



Web Site: <http://www.owlsf.org>

November - December 2011

Email: owlsanfran@juno.com

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 SF invites you to:

**What is Occupy San Francisco Really All About?
Bring your questions!**

**Saturday, November 19th
10 am to noon
Flood Building, 970 Market Street, Room 1185**

We have heard about Occupy San Francisco (OSF) on the TV news and the Internet. But what do we really know about the people who are part of OSF? Who are they and what do they hope to accomplish?

Is the City's response to OSF a reasonable one for the City of St. Francis? Since OSF has adopted a nonviolent agenda for its operations, should we be spending the police resources devoted to their presence at a time when crime is on the rise in the neediest neighborhoods of the City?

Some see the Occupy movements as a logical extension of the Arab Spring uprisings. Maybe it is just that Washington is broken and these folks felt driven to do something about it. Come and hear from representatives of OSF and ask questions that you have that may not have been covered in the local and national media.

ALL WELCOME

Donations gratefully accepted.

The Flood building is handicap accessible and convenient to public transit. Take elevator to 11th Floor and go to your right to Room 1185

**Older Women's League * 870 Market Street, #905, San Francisco, Ca. 94102
Phone 415-989-4422 * Web site: www.owlsf.org**

PRESIDENT'S MESSAGE

This is a difficult letter to write; there are so many pressing topics that I'm not able to select "that one" on which to focus. I first thought I would focus on the Joint Select Committee on Deficit Reduction or Supercommittee and the other continuing dangers to Social Security, Medicare and Medicaid. Then, every day lately, there seems to be a frightening new attack on women's choice, which enrages me. And I am now taking a break from my current reading, *The Emperor of All Maladies*; a fascinating history of cancer. The part I am reading now is about the link between tobacco and cancer and how the tobacco industry, with the complicity of our government, put the profit motive squarely above the concern for citizens' health. A common theme is that the government all too often emphasizes things other than the wellbeing of the people.

This is not meant to be a diatribe against government. It is meant to make it clear that we must be constantly vigilant and active to be sure our government maintains a proper focus — and particularly that it does not sell out to moneyed or fanatical ideological interests.

We all know what the debt reduction Supercommittee is supposed to do. It is alarming that it is rumored that major cuts to Medicare may be included in its recommendations. Even though Social Security has nothing to do with the deficit, it too, is often cited as a place to cut government spending. Each of us needs to make *daily* calls to the members of the Supercommittee and our local members of Congress to remind them "hands off Social Security and Medicare". (Think of this as part of your morning routine, like eating breakfast.)

A second area needing constant monitoring is the attack on women's rights, most specifically the right to choose—at this point, that's the right to choose to plan one's family—contraception or abortion. Every day seems to bring a new horror, from defunding Planned Parenthood to declaring that life begins at conception (so abortion would be murder), from requiring parental notification to allowing hospitals to follow their ideological philosophies to deny lifesaving abortion care to women. This shows why women need to keep a special watch on women's issues. In a reactionary climate women stand to lose the most, and we must not allow that to happen.

More people are beginning to smoke in this country, especially women and youth. However, that is not the issue; the issue is that the government, with increasing deregulation, is backsliding in the need to protect our health. There are efforts to roll back many environmental regulations and protections, such as those affecting clean air and clean water, to allow more toxic emissions, to allow toxic chemicals in our lives, to name but a few.

The common theme is that we, the people, are losing out in all these areas, as well as others, to reactionary interests—reactionary interests with money. The only way for us to combat these regressive policies is constant watchfulness and action, joining with like-minded groups and regularly communicating with our legislators.

—*Kathie Piccagli*



Kathie Piccagli, President
Maxine Anderson
Melanie Grossman
Amy Hittner
Glenda Hope
Jonee Levy
Margaret Lew

Nan McGuire
Sheila Malkind
Juliet Rothman
Ruth Strassner
Allyson Washburn

Newsletter
Margaret Lew, Editor
Carole Isaacs, Assistant Editor

SF OWL Board meetings: first
Monday of the month, 4:00-6:00 pm,
870 Market St.
Phone: (415) 989-4422
Email: owlsanfran@juno.com
Web: www.owlsf.org
Mail: 870 Market St., Room 905,
San Francisco, CA 94102

September Ballot Measures Meeting A Resounding Success

On September 24, 2011, OWL SF held its 2nd annual November Ballot Initiatives meeting. Similar to last year the format featured speakers “for” and “against” selected ballot measures. However, this year, in response to the crowded November 2011 mayoral race, the meeting also included a presentation on Ranked Choice Voting.

