

# OWL

The Voice of Midlife and Older Women

San Francisco Chapter  
Newsletter

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

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

November-December, 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.



November OWL SF meeting

November 17, 2007

Flood Building  
870 Market, Rm. 1185  
San Francisco

10:00 – 11:00 business meeting/  
socializing

11:00 – 12:00 program

Guests welcome!  
Refreshments

### **Annemarie Yellin: One Of The Holocaust's Hidden Children**

She was born in Germany in 1928. Yet after the infamous *Kristallnacht* (The Night of Broken Glass), on November 9, 1938, when synagogues were burned, Jews were beaten to death, and shops were ransacked, many Jews fled the country. Annemarie and her parents were smuggled into Brussels in 1940, and given refuge --- along with other Jews--- by Belgium's Queen Astrid.

One year later, the Germans marched into Belgium, but Annemarie, along with 800 other children, was hidden by a group of young Catholic women who risked their lives for these children. For five years, she and other Jewish children lived as Catholics (and even received communion). After the war, Ms. Yellin (now 78) came to San Francisco, and has lived and worked here ever since. She has given many dramatic presentations about her experiences and will include DVDs that include the convent where she lived, her rescuer (who is still living in Europe), and their reunion.

## PRESIDENT'S LETTER

### *Get Involved*

There are many ways that you can become involved in OWL's work; here are a few with exciting possibilities:

***Donate: support OWL's work by making a gift:***

As a national grassroots membership organization that focuses solely on issues unique to women as they age, OWL strives to improve the status and quality of life of midlife and older women. OWL is a nonprofit, nonpartisan organization that accomplishes its work through research, education, and advocacy activities conducted through a chapter network. The support we receive from individuals each year helps us accomplish this mission. Your gift of \$50, \$100, \$250 (or more) will help to ensure that we are able to continue this work.

***Volunteer: contribute your time and talent:***

Volunteering is one of the best ways to contribute to the overall wellbeing of our community. When women work together for social justice, nothing can stop us—but we have to be in it for the long haul. Commit yourself to helping OWL march toward the better society that we all so passionately believe in! There are no substitutes for OWL's work, no organization ready to step in behind us and take over the helm. OWL must carry on, and we must grow stronger. Join us and learn new skills, and share with us your insights and experience!

***Help us to spread the word about OWL:***

You can help us to spread the word about OWL's programs and activities. Visit our Web site at [www.owlsf.org](http://www.owlsf.org). Share information about our organization and activities with your friends, family and colleagues. We welcome the opportunity to help you and your contacts to become involved, through volunteering, donating, and supporting our work.

*Catherine Pinkas*

### SAN FRANCISCO OWL BOARD

**Catherine Pinkas, President**  
E-mail: [catherine@pinkas.us](mailto:catherine@pinkas.us)  
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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.*  
**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

## OWL – California Annual Meeting

### *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 40. 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 40.” 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

OWL-California held its Council meeting in Sacramento on the weekend of Oct. 5-7. The annual meeting brings together representatives from each of the six chapters in California, as well as representatives of “at large” membership---members who belong to the State and National levels of OWL but are not affiliated with a chapter. It’s a chance to work together, socialize together, and learn new things.

At the meeting, there was the business of electing new officers for the coming year, committee work, legislative updates, program updates, work we do on a statewide basis, chapter news, and other business relevant to the state organization.

As usual, the weekend also included interesting speakers on a variety of topics. Some of the most interesting were about personal health—strokes and osteoporosis. There was also a very good speaker on the Medicare program. Debra Bowen was there to present an award to Betty Perry, our unmatched policy director in Sacramento. The keynote speech was presented by Ellen Bruce, President of the National OWL Board.

Five members from San Francisco were able to go: Rosemary Bacy, Ann West, Kathie Piccagli, Nan McGuire, and Shirley Sidd. Shirley and Nan wrote the following articles about two programs, and Rosemary puts into print a little levity that was acted out in a lighter moment:

### Stroke Recognition

At the recent OWL-CALIFORNIA annual membership meeting, Dr. Pat Zrelak of the U. C. Davis Stroke Program gave a talk about the prevention and care of strokes. As part of her presentation, she mentioned how important it is for a stroke victim to be treated within a three-hour period of the onset of the incident, if a positive outcome is to be anticipated. Clearly, since that short interval can be extremely vital, it is important to easily recognize the symptoms of stroke.

