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# MONTANA

## WOMEN'S RESOURCE

Fall 1984

### Non-Gender Insurance

#### *In Support Of:*

**S**ex-based insurance cheats women. Women's organizations represented by the Women's Lobbyist Fund therefore oppose the insurance lobby's campaign to sabotage Montana's equal rights insurance law before it takes effect next October.

Sex discrimination in insurance is an abuse of both consumer and civil rights. Insurers insult the public's good will and common sense by misrepresenting this issue as a conflict between civil rights and economic reality. The two are inseparable. Civil rights abuses are measured in terms of economic harm to the victims, and insurance is no exception. Does anyone really believe that sex discrimination was invented to give "breaks" to women?

As legislators know, insurers always threaten dire consequences for any reform they oppose—selling future disaster is their business. But their threat that "women will pay more" if sex discrimination is banned denies reality. Under sex-based rates, women are *now* paying more than men for medical, disability, and old age income insurance, paying too much as adults for auto insurance, and receiving less for their money than men do on life insurance and annuities.

Insurers' irresponsible and emotional arguments can't cover up the hard economic fact that sex discrimination costs women money across all lines of insurance—auto, life, health, and pensions—some \$16,000 over a lifetime for typical insurance coverage. (See NOW fact sheet #71, *Each Policy Has Two Prices*.)

To end these harmful practices, Montana has passed a nondiscrimination law, which is consistent with the state ERA and represents the kind of legal reform that the ERA was intended to accomplish. Under the guise of "helping women," however, the insurance lobby is now proposing crippling amendments that would make the law ineffective and permit insurers to continue cheating women for profit.

The State has had over a year to plan implementation of the new law. But much of the planning time seems to have been spent listening to insurance lobbyists protest that implementation is impossible. Their protests lack credibility, given the speed with which insurers switched to unisex policies to retain their markets for individual insurance bought through payroll deduction

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#### *Questions About:*

**U**nisex legislation has already passed in the state of Montana and is scheduled to become effective October 1985 unless amended prior to that date. What this law will mean to women is a difficult question to answer. This simply is not a right or wrong issue. Traditionally insurance companies have used a number of statistics to formulate pricing insurance. Age, marital status, sex and a number of other factors play a part in the pricing structure. The unisex legislation will eliminate sex as a factor in pricing insurance. As a member of both the National Organization of Women and the National Association of Insurance Women, I heard arguments on both sides of the issue since NOW supports the legislation but the NAIW opposes it.

Insurance companies are obviously against the legislation since it will cost them quite a bit of money to change the present rates and establish a precedent changing the entire basis for underwriting. NOW is supporting the law in an effort to end what they consider to be yet another case of discrimination against women. What we need to answer—Is sex used as a difference for rating purposes or as discrimination against women? NOW has circulated a chart indicating that the "typical" woman without unisex legislation would pay \$15,732 more in her lifetime for insurance benefits than a "typical" man. The insurance industry is circulating a chart indicating that the same "typical" woman would pay \$8,455 less without unisex legislation. As with most charts and statistics, both sides have slanted them in favor of one position.

Under Montana's unisex legislation, the following facts are clear: **Auto Insurance** rates for young women will rise. It is well known that most young men simply do not drive as safely as most young women. The legislation will increase auto insurance rates for all women under the age of 30.

**Life Insurance** rates for women under individual plans will also rise. Currently, women pay less—a woman age 38 pays the same price for life insurance as a man age 35. Life insurance provided under group employer financed plans would not effect a change for women.

**Health Insurance** rates for women under individual plans will drop. Women currently pay more for indi-

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## QUESTIONS ABOUT continued from page 1

dual hospitalization plans and almost double for individual disability policies. It must be pointed out that the overwhelming majority of women are insured under employer financed group plans, where women are not paying the cost.

**Pension Plans.** Here again, on individual plans women will gain under the new unisex law. Presently, under individual plans women are paid out less under the premise that they will live longer and thereby collect for a longer period of time. Pension benefits for the vast majority of women would be unaffected since 85% of all women covered under pension plans are covered by employer financed plans. In July 1983, the Supreme Court in the Norris decision ruled that future contributions to employer sponsored retirement plans must provide equal pension benefit payments to men and women. Even prior to that decision, 90% of employer provided plans in this country were "defined benefit," which provide equal benefit payment for men and women.

