



The voice of mid-life and older women

NEWSLETTER

San Francisco



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

Email: info@owlsf.org

April - June 2022

OWL focuses 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 presents:

Your Internet Security:

Avoiding Risks to Your Data and to Your Mind

April 23rd

11am to 12:30pm

ZOOM Meeting with phone access

Safety on the internet is an issue that affects us all. It is important to know how to protect:

- ***Your data***
- ***Yourself, from internet-based predators***
- ***Yourself, from internet-based financial scams***

All of which can affect your emotional well-being and mental health.

A presentation by Danielle Diebler

Danielle is the co-founder and CEO of MarvelousAI, a natural language technology startup to expose bias and misinformation in online media; she leads threat intelligence at global nonprofit Quad9; and has decades in internet security, networking, software engineering, machine learning, and artificial intelligence technologies.

Look for your Zoom link or telephone call-in information via email.

OWL SF * PO Box 170622, San Francisco, Ca. 94117

Phone 415-712-1695 * Web site: www.owlsf.org

Good News: Important Legislation For Women

President Biden just signed into law the Violence Against Women Reauthorization Act (VAWA) a package of bills which will bring support for women who are survivors of domestic violence, sexual assault, stalking, and dating violence and rape. It also makes it a crime for any federal law enforcement officer to engage in sex with anyone in custody (!!) even if there is consent, and provides help for states to enact their own similar laws. And more.



The VAWA has been the subject of OWL Alerts in the past and endorsement on behalf of all OWL members. Acting on this Alert and urging friends in other states to contact their own elected officials to support VAWA legislation helped to get this enacted into law. You never know how many phone calls, postcards, emails, etc. it takes to reach the tipping point and get something done for justice and healing. OWL Alerts provide a clear path for being part of that movement.

—*Glenda Hope*

This morning I woke up and felt a ray of hope for all women.

I wrote a letter (yes by hand) to our new Supreme Court Justice. I am hoping you will all do the same. Let people in Washington know that there are people (voters) who care about justice, who will not be beaten down by the craziness that has been the center of life for way too long.

“Persevere”. Judge Ketanji Brown Jackson’s message for me is powerful.

I hope you will write to her to let her know she is not alone and you appreciate her sacrifice. She has a heavy burden to carry for her lifetime. I feel grateful to her. She has given me hope in world that has felt frightening, where I worried about the future of my children and grand children.

If you agree with me and feel inspired to write today please encourage your friends to write too.

Judge Ketanji Brown Jackson
Supreme Court of the United States
1 First Street, N.E.
Washington, D.C. 20543

The strangest thing has happened to me. I feel myself breathing a sigh of relief. I feel hope for the future.

—*Carole Isaacs*

Board Members
Maxine Anderson, co-VP
Paula Barber
Louise DiMattio
Joan Downey, Treasurer
Melanie Grossman, co-VP
Margaret Lew
Betty Traynor, Secretary

Newsletter
Margaret Lew, Editor

Political Advocacy Committee
Glenda Hope
Melanie Grossman
Co-Chairwomen

OWL SF Board meetings: first Monday of the month, 4:00-5:00 pm, Currently held on Zoom, link available on request

Phone: (415) 712-1695
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OWL SF Board News

Maxine Anderson Appointed to State Commission

On February 23, 2022 Governor Gavin Newsom announced the appointment of OWL SF Board member Maxine Anderson, to the Committee to Review the Operations and Structure of the Commission on Judicial Performance. Anderson was a Claims Adjuster for the San Francisco City Attorney's Office from 1989 to 2014. She is a member of the Board of Directors for the League of Women Voters of California. This position does not require Senate confirmation and there is no compensation. Anderson is registered without



At OWL's March 26th membership meeting we welcomed the election of new board member Paula Barber and look forward to working with her!

Board officers were elected at the April 4th meeting of the board

Three members have announced their retirement from the board this year: Glenda Hope, Sheila Malkind and Lela Harris leave the board but will remain active members of the PAC and other activities. They leave important vacancies that we need to fill this year.

We encourage you to attend a board meeting to see how we do our work and to consider proposing an OWL (with their consent, of course) or yourself for membership. We need your talents and ideas to keep our organization alive and ready for the future.

