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 Presents:

June Elections: Informed Voting!

Saturday, April 30, 2016, 10 am to Noon
Community Room, Northern Police Station
1125 Fillmore Street at Turk Street

Learn about important ballot measures for June 2016 elections

Join Heather Sterner of the League of Women Voters for a lively discussion of the following measures:

**Proposition B: Park, Recreation and Open Space Fund**

**Proposition C: Inclusionary Housing Requirements**
(Charter Amendment)

**Proposition D: Office of Citizen Complaints Investigations**
(for officer-involved shootings)

**Proposition AA: SF Bay Clean Water, Pollution Prevention & Habitat Restoration**

(No parking in police parking lot)

MUNI # 5, 22, 31 & 38 (4 block walk)

Wheel Chair Accessible
**CleanPowerSF and Renewable Energy**  
**OWL SF Meeting March 19th**

Our March meeting gave us plenty of information on both use of renewable energy at the local level and something we can do nationally to reduce fossil fuels. Our main speaker Eric Brooks, co-coordinator of San Francisco Clean Energy Advocates, has been active in the field of renewable energy since the mid-80s and gave us an engaging history of electric energy in California starting with its deregulation in the ‘90s, that separated generation from delivery. Clean energy did not work out for CA in the 90s as at that time fossil fuels were cheaper and only a few individual consumers were purchasing it. Advocates knew that group buying power could work as more clean energy sources came on line, and in 2002 AB 117, Community Choice Aggregation, was passed and signed into law giving California cities and counties the ability to aggregate the electric loads of residents, businesses and public facilities so customers could choose to purchase electricity from the City (SFPUC) or from monopolies like PG&E that would still deliver the electricity over their lines.

This law was a break-through and San Francisco passed a local version and revenue bonds to build local clean energy generation projects. Struggles continued over the years as the SFPUC, whose members are all appointed by the Mayor, stalled on actual implementation of Community Choice Aggregation until 2015 when they finally approved CleanPowerSF to begin in 2016. This program provides three choices of electricity to SF consumers, “Green” that is 35% – 50% renewable, cheaper than current PG&E rates, and automatically received as it goes online in various neighborhoods beginning in the fall of 2016, “Super Green” that you can sign up for that is 100% renewable and costs a little more than PG&E, or you can opt out and receive all your electricity from PG&E that provides less renewable energy. See below for more information about signing up for SuperGreen and www.cleanpowersf.org for general information.

Eric was joined by a second speaker, Joni Eisen, who introduced us to “Carbon Fee and Dividend” a policy proposal created by Citizens’ Climate Lobby. It works by placing a fee on fossil fuels at the source (well, mine, port of entry), starting at $15 per ton of CO2 equivalent emissions, and increases each year by $10. The dividend is that the money collected is returned to American households. It is another tool to discourage fossil fuel production nationally and reduce greenhouse gas emissions. It now exists in British Columbia. The proposal in the U.S. is in the informational and campaign phase now, looking to be introduced in Congress. The Citizens’ Climate Lobby encourages letters to Congress and local government recognition. See www.citizensclimatelobby.org for more information. Eric Brooks commented that this idea at the federal level is as good as it gets, but at the local level the best thing we can do now is switch to clean energy through CleanPowerSF.

—**Betty Traynor**

**Adopt Clean Renewable Energy Early**

As our March meeting speaker, Eric Brooks, told us, San Franciscans currently get 28% of their electricity from clean energy sources. The new CleanPowerSF will gradually increase that to 35%. However, right now we have a chance to become early adopters not just for the 35%, but for 100% clean energy. You can sign up to receive 100% of your electricity from renewable sources, for around $6 per month more than you pay now.

To sign up for 100% power from renewable sources and support this important step toward 100% renewable for all San Francisco, go to cleanpowersf.org. This gives you the option to sign up for the Super Green 100% renewable program or to become an “early adopter” of the 35% program, at no additional charge over your current payment.