As an insurance agent, there will be little effect on my income, which is based on commissions. In fact, under the insurance unisex legislation, my income will increase slightly since about 60% of my clients are young women who will be paying higher auto insurance premiums. As the mother of a 13-year-old daughter, I will be paying the increased cost of insuring a young woman driver for three to seven years. Despite that fact, I would gladly pay the increase if I felt that even as few as 51% of the women in Montana would benefit. However, due to the fact that most women do pay their own auto insurance but do not pay for their own life, health or pension plans (their employers do), I do not believe that many women would benefit. Women who do pay for their own individual health, life and pension benefits are largely those who are either self-employed or with larger incomes (if their employer does not provide coverage). The average woman with or without dependents and an income of \$10,000 or less cannot afford individual health or pension plans with or without unisex legislation. That is the issue we should focus on.

My conclusion is that I do not believe that the unisex insurance legislation will benefit the majority of women. I also do not believe that using sex as a difference in the underwriting of insurance is discrimination anymore than I believe that the age difference in insurance rating is discrimination. Unisex legislation violates the economic principle upon which pricing relies. Civil rights legislation has been necessary to provide to disadvantaged groups access to fundamental rights in employment, education, credit, housing, athletics, etc. Unisex legislation is an economic issue not a civil rights issue. Most importantly, in passing legislation to end areas of discrimination I believe we need to keep sight of the facts and not get lost in promoting laws that do more harm than good under the flag of women's rights.

M. Ruth Havican

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# Women and the Law Conference

As my three colleagues and I set out for the 14th Annual Far West Regional Women and the Law Conference in Portland, Oregon, each of us had our own expectations of how this conference would fulfill both the needs of the Women's Law Caucus and each of us individually. We weren't disappointed.

Realizing Women's Impact was the theme of the conference. This consciousness-raising process was structured around 42 workshops. Each workshop session was one and a half hours long, and conference participants could choose from seven to eight workshop topics during each session.

The workshops generally fit into two categories. The first category dealt with women's impact on the legal profession. These included such topics as: *Wielding the Gavel: Women Judges*; *Success in the Courtroom*; and *Women as Criminal Lawyers*.

The second category addressed substantive legal issues. These included such topics as: *Marital Rape: When She Says No, It's Rape*; *New Baby Business: Surrogate Parenthood*; *Legal Issues Facing Gays and Lesbians*; and *the Feminization of Poverty*.

Perhaps the only frustrating feature of the conference was the realization that each of us could only attend one workshop at a time. A vast amount of knowledge and expertise was made available to us. We were unfortunately limited by time.

One particularly fascinating speaker was Laura X (X symbolizing women's non-entity) who conducted a workshop on marital rape. Laura X initiated the campaign to change the marital rape statute in California. In essence the old statute made it theoretically impossible for a man to rape his wife. Laura X's efforts were successful and gave married women in California the right to control their bodies. Now when these women say "no," the law recognizes that they mean NO.

Laura X has helped concerned citizens in other states change their marital rape statutes. She also founded the National Clearinghouse on Marital Rape. The Clearinghouse offers a collection of literature on the topic of marital rape and is an invaluable resource for those interested in this topic.

The marital rape workshop was particularly interesting and useful since the Women's Law Caucus of the University of Montana Law School will be drafting and submitting legislation this session which would give married women in Montana the right to say no.

The conference's sponsor, the Northwestern School of Law Women's Law Caucus, saw to it that those attending the conference did not indulge in working alone. They brought us all together at a reception the first evening of the conference, organized a concert featuring Cris Williamson, Tret Fure, Teresa Trull, and Barbara Higbie, and sponsored a dinner the last

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**IN SUPPORT OF** continued from page 1  
after the Norris decision banned sex discrimination in employer-related insurance. Like the decision to offer unisex disability insurance to professional women, this move to unisex demonstrates that sex discrimination is a nonessential element that insurers will discard whenever the law, the market, or both demand it.

