



Web Site: [www.owlsf.org](http://www.owlsf.org)

Email: [owlsanfran@juno.com](mailto:owlsanfran@juno.com)

January-February 2008

OWL is the ONLY national membership organization to focus exclusively on critical issues facing women as they age. We work together to improve the status and quality of life for midlife and older women through national, state, and local networks.

2008

Invitation to all OWL members and friends  
to attend the 2008 Planning Meeting!

Saturday, Jan. 19, 2008

10 a.m.–2:30 p.m.

The Mechanics Institute

57 Post St. (near Market), 4<sup>th</sup> Floor

San Francisco

*(1/3 block from Montgomery BART/MUNI Station)*

***We want your input, your wisdom, your enthusiasm.***

*Perhaps YOU are interested in working on a committee, learning about a variety of subjects, working on the newsletter, increasing membership, fundraising, etc.*

***Let's all work together, and have fun brainstorming on:***

- 1) How OWL can be more meaningful for members;
- 2) How OWL can have an increased presence in San Francisco—and beyond;
- 3) How we can inform others about issues important to midlife and older women;
- 4) How OWL should organize and structure our work.

***We need you!***

Lunch provided.

RSVP necessary. Leave message at OWL office (415) 989-4422.

## Farewell/Thank You Letter

I am just completing my two-year commitment as president of San Francisco OWL. It has been a busy two years—with new programs, committees, processes and expanded activities.

This wonderful organization, with its aspiring goals, acts as a significant voice for the rights of midlife and older women. However, like many nonprofit organizations, we face challenges, both political and financial. Our dues do not cover expenses, so increased fundraising efforts are needed to fill the gap.

Our membership has stabilized, thanks to the great work of the current board. We now need to increase our efforts to expand the group, so that our voice becomes even more powerful in the years ahead.

We operate entirely with a volunteer staff, and are always in need of extra hands to produce mailings, staff activities and more. Please consider spending sometime serving our group, if you can!

Thank you again for the privilege of leading OWL's efforts over the past two years.

Sincerely,

Catherine Pinkas

*(Editor's Note: I think Catherine Pinkas may be a little understated in the accomplishments of the last two years, during her presidency. The chapter has laid a framework to build on. Specifically we have:*

*\*begun to increase membership, after many years of declining membership;*

*\*recruited a strong, active board, at almost the maximum number allowed by the by laws;*

*\*vastly improved the Web site, particularly in terms of accessibility of updating, resulting in a much-improved calendar;*

*\*placed the newsletter regularly on the Web site;*

*\* put in place the framework for a speaker's bureau, with enhanced ability to put information on the Web site;*

*\*developed a template for the newsletter, making production easier;*

*\*begun implementation of an updated financial system;*

*\*installed a new computer system;*

*\*remodeled the office;*

*\*updated the bylaws;*

*\*and done significant work in coalition with other women's and aging groups.*

*Gee, it sounds pretty good, when it's itemized!)*

### SAN FRANCISCO OWL BOARD

**Catherine Pinkas, President**

E-mail: [catherine@pinkas.us](mailto:catherine@pinkas.us)

**Allyson Washburn, Co-VP**

**Nan McGuire, Co-VP**

**Ruth Strassner, Secretary**

**Esther Wong, Treasurer**

**Mary Goode**

**Sheila Malkind**

**Charlene Smith**

**Marcia Soffer**

**Amy Hittner**

**Ruth Strassner**

**Eunice Rosenberg**

**Jane Swinerton**

**Lorraine Honig**

**Shirley Sidd**

Newsletter – The Committee,  
(415) 989-4422

**SF OWL Board meetings:** first Monday of the month, 4-6 pm, 870 Market St.

*Check the OWL office for the location.*

**Phone:** (415) 989-4422

**Fax:** (415) 989-4050

**Email:** [owlsanfran@juno.com](mailto:owlsanfran@juno.com)

**Web:** [www.owlsf.org](http://www.owlsf.org)

**Mail:** 870 Market St., Room 905, San Francisco, CA 94102

## Membership Renewal Changes

As of Jan. 1, 2008, the chapter is implementing a new schedule of membership dues renewal.