—**Kathie Piccagli**

---

**Table:**

<table>
<thead>
<tr>
<th>Maxine Anderson</th>
<th>Newsletter</th>
<th>Margaret Lew, Editor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robin Brasso</td>
<td>Membership</td>
<td>Nan McGuire</td>
</tr>
<tr>
<td>Joan Downey, Treasurer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Melanie Grossman</td>
<td>Political Advocacy Committee</td>
<td>Glenda Hope</td>
</tr>
<tr>
<td>Amy Hittner</td>
<td></td>
<td>Melanie Grossman</td>
</tr>
<tr>
<td>Glenda Hope</td>
<td></td>
<td>Co-Chairwomen</td>
</tr>
<tr>
<td>Margaret Lew</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sheila Malkind</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nan McGuire</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sy Russell</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ruth Strassner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Betty Traynor</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**OWL SF Board meetings:** first Monday of the month, 4:00-6:00 pm, 870 Market St.  
**Phone:** (415) 989-4422  
**Email:** owlsf@owlsf.org  
**Web:** www.owlsf.org  
**Mail:** 870 Market St., Room 905, San Francisco, CA 94102
Save the Date
May 28th, 2016

May Membership Meeting:
Empowered Elder Workshop

The Empowered Elder Workshop is presented by the California Alliance for Retired Americans (CARA) in conjunction with the Community Living Campaign. It will be a 2 hour series of presentations on various topics, refreshments provided, for a group of attendees from our organization. The topics are varied and include several important concerns of older persons that affect their ability to remain in charge as they encounter decisions in their lives. To be covered are: values, myths, and empowerment; vial of life medical information and networking; hospital stay information; healthcare decisions and choices such as Advance Directives; and resources for seniors. Presenters for the Empowered Elder Workshop, all experts in their areas, will be: Hene Kelly, emcee and vial of life; Sandra Mack, hospital stays, and Michael Lyon, advanced directive. RSVP is necessary so that the presenters can bring adequate material for all participants.

The workshop will be held in the social room at 555 Ellis Street from 10 am to Noon.

RSVP: OWL SF Office (415) 989-4422

Thank you! Thank you! Thank you!

In 2015 donations totalling $8,000 were received from all sources including the hat passed at OWL SF meetings, Community Thrift store, gifts sent in with renewal dues and the following OWLs and friends in response to the mid-year appeal:

Mattie Alperton      Fran Johns
Maxine Anderson      Carolyn Lee
Eva Auchinloss       Margaret Lew
Rosemary Bacy        Martha Maricle
Laura Bock           Nan McGuire
Robin Brasso         Mary McGuire-Hickey
Darlene M. Ceremello Donald Nemeyer
Sybil Conn           Ann Orner
Joan Downey          CL Page
Carroll Estes,        Velma Parness
Gloria Garcia        JT Philip
Margo George         Kathy Piceagli
Eleanor Gettman      Mary Schardt
Gail Goldman         Suzanne Smith
Melanie Grossman     Marcia Soffer
Elaine Hilp          Sandra Sohcot
Amy Hittner          Joyce Steier
Lorraine Honig       Ruth Strassner
Glenda Hope          Jane Swinerton
Inge Horton          Nona Thomas
Nancy Ingwersen      Allyson Washburn
Marie Jobling        Vivi Wyatt

Women in Retirement

“Last Word, Women in Retirement,” an article in the T. Rowe Price Report, Winter 2016, reported that a survey examining the savings habits of millennials (typically those aged 18 to 33) found that a significant savings gap between the sexes begins early in their working life, and that young women eligible to participate in 401(k) workplace plans are less likely than millennial men to do so. In addition, young women tend to have a higher student loan debt and to earn less, making it even more difficult to save for retirement.

“Judith Ward, CFO, a T. Rowe Price senior financial planner, sees a “worrisome trend” when she connects these data to the findings for retired women in both the firm’s 2015 and 2014 retirement surveys, more than 40% of retired women were widowed, never married, or divorced or separated, and they had significantly less retirement assets than married women.

“We see a salary and savings differential between young women and young men, and then we look forward and see that older women in single households aren’t as well prepared for retirement...Women should understand that, at some point whether they choose to or not, they may well have to be financially independent, so it’s important for them to pay attention to their finances throughout their lives...”

Ms. Ward’s advice for young women is to advocate for themselves for promotions and higher pay and to build their own financial acumen, save for retirement so that they can be financially independent.

“and parents and grandparents should make sure that they are imparting financial wisdom – equally, that they are having the same conversations about money and investing with their daughters and granddaughters as they are having with their sons and grandsons.”

Women Over 65 More Likely To be Poor Than Men

This week’s Economic Snapshot shows that women age 65 and older are more likely to be poor than men—and older, minority, and unmarried women are at greatest risk. For example, at 31 percent, Hispanic senior women have the highest poverty rate of any group, compared with 28 percent for Hispanic men over age 65. As women get older, they also become more likely to be in poverty.