After welcoming all members and guests, recognizing co-sponsors (League of Women Voters, Senior Action Network and AAUW), Melanie Grossman gave the meeting over to Board Member Rev. Glenda Hope who did an excellent job as Moderator, keeping the meeting on track and leaving plenty of time for questions and answers.

The first speaker was Frances Mathews from the San Francisco Department of Elections. She gave an enlightening and easy to understand presentation on Ranked Choice Voting. According to Ms. Mathews, if any candidate gets the majority of votes (50%+ 1), that candidate wins with RCV in the first round of voting. If no candidate has a majority, the candidate with the fewest votes is eliminated and the ballots are then recounted. If your candidate has not been eliminated, he or she continues as your first choice. If your first choice candidate is eliminated, your second choice candidate is then counted. This process continues until one candidate secures a majority of votes. We learned that voting for one candidate as first, second and third choice gives you only one vote and no say on second or third choice if your candidate is eliminated.

The meeting moved on to consider Propositions C, D and E, the 3 charter amendments selected for discussion by the Political Advocacy Committee.

Prop. C would change the way the City and its employees share in funding some of its pension and health care benefits. Other changes would affect cost-of-living adjustments and the composition of the Health Service Board. Supervisor Sean Elsbernd spoke for

Prop. C, focusing on savings to taxpayers, fairness to most vulnerable workers, and reform of both pension and health benefits. Gerry Meister and David Williams spoke against with a focus on the negative impact of the COLA adjustments and on the diminishing voice of retirees and employees through the reduction of their seats on the 7 member Health Service Board to 3, with City appointed seats at 4.

Prop. D would change the way the City and its employees (current and future) share the cost of pension benefits. Cost-of-living adjustments would also be limited. Craig Weber, representing the sponsor Jeff Adachi, spoke for the amendment saying the spiraling and unsustainable costs of retirement benefits for City employees must be reined in or they will require massive cuts in City services and jobs. OWL member Sandra Mack spoke against saying that Prop. D scapegoats City employees for the financial troubles of the City, that the proposition was put together by politicians with no input from employees or managers, and that it is full of “take aways” without “carrots” for workers after years of service.

Prop. E amends the City Charter to allow the Board of Supervisors and the Mayor to amend or repeal initiatives that the Board of Supervisors or Mayor place on the ballot after January 1, 2012. Supervisor Scott Wiener spoke for the amendment, saying San Franciscans are asked to vote on too many propositions that should be dealt with by their representatives. Prop. E will give flexibility to the Supervisors and Mayor enabling them to deal with measures that are out of date or have unintended consequences. Eileen Hansen, a former City ethics commissioner, spoke against the proposition, saying that it is undemocratic. Once voters have voted on ballot measures, politicians should not be able to change the ballot measures without going back to the voters.

A question and answer period followed the presentation of each ballot measure. This year questions were written and passed to the moderator, thus allowing many more questions to be addressed than at last year’s meeting.

—*Melanie Grossman*



Photos by Sheila Malkind.

Political Advocacy Committee October 2011

Fall 2011 has been a busy time for the Political Advocacy Committee. In its September and October meetings, the Committee has spent some time soul searching, trying to decide upon a “signature issue” that is of special interest to our membership and that reflects the unique OWL mission of advocating for midlife and older women. Also, with the many important issues facing us at this time, prioritizing where we wish to put our time and energy is essential since no one organization can do it all.

Here is a sampling of some of the events of interest to the Political Advocacy committee in October:

October 13—Standing in Solidarity with Occupy Wall Street Rally

October 20—Rally for Adult Day Health Centers, urging Gov. Brown not to give up Medicaid funds for Adult Day Health that keeps people in their homes and communities rather than in nursing homes and other institutions.

October 20—UCSF meeting focusing on University/Community partnerships and programs that promote health equity in San Francisco.