If you are an "old" member, whose annual membership renewal was due in January 2007, you will continue to need to renew each January.

If you joined during 2007 (or later), your membership renewal is due on the one-year anniversary of your joining.

You will be mailed annual reminders of your membership renewal due dates.

## Board Members

At the end of 2007, we elected new board members, who will serve a two year term in 2008 and 2009. They are Amy Hittner, a new chapter member this year, and Charlene Smith, who has been an OWL member for several years. Short bios for each of them will be in the next newsletter.

Current board members who are beginning a second two year term (the maximum allowed by the bylaws) are Shirley Sidd, Ruth Strassner, Allyson Washburn, Nan McGuire, and Eunice Rosenberg.

Leaving the board are Sheila Mullen, Kathie Piccagli, and Ann West.

At the January board meeting, the board will elect officers for the year.

## WELCOME TO NEW MEMBERS

Judi Sahagen  
Rhoda Feldman  
Linda Chapman (returning)  
Arlene Silverman

## ADVOCACY ACTIONS

(At each general meeting we write postcards to legislators about an issue important to OWL. We print many of these in the newsletter, to encourage members who did not send messages at the meeting, to send them from home.)

At our November general meeting, we wrote postcards to Senator Feinstein which went as follows:

Sen. Dianne Feinstein  
1 Post St. Suite 250  
S.F. C.A. 94104

Dear Senator,

As an OWL member and California voter, I urge you to support the Coordinated Public Health Network Act of 2007 (S.2082) which would examine the link between Americans' health and environmental pollutants.

Sincerely,  
Name and Address

*(Explanation: This bill would create a program to track where and when chronic diseases occur and study their connection to environmental toxicants.)*

In January, our advocacy postcard will be as follows:

Speaker Nancy Pelosi  
450 Golden Gate Ave.  
San Francisco, CA 94102

Dear Speaker Pelosi,

As an OWL member and California voter, I urge you to support HR676, "The United States National Health Insurance Act" which would expand and improve Medicare for all.

Thank you,  
Name and Address

*(Explanation: The goal of this legislation is to see that all Americans have access, guaranteed by law, to all medically necessary health care services, regardless of employment, income or health status.)*

*Eunice Rosenberg*

## **CARA (via OWL-CA)**

A few board meetings ago (OWL-CA), Carolyn Negrete was seeking a “replacement” as OWL representative at CARA, the California arm of the Alliance for Retired Americans (ARA). I finally volunteered, thinking that I, at least, had some notion of CARA’s involvement promoting universal health care, since I had occasionally gone to the local CAT meetings (CARA’s community action teams set up around the state).

Let me say, first, that it was a lucky thing to “fall into.” It is an incredibly interesting, energetic and important organization. It has much to offer—including to OWL in California.

The ARA was started in 2001 to “advance public policy that protects the health and economic security of older Americans, teaching *them* to make a difference through activism.” It is based on advocating for change that will positively affect the lives of older Americans—and on the premise that people effectively advocate for their own interests. It is primarily made up of relevant groups—from community groups to labor retiree groups. In six short years, the ARA has grown to represent over three million people.

CARA, itself, is fewer than five years old, and represents over 800,000 Californians. They really “walk the walk,” rather than just “talk the talk.” They establish priorities and follow relevant legislation (encouraging the introduction of needed legislation). Check out their Web site ([www.californiaalliance.org](http://www.californiaalliance.org)) to get weekly updates on priority legislation, information about needed action, and a “legislator scorecard” that reports how every legislator voted on legislation relating to older Americans in California.

I am now OWL-CA’s representative on CARA’s board, and have been to both the annual meeting in October and board planning retreat in December. After the annual meeting, I felt quite grateful to be part of the group. There were very interesting sessions on subjects from “Overdo\$ed America” (fantastic research and book) to tax reform and the issue of real costs of living for older Americans today. Members discussed action during the year and set new priorities for the coming year. It was topped off

by an award given to Sheila Kuehl, with a warm, informative acceptance speech.

