



Web Site: www.owlsf.org
Email: owlsanfran@juno.com

March – April 2007

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. OWL is a nonprofit, nonpartisan organization that accomplishes its work through research, education, and advocacy activities.

Don't Agonize, Organize

To celebrate Women's History Month, we are focusing on our own organization, founded in 1981, with the understanding that by working together we can bring about change.

OWL at 25: Informed, Involved, Empowered

is an impressive documentary celebrating our 25th anniversary. Shirley Harlan, California OWL member and filmmaker, captures the energy of the committed and knowledgeable participants at the OWL 25th Anniversary National Convention.

Your daughters and granddaughters are welcome to attend: you will all be inspired and awed by the history – rather, the HERSTORY – of OWL and its members' spirited contributions to American public policy.

PRESIDENT'S LETTER

This issue highlights our chapter, which is off to an active and enthusiastic start this year.

A summary of last year's financial status follows this president's letter. As our outgoing treasurer reports, we are in the black, but barely. We operate frugally (with all work done by volunteers, naturally), but need to find additional ways to supplement our income. A garage sale is one suggestion (see Bulletin Board, page 8); if you have additional ideas, *please* contact a board member.

Our board is now at the maximum size permitted by the by-laws; biographical sketches on page 4 profile our new board members.

The theme of member participation continues with the article highlighting our invaluable office workers. Since you may not see them very often, it's

gratifying to know more about the people who work behind the scenes.

There's more about the Planning meeting on page 9. At that meeting, we established chapter priorities for this year; also suggested were ideas for initiating new activities.

Also included is a list of topics, and the board member primarily responsible for that area. Please review the list and find an area or areas (even better) in which you'd like to be active, and contact the person with primary responsibility for that area. If you'd like to take primary responsibility for one of the new areas, please contact me directly.

I'm looking forward to an active and productive year!

Catherine Pinkas

SAN FRANCISCO OWL BOARD

Catherine Pinkas, President

E-mail: catherine@pinkus.us

Allyson Washburn, Co-VP

Nan McGuire, Co-VP

Ruth Strassner, Secretary

Esther Wong, Treasurer

Mary Goode

Lorraine Honig

Sheila Malkind

Sheila Mullen

Kathie Piccagli

Eunice Rosenberg

Shirley Sidd

Jane Swinerton

Ann West

Newsletter—The Committee,
(415) 989-4422

SF OWL Board meetings:first

Monday of the month, 3-5 pm

870 Market St. *Check the OWL office for the location*

All Board members can be reached through the OWL office.

Phone: (415) 989-4422

Fax: (415) 989-4050

E-mail: owlsanfran@juno.com

Web: www.owlsf.org

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

END OF YEAR FINANCIAL REPORT

San Francisco Chapter
Older Women's League
December 31, 2006

At the end of the year, the Chapter had \$10,713 in the checking account. In addition, we also had \$19,819 in Certificates of Deposit.

Our Mid Year Appeal did not do as well as anticipated. We collected \$1,247, which was almost \$1,600 less than last year, and 2005 did not do as well as 2004. It is clear that a new way to raise funds needs to be found.

As of this date, we have received \$3,960 for the Year End Appeal. As usual, this sum includes the 2005 appeal that was actually received in 2006. As in the past, we anticipate that we shall continue to receive funds dedicated to 2006 well into the early months of this year.

We received welcome funds from OWL-CA for our activities providing information about Medicare-Part D. That amounted to \$2,625 for the year, and since the Grant involved runs well into 2007, we may again be a recipient.

We were able, this year, to enter into a new three-year lease with our landlord, the Flood Building, at a slightly reduced rate, and by reexamining our insurance needs, we have also been able to reduce those costs somewhat.

Happily, the Chapter ended the year with a modest surplus of \$1,102. The budget for 2007, which has been approved by the Board, is even more spartan than the year just ended. This has been possible with the help of dedicated volunteers. As the Board for 2007 has been expanded to the maximum, we can look forward to new ideas and innovations to keep the Chapter financially viable. As we look forward to our hopes for, and the leadership of, our new Congress, 2007 should be very exciting for us in San Francisco OWL.