October 22—Single Payer Event at St. Mary’s Cathedral featuring James Haslam, a leader in the successful fight to win Single Payer Health Care in Vermont, and sponsored by CARA.

October 24—Supercommittee Teach-In and Action Oriented Open Discussion to prevent cuts to Medicare and Social Security, sponsored by CARA and the Labor Council.

The committee wishes to continue supporting all important issues like those listed above, but we would like to zero-in on a few events of particular importance to OWL where our presence can have an impact. See Nan McGuire’s article on this page to learn how you can get involved.

—*Melanie Grossman*

Should Owl-SF Have a Presence At Political Rallies and City Hall Public Hearings?

In my opinion, if we are to be advocates for issues that affect mid-life and older women, our presence at certain political events and public hearings is a must. Up to now, our presence has consisted of the same one, two or, if we’re lucky, three people who attend these important hearings.

At each of our monthly program meetings the Political Advocacy Committee asks for more volunteers to join us. Sometimes someone indicates an interest, but there have not been enough someones up to now.

I am writing this article in hopes that some of you will be willing to contact me (415-673-7074) or Melanie (415-923-0850) to give us your opinion on how we can get more members to join us for hearings and rallies on important matters affecting older women. City Hall hearing are especially important to our cause. Hearings are held at various times, mornings and afternoons. If one of us stands up to testify, it is very helpful to be able to ask those in the audience who are fellow OWLs to stand and indicate their support.

We have had some luck at getting members to come out for a rally at the Commonwealth Club or Moscone Center, but we could use even more of you to join us at these events so that we can carry the OWL banner and make our presence felt. We would like to continue our efforts to stand as a group at important political events concerning Social Security and Medicare, but we can have the greatest impact locally, especially at City Hall. With the weather turning cooler soon, inside City Hall will be much warmer than the streets of San Francisco. So tell us how we can get more members to come out and support issues such as transportation, pedestrian safety, adult day care, housing, health care and other issues affecting older women. We look forward to hearing from you.

—*Nan McGuire*

WELCOME NEW MEMBER!

Gerry Meister

Self-Control

I felt very virtuous after I had spent two hours after work exercising at a health club. When I came home, I still had to prepare my dinner (low-calorie, of course), wash the dishes afterwards, balance my bank statement, brush my teeth, and turn in at a reasonable hour.

Then I read a review by psychology professor Steven Pinker, of the book *“WILLPOWER”, Rediscovering the Greatest Human Strength*, by Roy F. Baumeister and John Tierney. The two authors advise that exerting willpower can enhance our lives. Together with intelligence, self-control turns out to be the best predictor of a successful and satisfying life.

There is a reference to an experiment in the late 1960s, when the psychologist Walter Mischel offered preschoolers a difficult choice of one marshmallow now or two marshmallows 25 minutes later. Following up decades later, he found that the 4-year-olds who waited for two marshmallows turned into adults who were “better adjusted, were less likely to abuse drugs, had higher self-esteem, had better relationships, were better at handling stress, obtained higher degrees and earned more money.” (He did not indicate if they had any obesity problems later in life, from eating two marshmallows at age 4, instead of one. After all, fat cells very easily develop).

I began thinking about what the day would be like for me if I were to do everything I should do, according to all the health- and money-advice columns out there, and especially, adhering to the credo of the Willpower book (above).

I’d get up immediately upon hearing the alarm clock go off at 6:10 am (Note to self: 6:00 am!), do a few stretches, brush my teeth, get into sports clothes, and go out to the park and jog a mile or two. Returning home, I’d shower, choose an outfit from my closet which is, of course, strictly organized by blouses, skirts, slacks, and colors. Then I’d prepare a breakfast of one-half grapefruit, toast with 2 tablespoons of peanut butter (maximum!) and green tea. I’d wash and dry my dishes and put them away, and make my bed, being careful to hang up any clothes that may have been *accidentally* dropped on the floor the night before.

After a brisk half hour walk to my office, I’d greet my fellow employees in a friendly fashion before immediately commencing my work. (Research results conclude that having a social support network is important, especially as you age). Then I’d begin by making all the unpleasant phone calls I dread making, especially those that might result in someone saying “No” to a request.