That experience left me with high expectations for the board retreat, where plans for the next year were developed. The group works well together—“work” and “well” are operative words here. It is an innovative and creative group, with everyone seeming to pitch in to help get the work done. It is extremely well organized and efficient, and shows what a primarily volunteer organization *can* accomplish with minimal staff support. (I should mention here, however, that much of this is enabled by an exceptional executive director, Jodi Reid; she and the membership seem mutually motivated.)

I hope that this helps you understand a little more about one of our frequent coalition partners. I am so glad that OWL-CA got in on the ground floor of the formation of this group. I think we can work together very effectively, and CARA has much to offer us. We share many priorities. In addition, I think we can learn from their structure, confidence and willing attitudes.

(Hey, do you think that we can increase our membership by 790,000 in the next five years?!!!)

*Kathie Piccagli*

## **Condolences**

In the last few years, the San Francisco Chapter of OWL has been fortunate in attracting new members who more closely represent mid-life than some of us who are clearly older. For me, some of these members are closer to the age of my own daughter, or that of a younger sister. Many of the members referred to represent the “sandwich generation”, where they have concerns regarding both their adult children and aging parents.

Since several of our board members have recently experienced the loss of a parent who was living at a great distance from San Francisco, this item in our newsletter is an offering of condolence. Sheila Malkind’s mother was in Hawaii, Kathie Piccagli’s stepfather lived in Virginia, and Allyson Washburn’s father resided in Florida. In each of these instances, our members spent many hours and days traveling back and forth in order to spend quality time with loved ones, and with the knowledge that these were most likely final days.

We extend our heartfelt sympathy. There is never a right time to lose a loved one. How fortunate, though, that because of their ages these parents have left a long devoted legacy. Hopefully, our members have many cherished memories to hold dear.

I should also like to acknowledge that Sheila Mullen and Eunice Rosenberg lost siblings in the recent past. Our sympathy is extended to them.

*Shirley Sidd*

### ***In My Opinion...***

I have a problem with retirement—not doing it—naming it. Why?

After I retired three years ago, after 40 years and with a secure post-employment income, some well meaning people asked me how I was filling up all of my free time now. I felt vaguely uncomfortable with these questions, so I decided to seek out why I felt this way. It seemed to me that the noun "retirement" carries a negative valence to me, and in the larger western society, so I decided to look for various reasons and definitions. I learned that, until the mid-20th century, people died within two years of formal retirement, and many people worked until the day they died. It seems then, say the historians, that retirement simply became synonymous with old age, frailty and impending death. Well, where are we now? I first looked at present definitions of the word "retirement."

The dictionary defines "retirement" as... to withdraw from action or danger; to retreat; to withdraw especially for privacy; to fall back; recede; withdraw from one's position or occupation. A thesaurus search came up with ... to sleep, depart, leave, and give up work. Some retired academics use the term emerita or emeritus professor (however, some people outside of the academic setting don't know what this means), though this word does not necessarily put a negative valence on retirement, I believe in general perception, it is. Today, the word "retirement" conjures up a negative rather than positive impression. Presently, retirement seems to conjure up loss, or moving away from society. The mainstream mind's eye image of a "retired person" seems to be generally old, frail, and unproductive.

However, there is a glimmer of positive movement away from this image. For example, what is your mind's eye image of baby boomers? Vital? Engaged? Powerful? Of course, the oldest of this population is now only 62; however as they age, it is possible that the "look" of the retired person will *continue* to be vital, engaged and powerful. Another positive turn is the term "early retirement." The Beatles immediately come to mind—so do people who made millions in the computer industry in the '80s and '90s, cashed in their stock and left. They also project: vital; engaged; powerful. And magazine ads for "retirement living" homes usually show active, attractive, over-50 men and women playing tennis or golf (the other extreme?).

So, I believe that there is the beginning of a shift in societal perceptions of what retirement means in our larger society. Perhaps some day soon, dictionaries will add "moving on" to its list of definitions of retirement.