CARA 2022 Candidate Events In April

Election season is upon us, and there are many important races on the ballot, starting with the June 7th primary races. Many of the CARA Action Teams are planning candidate forums in April -focusing on key races where senior voters could make a difference. These events will introduce you to some of the candidates running, and give you an opportunity to ask questions before casting your ballot. Since mail ballots will be sent in early May, we are holding these events in April to be sure you have all of the information you need to make an informed vote. You can register on the links provided below – for as many events as you might be interested in attending. CARA does not endorse candidates.

CARA Candidate Forums:

<https://californiaalliance.org/candidate-forums-2022/>



Thanks to Patrick McDonnell's "Mutts" comic strip for this little known quote from Dr. Martin Luther King, Jr.

"One day the absurdity of the almost universal human belief in the slavery of other animals will be palpable. We shall have then discovered our souls and become worthier of sharing this planet with them."

Social Justice: Another Reason to Halt Expansion of Factory Farms And Slaughterhouses

A new bill, AB2764, would halt the construction and expansion of factory farms and slaughterhouses in California--a move not only for the environment and animal welfare, but also for social justice.

In an excellent op-ed in the SF Chronicle March 22, 2022 Susan Chavez describes her work in a slaughterhouse, testifying to the social justice aspect of not supporting factory farms. I get annoyed when people make comments to the effect that vegans care more about animals than people or imply that if a person is pro-active against factory farms, that person cares only about non-human animals.

Chavez says that "many of us are concerned with the needless suffering of animals in industrialized animal agriculture, but the human cost of mass slaughter is just as troubling." She points out that working in a slaughter house is "the most dangerous profession in the US" and points to a 2016 study showing that workers also face higher rates of psychological distress than people who don't work killing animals. "If compassion were a muscle, this work we did left it weak and atrophied" because she and co-workers had to harden themselves against all the killing they were doing in this "inherently violent task."

What can we do?

We can support a new bill, AB2764, that would halt the construction and expansion of factory farms and slaughterhouses in California.

We can also support the organization Factory Farming Awareness, which does incredible outreach on the alternatives to a diet that supports the brutality in factory farming and can help get out the word for AB 2764. We can make a one-time donation or set a monthly automatic payment of a few dollars to free ourselves from writing checks or going online. (This also combats forgetfulness, when we prove the adage that "hell is paved with good intentions."

—Tina Martin

WELCOME NEW MEMBERS!

**Julie Harris
Maria Morente
Barbara Nielsen**

Political Advocacy Report

During this first quarter of 2022, the Political Advocacy Committee has continued to focus on national, state, and local issues. Recently on the national front, the movement toward privatization of Medicare has been of great concern. What started as a “pilot program” in 2019 under former President Trump has continued unabated in the new administration. There have been some congressional hearings concerning this, but for many months the issue appears to have flown under the radar. Look for future OWL Alerts and an article in this newsletter for more information on this important issue.

Turning to issues on the state level, there have been several bills concerning rights of nursing home and other residential care residents. After the isolation of patients in nursing homes and other facilities during the pandemic, AB 2546 offers protection for residents to have access to key family members or care providers during future pandemics or similar emergencies. Another bill, AB 1502, holds nursing homes accountable for unnecessary restrictive practices such as overmedication of patients. This bill has cleared the House and is headed for the Senate, where there are sure to be objections from nursing home lobbyists. Another bill being watched closely affecting older people living in the community is AB 2583, which would require specialized training for police in interacting and helping persons with Alzheimer’s Disease or dementia.

Locally, two official letters have recently gone out from the OWL Political Advocacy Committee. One was to the City College Board of Trustee President and committee members urging a vote against continued cuts to teachers and classes. The other letter went to the mayor and Board of Supervisors supporting a compromise solution to the closure of JFK Drive. Among other important local measures being considered by the committee is support for the campaign by Senior and Disability Action for a modest salary increase to in-home support workers, keeping them in their jobs helping seniors remain in their homes, and a subacute care reporting requirement for out-of-county transfers, where patients have less access to family and friends and the important support they provide. Once the county reports on how many people are transferred to other counties, the problem will be strongly addressed.

These are just a sampling of the interesting and important issues taken up by the Political Advocacy Committee. Please send in your own topics and join us for our meetings on the 3rd Thursday of the month, via Zoom. Call the OWL number 415-712-1695 for more information.

—*Melanie Grossman*

Moms 4 Housing Carries On

We all remember when some homeless Oakland mothers with children occupied a long vacant house which had been purchased by Wedgewood Properties, a southern California investment company which bought and flipped houses for big profit. The house had black mold and crumbling ceilings.