For more on the economic vulnerability of American seniors, see the Economic Policy Institute’s The State of American Retirement <http://epi.us4.list-manage1.com/track/click?u=ec2361f981a14ee1d45ecca9&id=66884fda2c&ec=631fac80f0>
Boeddeker Park Wins Award

In late January, OWL Board member, Betty Traynor, learned some great news. The California Parks and Recreation Society (CPRS) had awarded its Excellence in Park Planning award for two recent capital renovation projects, Boeddeker Park, which has been under Betty’s care as its “Friend” and supporter for many years, and Cayuga Playground. The CPRS awards program recognizes outstanding achievement in the areas of facility design, park planning, marketing and communication, and community improvement and programming. The two awards were presented to the San Francisco Recreation and Parks Department at a ceremony in Long Beach, California in March.

Congratulations, Betty, for your achievements in planning, improving and keeping this little urban greenspace alive for its neighbors!

OWLs Discover the Tenderloin At February’s Meeting

Thank you, Glenda Hope and Betty Traynor, for putting together a wonderful OWL event: the visits to Tenderloin Museum, Boeddeker Park, and lunch that I and many OWLs, OLLIs, and others enjoyed. I, for one, had not heard of the museum, and was so gratified to see the immaculate, and lovely venue, the photos, hear the history and music, and then to learn about the park, which was such a treat. Best of all, the event attracted many members (did anyone count?) that I rarely see, or knew superficially until then. I do feel that we need to do more events that all of us can share. One of the advantages of our monthly meetings is getting acquainted with so many wonderful women!

—Sheila Malkind

OWL SF Board Officers Re-elected

At the February 1st Board meeting, the officers, Glenda Hope, President, Joan Downey, Treasurer, and Betty Traynor, Secretary, agreed to remain in their positions and were voted in for another year by acclamation.
What Are You Reading?

*Notorious RGB, the Life and Times of Ruth Bader Ginsburg* by Irin Carmon and Shana Knizhnik. Ruth Bader Ginsburg has become something of a hero to “millenials”, and this book helps explain why. Written by two millenials, it covers the substance of the law, but it also brings out RBG’s subtlety, nuance and wit. The brilliant lawyer is quite reserved – maybe that’s why it is so much fun when she breaks out of the mold.

Much of the legal information may be a history lesson to young people but a reminder to many OWL’s. How many of us remember the ‘70’s and Roe v. Wade? Or what it was like to be a woman 50 years ago. While RBG is thought of as one of the great feminists, she was really all about equality for men and women. She has fought as hard for men in a “womens’ world” as vice versa.

The book is a combination of scholarly work tempered with warmth. It includes not just legalese but the story of a lovely marriage, her husband’s good cooking, even her exercise routine. I now find myself struggling to do 20 push-ups a day, trying to keep up with this very slight woman in her 80’s. I do have trouble envisioning going shopping with Antonin Scalia, although she and Scalia apparently were the best of friends.

The title, by the way, is taken from “Notorious BIG”, a well-loved rapper – again making RBG hip. Read the book: learn things, remember things, and have fun!

—Kathie Piccagli

Cleaning out the OWL office yielded a few treasures. Among them is a delightful book entitled *Miracle in the Hills*, published in 1953. It is the story of Dr. Mary Martin Sloop who, with her doctor husband, rode horseback into the remote hill region in the mountains of North Carolina to practice medicine. She spent 40 of her 78 years there performing surgery under an apple tree; spearheading a movement which eventually yielded a modern 25 building school; dragging a sheriff with her as she tracked down moonshiners and busted up stills; crusading against child marriages, and much more. Along the way, she was also awarded the coveted honor of American Mother of the Year. Read this unknown book about one of our foremothers and be inspired. Then return it to the OWL office for someone else. Perhaps it would be fun to ask the public library to find you a copy!

—Glenda Hope

A friend recently gave me a copy of *The Life-Changing Magic of Tidying Up, The Japanese Art of Decluttering and Organizing* by Marie Kondo, Ten Speed Press. She sent it with a note saying that she just couldn’t make her way through the book and thought it might appeal to me.

I read the first chapter and was thinking of sending it back to her but decided to open the book in the middle and read wherever I happened to land.