I just wish people will stop asking me, "Now that you are retired, what do you do to keep busy?"

*Amy Hittner*

(Readers who wish to respond to this, should e-mail Amy at [ahittner@sfsu.edu](mailto:ahittner@sfsu.edu) [or send to the office]; please indicate if you do *not* want your response printed.)

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The following is a reprint of Amy's column from last month. She got several responses, but wants permission from the writers' before printing any comments. If you responded before, can you resend your response. If you DON'T want your response printed, please indicate that.

### ***In My Opinion...***

I am a new OWL member, and I am pleased to join a group of dedicated women who want to improve the lives of women over 50. I recently retired from a 40-year career in public education, much of it focused on issues related to the disenfranchised in San Francisco.

Because of my professional roles, I learned about the effects of poverty, harassment, lack of education, health care, violence and substance abuse on women and their children. I continue some of this work as a pro bono consultant. I now want to help through OWL.

I have lots of women friends over 50. When I told them about OWL, they commented, "It sounds like a wonderful organization, but they should change their name." It dawned on me that they do not see themselves as—well—old. (Even my 88-year-old mentor and dear friend told me years ago that "old is 20 years older than you are!") So, I want to share ideas that might attract more women over 50 to OWL.

First of all, I thought that some members might want to talk about an issue important to them, so I suggest a new column, i.e., "In My Opinion," that would give an opportunity to write about issues important to both you and OWL. Also, I wonder if the organization might want to consider a change in the local name concept (i.e., from Older Women's League/OWL, to OWL only). A real owl 'logo' would be added with a trailer, "watching out for women over 50." Finally, use the owl image as concept of the wise [old] owl that sees all.

Please know that I honor all the OWL members who have given time, money and care for women who need support and help. My intention is to suggest some changes and help recruit more women to this important organization. E-mail me, if you like, at [ahittner@sfsu.edu](mailto:ahittner@sfsu.edu).

Thank you for 'listening.'

Amy Hittner

## **The Medicare, Part D, Mess Goes On**

When Medicare, Part D, went into effect two years ago, I was already part of a Medicare Advantage plan saving over \$500/month from my previous insurance, a Blue Cross Blue Shield plan wherein premiums had been rising 13–19% for several years.

Naturally, I was happy with my new insurance, especially when I learned that Health Net was

not going to charge a premium for Part D, nor raise my monthly premium for this Medicare gap insurance coverage. Last year (the second year of Part D coverage) they raised the premium a modest \$2 a month. My drug co-pays continued to be covered at the same rate; three are generic, and one is a brand name drug which has no generic.

It was only when I began doing research for OWL on the ramifications of the Medicare D legislation that I discovered why Health Net charged no premium, kept my monthly payments the same the first year, and raised them minimally the second year. They, along with all the other insurance company sponsored plans, were receiving substantial subsidies from the government to handle the Part D program. It took me two years to discover that—I'm a slow learner sometimes—and I don't like it one bit that my health plan is part of this unnecessary subsidization of the insurance industry.

When the Democrats took over Congress in the fall of '06, many of us hoped that they would pass legislation to reform the most objectionable aspects of Part D: the doughnut hole; the penalty for not signing up; and the confusing array of choices available to enrollees—or perhaps do away with it and start over. Unfortunately, no such thing has happened. As I write this, there are some proposed reforms included in the Medicare bill presently before Congress, which would cut back on the subsidies referenced above. The administration refuses to cooperate, and wants to cut back on payments to doctors and hospitals. (I suspect the bill will be carried over to 2008, when lawmakers return to Washington at the end of January.)

There is one beneficial difference that didn't exist when the program started, the Medicare Web site. Seniors can type in their medications and select their pharmacy; the software selects the best of approximately 50 plans available in his/her state; unfortunately, many seniors do not use or have access to computers.

Since the program began, most individuals—other than those at the Center for Medicare Services—agreed that it was incredibly difficult to understand; and another program I discovered, devised by the private sector, is equally difficult to understand.