Respectfully submitted,

Shirley Sidd, Retiring Treasurer

**THE TRAP DOOR IN MEDICARE PART D
---THE DOUGHNUT HOLE---**

Medicare Part D has been in effect for 14 months and some reports indicate that a majority of participating seniors are satisfied with this "benefit." I suspect these same seniors have not run into the "doughnut hole," that period of time in which they continue to pay premiums (approximately \$27/month) but must pay the full cost of their prescriptions. In 2006, one reached the doughnut hole after prescription costs reached \$2250. This figure is a combination of your co-payments plus your HMO or Medicare's cost from pharmaceutical companies. The hole between \$2250 and \$5100 is the cost you pay out of pocket (\$2850) until coverage resumes.

Last year, it was possible to insure oneself against the doughnut hole for an increased monthly premium. Only a small number of plans provided this option. This year, the nationwide cost of such coverage will increase an average of 87% over the cost in 2006; and those plans offering such coverage will cover only generic drugs, while 18 of the top 25 drugs that seniors use are not available as generics!

If you are getting the picture that seniors who use the greatest amount of drugs are getting trapped when they reach the doughnut hole, you are in focus. This so-called "benefit" is far less than implied for our sickest, and often poorest, seniors.

The writer takes five prescriptions and almost hit the doughnut hole. The fact that four of the five drugs are available in generic form greatly helped to keep the cost \$200 below the doughnut hole.

(Thanks to *Families USA* for facts herein.)

Nan McGuire

Pharma got the doughnut; we got the hole. *Gray Panthers*

OUR NEW BOARD MEMBERS

Lorraine Honig

Lorraine is a retired clinical social worker. She spent much of her career in the SF Unified School District as a school social worker. She was also a board member and past president of the board of Coleman Advocates for Children and Youth. Presently she is on an interdisciplinary committee on aging at USF and taking courses at Fromm Institute. She is a long time member of OWL-SF.

Esther Wong

Esther is another long-time OWL chapter member, having joined in 1989. She is a past-board member, and she served as treasurer in 1995-96. She rejoined the board this year and again serves as Treasurer. (See article about office workers, Page 5-6, to learn more about Esther.)

Jane Swinerton

Jane graduated in 2006 from the California Institute of Integral Studies with a Masters Degree in Integrative Health. She is an intaglio printmaker. Jane moved to San Francisco from New York in 1970 and raised her two children in the City. She served for many years on their schools' boards: Cathedral School for Boys, The Hamlin School, and Lick Wilmerding High School.

Marcia Soffer

Marcia has a law degree and an MSW . She moved to the west coast from Chicago when raising her family. Before retirement, she worked as a psychiatric social worker and later as a medical transcriptionist. Currently she volunteers at the Jewish Library, attends classes at Fromm Institute and elsewhere, and enjoys mind-challenging games. She has been a member of SF OWL for over 20 years.

Ann West

After graduate work at UC Berkeley, Ann started teaching English courses at City College in 1983. She is on the SF Labor Council as a representative of her union there. For two years she has been a grassroots activist, traveling to Sacramento and elsewhere to alert public officials and voters about the risks related to electronic voting machines and voter registration verification systems.

OLDER WOMEN'S LEAGUE ROOM 905

In the massive, historic pre-1906 earthquake Flood Building at 870 Market Street, I take an elevator to the 9th Floor. The elevator doors open, and I see the above words on the frosted section of a door located conveniently right across the hall.

Opening the door, I'm inside a room about 8 x 10 ft. with two end windows providing a view of the building's large open atrium beyond. Filling the white-walled space inside are a couple of desks, file cabinets, bookcases, chairs, a big black video, a computer, a printer, a fax machine--and lots of paperwork.

What a lot gets done in this OWL office, all by volunteers. This story is about the "office volunteers": **Beverly Rockabrand, Bernice Lawrence, Esther Wong, and Lily Subias.**

Beverly Rockabrand was born and raised on a farm near DeKalb, Illinois, with a farmer father, a housewife mother who taught school before she married, and two younger brothers. Beverly majored in home economics education at North Central College in Naperville, Illinois. Her first job was with the Doris Anderson Sewing School, which promoted the fabric section of The Fair Store in Chicago; later she was sent to Gimbel's in New York City as head of its sewing school.