I’d work steadily until noon, just standing up and walking around enough so as to prevent any future heart or leg problems, at which time I would treat myself to the brown bag lunch I made the night before: ie, tomato juice, tuna salad with low-cal mayonnaise and two crackers, carrot and celery sticks, skim milk and a small fruit the size of the palm of my hand. Exactly an hour later, I’d be back at my desk, applying myself to my job. At 4:55 pm, I would tidy up, and file away any loose papers on my desk.

At 5 pm, I’d leave work, and go directly to my health club where I’d begin with 15 minutes of stretching, then an aerobic workout for an hour, and another half hour of resistance training.

Arriving home, I’d prepare a dinner of vegetable juice, broccoli, a small baked potato and a portion of broiled fish that would, once again, fit in the palm of my hand. For dessert, I’d treat myself to a baked apple.

I’d be sure to pay my monthly bills and treat myself to a chamber music concert with friends that evening, making sure to return home by 10 pm. I’d prepare my clothes for the following day, sewing on any loose buttons, or ironing a wrinkled blouse.

I’d cleanse my face with lotion—never using soap, which can be drying—then apply a night cream, brush and floss my teeth, massaging my gums with the rubber tip of the toothbrush, and be in bed by 11 pm.

Dear Reader, I’m sure you will agree with me that that sounds like a ‘successful and satisfying life’, per the self-control-authors’ assertions.

One further note: My colleague, Marie, a retired police chief, told me that she would have to finish off her tunafish lunch “with a big Fannie May chocolate turtle.” I have to wonder how her life is going.

—*Sheila Malkind*

Note: I wrote this essay in a different form at least 10 years ago, and revisited it recently. No longer working, but still trying to be virtuous.

Why not a gift membership in OWL San Francisco!

Annual dues of \$50 are recommended. For those unable to pay the recommended amount OWL has established a sliding scale for annual dues from \$50 to \$5.

Just send your check for dues to: OWL SF,
870 Market St., Room 905, San Francisco, CA 94102

Include your friend’s name, address and
(if you have them) phone number and email address.
OWL will send her a welcoming letter and a brochure!

PEER GROUPS

Owl Peer Group Tours San Francisco City Hall

On October 17th Melanie Grossman, Carole Isaacs, Helene Peckerman, and Marcia Soffer took the guided tour of City Hall. There was heat wave that day, and some of our members were out of town so our group was small. Our tour guide, a retired teacher, was excellent and told us many interesting factoids about the history of City Hall. We saw the mayor's office reception area, the south light court with historical exhibits, and the viewed the interior of the dome from the 4th floor corridor. Unfortunately the Board of Supervisors meeting room was not open to the public that day.



The group included 6 tourists as well as our Peer Group, and we all enjoyed chatting with two elderly sisters from Ireland. The tour lasted about 45 minutes. We all learned something new, and agreed we would recommend the tour to friends.

My photo shows Melanie, Helene and Marcia standing in front of the original vault. When tax payers came to city hall to pay their taxes they paid in CASH and the cash was held in the vault.

A different Owl Peer Group member is coordinating each monthly event. Melanie Grossman suggested this tour (a great idea), and Carole Isaacs organized the plan to take the tour.

After our tour, we had snacks and chatted in the basement-level cafeteria. A good time was had by all!

—*Carole Isaacs*

We usually meet on the third Monday of the month from 4 to 6 pm. For anyone wanting to join us in contact either Nan McGuire, nanmc@jimstevens.com, or Jonee Levy jonee.levy@gmail.com.

The Girlfriend Prescription: They Teach This at Stanford

At a class given at Stanford, the last lecture was on the mind-body connection—the relationship between stress and disease. The speaker (head of psychiatry at Stanford) said, among other things, that one of the best things that a man could do for his health is to be married to a woman, whereas for a woman, one of the best things she could do for her health was to nurture her relationships with her girlfriends.

At first everyone laughed, but he was serious.

Women connect with each other differently and provide support systems that help each other to deal with stress and difficult life experiences. Physically this quality “girlfriend time” helps us to create more serotonin—a neurotransmitter that helps combat depression and can create a general feeling of well being. Women share feelings whereas men often form relationships around activities. They rarely sit down with a buddy and talk about how they feel about certain things or how their personal lives are going. Jobs? Yes. Sports? Yes. Cars? Yes. Fishing, hunting, golf? Yes. But their feelings? Rarely.