It is the huge credit/mortgage mess created by financial institutions that has had our economy in its grips for the past ten months. Somehow they both have one essential factor in common...unmitigated greed by the program designers. They may have something else in common, but I won't go there for fear of offending any of our readers.

*Nan McGuire*

## OWL-CA Council Meeting

The next OWL-CA Council meeting will be Feb. 2-3 at the Handlery Hotel in San Diego. Plan to attend if you can. These meetings are informative and fun. It will also give us a chance to get to know the San Diego chapter better. Watch for reservation information in the next OWL-CA newsletter.

## Update on California's Universal Healthcare Efforts

At this point, a compromise bill, between the Nunez/Perata bill and the program envisioned by Gov. Schwarzenegger, has been passed by the California Assembly. ABx1 1 will go to the state Senate in January.

Many websites give summaries and/or analyses of this legislation; a few, to start, are:

\*California Health Care Foundation at [www.calhealthreform.org](http://www.calhealthreform.org)

\*Health Access at [www.health-access.org](http://www.health-access.org)  
(Especially go to their "WeBlog")

\*Sen Sheila Kuehl's website:  
[www.sen.ca.gov/kuehl](http://www.sen.ca.gov/kuehl)

Most universal health care advocates who support this bill, do so while realizing it has many shortcomings; they support this compromise as a step on the way to a single-payer universal health care program like SB840. Others feel that it includes too many compromises and is inadequate legislation. The bill is supported by Health Access, SEIU, AARP, Blue Shield, a few businesses; opposed are Sen. Kuehl, Health Care for All, the California Nurses Association, League of Women Voters of California, and Blue Cross.

Expect to hear more in the coming months as the bill is introduced in the Senate, and there is continued concern about how this affects (or is affected by) the current budget shortfall.



(Carol Simpson Design Works)

## BULLETIN BOARD

### OWL Book Group

The January Book Group meeting will use a slightly different format than usual. Instead of all of us reading the same book, we will read different books on the same topic. The subject for January is "Women in Prison". There are several appropriate books in the library system, but not enough copies of any one book for us all to borrow the same book. You can ask the librarian at any public library for a suggestion.

Hopefully you will find a book which reaches some conclusions about the prison system for women (federal, state or local). We should have an interesting discussion at our next meeting on January 18, 2008, in the "Living Room", Room 911, in the Flood Building (870 Market Street), noon to 2:00 pm. For more information, contact Rosemary Bacy at (415)665-0380 or [rosemarybee@juno.com](mailto:rosemarybee@juno.com).

### Did You Know...

...that when you take your items to Community Thrift Shop and designate OWL as the beneficiary, the chapter receives some funds when the items are sold. And you receive a tax deduction. 623 Valencia (near 17<sup>th</sup> Street); loading dock on Sycamore Alley, next to the store. Call 415-861-4910 for more information---there are some items they don't accept.

...that OWL is a "community partner" with Cole Hardware? When checking out, mention that you are a member and your transaction will be posted to a special account for OWL. A gift card equal to 10% of all purchases credited to that account will be sent to the group the following year. Also, if you sign up as a "Frequent Shopper's Club" member and come in on your birthday, show your ID and you will be given a % discount amounting to 1/2 your age. Think about it!

### Resources You May Not Know About

The Jewish Community Library is a marvelous resource for videos, CDs and books, and also sponsors a variety of programs, films, lectures (all free and open to everyone)? The library is located on the campus of the Jewish Community High School of the Bay, 1835 Ellis Street, San Francisco; Web site: [www.bjesf.org](http://www.bjesf.org), or (415) 667-3327.

### Mah Jongg anyone?

Have mah jongg set and am willing to travel (not too far) and teach. If interested in playing and/or learning, call Marcia at (415) 661-8019

### Board Meeting Time Change

The meeting is ordinarily held on the first Monday of each month. In the past, it was from 3-5 pm; in the future it will be from 4-6 pm. All OWL members are welcome to attend board meetings.