Changing direction four years later, Beverly attended Columbia University, won her Master's degree in library sciences while she worked part-time as a librarian trainee, and then worked in adult services at several branches of the New York Public Library.

Changing direction again, she moved to San Francisco in the '70's. Finding no library work available, she reverted to her secretarial skills gained during summer work in her college years, and used them in many different jobs, the last being with an

environmental engineering company doing soil remediation. She retired at age 65 and joined OWL soon afterward.

What's fun? Now living on Clay Street on Nob Hill, Beverly enjoys art classes, Pilates, participating in volunteer activities at Grace Cathedral, reading, e-mailing, watching Giants games on television, and using her skills to help keep OWL SF in good shape. Rather than be in a leadership position, she enjoys doing the backup work which facilitates the work of others. "I'm very glad that OWL exists to help improve the lives of us older women!" says Beverly Rockabrand enthusiastically.

Bernice Lawrence, a native Philadelphian, moved with her family to Paterson, New Jersey and then to Washington, D.C. After graduating in English from Holy Name University in Philadelphia, she married a man in the military, eventually moving with him to Tacoma, Albuquerque, Gallup and Los Angeles. Always wanting to live in San Francisco, Bernice moved here in 1996, living first in the Sunset, and now on lower Nob Hill. Her son is a psychologist for the San Francisco School District, and Bernice gets to have fun with her 2 1/2-year old granddaughter. She also enjoys attending the opera and walking conveniently to close-by downtown places.

After retiring from her longtime temp job, Bernice was looking for a group of "business-type" older women when she discovered and joined OWL in 1996. Volunteering her help since then, Bernice usually drops in the OWL office three afternoons a week to open the mail, check telephone and e-mail messages and make return calls to the people involved. "I like playing a small part---contributing to the whole---in keeping OWL's office running," Bernice says.

Esther Wong was born in San Francisco's Chinatown hospital. A business major in high school, then earning her Associate of Science degree from City College, she became a teaching assistant and a bilingual tutor at Crocker Elementary School.

It was at her college class in 1986 that Esther heard a guest speaker from OWL, and she became an active OWL member in the early '90s. She was appointed to the Board in 1995 and served as Treasurer until 1997, when Shirley Sidd assumed that position. Esther continues to make OWL's bank deposits and, now, with her sister, Sylvia, also provides the coffee and tea for each monthly membership meeting.

"OWL gives me the chance to make new friends and stay in touch with old ones," Esther says. In addition she's grateful to OWL member Jewell Ashby for showing her how to use a computer. Esther and Sylvia have lived in the Haight-Ashbury for 21 years and manage an apartment building there. ***Esther recently rejoined the OWL Board as treasurer.**

Lily Subias, who unfortunately was unable to be interviewed personally, backs up Beverly in the OWL office by checking e-mails and faxes, and contributes directly to OWL's productivity by organizing the work of the newsletter mailing group. After calling the group's members about the date and time, she reserves the room, provides the labels, stamps, and refreshments, and then maintains the newsletter files. Lily also tracks donations to the Chapter and writes thank-you letters to OWL contributors. And---she sees that all OWL's recyclables get to their appropriate places.

How fortunate we are to have these busy members contribute their time to help OWL SF run smoothly for all of us. The Flood Building's Room 905, Older Women's League, is a very busy place!

Phyl Smith

Universal Health Care – A Women's Issue

Our chapter meeting on this subject, to be held Feb. 24, will be too late to be reviewed in this newsletter. However, there will be other activities in the near future around universal health care, one of OWL's longtime major concerns.

This Mother's Day, OWL/CA members will go to Sacramento to advocate for universal health care with legislators, on May 10. Please plan to join this group, if you can. Universal health care is also the subject of OWL-National's traditional Mother's Day report, so both State and National OWL are focusing on the same issue.

In addition, the same coalition of women's groups who sponsored "Women LEAD", the lobby day in San Francisco advocating for universal health care, is continuing to advocate for universal care on a statewide basis. There will be a universal health care educational "summit" at UCSF on May 10, and women will come from all over the state to lobby our State legislators on May 16.