To that end, she presented a kind of shorthand that we all should be aware of, and have in our minds as an easy guideline to quickly identify what might prove to be a deadly circumstance. So, we offer the following, and suggest that you place it in an easily visible place:

**F** = Face (weakness; including droopiness, difficulty smiling)

**A** = Arm (weakness; including difficulty holding things in hand)

**S** = Speech (garbled; including difficulty swallowing)

**T** = Time (makes a big difference; act FAST)

**S** = Speech (garbled, difficulty swallowing)

**A** = Arm (weakness, including difficulty holding things)

**F** = Face (weakness, including droopiness, difficulty smiling)

**E** = Eyes (weakness or sudden vision difficulty)

Just remember **FAST** or **SAFE!**

*Shirley Sidd*

## **Shingles Vaccine: To Have or Not to Have**

At the recent OWL State Council meeting in Sacramento, there was a discussion about the pros and cons of getting the shingles vaccine. Some members have received packets promoting the use of this vaccine for seniors. Several members, including me, voiced opinions on the subject. The following summarizes the discussion:

If you suspect you have shingles, go to see the doctor immediately. There is a drug that will short-circuit the pain and rash if taken within 72 hours of the onset. This is not the vaccine.

The vaccine has only been available for a few years. It is yet to be recommended widely by many physicians including my own at UCSF,

and the Harvard Health Letter as reported by Betty Perry.

One member from Walnut Creek reported that a friend in a retirement community where she lives got the vaccine and then came down with Shingles. She got very sick after getting the shot.

The vaccine is very expensive (\$175 to \$450) depending on where you get it. Some health plans do not cover the cost even partially.

*Nan McGuire*

## **EVE TALKS WITH GOD**

Eve: Lord, I have a problem.

God: *What's the problem, Eve? Tell God.*

Eve: I know that you created me and provided this beautiful garden and all of these wonderful animals—including that hilarious, comedic snake, but I'm just not happy.

God: *And why is that, Eve? Tell God.*

Eve: Lord, I am so lonely and I'm sick and tired of apples.

God: *Well, Eve, in that case, I have a solution. I shall create a man for you.*

Eve: A man? What is that, Lord?

God: *Man is a flawed creature with many bad traits. He'll lie, cheat and be vain; all in all, he'll give you a hard time. But, he'll be bigger, faster and will like to hunt and kill things. I'll create him in such a way that he will satisfy your physical needs. . . well, some of the time.*

*Yes, he will be witless and will revel in childish thing like fighting, and kicking a ball about.*

*Now, Eve, he won't be as smart as you, so he'll need your advice to think properly.*

Eve: Well, I guess that sounds okay, but . . . what's the catch, Lord?

God: *Well, you can have him on one condition.*

Eve: And what's that, Lord?

God: *As I said, he'll be proud, arrogant and self-absorbed, so you'll have to let him believe that I made him first. And, it will have to be our little secret . . . you know, woman-to-woman.*

*A reading for two women by Meg Bowman, Ph.D., San Clara County OWL; Contributed by Rosemary Bacy*

## **Big Three Dems' Health Insurance Unfriendly to Women** (abridged)

By Susan Feiner  
Women's eNews

Wednesday 26 September 2007

***The Big Three Democratic contenders' health insurance plans all look alike to Susan Feiner. She sees triple versions of the same scheme to enrich the medical industrial complex at the expense of women. Only Dennis Kucinich gets her thumbs' up.***

So who's got the most women-friendly health care plan?

Is it Hillary, Obama or Edwards?

Answer: none of the above.

Only Dennis Kucinich offers what women really need: single-payer, universal health care.

To the others I have one question: Why are you ignoring over 50 years of experience in our peer nations, which show that the public provision of health care delivers far better results at far lower costs?

The national disparities in women's deaths between the United States and countries such as Canada, France and Germany are horrendous.