### Planning Meeting

**Another reminder to attend the Planning Meeting on Jan. 19. Your input is SO important. We expect to lay out our priorities for the coming year, and your interests help guide that agenda.**

### Newsletter articles

**Newsletter articles for the next newsletter (March-April) are due Feb. 13. This is YOUR newsletter. Write an article about something that interests you—other members will be interested, for certain.**

**New Member "Wine and Cheese" Party**  
The chapter board is having a "wine and cheese" party for new members on **January 29, from 5-7 pm. New members: watch for an invitation in the mail.**

## CALENDAR

(For a more complete and current listing, see the OWL website: [www.owlsf.org](http://www.owlsf.org) [click “calendar”]).

- Jan. 7            Monday – **OWL Board Meeting**, 4:00 pm, 870 Market St., Room 838.
- Jan. 18           Friday, **OWL Book Group**, 12-2 PM, 870 Market, Room 911
- Jan. 19           **Planning Meeting** , 10:00am-2:30 pm, Mechanics Institute, 5xx Post
- Jan. 29           **New member wine and cheese party**, 5:00-7:00 pm, 461 Vicente (Ruth Strassner)
- Feb. 4            Monday, **Board meeting**, 4:00 pm, 870 Market, (check office for room number)
- Feb. 9            Saturday, **General Membership meeting**, 10:00-12:00 noon, 870 Market (check office for room number)

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### LAST MONTH

#### DECEMBER

OWL held its December meeting and annual potluck holiday gathering on December 8—and what a nice event it was!!! Good food and good company were enjoyed, and good things were announced. If you missed it this year, we all send out our wishes for holiday cheer to you, too, belatedly.

Two new board members were elected, Amy Hittner and Charlene Smith. Welcome aboard to both.

When we went around the room and introduced ourselves, it was such a treat to hear about OWL's early history from a couple of long time OWLs; also, it was great to have some visitors and prospective new OWL members present.

Hope you'll mark your calendar for next year's event!

### NEXT MONTH

#### FEBRUARY

Our program for February will be held on Feb. 9. Our speaker will be Pat Zrelak, RN, PhD, of the UC Davis Stoke Program. You may remember the name from the last newsletter; she presented this program at the OWL-CA annual meeting in October , and it was so interesting that we asked her if she'd come give the program for our chapter.

Strokes are a leading cause of death in older women. Come learn about causes, how to recognize a stroke, and what to do if one occurs.

It's a program I KNOW you'll find very interesting.

#### **April -“Depression, Anxiety and Bereavement”**

Our third program in conjunction with The Transition Network, and the UCSF National Center of Excellence in Women's Health will take place at Mount Zion Hospital in April. Details to follow in the new year.

**YES! I WANT TO JOIN OWL!**

*The Founding of OWL*

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

\_\_\_\_\_  
City State ZIP

TELEPHONE: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

Annual dues of \$50 include \$15 SF OWL, \$10 State OWL and \$25 National OWL. Members receive SF OWL monthly, OWL CA quarterly and National OWL Observer quarterly newsletters. *When you pay dues to the San Francisco Chapter, you automatically become a member of State and National OWL.* No one will be turned away if unable to pay the full amount.

**Make a check out to and mail to:**

OWL, SF Chapter  
870 Market Street, Room 905  
San Francisco, CA 94102

OWL  
San Francisco Chapter  
870 Market Street, #905  
San Francisco, CA 94102

*OWL was born in 1980 in Des Moines, Iowa, during one of the pre-conferences held around the county in preparation for the third White House Conference on Aging, which was held in 1981 in Washington, DC. At the pre-conference in Des Moines, TISH SOMMERS noted that little attention was being paid to the ways in which aging was different for women. She called for a special "ad hoc" meeting to discuss this concern. OWL has been a voice for the special concerns of midlife and older women ever since.*

**Comments or questions?** Please contact the SF OWL Office at (415) 989-4422; FAX: (415) 989-4050; e-mail: owlsanfran@juno.com

Office hours: Monday 11 a.m. to 1:00 p.m.  
Newsletter Deadline: Call editor for date:  
(415) 585-3950

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