (5). It is my experience that those with an employer-paid pension or an annuity feel that they are covered for retirement because they have guaranteed income, but when they take a closer look, many retirees find that their pensions and annuities are not as they expected, particularly since they seldom are inflation-protected or provide survivor benefits. On their own, most pensions are not sufficient to support retirement needs. They can, however, be a tool that, when combined with other retirement instruments, results in a financially sound retirement.

Why should women in science be particularly mindful of this? Many women who have planned for retirement have built their retirement nest egg by saving maximally over a long period of time. Combining a strong saving ethic with good investment advice provides the best scenario for retirement. In my experience, most scientists have little time or money in the early years of graduate studies to save or plan adequately. Further delays occur when women spend years under-earning to accommodate family life and post-doctoral experiences. As a general rule, women scientists must save more and sooner (I can't emphasize this enough) to benefit from the power of compounding interest and to allow time and a diversified portfolio to work its magic.

I'd like to address one specific tool available annually to some investors and this year (2010) to all investors: The Roth-IRA. A Roth-IRA is an account that contains after-tax funds and holds them until retirement, allowing the choice of when to distribute them tax-free. A Roth-IRA account is a tool that when properly used can provide incredible tax savings and flexibility for many retirement goals. Of course, one should make certain that a Roth-IRA is appropriate for one's financial situation and person-

al investment strategy (6), as well as determine one's eligibility on a yearly basis. Most young working investors qualify and should contribute at least some of their annual income. This year the income limit is \$105,000 (for singles) and \$166,000 (for married couples) allowing for a maximum post-tax contribution of \$5,000 (or \$6,000 if over 50) annually (6). Even if one's income exceeds contribution limits, one can consider executing a conversion of at least a portion of tax deferred funds to a Roth-IRA. The decision to make this conversion should be made based on retirement projections using current tax and expected future tax brackets as well as retirement cash flow.

How else might this account be useful? Consider that tax-deferred accounts (such as traditional IRA, SEP-IRA, SIMPLE-IRA, 401K, 403b) provide a tax deduction today but are fully taxable when used. In addition, these accounts have a mandatory distribution requirement based on age (starting at 70.5 years) and account balances that will result in taxable income (the mandatory required minimum distribution or RMD), whether you want to use that money or not. A Roth-IRA, on the other hand, has no mandatory distribution age, which can add flexibility to retirement cash flow, tax-free. It can also be inherited tax-free. If it fits into your retirement plan, 2010 is a perfect year to do such a conversion particularly since tax-deferred accounts may still be depressed. Converting and paying taxes on a depressed portfolio allows for the recovery to occur tax-free.

There are situations in which Roth-IRA conversions would be inappropriate, for example, if one doesn't have the funds to pay for the additional tax in 2010 and does not wish to extend the income through 2011/12 (since tax rates in future years are still unknown). It may also not be appropriate if projections show a disadvantage either in taxes or in retirement cash flow. Finally, it may not be a good tool if debt planning and emergency funds are not under control.

Women often live longer than their male partners, potentially creating unexpected complications in their waning years. Relationships don't always last, and most don't want to depend on family for retirement support. You may have heard of "Bag Lady Syndrome" (the fear that we will someday be left homeless and on our own). Such fears are completely baseless IF we plan wisely, regularly, and effectively. Make use of all available tools annually and start your retirement plan today! ■

Thanks to those who shared their personal experiences.  
Your continued feedback helps to make the *Money Matters* column relevant.



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Finances can support or derail professional and family life. It is Edi's intention to be both a resource and advocate for our financial health. Edi is a Registered Investment Advisor in California and Certified Financial Planner™ providing financial services to individuals and businesses. She is a past president of the Association for Women in Science, San Francisco Chapter, and presently serves on the AWIS Finance Committee. Edi can be contacted at [edi@aikapa.com](mailto:edi@aikapa.com).

## Los Angeles Ventura County

### Learning the Art of Negotiation and Financial Planning with AWIS LA/VC

By April Shiflett and Amanda Lee

One of the leading causes of the salary gap that exists between men and women is believed to be the unwillingness to negotiate or lack of negotiation skills on the part of women. Learning how to negotiate, and to negotiate effectively, affects our lives from our income level to promotions, buying homes and cars, and even our personal relationships. AWIS Los Angeles/Ventura County (AWIS LA/VC) members had the opportunity to learn more about the art of negotiation at a workshop led by Eldonna Lewis-Fernandez, held at the USC Health Sciences Center on June 3, 2010. Ms. Lewis-Fernandez is a retired Air Force Master Sergeant, who, during her 23-year military career, was part of Operation Enduring Freedom. During her time in the military, she worked in contracting, where she honed her skills in negotiation and learned how to achieve the best results. Since then, she has authored two books and become a certified life coach and consultant specializing in the empowerment of women. A key part of empowerment is teaching women how to negotiate their way through life. She currently offers several programs through her Pink Biker Chic persona, and information is available through her website [www.PinkBikerChic.com](http://www.PinkBikerChic.com).

During her time with AWIS members, Ms. Lewis-Fernandez offered tips on how to handle situations where negotiation is necessary. "Negotiation," she said, "is both a dialogue and a psychology." Participants took part in such exercises as "Dream Big" and "Pay to Play," where they learned about setting goals and practiced asking for what they want, while negotiating based on qualities they possessed. One of the keys to negotiation is perseverance, and being clear about what you want. Women should also remember that during negotiations, rejection is NEVER personal. Be willing to go back into a situation and try again. Another key to a successful negotiation is to know what you have to bring to the table. What value do you possess that you can offer in exchange for what you are asking for? AWIS members were able to think about negotiation in a new way after attending the workshop, and afterwards members were able to speak with Ms. Lewis-Fernandez personally during a continued networking discussion.

On August 12, 2010, AWIS LA/VC members were invited by Brittney Castro, LPL Financial Advisor, to a complimentary financial seminar held at Occidental College. Ms. Castro specializes in financial planning to help individuals, particularly women, plan and strategize their financial future. The format of the seminar