In the United States there are 77 female deaths from heart disease per 100,000 women, according to current World Health Organization data. In Germany that first key number is 68; in Canada 54; in France 21. For pulmonary disease the U.S. performance is even worse. The rate per 100,000 in the United States is 33; in Canada 13. In France and Germany it's 7.

But universal health insurance does more than fight the diseases that afflict women. By extending better coverage and care to everyone it goes to the heart of women's major inequity: our lower work-force participation due to the time we spend taking care of the preschoolers, sick kids, elderly parents and disabled spouses.

Women's wages are often reported to be about 80 percent of men's. But that figure seriously understates the actual loss of earnings due to gender and caretaking. The 2004 report "Still a Man's Labor Market" by the Women's Institute for Policy Research puts the gap closer to 60 percent.

But the proposals by the Big 3 will not stop women from being the ones to leave work - or not even attempt it at all - when the health care system breaks down.

### **Nice Features**

All three plans have some nice features. All call for a ban on the insurer practice of "adverse

risk selection," which means enrolling healthy people and rejecting those more likely to require doctors, hospitals and medicine. All allow Medicare to negotiate for lower prescription drug prices.

But each plan shortchanges women in some similar ways.

For starters, each relies on tax credits to help people buy health insurance - the purchase of which will be mandatory - from existing private, mostly for-profit, insurers.

Do tax credits really help women, given that women earn considerably less than men? No. The value of tax credits decline as income falls so the more generous the tax credit the greater the benefit to the highest earners: men.

The trio of plans by Hillary, Obama and Edwards are also equally hard on women by requiring some level of out-of-pocket payments.

Even when women have insurance coverage their economic insecurity means they are more likely than men to economize on their medications and minimize follow-up treatment. All of this was first reported by the Kaiser Family Foundation and confirmed earlier this year by a study published in the Journal of the American Medical Association.

### **Caretakers Need a Real Break**

The three private insurer-based plans are also identically stingy toward caretakers.

Some plans - Hillary's and Edwards' - would cover respite care to help caregivers. Edwards offers up flextime, longer leave periods and paid leaves to help "parents" balance work and family.

Although well intentioned these policies reinforce the social expectation that women will be able to meet the daily needs of those who cannot help themselves.

If, for example, federal legislation required employers to grant flextime to help care for the elderly, our social expectations of women would mean that any one of them who didn't use this option - who didn't toss aside her paying job to assume this role - would be subject to criticism.

And the news media wouldn't shy from broadcasting every report - however marginal or questionable its methodology - that showed how much better it is for the elderly to be in the care of a daughter than a professional attendant.

The U.S. health care crisis - which left 47 million uninsured in 2006 - is driven by escalating costs, high co-payments, skyrocketing drug prices, minimal preventive

care and over-hospitalization (combined, ironically, with such short stays that the families of discharged patients must learn advanced nursing skills overnight).

None of the Big 3 addresses the fundamental cause of this crisis, which is not consumer behavior, employer stinginess or insufficient competition.

Instead, the high costs are traceable to the for-profit organization of the medical-industrial complex.

One need not have an MBA - or even to have viewed Michael Moore's diatribe against the U.S. system in "Sicko" - to know that insurance company profits rise with every claim that is denied, or delayed, delayed again and then processed incorrectly.

Eventually some customers give up thinking, "It's only \$25," "It's only \$50" and "It's only \$1,000."

**Keeping Industry CEOs Happy** Multiply all those amounts by the millions currently covered by for-profit plans - and adding on the millions more who will be required to buy them if the Big 3 have their way - helps explain why CEOs in the medical-industrial complex should be pleased by the so-called reforms offered by our so-called leading progressive candidates. In August, Reuters reported that profits in the health care industry are expected to be the strongest in the economy.

As long ago as 1991, the General Accounting Office pointed out that if the United States adopted the Canadian model we could expect to save enough - by eliminating the costs of insurance, duplication and the insane nightmare of provider forms - to cover everyone who is uninsured.

A 2006 study funded by the Robert Wood Johnson Foundation and conducted by the Cambridge Medical Care Foundation found that administrative costs per capita were \$1,059 in the United States versus \$307 in Canada.