Women do it all of the time. We share from our souls with our sisters / mothers, and evidently that is very good for our health. He said that spending time with a friend is just as important to our general health as jogging or working out at a gym.

There's a tendency to think that when we are “exercising” we are doing something good for our bodies, but when we are hanging out with friends, we are wasting our time and should be more productively engaged—not true. In fact, he said that failure to create and maintain quality personal relationships with other humans is as dangerous to our physical health as smoking!

So every time you hang out to schmooze with a gal pal, just pat yourself on the back and congratulate yourself for doing something good for your health! We are indeed very, very lucky. Sooooo let's toast to our friendship with our girlfriends. Evidently it's very good for our health.”

—*Pat Crawford*

In My Opinion . . .

11/11

A while back, the Rachel Maddow show, on MSNBC, a news program that centers on current, mostly political issues, had a piece she labeled “the 3 Pillars of Retirement—Pensions, Savings, and Social Security.” Quoting from her segment:

...Wall Street/Banks have taken 2 of the three pillars, pensions and savings (no interest/no way to grow savings) and are now after the 3rd pillar, Social Security. Privatization of Social Security—flooding the markets with mo’ money. When that happens, we can all be beggars again when we hit 65 or 67 or whatever, probably sooner than that because we tend to lose jobs in our 50’s...and Medicare and Medicaid are tied into this as well.

This story captured my attention. At least some of us “OWLers” personally feel, or know others who feel the pangs of lowering pension allotments, and savings account interest drip to just about nothing. And some of us living on retirement pensions, investments or savings, live OK, but may fear for the next generation families—our children, our grandchildren.

What to do? Well not much. Some can look at how much to give for college tuition, or welcome unemployed college grads to live with them, or help pay the mortgage. Others lament that their twenty or thirty somethings have large student loans that may never be paid off!

A recent New York Times editorial noted ... At this point, protest is the message: income inequality is grinding down that middle class, increasing the ranks of the poor, and threatening to create a permanent underclass of able, willing but jobless people. The Occupy Wall Street movement may be as powerful as the anti-Vietnam War protests of ‘60’s—let’s hope so.

—*Amy Hittner*

Do you have something to say?

Write to the editors at: mclew@pacbell.net, callingcarole@gmail or c/o the OWL office, 870

Women Baby Boomers

As an over 80 year old member of OWL, I have been encouraged to see many mid-life women become active members of our San Francisco Chapter. All of you who are Baby Boomers are the wave of the future for our organization, and our country.

Women who fall into this age group find it more difficult to find new employment, particularly if they have been out of the job market for any appreciable length of time. The most important issues facing these women are health care for themselves, and the assurance of sufficient financial resources for the next thirty years. Just as it is hard to think of retirement when one is in her 20’s, it is just as difficult to imagine being an octogenarian without enough money to maintain a desired lifestyle.

As women, our earnings only approximate two-thirds of what our male counterparts achieve, and yet our life expectancy is greater by several years. For the most part, traditional pensions are part of the past, and Social Security was never meant to be more than a basic part of the three-legged stool of retirement resources. That brings us to savings. The most valuable general advice for whatever instrument(s) one chooses, diversification should be the goal. That way, when the Stock Market reacts adversely, one should feel confident that a portfolio will not disappear.

Women in the age group being discussed are more likely to be single, possibly divorced or never married. And though they may have had better educational opportunities than women in the past, they still have not been able to achieve the higher incomes of their male counterparts. As a general rule, pensions which were a form of reward for stability in a job are less and less available. Today one must rely on one’s own savings, whether a 401k or an equivalent. That requires personal discipline.

We think of retirement age as sixty-five. At that age most women are still in their most vibrant, productive years. Many will continue to work at jobs previously held because they cannot afford to support themselves otherwise. Others maybe relying on financial resources which need to last for thirty or more years. That can be intimidating.

These are some of the realities facing our members who fall into the Boomer category. They will not be resolved easily, but as I said initially, I am encouraged by the activist roles I see being taken by more and more of our mid-life members. You are the future of OWL.