That was on the section: “Sorting Papers: Rule of Thumb – Discard Everything.” This prompted me to throw out papers that have been here far too long, and clothes that I have had for too many years without wearing them. Rather than throw out the latter, I drove them over to the Community Thrift Store. Maybe you should think about doing the same this spring?

—Nan McGuire

· · · · · · ·

### 2016 Calendar of Membership Meetings

At our January planning meeting these topics were selected for OWL SF’s monthly membership meetings for 2016:

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 28</td>
<td>CARA Empowering Elders Workshop</td>
</tr>
<tr>
<td>June 25</td>
<td>Long-Term Care</td>
</tr>
<tr>
<td>July 23</td>
<td>Social gathering with games</td>
</tr>
<tr>
<td>August 27</td>
<td>Legacy Film Festival</td>
</tr>
<tr>
<td>September 24</td>
<td>November Ballot Measures</td>
</tr>
<tr>
<td>October 22</td>
<td>Police in the community</td>
</tr>
<tr>
<td>November 19</td>
<td>Women and Money</td>
</tr>
<tr>
<td>December 10</td>
<td>Holiday Party</td>
</tr>
</tbody>
</table>

Decluttering and Organizing This Spring?

Take your items to Community Thrift and tell them “these are for the Older Women’s League of San Francisco.” OWL SF receives 40% of anything that sells! You receive credits for a tax-deductible donation!

**Community Thrift store**
623 Valencia Street
(corner of Valencia and Sycamore, near 17th street.)
Access the loading dock from Mission onto Sycamore between 17th and 18th.
(415)861-4910

Like OWL SF on Facebook!
https://facebook.com/OWLSF/
Increased Risk of Fall Accident Begins at Age 40
Simple Tips to Prevent Falls
by: Junji Takano

One of the main health concerns of elderly people is falling, which is often related to poor balance. In fact, many studies show that people begin to have balance problems starting at the age of 40 years. The older you get, the weaker your physical body and sensory abilities will be, which are all factors in having poor balance. In Japan, more than 7,000 people a year die from falling accidents, which already exceeds the number of traffic accidents.

In this article, we’ll examine in more details the cause of falling and why you lose balance as you age.

Test Your Balance by Standing on One Leg
You can determine how good your balance is by measuring the length of time that you can stand on one leg.

The following table shows the average balance time by age group in a study conducted at a Japanese health institute.

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Average Balance Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-39 years old</td>
<td>110 seconds</td>
</tr>
<tr>
<td>40-49</td>
<td>64 seconds</td>
</tr>
<tr>
<td>50-59</td>
<td>36 seconds</td>
</tr>
<tr>
<td>60-69</td>
<td>25 seconds</td>
</tr>
<tr>
<td>Average time with eyes closed</td>
<td></td>
</tr>
<tr>
<td>20-39 years old</td>
<td>12 seconds</td>
</tr>
<tr>
<td>40-49</td>
<td>7 seconds</td>
</tr>
<tr>
<td>50-59</td>
<td>5 seconds</td>
</tr>
<tr>
<td>60-69</td>
<td>less than 3 seconds</td>
</tr>
</tbody>
</table>

If your balance time is below average, then you’ll have higher risk of falls, or slipping and tripping accidents.

In the above study, women tend to lose their balance more than men but only by a small margin (1-2%). From this study, it is also evident that there’s a sudden significant decrease in the ability to maintain balance among middle-aged people (40 years and above).

Please take note that the numbers stated above are only average. There are people who were able to maintain balance much longer, and there are also those who were only able to maintain their balance at much shorter time regardless of age and gender. The reason why they vary is explained further below.

The Soles of Your Feet Have Sensors
The skin all throughout your body has significant amounts of tiny pressure sensors or mechanoreceptors. Some areas have few pressure sensors, while other areas have thousands, like on the soles of your feet. The pressure sensors on the foot soles provide information to your brain to help balance your body. As you get older, the sensors will get weaker and your foot sole lose sensitivity. But there are also other factors that can lead to weaker pressure sensors.

Poor Blood Circulation Can Disrupt the Pressure Sensors
In our study, people are almost twice as likely to be in a fall accident caused by poor blood circulation. This can be simulated by soaking your feet into ice cold water for about 3 minutes. Because of the cold temperature, the pressure sensors on the foot sole begin to lose sensitivity.

Pay Attention to Your Forward-Moving Foot
If your forward-moving foot hits something, your body will be off-balance causing you to fall or trip.