All the candidates - even progressive John Edwards - are also in denial about household purchasing power. The U.S. savings rate is negative because households spend more than they earn. What are people supposed to stop buying so they can pay for health insurance? Setting premiums as a percent of income is no help when many paychecks are fully committed.

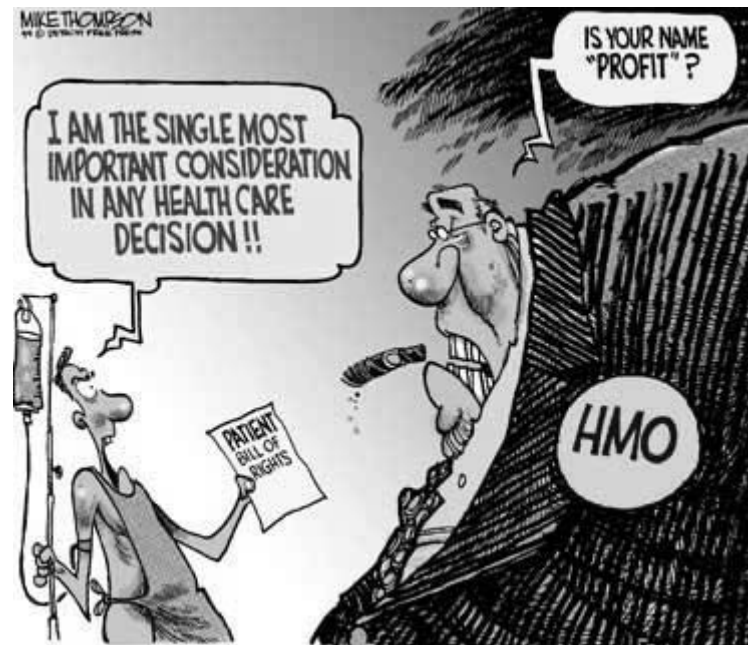
The idea that people have a right to health care is hardly new, even in the United States.

President Franklin D. Roosevelt made the point in 1944.

For women - who tend to need more health care and to use it longer, who live longer and are poorer - it's an important right that goes to the heart of our ability to close the gender wage gap.

The personal is still political. Tell the candidate of your choice that your vote depends on their support for universal, single-payer health care.

—  
*Susan Feiner is professor of women's studies and economics at the University of Southern Maine in Portland.*



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### **OWL National**

Currently OWL National is getting along admirably considering recent difficulties, both financial and with staff. It appears that we are acclimating to high functioning "on the edge", and the organization is looking at creative financial approaches.

Laurie Young, our well-liked and greatly admired executive director has been out of the office for almost two months for medical

reasons and will not be able to return---first she had emergency surgery and thereafter had several major setbacks. This is a serious loss for OWL, and we are all hoping for a good recovery, of course.

Fortunately our newest staff member, recent law school graduate Ashley Carson, has been as able to carry on admirably---and almost single-handedly (the third person who was in the office, Emily Gilbert, resigned to return to school.) We are quite lucky to have such a capable person, in this emergency. Ashley is able to carry on OWL's visibility with women's organizations as well as senior groups. Our presence continues to be felt in Washington.

The OWL Board will meet at the end of October, but not in time for information to be included in this newsletter. Board members have needed to be especially creative and resourceful during this period.

*Kathie Piccagli*

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### **Court Watch**

The "Court Watch" program was started this year, with the idea that it would be useful to have (OWL) observers in court cases involving elder abuse. This was to be a collaboration with the District Attorney's office. The fledgling program had one interesting case, but has had one bureaucratic setback after another. Marcia Soffer, the frustrated leader of the OWL portion of this program, filed this report after yet another problem with the scheduled Oct. 15 court session.

#### **IS THIS GOING TO WORK?**

Today was a disappointment. Our "high profile" elder abuse case was scheduled for 1:30 P.M., Hall of Justice, Department 20. Two OWL "watchers" went through the security line (15 minutes), up to the appropriate courtroom, ready to participate.