In a historic decision two months ago, the Pennsylvania Supreme Court ruled that the state ERA prohibits insurance companies from basing auto rates on sex. Stating that "gender-based rates....rely on and perpetuate stereotypes," the Court cited the Pennsylvania Equal Rights Amendment in ruling that sex-based distinctions are "unfair discrimination" prohibited by the state insurance law. A concurring opinion underscored that "the ERA objectively demonstrates, in the most forceful possible way, the feeling of the people of this State that sex discrimination is unfair."

The Pennsylvania ERA-insurance decision greatly strengthens the power of the Montana ERA against this regressive attack on women's equal rights. Montana women expect their legislators to honor the ERA principle, expressed by the Pennsylvania Supreme Court, that sex discrimination is inherently unfair.

By upholding the basic insurance principle of pooling risks, unisex insurance offers a fairer break for women—but the legislature must defend the law against pressure from the insurance lobby if women are to benefit from it. We call on the legislature to meet its regulatory responsibility to protect insurance consumers from sex discrimination.

Questions and answers about insurance and its regulation.....

#### **AUTO INSURANCE**

**Q.** Won't the new law make women have to pay more for auto insurance?

**A.** No. Women are already overpaying. Young women pay more than their fathers. Adult women as a class, are severely overcharged. There is virtually no price recognition of the huge (38%) difference in average accident costs between adult women and men (over 25 years of age), who are nearly 80% of drivers. Outlawing sex-based rates will cause insurance companies to focus instead on factors that are causally connected, not merely correlated like sex, to the risk of accident. Since men drive more and have more traffic violations, taking such factors into account will lower insurance costs for careful, sober, low mileage drivers, who are predominantly women. (Experts estimate nearly \$1 billion annual savings to women solely from the use of mileage.)

#### **LIFE INSURANCE**

**Q.** Won't women have to pay more for life insurance?

**A.** No. Sex discrimination in life insurance cheats women in several ways. In search of new markets in the 1950's and recognizing that women buy smaller policies, insurers did two things; they adopted the "female discount" as a sales gimmick, and they quietly adopted price banding to recoup the discount with higher unit prices. Women may be paying as much as

continued in next column

\$500 million more for life insurance annually than they would if they were charged the average unit insurance rates men pay. (Average policies purchased in 1982: women \$21,000, men \$48,000.)

#### **STATE ACTION**

**Q.** Isn't insurance a private business, and isn't the choice to use sex discrimination a private decision?

**A.** No. State government is involved in all aspects of the business, including requirements to buy insurance, and requirements to use sex discrimination in setting insurance reserves and resulting prices. Insurance regulation is tax-supported as well as subsidized by the industry. These facts exemplify "state action" that must be in harmony with the Montana Constitution's ERA which forbids sex discrimination by the state.

## **Women's Lobbyist Fund Elects New Officers**

**T**he Women's Lobbyist Fund elected new executive officers this spring at Chico Hot Springs. The new officers are: Laurie Lamson, President; Jan Jamruszka-Wilson, Vice-President; Brenda Schuye, Secretary; Pam Campbell, Treasurer; and Linda Carlson, Communications Officer.

The key issues to be addressed in the 1985 Legislature include six topics. If you want more information or want to get involved in any of these issues, contact the person below:

Nongender Insurance - Jan Siemers, Billings  
Comparable Worth - Joanne Sullivan, Helena  
Education Equity - Marty Onishuk, Missoula  
Family Planning Funding - Sue Bartlett, Helena  
Abortion Control Act - Sally Mullen, Missoula  
Domestic Violence - Caryl Borchers, Great Falls

#### **Grant Writing**

Lynn Robson  
1014 So. Grand  
Bozeman, MT 59715  
587-4077

#### **Personnel**

Linda Carlson  
520 Gary Cooper Drive  
Helena, MT 59601  
443-7077

#### **Membership**

Lynn Robson  
1014 So. Grand  
Bozeman, MT 59715  
587-4077

#### **Newsletter**

Nancy Collins  
Box 182  
Helena, MT 59601  
443-0316

#### **Fundraising**

Jan Jamruszka  
829 Harrison  
Helena, MT 59601  
443-2884

#### **Workplan and Budget**

Joanne Sullivan  
1565 Boston Road  
Helena, MT 59601  
443-3722

#### **Issues**

Nancy Collins  
c/o Blue Mt. Women's Clinic  
715 Kensington  
Missoula, MT 59801  
721-1672