The sheriff came with deputies in armored vehicles to break down the doors and forcibly remove “Moms 4 Housing” and their children. Ultimately, “Moms 4 Housing” became a non-profit, acquired the house, raised funds to rehab the place and moved moms with children into it. They partner with Rising Sun Center for Opportunity, in providing training and support for the moms. They plan to acquire and rehab some more homes.

It is a lot of work for what seems a small return (unless you are one of the moms) but it sets some precedents and hope for others across the country. The Civil Rights Movement sang a marching song with these lines: “every victory’s gonna bring another, Carry it on.”

—*Glenda Hope*

Source: *SF Chronicle*, Feb 15, 2022

Community Thrift Store An Important Reminder

This January arrived without a donation check from Community Thrift Store – the first quarter that OWL has been without this important and welcome support. We did not reach the level of donations/sales to qualify for a disbursement! Monies from sales must total \$100 for a three month period to receive a check. If we fail to reach this goal for three consecutive quarters we will lose our partnership with Community Thrift.

We urge you to think of OWL and CTS when you downsize, clear out your closets and bookshelves or redecorate. The donations you make in OWL’s name will go to new homes to be useful; in addition their sales will generate income for our work.

Bring only saleable, clean, wearable (especially important for clothing), unbroken items. Remember that they have a receiving door for your convenience. Donation hours are 10 to 5 everyday! Do not leave things at any other time. Schedule a pickup for furniture. Shopping hours are 10 to 7pm everyday. See the Community Thrift Store website for further information. <https://www.communitythriftsf.org/>



Lela Harris Leaves OWL Board to Manage Scholarship Fund Honoring Her Mother

Lela Harris, licensed Attorney and retired Administrative Law Judge, was on our OWL Board for the past year and contributed much during that one year period, planning and hosting meeting programs (including the last one on employment for older women with Sheila Malkind), helping us with our bylaws revisions and insurance renewal and more. She is also an active member of the OWL Political Action Committee and will continue. She has a very important reason for leaving the Board as you can read in her own words below.

My mom died December 25, 2014 in Clarke County Alabama at 101. Clarke County the place of my birth (Whatley, Alabama) like most of Alabama is an economically depressed area. Since mom always advocated that education is the way out of poverty and after my father died of cancer very young, she managed to get her three children educated, and we decided to honor her memory with a scholarship fund.

Since 2016, the Roseanna Wilson Harris Scholarship Fund has given out over \$12,000.00 to students graduating from the three public high schools in the county who continue their studies. The kids were overwhelmed with just trying to find a way to complete the school year. We anticipate giving out 4 additional scholarships this year of \$1,600.00 each. In addition, this year we presented zoom seminars in

February for the students at those high schools on essay writing and time management tips. We anticipate doing more seminars in the future.

I try to stay in touch with the scholarship recipients as best as I can. One recipient recently reported completion of her undergrad degree and plan to enter pharmacy school and another that he is completing his degree in marine biology.

Since I've retired I have been focused on fund raising and seminar productions both of which are time consuming but worthy endeavors for me. In order to focus on the Fund, I decided to leave the OWL Board. It is my dream to raise enough money to give at minimum 5 scholarships of \$5,000 per year to worthy students.

We have kept the qualifications as minimal as possible as there are countless scholarships for the high achievers. Our focus is on those who are mid-level achievers who deserve an opportunity to break the cycle of poverty. Our motto truly is leave no child behind.

Since 2015, The Roseanna Wilson Harris Scholarship Fund has been a 501(c)(3) organization. Note: In case you would like to make a donation to the Fund, a check can be mailed to the Roseanna Wilson Harris Scholarship Fund at P.O Box 31981, San Francisco, CA 94131.

—Betty Traynor

All Women's Issues Were Not Resolved In 1920

All Women Activists Are Not Wild-Eyed Radicals

Women's Health Care Is Not Adequately Covered

Women's Economic Security Is Not Based On The Charity Of Men

Everything You Need To Know About "The System" Was Not Taught In School



View from the coastal foot trail in Lands End and a visit to the Queen Wilhelmina Tulip Garden in Golden Gate Park (accessible on car, bike and foot). M.Lew photos.