Well, it’s a matter of common sense to always have your eyes on path and watch where you are going. Remember the old adages - “Prevention is better than cure”, “An ounce of prevention is worth a pound of cure”, “Look before you leap”, etc.? But that’s not the only problem. Here are the other two major reasons why you stumble while walking.

1. Your forward-moving foot is pointed down.
   If your foot is pointed down while making a step, then you are more prone to falling. To avoid this, your forefoot or toes should be flexed upwards as shown on the image below.* Flex your toes upward when walking.

2. You walk like a pendulum.
   The height of your step can greatly increase your risk of falling. To prevent this, your forward-moving foot must be higher off the ground (at least 5 cm) while the knee is raised high as shown on the image below.*
Actually, all the mechanoreceptors located throughout your body as well as the soles of your feet are sending information to the brain that include muscle contractions and joint angles. When this information is not transmitted well to your brain, which happens as you get older, then the movement will get weak or ineffective making it hard for you to maintain your foot higher off the ground.

**How to Prevent Yourself from a Fall, Trip, or Slip**

1. **Keep Your House Clean**
   There are a lot of things in your house that can contribute to clutters that can cause you to trip or fall. Always make sure to put away or store properly all personal belongings and other unnecessary things even if it is only a newspaper, remote control, and laundries scattered on the floor or carpet.

2. **Stretch Your Feet and Ankles**
   You might think that your feet do not need exercise or stretching compared to other parts of your body, but in reality, feet stretching exercise can really help your feet maintain balance.

3. **Keep Your House Warm and Ensure Adequate Lighting**
   Cold muscles and pressure sensors work less well and are less responsive to signals. A decreased temperature will also cause your muscles to have less strength and less flexible, which can lead to accidents. Always try to keep your house warm or wear proper clothes and footwear, especially during winter. Since most falls occur indoors, make sure your house has adequate lighting.

*To view images visit the web site, [http://www.pyroenergen.com/articles12/fall-accident.htm](http://www.pyroenergen.com/articles12/fall-accident.htm)*

**About the Author:**
Junji Takano is a Japanese health researcher involved in investigating the cause of many dreadful diseases. In 1968, he invented PYRO-ENERGEN, the only electrostatic therapy machine that effectively eradicates viral diseases, cancer, and diseases of unknown cause. Click here to find out more: [http://www.pyroenergen.com/](http://www.pyroenergen.com/)
Free health newsletter: [http://www.pyroenergen.com/newsletter.htm](http://www.pyroenergen.com/newsletter.htm)

---

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

---

**OWL SF Historic Records**
At the San Francisco Public Library

Over the past few years Sheila Malkind has collected and taken the OWL SF records, including old newsletters and minutes of meetings, to be preserved as part of the history of the City. They are archived at the San Francisco History Room in the Main library on the 6th floor. Sy Russell has continued to add to them by giving more documents to the Director, Susan Goldstein, who was very grateful to receive them. This has been just one part of the cleaning and re-organization of the OWL office project.

---

**Calendar**

For a complete and up to date listing see the OWL website: [http://www.owlsf.org/calendar.php](http://www.owlsf.org/calendar.php)

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 7 Mon</td>
<td>OWL Board Meeting</td>
<td>4:00-6:00pm (Flood Bldg. Room 665)</td>
</tr>
<tr>
<td>April 30 Sat</td>
<td>OWL General Meeting</td>
<td>June Elections: Informed Voting, 10:00am-Noon, Northern Police Station, (see details on cover)</td>
</tr>
<tr>
<td>May 2 Mon</td>
<td>OWL Board Meeting</td>
<td>4:00-6:00pm (Flood Bldg. Room 665)</td>
</tr>
<tr>
<td>May 28 Sat</td>
<td>OWL General Meeting</td>
<td>Empowered Elder Workshop, 10:00am-Noon, 555 Ellis Street, (see details on page 3)</td>
</tr>
<tr>
<td>June 6 Mon</td>
<td>OWL Board Meeting</td>
<td>4:00-6:00pm (Flood Bldg. Room 665)</td>
</tr>
<tr>
<td>June 25 Sat</td>
<td>OWL General Meeting</td>
<td>10:00am-Noon, (details to be announced)</td>
</tr>
</tbody>
</table>
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 $50 –$5.) Members receive the quarterly OWL SF Newsletter.

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

Make a check out to and mail to:

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

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

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.

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