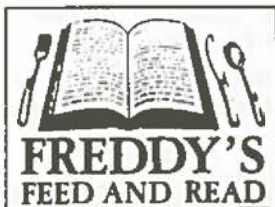


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## BEYOND WAR: Alternatives to Destruction

My favorite workshop at the 14th Annual Far West Regional Conference on Women and the Law was "Beyond War: Alternatives to Societal Destruction." The panel was composed of three Oregon women, Elaine Hallmark, a lawyer, Denise R. McGuinness, a clinical psychologist, and Diana Harris, a biologist from Physicians for Social Responsibility.

Hallmark urged us to be active in groups like the Lawyer's Alliance for Nuclear Arms Control, local peace groups or "Beyond War" groups. The latter is a group whose purpose is to spread the mind set that war is an archaic, obsolete option to adequately solve national problems. She compared this new thinking to our society's evolution away from the belief in the need for human sacrifice or slavery. Currently we collectively believe that war is the ultimate resolver of conflict. But now resolution of conflict by war equals the destruction of the world. Thus new thinking is imperative since the game of "nuclear roulette" will undoubtedly result in unparalleled nuclear destruction.

This new vision must 1) recognize that war is obsolete. Our thinking hasn't yet caught up with that understanding. 2) Recognize that conflict still exists. We must learn to rely on non-violent methods of resolving that conflict. 3) Realize that the details of this new thinking are uncharted. This is where active involvement comes in. We must spread these ideas. In a comparison of the growth of the suffrage movement, Hallmark postulates that when 5% of a population has adopted an idea it is entrenched. When 20% of a population has adopted an idea it is unstoppable.

The ideas start with people she call Innovators who are often considered outsiders. Innovators are venturesome, eager to try new ideas, mobile, able to grasp abstract ideas and able to cope with a high degree of uncertainty. Through word of mouth, Innovators spread their ideas to Adopters who generally tend to be known as respectable in the community, are integrated in the local social system, are opinion leaders, role models, are the embodiment of success. Adopters usually make discreet use of new ideas.

Hallmark said women lawyers have had a strong commitment to human causes from the suffragists on. We stand on the shoulders of other women who worked to get women into positions within the power structure to change the world.

McGuinness addressed the psychological effects of living in a world where threat of nuclear war looms overall. The psychic numbing that results, she says, is a shock-like state in the minds of us all. The normal progression of working through this fear is to move through shock by experiencing despair, depression and anger. After this stage a person makes a choice to deny the realization and try to forget it (the "Don't tell me 'cause I don't want to know" syndrome) or chooses to become actively involved in resolution of this problem.

McGuinness said recent studies on the effects of "nuclear fear" show the most significant finding to be that unless a child's parents or other significant adults are involved in actively trying to change this path of nuclear

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## Pro-Choice Needs You!

**D**ear Supporters of Choice,

After Reagan's re-election, we have a great deal of work ahead. Missoula Planned Parenthood and Missoula Pro Choice need your help. We're getting ready for the 1985 legislative session and we're looking for supporters to help with family planning and pro choice issues. The issues we plan to be working on include full funding for family planning, defeat of anti-choice legislation and repeal of the restrictive Montana Abortion Control Act.

We need you to join our alert networks and help us lobby, educate, write letters, make phone calls. Even if you have only limited time, your help is important. As a member of the network, you can choose the issues you want to work on. We'll keep you informed as to what's happening during the session and let you know when to write letters, make phone calls, etc. to your legislators. If you can go with us to Helena to lobby and/or testify, we'll arrange rides. If you have hours you can volunteer, you can help set up phone trees, do educational programs and organize lobbying efforts.

We also need your financial support for the network. It costs money to do mailings, keep in touch with Helena, and help with lobbying. We need to raise at least \$500 to pay network expenses.

