



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

July - September 2016

Email: owlsf@owlsf.org

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:

The OWL Annual Pot Luck Party

WHEN: Saturday, July 23rd

12:30 to 3:30pm

**WHERE: Home of Mattie Alpert
312 North Willard Street San Francisco**

Bring your favorite dish for 6 people with a serving utensil. OWL will provide coffee and tea. Come and share delicious food and good conversation with friends.

Space is limited so RSVP is necessary!

RSVP to OWL Office

415-989-4422

We always have a lovely time...

DIRECTIONS:

Willard Street is between Arguello and Stanyan Boulevards at Fulton Street. Nearby Muni Lines: #5, #31, #33 and #38

OWL SF * 870 Market Street, #905, San Francisco, Ca. 94102

Phone 415-989-4422 * Web site: www.owlsf.org

The Mother's Day Peace Proclamation

On June 2nd Remember the Mother's Day Peace Proclamation. Every year in May, peace activists circulate Julia Ward Howe's Mother's Day Peace Proclamation. But, Howe did not commemorate Mother's Day in May . . . for thirty years Americans celebrated Mother's Day for Peace on June 2nd. It was Julia Ward Howe's contemporary, Anna Jarvis, who established the May celebration of mothers, and even then, Mother's Day was not a brunch and flowers affair. Both Howe and Ward commemorated the day with marches, demonstrations, rallies, and events honoring the role of women in public activism and organizing for social justice.



Anna Jarvis' vision of Mother's Day began when she organized Mothers' Work Days in West Virginia in 1858, improving sanitation in Appalachian communities. During the Civil War, Jarvis convinced women from both sides of the conflict to nurse the wounded of both armies. After the end of the war, she convened meetings to try to convince the men to lay aside grievances and lingering hostilities.

Julia Ward Howe shared Anna Jarvis' passion for peace. Written in 1870, Howe's "Appeal to Womanhood" was a pacifist reaction to the carnage of the American Civil War and the Franco-Prussian War. In it, she wrote: "Our husbands shall not come to us, reeking with carnage, for caresses and applause. Our sons shall not be taken from us to unlearn all that we have been able to teach them of charity, mercy and patience. We, women of one country, will be too tender of those of another country, to allow our sons to be trained to injure theirs. From the bosom of the devastated earth a voice goes up with our own. It says: Disarm, disarm! The sword of murder is not the balance of justice. Blood does not wipe out dishonor, nor violence vindicate possession. As men have often forsaken the plough and the anvil at the summons of war, let women now leave all that may be left of home for a great and earnest day of council."

As time went on, Congress approved the annual commemoration of Mother's Day in May, and businessmen quickly capitalized on sentimentality and eradicated the powerful calls-to-action both women intended in the original Mother's Day concepts. Anna Jarvis' daughter would campaign for years against flowers and chocolates, seeing clearly the commercialization of honoring women and mothers would lead us further from the call to take action.

Consider these stories as the wheel of the year turns around. By next May, perhaps you'll find a way to honor your mother for her social and political activism, her engagement with resolving injustice, her care for the sick, elderly, or infirm, or perhaps even her staunch opposition to the carnage of war.

—by *Rivera Sun for Campaign Nonviolence and PeaceVoice*

Pace e Bene is an independent, nondenominational 501(c)3 nonprofit organization fostering justice, peace and the well being of all through education, resources, and action for nonviolent change. It has initiated Campaign Nonviolence, a long-term movement to mainstream nonviolence and to foster a culture of peace free from war, poverty, climate crisis, and the epidemic of violence.

—Submitted by *Glenda Hope*

Maxine Anderson
Robin Brasso
Joan Downey, Treasurer
Melanie Grossman
Amy Hittner
Glenda Hope
Margaret Lew
Sheila Malkind
Nan McGuire
Sy Russell
Ruth Strassner
Betty Traynor

Newsletter
Margaret Lew, Editor

Membership
Nan McGuire

Political Advocacy Committee
Glenda Hope
Melanie Grossman
Co-Chairwomen

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!