Understanding Medicare Direct Contracting And Medicare REACH

As we emerge from the stress and anxieties of the Covid 19 Pandemic, we would like to look to Medicare as a stable force leading the way to improved national healthcare and delivery. Instead, Medicare Direct Contracting Entities (DCE) have appeared on the horizon, threatening Medicare's structure and some of its basic principles. The DCE model started under Trump as a Pilot Program in 2019, but it has quietly continued into the Biden Administration. It's time to take notice and learn more about this new threat to Medicare.

Here is some background in the form of a brief history lesson. In July of 1965, President Lyndon B. Johnson signed legislation that established the Medicare and Medicaid programs. Additionally, the Medicare Trust Fund was created providing a means for paying for Medicare. Finances for the Trust Fund depend on payroll taxes, general tax revenue and enrollee premiums.

Medicare Part A provides inpatient care in hospitals. Medicare Part B covers some outpatient services, preventive care such as screening, mammograms, and other selective outpatient care. Part D, added in 2003, covers prescription drug costs, though not all drugs are covered, and co-pays often apply.

Medicare Advantage Plans became available in 1997. These plans were typically managed care models (PPOs or HMOs), first offered by existing medical facilities such as UCSF or Kaiser with coordinated physician, hospital, medical records, and billing systems. Medicare pays Advantage plans a lump sum for each enrollee (capitation) to cover the cost of caring for participating patients. Unspent funds remain in the plan as a bonus for keeping patients healthy and costs low. While Medicare Advantage programs create incentives to focus on preventive health and avoid unnecessary tests and procedures, there is also an incentive for doctors to spend less time with patients and offer less care. In most cases, patients must use health care providers who participate in the plan's network, though it is possible to request out of network second opinions and consultations.

In 2010, the Centers for Medicare and Medicaid Services (CMS) was established by the Affordable Care Act to collect and analyze data and eliminate fraud and abuse within the healthcare system. CMS also tests and implements health payment models. In 2019, CMS developed Direct Contracting Entities (DCE), and a pilot program was set up to test it. DCE uses some elements of Medicare Advantage, such as capitation and "upcoding" which makes patients appear sicker and in need of costlier care. However, Direct Contracting also allows companies to keep as much as 40% of its unspent capitation allowance as profit, while Medicare Advantage is required to spend

85% of its revenues on patient care. Of equal concern, any type of company can apply to be a DCE program, including commercial insurers and new companies backed by venture capital investors.

Private companies began buying up medical practices, restructuring them using the DCE model and turning them into commodities that could be traded on Wall Street. Concerned citizens, older people, adults with disabilities, unions, and health advocates, especially Physicians for a National Health Program, were alarmed by the influx of private companies, motivated by profits, entering the healthcare industry. In response to pressure, CMS rebranded the DCE model as ACO REACH (Realizing Equity, Access, and Community Health) which will take effect in 2023. Despite its name, ACO REACH contains many of the dangerous elements of DCE, including upcoding, higher capitation fees and recruiting of medical groups into private networks without having to notify patients of the change. Outside consultation is more difficult, and in some cases, patients must leave their primary care physician to get an out of network referral to a specialist of their choice. This contrasts with Traditional Medicare which allows patients to choose their own doctor or hospital for services.

Why has this program continued despite continued objections from healthcare advocacy groups, physicians, and many others? The possibilities can be financial, political, and ideological and need to be carefully explored. We need Medicare to be expanded to include important services like dental, hearing, orthotics, and increased drug coverage for new and more expensive drugs. We don't need private companies keeping Medicare dollars for themselves rather than going to better patient care. Another priority is keeping the Medicare Trust Fund strong rather than looking to private companies for Medicare in the future.

Call and write your representative in Washington now and register your concern and desire for answers. Be sure to look to future OWL Alerts and other actions to advocate for more benefits for more people and against privatization which fills the pockets of investors who have their eyes on profits and not services.

—*Melanie Grossman*

Like OWL SF on Facebook!

<https://facebook.com/OWLSF/>

What Are You Reading?

A Woman Of No Importance, Subtitled The Untold Story of the American Spy Who Helped Win World War II, this engrossing true story by Sonia Purcell was a *New York Times* Bestseller, as well it should have been. You will be intrigued, amazed and inspired by reading of the exploits of this remarkable woman about whom we knew nothing before now.