Please help however you can! This will be an important legislative session for our efforts to ensure *Montana's* commitment to reproductive choice. Fill out the enclosed alert network card and send a contribution to Alert Network, Missoula Planned Parenthood, 235 E. Pine, Missoula, Montana 59802.

Martha Newell  
Missoula Pro Choice

Judy Smith  
Missoula Planned Parenthood



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- ☐ repeal the restrictive Montana Abortion Control Act
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# Domestic Violence Legislation Proposed

This legislative session the Women's Law Caucus of the UM Law School, along with the State Task Force on Domestic Violence and the Women's Lobbyist Fund, will sponsor legislation designed to prevent and protect against domestic violence. The legislation attacks domestic violence on three fronts.

First, on the criminal procedure front, the proposed legislation requires that a police officer arrest a batterer if it appears that abuse has occurred within the last four hours. Currently, police officers are reluctant to arrest unless they have actually witnessed the abuse. The police prefer to counsel the parties and then leave. This response ignores the serious criminal nature of domestic violence and encourages additional abuse. Once a batterer is arrested, the legislation requires him to remain in jail until his initial appearance before the judge. This will usually mean a night in jail. The proposed legislation also provides a batterer with two opportunities to defer prosecution by agreeing to participate in counseling. If the counseling is successfully completed, there is no prosecution and no criminal record. This is an important provision of the legislation since it seeks to break the cycle of domestic violence. Other features of this part of the legislation are civil and criminal immunities for police officers making good faith arrests and a requirement that police officers read a notice of rights to the victims.

The second front of the proposed legislation makes it a crime to rape or sexually abuse one's spouse. Currently, Montana law criminalizes spousal rape only when the spouses are living apart. It is perfectly legal to sexually abuse and actually rape one's spouse as long as the spouses live together. Spousal rape and sexual abuse are an integral part of domestic violence which must be outlawed.

The third front of the proposed legislation centers on temporary restraining orders. Currently, a battered spouse may obtain a temporary restraining order which orders the batterer to leave the victim alone. Unfortunately, these orders have little effect. Police officers ignore them; and the sole punishment for violation of an order is a contempt charge which the victim must pursue through her own attorney and which often results in little more than a slap on the hand. The proposed legislation attempts to remedy these shortcomings. It allows all family and household members to obtain temporary restraining orders. This includes former spouses, present and past cohabiting lovers, and persons having a child in common. It also allows a victim to apply for an order without an attorney. These provisions are designed to make temporary restraining orders available to all victims regardless of their financial status. Finally, the proposed legislation makes violations of temporary restraining orders a misdemeanor resulting in arrest.

This comprehensive legislative proposal is designed to provide protection to the victim and to prevent future domestic violence. Through working together, there is a good chance of passing this legislation and taking a large step toward breaking the cycle of domestic violence in Montana. If you wish to participate in this effort, please contact Holly Franz, Missoula, 721-0907; Caryl Borchers, Great Falls, 761-0707; or Ann Brodsky, Helena, 443-4169.

Holly Franz

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# What Happened to the Gender Gap?

What happened to the women's vote? Where was the gender gap in the 1984 elections? Well, it was there, but not in the number many had hoped and not focusing against Reagan the way many predicted. There definitely was a gender gap in the presidential race; 54% of the women who voted voted for Reagan; 62% of the men who voted voted for Reagan. That's a gender gap of 8 points, about the size it was in 1980, but both sexes still gave Reagan a majority. Black voters were the only group that consistently voted against Reagan.

The gender gap was more obvious in congressional, state and local races. In the tight Senate races where liberal Democrats picked up seats running against Reagan-identified Republicans, the women's vote was important. Tom Harkin of Iowa, who defeated Roger Jepsen, a Right To Life leader and the father of the Family Protection Act, received 56% of women's vote and 52% of men's vote. Paul Simon of Illinois, who defeated Charles Percy, a liberal who decided to become a born-again Reagan conservative, received 56% of women's vote and 46% of men's vote. John Kerry of Massachusetts, a Vietnam vet running an anti-war campaign, received 13% more of the women's vote than the men's vote (58%-45%).