OWL SF presents:

**Ballot Round-up
For November 2016 Elections
Saturday, September 24, 2016,
10:00 am to 1:00 pm
San Francisco Main Library
Civic Center, Hispanic Room lower level
Enter at the Grove Street Entrance**

This year an impressive number of measures will be on the November ballot, and the annual ballot measures meeting has therefore been extended to 1:00 pm. Come and learn about measures of interest to OWL members. Hear “for” and “against” presentations on important measures. **Join other OWL members and be ready to vote in November!**

**Huge November Ballot:
Be Prepared to Vote**

The November ballot is going to be huge! Get informed about the many important and controversial issues at the CARA Town Hall on September 8th, followed by the OWL SF meeting on September 24th at the Main Library. The CARA forum will focus on local candidates and State ballot measures, while the OWL meeting will focus on local ballot measures—and there will be lots of both!

This CARA forum is the local annual convention. In alternate years, CARA has a statewide convention. The registration fee of \$10 will include snacks, a box lunch, and materials. **Register now** at www.californiaalliance.org or call 510-663-4086 to request a registration form. You have to pre-register.

—*Kathie Piccagli*

Save The Date

**CARA Town Hall
Discussing
California Ballot Measures
And Meeting Local Candidates**

**CARA’S annual convention for SF
September 8 (Thursday), 10 AM – 3 PM**

**Unitarian Universalist Church,
1188 Franklin St**

MEMORIAL FOR LURILLA HARRIS

Member of OWL SF, as well as Gray Panthers, Senior and Disability Action, CARA, and many more groups
Killed by the van that was driving her to the SDA meeting on June 9, 2016
MEMORIAL will be Tuesday, July 19, Noon to 2 pm
At the Unitarian Universalist Center,
1187 Franklin @ Geary
Martin Luther King Room

**Remembering Lurilla Harris
January 21, 1930 – June 9, 2016**

Lurilla Harris had a sharp tongue, and I think I was always a little afraid of her. But she smoothed it out with her soft Southern accent, and her sly and subtle sense of humor. She got around, despite walking quite slowly, always with the aid of a walker. Someone said she had had a stroke years ago. One day I saw her at the DeYoung Museum, another time, she was the first person at 9:30 am (an hour early), for the Legacy Film Festival on Aging movie at the Coppola Theater at SFState: I greatly appreciated her presence and support. She stayed all day, watching the films: she came with her breakfast (cereal in a bowl) and lunch (was it soup in a bowl?) and a sandwich and – I never saw her without food at hand. If she came to an OWL meeting, she would visit the refreshments table, and slip some goodies into a plastic bag – for later. I surmised that once she left her house, and using paratransit was transported somewhere, she would be out for the day. She was interested in everything! She was often late to OWL meetings, but now I realize that could have been the fault of the paratransit. She had an indelible personality, and was fun to talk with. I am so sorry her life ended this way.



Lurilla Harris

—*Sheila Malkind,*

According to the obituary in the San Francisco Chronicle, she had worked at the Chronicle for years, was a member of Mensa and often referred to as a word maven. She was very active and passionate in many aspects of SF as an advocate for senior citizens, safety and animals to mention a few. I did not know Lurilla, but spent a few minutes after an OWL meeting this year chatting with her. She had arrived too late to participate in the meeting and was annoyed that we had disbanded before the stated hour, however, she did admit that part of the problem was the unreliable paratransit service that made it hard to get to meetings on time... she had other places to go after that meeting too. Her energy made a big impression on me! Her tragic death as a pedestrian must energize our support of Vision Zero and the safety of all who use our streets.

—*Margaret Lew*

Avoid Losing Money to Fraud and Scams

Fraud Avoidance Measures:

Sign up for the Do Not Call List (register your phone at the Do Not Call Registry at www.donotcall.gov or 1-888-382-1222); Screen all Unknown Phone Calls; Never Wire Money; Shred all Sensitive Documents; Use Direct Deposit; Never give out Personal Information unless you initiated the contact.