We women know the need. There will be a continual "call" for universal health care coming from OWL and other groups.

WHAT'S NEW WITH OWL-NATIONAL

They have moved from three staff using one phone to slightly more spacious digs, at 3300 N. Fairfax Drive, Suite 218, Arlington, VA 22201 (703-812-7990 ext.21). The staff now consists of Laurie Young, the Executive Director; Emily Ricke (was Emily Gilbert); and Ashley Carson, who is the new staff person for Public Policy/Field Services. The traditional "Mother's Day report", about universal health care this year, is almost completed and will be released in May. The National organization continues to do a lot of work on mental health in older Americans; Older Americans Mental Health Week is the third week in May.

**MONTHLY MEETING ADVOCACY
LETTER**

At each month's membership meeting, we write letters (or postcards) pertaining to pending legislation. If you aren't able to attend the meeting where this message is sent, please send your own card or letter:

Assemblywoman Sally Lieber
State Capitol
P.O. Box 942849
Sacramento, CA 94249

Dear Assemblywoman Lieber:

As an OWL member and California voter, I would like to express support for AB22, the "Provide for Each Act," which repeals the maximum family grant cap in the CalWORKS program.

Sincerely,
[Name and Address]

Explanation of Act: A.B. 22 repeals the maximum family grant cap in the CalWORKS Program, through which California provides cash assistance and other benefits to qualified low-income families. Typically, a cash grant is based on the family's size, but, in California, family caps or child exclusion rules have been enacted to eliminate the incremental increase in monthly benefits after a child is born. Federal law does not require that children born into families receiving CalWORKS be prohibited from receiving cash aid.

Eunice Rosenberg



Honorary Contributions

In Memory Of:

Marian Branch

Mitzi Raas
Sandy Sohcot
Rose Penn
Shirley Sidd
Kathie Piccagli

Sarena Levine

Shirley Sidd
Kathie Piccagli

Sylvia Goldstein

Katherine Goldstein
Shirley Sidd

George Costello

Shirley Costello

Caroline Plant

Georgene Small

In Honor of:

Activist **Helen Karr**
Mary Twomey

ASK AN OWL

We got great participation when we started this column last year, with "Where Will I Live and Who Will Take Care of Me?" Then last issue, many submitted comments about Marian and Sarena. But the editor has not received comments about the question posed several months ago, "**What are the ways you help to maintain a positive outlook?**" For the next issue, please try to jot a few hints, and send them to kpiccagli@aol.com (or "snail mail" c/o the office). I KNOW other OWLs will be interested in what you have to say.

DUES

Dues for 2007 were due in January. You can tell if you already paid your dues for this year by looking at the mailing label on this newsletter. If the date next to your name is 2008, you have paid dues for this year. If the date is 2007, you still owe dues for this year. Please use the envelope in the January newsletter or just send dues to OWL, 870 Market, Room 905, San Francisco, CA 94102

MONDAY, APRIL 9, 9:30-11:30 AM. JEWISH COMMUNITY CENTER OF SAN FRANCISCO.

Sheila Malkind will be guest presenter in an ongoing free course, Social Relationships As We Age. She will present several videos from her Legacy Film Series, and facilitate a post-screening discussion.

All welcome.

3200 California Street, Room 206.

Gentle Computer Consulting

I work with people one-on-one to teach them the computer skills they need. Whether you want an introduction to e-mail and the web, tutoring in word-processing and digital photography, or classes on virtually any other computer topic, I will be happy to show you the ropes and empower you to answer your own questions. I make house calls for Mac, PC and internet concerns; References --- Lisa Vogt

415-846-5918 * lisavogt.org

Regular rate \$50/hour. Half-price special for OWL members: first hour only \$25!

advertisement

GARAGE SALE

As mentioned earlier in the newsletter, we are planning a garage sale, to help our scanty cash flow. The sale will be scheduled for May or early June. **Please start collecting and saving items that can be sold at the sale.** More details in the next newsletter.