More women candidates supported by women and women's organizations were running in state races around the country and many of them were successful. Harriet Woods of Missouri raised money through direct mail from women around the country for her successful lieutenant governor's race. The election of Madeline Kumin as Governor of Vermont depended on a heavy women's vote and the women of Utah provided support for Frances Farley, a pro-choice, pro-ERA Democrat who, amazingly, tied with a male Republican candidate in a Salt Lake City congressional district that went 75% for Reagan.

While the figures aren't available yet in Montana, many observers see signs of a women's vote in the election of Andrea Hemsted for State Auditor. She was the only Republican many women I know voted for and they voted for her (despite the anti-woman Republican Party platform) because she is a woman and she is pro-choice and pro-ERA. These same women did not vote for Doris Poppler, even though she was the first woman candidate to run for State Supreme Court, because they believed her opponent, Bill Hunt, was more supportive of women's issues.

Some groups of women did vote against Reagan. A majority of employed women, young women and black women voted for Mondale. In some states Mondale got the majority of women's vote—however, there the gender gap could not offset the white male vote for Reagan. There is definitely a woman's vote but not all

women vote that way. This isn't really a contradiction—it's a refinement of a basic idea. Women and men do have different interests and values (Carol Gilligan in *In a Different Voice* describes women's values as "the morality of care") but not all women represent women's interests and values and not all men represent men's interests and values. In our male dominated culture there has always been a large number of women who represent men's interests or see their own interest so tightly tied to men's interests that they incorporate men's interests as their own. This group is growing smaller—it's over-represented in the women who voted for Reagan—older, not employed and women in the South. There's a small number of men who have accepted women's interests and values. I hope this group is growing; I can only say I know a few.

This woman's vote, as opposed to simply women who vote, has to be mobilized—not enough of us voted this time. That's the most frightening statistic in some ways about this presidential election. Only 30% of all Americans eligible to vote voted for Reagan—and that is supposed to represent a landslide. Even with all those voter campaigns on the left and the right, turnout was poor. Only a little better than the all-time low in 1980. Reagan has been elected twice by a pretty small number of people.



The differences between the parties and the candidates seemed so clear this time that many thought more people would turn out to vote. Especially since all those polls showed that people didn't agree with Reagan on many of the issues. But somehow none of that mattered. I guess that goes to show that almost half of U.S. adults don't think party platforms or individual candidates, even for president, matter much. They see how much money is involved to run for office these days and how much of the campaign is simply media manipulation, and they decide their vote doesn't really matter. For a lot of people, particularly those without lots of resources, things seem to be the same no matter who wins the elections.

In Montana we still feel connected and our voter turnout is much higher than the national average. We still know the people we elect and we can tell them what we want them to do to represent us. The size of the system and the numbers of people involved hasn't exceeded what we're able to understand and be a part

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## WHAT HAPPENED continued from page 7

of. Although it may happen soon; the amount of money Baucus spent on his campaign, over \$1 million, is an ominous sign. Who could really afford to challenge someone for Senate if it costs a million bucks?

The gender gap is there. It represents a different set of interests and values—not just biology. What we know from this election is those interests and values must be mobilized in new and different ways. Ferraro helped. 23% of all adult women have said the Ferraro candidacy made them more interested in politics. We need more Ferraros; women who represent women's interests and values in public leadership positions are important role models and motivators. We also need to keep organizing; educating more and more women and men about the values we hold and the need to incorporate these values of peace, equality and caring into our day-to-day lives and our public policy decision-making.

Information for this article came from *MS. Magazine* and National Public Radio.