—*Shirley Sidd*

Note: This article by the late Shirley Sidd, first appeared in our Newsletter in 2007.

Saturday in the Park with Nan Michelangelo Playground Picnic

On Saturday, October 22nd over 16 OWLs and friends gathered on Russian Hill to picnic at Michelangelo Playground, a delightful spot of green space created at the site of an old public school on Greenwich Street. Delicious homemade lemon cake and cold soft drinks were served to accompany our bag lunches. Later, touring the 20 community garden plots we were treated to tomatoes fresh off the vine in Nan McGuire's plot.

After lunch on the sunny redwood deck we walked to the far corner of the park to sit in the shade garden where Nan presented the history of the park from its earliest days as an industrial site (1847) to its eventual use as a school (1867 to 1906). The school burned in the earthquake and was rebuilt two blocks away. The site was leased by Recreation and Parks until the passage of Prop 13 when funds were no longer available. The site remained vacant until 1984 when Friends of Michelangelo was formed.

Most interesting was the story of Nan's personal part as Chair of the Friends of Michelangelo Park and their five year campaign to transform an unattractive playground into a beautiful park. It took two years to get the property ownership transferred from the SFUSD to Recreation and Parks and another two and a half years to design and fundraise for construction. Nan's talk was illustrated with photos of the park before and during the transformation and a detailed written history of the plot of land. Rhoda Feldman, an OWL and neighbor, and member of the Friends came to add her memories of the park's creation.

—*Margaret Lew*

Exercising to Piano Music Prevents Falls

Exercising to piano music prevents falls, conclude researchers at the University Hospitals and Faculty of Medicine of Geneva, Switzerland.

For six months, 134 people, average age 75, were randomly assigned to either their 'normal exercise regime' (not stated), or one set to music.

Every week, subjects took part in a one-hour class, with exercises that included walking in time to piano music, and responding to changes in rhythm. The exercises got progressively harder, taxing the volunteers' muscles and balance more.

Results: 54 falls among those assigned their normal regime – a rate of 1.6 falls per person per year. Those exercising to music had only 24 falls, a rate of 0.7 falls per person per year.

After six months the groups were swapped, so that those who had not had the piano method got their turn. The results: the rate fell to similar levels in the first exercise group. The researchers concluded: "This program may be useful for fall prevention and rehabilitation in community-based settings such as senior centres."

SM comment: I would think different kinds of music would do as well. Salsa, anyone?

—*Sheila Malkind*

Based on a report by Stephen Adams, 22 Nov 2010, *The Telegraph*, <http://www.Telegraph.co.uk>

Calendar

For a complete and current listing see the OWL website: www.owlsf.org (click Calendar)

November 7 Monday — **OWL Board Meeting**, 870 Market (*check OWL office for room*), 4:00-6:00pm

November 19 Saturday — **OWL General Meeting**, 870 Market, Room 1185, 10am-Noon

(*see cover page and OWL website for program details*)

November 8 Tuesday — **Election Day**, your vote is important!

November 21 Monday — **Northeast Quadrant Peer Group Meeting**, 2:00pm (*see page 7 for details*)

December 5 Monday — **OWL Board Meeting**, 870 Market (*check OWL office for room*), 4:00-6:00pm

December 17 Saturday — **OWL General Meeting**, Holiday Party and Election, 870 Market, Room 1185, 10am-Noon (*see page 3 or OWL website for details*)

YES! I WANT TO JOIN OWL!

NAME: _____

ADDRESS: _____

City State ZIP

TELEPHONE: _____

E-MAIL: _____

Annual dues of \$50 are recommended: half this amount goes to OWL-National, \$10 goes to OWL-CA, and \$15 are retained by the chapter. When you pay dues to the San Francisco Chapter, you automatically become a member at all levels –National, California and San Francisco. (If you are unable to pay the recommended amount, OWL has established a sliding fee scale from \$50 –\$5.) Members receive SF OWL bimonthly, OWL CA quarterly and National OWL Observer quarterly newsletters.

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

The Founding of OWL

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 12:00 noon to 2:30 p.m.

The date on your mailing label is the date your membership expires.