I had been told by the DA's office that I would be notified of any changes. We entered the courtroom only to learn that "our case" was no longer on the docket; there was no further information.

As the scheduler for OWL and recruiter of my partner, I was embarrassed and angry. My experience in making calls and encouraging participants was that most volunteers need advance notice and prefer a "regular" schedule (i.e. every Tuesday at 1.00 for example). Now I understand why.

Helen Karr, attorney in the DA's office who gave OWL members some background in elder abuse and has been encouraging the program later explained that the reason for the cancellation was that "no courtroom was available". The case would have to be rescheduled and as of 4:00 p.m. on the original date, no courtroom had been found. She was most apologetic and will work with us to solve the peculiarities of court procedure.

*Marcia Soffer*

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### **OWL Benefit Garage Sale Part II**

On Saturday and Sunday, September 15 and 16, the "leftovers" from OWL's May benefit were offered for sale at Rosemary Bacy's garage in the Sunset. Buying was brisk on Saturday and a little slower on Sunday, until the last hour when customers could buy a bag for \$2 and fill it up. The jewelry table especially looked like a feeding frenzy. The proceeds for both days totaled \$976.60.

Call Rosemary at (415) 665-0380 if you can help box what's left over. The unsold items will be donated to the Community Thrift Store, 623 Valencia Street (415-861-4910). When donations in OWL's name are sold, a percentage of the price is returned to OWL by Community Thrift. (If you have unwanted but useable things to get rid of, please consider taking them to the store's loading dock on Stevenson Alley, between Mission and Valencia, south of 17<sup>th</sup> Street.)

Ruth Strassner and Rosemary, co-chairs for the September sale, thank everyone who helped by transporting, organizing, pricing, selling and cleaning up, especially .

*Rosemary Bacy*

### **Newsletter Committee**

A newsletter committee is forming. We need members to assist with design, writing, and production. This committee will meet bi-monthly to plan the upcoming issue. Currently, we have five members and would welcome others. If you are interested, contact Kathie Piccagli at [kpiccagli@gmail.com](mailto:kpiccagli@gmail.com) (or (415) 585-3950).

## BULLETIN BOARD

### OWL Book Group

Our November selection has been put off until December because of the waiting time to get the book from the library. It is: "The End of Poverty: Economic Possibilities for Our Time", by Jeffrey D. Sachs. We will focus on Chapters 12 thru 14, and the last four chapters. The December meeting will be on December 14 (second Friday).

The new November selection is "Stolen Lives: 20 Years in a Desert Jail", by Marika Oufkir. It is the true life account of an upper class woman who was jailed with her mother and five siblings after her father was killed in a failed coup attempt. It has been a best seller in France. The date will be November 16 (third Friday).

Both meetings will be in Room 911 (The Living Room). Call Rosemary Bacy for more info: 665-0380.

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### "New" Office

You won't recognize the OWL office the next time you visit. It is being refurbished; a few old pieces of furniture are gone and chapter president Catherine Pinkas has designed (and donated) a large work area. I wouldn't go so far as saying our little "cubby" is spacious, but it seems roomy and light compared to a month ago. Many thanks to Catherine. Check it out!

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### Nominating Committee

At the end of the year, the board of directors develops a slate of candidates for new board members of our OWL chapter. Board members are elected at the general membership meeting. (The board then elects officers from board members in January.)

The SF OWL Nominating Committee is comprising its list of candidates for a few openings. If you would like to recommend a candidate or to become a candidate yourself, please contact Ann West at [awest17@gmail.com](mailto:awest17@gmail.com) (or (650) 876-0274), Sheila Malkind at [smalkind@sbcglobal.net](mailto:smalkind@sbcglobal.net) (or (415) 861-2159), or Allyson Washburn at [amwashburn@comcast.net](mailto:amwashburn@comcast.net) (or (415) 440-0693). We are in *particular* need of a bookkeeper/treasurer

### Membership Committee

A new membership committee is being formed. If you are interested in being on this committee, contact [lrhonig@comcast.net](mailto:lrhonig@comcast.net) (or (415) 291-0706).