Judy Smith



## LAW CONFERENCE continued from page 2

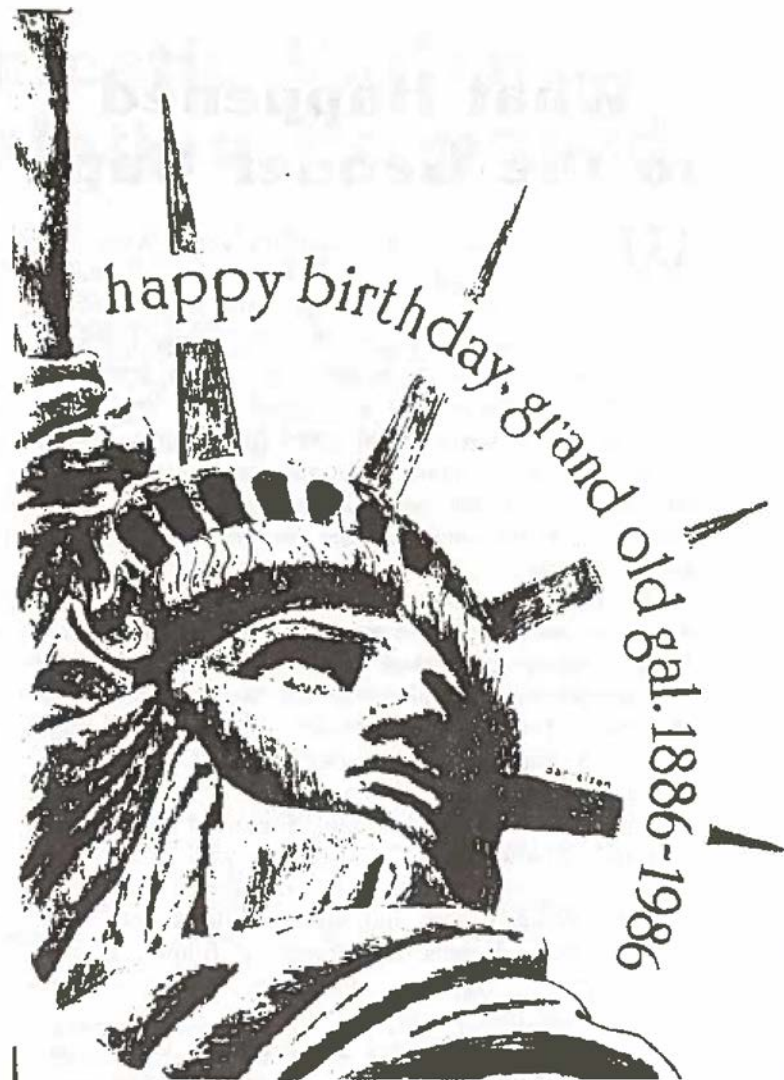
evening of the conference.

Although the workshops were educational and stimulating, it was the dinner itself that made me realize women's impact. Often those of us who have dedicated our time to working on women's issues feel battered by the subtle and overt discrimination we must confront daily. At times we are true believers in the notion that change comes only in small increments; at times we wonder if change comes at all. Yet being in a room with 350 other women of various ages and diverse backgrounds allowed me to transcend an ever present sense of defeatism that would often appear in my thoughts.

The keynote speaker at the dinner was Herma Hill Kay. In 1959, Professor Kay graduated third in her class at the University of Chicago Law School. By the age of 28 she was a tenured professor at the University of California, Berkeley, Law School. Professor Kay gave a spirited speech on women's impact throughout history and urged her listeners to fight on.

My colleagues and I are thankful to the Women's Law Caucus for the opportunity to attend the 14th Annual Far West Regional Conference in Portland and would like to commend the Northwestern School of Law Women's Law Caucus for helping us truly realize women's impact.

Tammy Plubell



## Upcoming Events

Winter Quarter Brown Bag Series — "Self-Esteem"

Vinie Burrows, a dramatist, will be appearing during Black History Month, February.

Introduction to Women's Studies will be offered winter quarter, by Judy Smith. No pre-requisites, University credit available. Tuesday evenings, 7-10. Cost is \$25.

A women's support group centering on problems women face as students will be forming.

An eight week class "Journal Keeping for Personal Growth" begins Jan. 17. \$40 (barter option). Leslie Burgess facilitates.

For more information on these and other events, contact the WRC at 243-4153.







## Women and Economic Development Conference Reviewed

"Montana's Economic Development As If Women Mattered" was an exciting conference for those of us who attended it. Over 125 people participated in the two day event which combined educational sessions and action planning workshops.