COMPUTER CLASSES AT SAN FRANCISCO SENIOR CENTER

All classes are FOUR two-hour sessions \$50

Computer Security... Tu,.. March 6... 12:30-2:30

Word and Excel... Tu. & Th...March 6...9:30-11:30

Level II Internet... Th...March 8...12:30

www.aquaticseniorcenter.mysite.com

SF Senior Center, 890 Beach Street (foot of Polk); Parking-end of VanNess, MUNI 19, 47, 49, 10, 30

OWL BOOK GROUP--- NEXT MEETING APRIL 2

The next meeting of the OWL book reading group will be on Friday, April 20, 2007, 12 noon to 2 pm, Room 1186 (room to be confirmed). The March meeting was cancelled because of scheduling conflicts. The book to be discussed continues to be Howard Zinn's "A People's History of the United States". At the February 16th meeting, we covered the first 10 chapters of the book, from the discovery of America to the aftermath of the Civil War. These chapters filled in many of the gaps in our elementary and high school treatments of American history.

In April we will cover Chapters 18 through 25 (and Mr. Zinn's afterword), the war in Vietnam to the "War on Terrorism".

Come and join our lively discussion on how history might judge our current political dilemmas. If you have any questions, call Shirley Sidd (440-5672) or Rosemary Bacy (665-0380).

The print cartridge recycling program for OWL/CA has been **discontinued**. Thanks!

CALENDAR

(For a more complete and up-to-date listing of events that may be of interest to OWL's, please regularly check the chapter website: owlsf.org [click calendar])

March 5 – OWL Board Meeting; 870 Market, Room 1185; 3:00-5:00 PM

March 24 – OWL General Membership meeting, 10:00 am – 12:00 noon, (check office, room 905, for room number)

April 2 – OWL Board Meeting, 870 Market, (check office for room number), 3:00 – 5:00 PM

April 20 – OWL Book Group, 870 Market, 12:00 – 2:00 PM (check office for room number),
Bring your lunch or a snack.

April General Meeting, date and location to be announced

Last Month – January Planning Meeting

On Saturday, January 2007 a group of enthusiastic, outspoken women gathered at The Carlisle to do some heavy-duty strategic planning based on accomplishments of last year, building on these and adding new areas of interest.

The meeting was well-planned, well-attended, lively and productive. Topics covered included Publications, Programs, Fundraising, Grant-writing, Legislation, Midlife Issues, Environment, Membership, Speakers Bureau and Housing.

Following reports from the various interest groups, a tally was made to determine level of interest. Housing and Midlife issues were high on the list with emphasis on financial planning. Environment was introduced as a new, important focus.

New faces, new ideas....Let's continue the monthly "Dinner Table" and the lively book group. What about a movie group? A walking group? Let's welcome new members with a special event. If you're interested in fundraising, training as a member of the Speaker's Bureau, need information on Social Security or Part D, OWL is your venue. To get involved call the OWL office (415) 989-4422, leave your name, number and area of interest. You'll get a call-back.

As a long-time OWL member and a new board member, I am happy to be among like-minded, friendly women and look forward to an exciting OWL experience.

Marcia Soffer

If you would like to contact directly the board member with specific responsibility for an area, see this list:

Communication: Kathie Piccagli
kpiccagli@aol.com

Programs: Sheila Malkind
smalkind@sbcglobal.net

Fundraising: Nan McGuire
nanmc@jimstevens.com

Midlife Issues: Allyson Washburn
amwashburn@comcast.net

Environment: Ruth Strassner
ruthls@dslextreme.com

Membership: Esther Wong
Speakers Bureau: Catherine Pinkas
Catherine@pinkas.com

Housing/Mental Health: Marcia Soffer
mksoffer@sbcglobal.net

Grantwriting: Jane Swinerton
Janeswin@earthlink.net

Legislation: Shirley Sidd
Shirl.4@juno.com

FREE PHONE DIRECTORY ASSISTANCE

Dial 1-800-FREE-411;
(800-FREE-411 on your cell phone.)



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 bi-monthly 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 10 a.m. to noon
Newsletter Deadline: Call editor for date:
415-585-3950

The date on your mailing label is the date your membership (or subscription) expires.