I cannot tell you the details of her story as they would all be “spoilers”, removing much of the suspense and breathtaking aspects of it. I will only tell you that an accident caused her to have one leg amputated at a time in history when we did not have the sophisticated prostheses we have today. The one made for her was wooden, leaving her with a limp, pain, and frequent bleeding. Yet, well...I say no more lest, as I said, I ruin some of the tales of adventure and perseverance.

The blurb on the back of this paperback said: “Virginia Hall, a Baltimore socialite...helped to light the flame of the French Resistance”. NPR wrote: “a compelling biography of a masterful spy, and a reminder of what can be done with a few brave people- and a little resistance.”

When I typed those last few words, Ukraine came immediately to mind and I am again awed by the raw courage of some people. It is so easy for us to resist injustice. We can begin and continue with doing the weekly OWL Alerts.

—*Glenda Hope*

Kathy Mata Ballet April and May Performances

The Kathy Mata Ballet will perform on Sunday, April 24th and Sunday, May 1st in the studio at the Alonzo King LINES Dance Center, 26 Seventh Street, San Francisco. If the city does not lift the restrictions they will do live streaming via zoom. There will be streaming plus some seating if possible. These performances are free for seniors.

The KMBallet has been holding open rehearsals on Sundays since February 6th from 3:30 to 5:30 p.m. They often finish earlier because they finish what is necessary for the day but you will get plenty of viewing as they work on many pieces.

For information visit the website: <https://kathymataballet.org/>
Email: kathy.mata@yahoo.com

OWL Bookclub News

I will be away for the next OWL general meeting and have to postpone our discussion of our next story until May. I will be discussing other books at the Great Books Annual Retreat at Asilomar in Pacific Grove from April 22-24th. We are actually meeting in person! Take good care and “see” you in May.

—*Louise DiMatteo*

Join a Poetry Conference Call

You can join me on my 1-hour Poetry Conference Calls with the Front Porch (formerly Covia) Organization on Thursdays, May 19, June 16, July 21, August 18. Call in from 10-11 am, Pacific Time. 11 am-12 pm, Mountain Time 12-1 pm, Central Time or 1-2 pm, East Coast Time. I will read my poetry for an hour, and you will be welcome to comment! Please note: Front Porch (Covia), Well Connected welcomes all listeners to this free event. To join this, and other groups, register with Well Connected by calling (877) 797-7299 emailing connections@frontporch.net; or visiting <https://covia.org/services/well-connected/> and clicking on the Register Online button. If you have registered for this, or any other Well Connected event, you do not need to do it again.

—*Sally Love Saunders*

Do You Care About the Future of Social Security?

Join CARA's Fabulous Friday Forum on April 22nd at Noon via ZOOM/Teleconference.

- Should SS grants and the COLAS be adjusted?
- Should the Windfall Exemption and Government Pension Offset be repealed?
- Should it be easier to talk with someone at the SS Administration?
- Should we keep the Social Security trust fund fully funded so you and future beneficiaries can receive full benefits?

Learn how we can protect, improve and expand Social Security. There is a bill in Congress - HR 5723, the Social Security 2100 Act sponsored by Congressman Larsen. Join experts Nancy Altman (Social Security Works) and Rep. Larsen to learn more about this legislation and how you can help get it passed.

RSVP here: <https://californiaalliance.org/2021-forums/>

Calendar

For a complete and up to date listing see the OWL website: <http://www.owlsf.org/calendar/>

April 4 Monday — OWL Board Meeting, 4:00-5:00pm (via Zoom)

April 23 Saturday— OWL General Meeting 11-12:30 *Your Internet Security* (via Zoom)

May 2 Monday — OWL Board Meeting, 4:00-5:00pm (via Zoom)

May 28 Saturday— OWL General Meeting 11-Noon (Details to follow) (via Zoom)

June 6 Monday — OWL Board Meeting, 4:00-5:00pm

June 25 Saturday— OWL General Meeting 11-Noon (Details to follow)

YES! I WANT TO JOIN OWL SF!

NAME: _____

ADDRESS: _____

CITY STATE ZIP

TELEPHONE: _____

E-MAIL: _____

Annual dues of \$50 are recommended. (If you are unable to pay the recommended amount, OWL has established a sliding fee scale from \$10 –\$50.) Members receive the quarterly OWL SF Newsletter.

OWL SF will not share or sell our membership list or any information about our members.

Make a check out to and mail to:

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PO Box 170622
San Francisco, CA 94117

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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) 712-1695;
e-mail: info@owlsf.org