Five workshops met to address the concerns of women in these topic areas: Women and Poverty, Entrepreneurship and Capital Access, Comparable Worth and Unionization, Service Sector and Tourism, and Manufacturing, Technology and Natural Resources. Information was exchanged and discussions centered around what policies or projects to pursue that would address the concerns of women. For instance, providing a sliding fee for day care to allow more women to be able to afford to work; making more of the Build Montana money available to service sector businesses; providing career information training in all grades to increase the options of women, especially in non-traditional areas; support for comparable worth and examination of the types of jobs and wages in the service sector.

The conference was just a beginning. A directory of people interested in the issue was compiled from a conference questionnaire. The Montana Women and Economic Development Task Force is planning to be active in the upcoming legislative session in supporting priority issues of the conference. We are also considering the formation of a women's business network and economic development corporation.

If you are interested in economic development issues please contact us at 315 S. 4th St. E., Missoula, Montana 59801.

Candace Crosby

BEYOND WAR continued from page 4

destruction, the child's ability to resolve normal fears is stunted and so is her/his continued healthy psychological development. Children that were surveyed felt powerlessness and were resentful of adults who might blow them up or not be able to protect them. Their plans for work, marriage, children and the future are directly affected. This results in adults whose vision of the future is cynical and apathetic. McGuinness said she hopes that children who see their parents working in anti-nuclear issues can go on to deal with their own normal fears and grow up to be active, healthy adults.

Diana Harris detailed some of the biological effects of nuclear war on humans, animals and the environment concluding that nuclear war is the ultimate, incurable, life-threatening disease. These women left us with much food for thought, a sense of urgency, and a call to active hopeful involvement.

Beyond War/222 High Street/Palo Alto, CA 94301.  
(415) 328-7756.

Mary Gallagher



*Violinist from  
Recreation series*

### *The Montana Women's History Project offers for Christmas:*

•Historical photographs reproduced as blank notecards and postcards. Notecards now in 2 different series: "Women & Work" and "Women & Recreation." 10 sepia-toned cards on ivory-colored linen paper, 10 matching envelopes. Specify series \$4. 10 postcards \$3.50. Made in Montana.

•1985 Western Herstory Engagement Calendar by Planned Parenthood Association of Idaho. Features photos and histories of 56 western women \$8.95.

*Give a gift that celebrates the history  
of women in the west!*

Make checks payable to MWHP, 315 S. 4th E., Missoula, MT 59801



now available

## Montana Women's Resource Directory

....a directory of organizations in  
Montana with a stated purpose of  
political, educational or community  
work centered on women's issues....

Over 100 listings of crisis lines, family planning centers, midwives, pro-choice organizations, displaced homemaker programs, Native American women's centers, N.O.W. chapters, resource centers, domestic violence centers, and more. Alphabetical listings by city. Phone numbers and addresses included for all listings.

To receive a copy of the Montana Women's Resource Directory, contact the Women's Resource Center at 243-4153, University Center, University of Montana, Missoula, MT 59812. The price of this valuable resource is only \$2.00.





## About the *Montana Women's Resource*....

The *Montana Women's Resource* is published 4 times a year by the University of Montana Women's Resource Center, University Center, UM, Missoula, MT 59812. Subscription price is \$2.00. Make checks payable to Montana Women's Resource. Contributions of articles, artwork and financial support are welcome. Special thanks to our advertisers this issue.

## Out in Montana For Gays and Lesbians

....Men's Hotline 728-8758

...Women's Hotline 721-5940

### \*OIM Resource Center

- Library
- Calendar of Events
- Meeting Room
- Hours: 4-10 p.m. daily
- Call 728-6589 for information

\*Monthly Newsletter-local, state and national news

**Montana Women's Resource**  
Women's Resource Center  
University Center 119  
University of Montana  
Missoula, MT 59812

### Newsletter Coordinator:

Loretta Arendt

### Contributors:

Pam Campbell, Candace Crosby,  
Jude Danielson, Lynn Exe-O'Neill,  
Holly Franz, Mary Gallagher,  
Mary'n Hallock, Ruth Havican,  
Martha Newell, Marty Onishuk,  
Tammy Plubell, Jackie Rhodes,  
Kirsten Schumaker, Judy Smith  
and Sheila Smith.



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