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### FRIDAY AFTERNOONS AT THE MOVIES OWL Sheila Malkind, Director, Legacy Films

*A free monthly program of documentary films  
that celebrate our elders*

San Francisco Jewish Community Center  
3200 California Street (at Presidio), 2<sup>nd</sup> Floor  
(415) 292-1200

#### Friday, 10/26, 12:30 p.m.

**Sweet Old Song:** African-American artists, 92-year-old jazz musician Howard Armstrong and 60-year-old Barbara Ward, meet life's challenges together.

#### Friday, 11/2, 12:30 p.m.

**Raananah:** Fifty years in the lives of the Jewish immigrants at this summer refuge.

#### **The Yard People; An Intergenerational Love**

**Story:** African-American couples celebrate 50 years of friendship and activism.

#### Friday, 12/14, 12:30 pm

**Life; The Silver Age:** Caregiving practices for the elderly in Japan, India & Tunisia.

**Useless:** A Japanese-American businessman comes to terms with his retirement.

**Tsipa and Volf:** Elderly Jewish Latvian emigrés recall their lives and attachments through interviews with their grandson.

**Close Harmony:** An elementary school chorus performs with elders, resulting in a magical performance.

## CALENDAR

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

Nov. 5 Monday – **OWL Board Meeting**, 3:00 pm, 870 Market St., Room 1185.

Nov. 16 Friday, **OWL Book Group**, 12-2 PM, 870 Market, Room 911

Dec. 3 Monday, **OWL Board Meeting**, 3:00 pm, 870 Market, Room 1185

Dec. 8 Saturday, **OWL General Meeting & Potluck**, 11:00-2:00, 870 Market, check office for room number.

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### SEPTEMBER

#### VOTING INTEGRITY

Alan Dechert, the president and founder of the Open Voting Consortium, spoke on at the September 29 OWL meeting. He said the Supervisors recently chose not to agree to the \$12.6 million contract with Sequoia because the software would remain proprietary---in other words, property held in secret by the company.

Dechert said the Open Voting Consortium supports California Assembly Bill AB 852 (D-Krekorian), which would require the full public disclosure of hardware and software. If the bill passes, the Secretary of State would "manage a process whereby the public can obtain technical information free of charge, including computer source code.

Dechert then discussed federal bill HR 811 (D-Holt), which originally had an open source requirement. Due to the influence of Microsoft (he was told) the requirement was removed. However, because HR 811 still requires paper ballots be used in future U.S. elections, it has the support of a number of groups, he said.

*Ann West*

### OCTOBER

#### Women's Cognitive Health and Aging Program

A large group remembered to attend an educational seminar on Cognitive Health and almost filled Herbst Hall at Mount Zion Hospital the evening of October 17. This event was the second program in a continuing coalition between San Francisco OWL, The Transition Network, and the UCSF National Center of Excellence in Women's Health.

Brandy Matthews, MD, UCSF Memory and Aging Clinic, spoke about the importance of

patient evaluation, with specific instruments, to proper diagnosis and treatment. She listed risk and protective factors to cognitive disorders, and noted that memory issues are the first symptoms of cognitive decline in 55% of patients. Other early symptoms may include problems with language, executive function, visuo-spatial relationships, and behavior, such as sleep disturbance, or changes in eating habits and mood. The Memory and Aging Clinic is available to evaluate not only those with major symptoms but also people with early concerns.

Julene Johnson, PhD, presented an overview of current research about Mild Cognitive Impairment. She and Christina Wyss-Coray, RN, conveyed the importance of physical and mental exercise, stress management, social support, and nutrition to the maintenance of cognitive health. (NB: A brain friendly diet includes dark-skinned fruits and vegetables, cold-water fish, and nuts).

A reception at the Women's Health Center followed a lively question and answer session.

*Jane Swinerton*

### NEXT MONTH – DECEMBER

Our December meeting is our annual holiday potluck; bring a dish to share with six others. This year, we will hold the meeting on December 8, in an effort to beat the holiday "rush". At this meeting, board officers are elected, but most of the time is spent eating and enjoying the company of other members. If you choose to participate in the holiday "grab bag", bring a small gift. Check the office (Room 905) for the room number in the Flood Building.

**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

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