If you become a Target of a Scam, Contact: Your Local Law Enforcement Agency, The California Attorney General: <https://oag.ca.gov/contact/consumer-complaint-against-business-or-company>, or 1-866-NO-SCAM, The Federal Trade Commission: www.ftccomplaintassistant.gov or 1-877-FTCHELP Visit www.stopfraud.gov to determine which other Federal Agencies to report to.

Popular Scams

Technical Assistance Scam: Scammers call and claim to be from Windows, Microsoft, Norton Antivirus, etc. and will request that you access your computer. The Scammer will then instruct you to access a program that shows the number of systems errors in Windows. The Scammer will then claim that your computer is messed up and in need of repair. The Scammer's goal is to gain remote access to your computer and steal your personal information.

Relative in Need/Grandparent Scam: Generally comes in two different varieties: The Scammer pretending to be your relative or a friend of your relative; or claiming to be the authorities. In both scenarios the Scammer will claim that your relative is in trouble and needs money wired to them to help.

IRS Scam: Scammer calls and claims to be from the Internal Revenue Service and states that you owe back taxes. The Scammer will threaten you with arrest and jail time if you do not comply, or will state that there is already a warrant out for your arrest.

Lottery/ Sweepstakes Scam (Jamaican Lottery): Scammer will call and claim that you have won a prize. However, to claim the prize you must first pay taxes, insurance, shipping, etc.

Robo Calls / Payday Loan Scam: Scammer calls and states that you have been approved for a high level loan, and to complete the process and receive their funds you need to visit a website and enter your personal information.

Wire Fraud Scams, Identity Theft Scams, Accomplice Scams, Work from Home Scams: Come in a number of Varieties. Most Common Are: Foreign Money Scam, Offer to help transfer money into the US from a foreign country, earning a commission in the process. These scams are extremely dangerous. You can unwittingly become an Accomplice to Fraud and can be found criminally liable for Money Laundering, Receiving Stolen Property, Mail Fraud, and Wire Fraud.

“Busy Work” or Work from Home Scams: Includes Envelope Stuffing, Crafting, etc. Often, the Scammer will “overpay” you for your work, and will request that you send a check or wire the excess money back to them. The original “paycheck” is fake however, so any money you send them will be your own money.

Reshipping Scams: Offer to receive and reship various items from your home, earning a commission for each item shipped. Generally, the items are stolen.

This information is provided by Institute on Aging Elder Abuse Prevention Program.

Editor's Note: Crooks' preferred method of payment these days is the prepaid cash card. It is untraceable, can be loaded with high amounts of money and cashed without photo ID. A request for payment by cash card often means a scammer at work.

Protecting Your Credit Make Annual Free Credit Checks

Below you will find the contact information for the three major credit agencies. When you call, or log in online, you will be asked a series of questions to identify yourself. You will also be given the option of placing a fraud alert on your account for 90 days. This will help protect you from having anyone open a credit card, loan or account using your social security account.

Credit Agencies:

Experian 1-888-397-3742
experian.com/fraud/center.html

Equifax 1-800-525-6285
alerts.equifax.com

TransUnion 1-800-680-7289
transunion.com

—Submitted by Glenda Hope

June Election Issues Weighed

OWL's Political Advocacy Committee (PAC) hosted a meeting on the June ballot measures on April 30th with a new way to present the propositions. Instead of hearing pro and con speakers for selected ballot measures, we decided to make it more informal, as well as informative. Speaker's Bureau Chair of the League of Women Voters, Heather Sterner, made objective presentations on four propositions concerning: park and recreation funding, Bay habitat restoration, affordable housing, and police shootings. We all sat around a large table in the meeting room at the Northern Police Station and after Heather's explanation of each proposition, we discussed it amongst ourselves. We were the experts this time, and everyone participated with opinions on one or the other proposition. Each measure was weighed carefully and new perspectives were drawn out. The process turned out to be fun and informative. Heather said she was impressed, “It is a very savvy group,” and so we are.

—Betty Traynor

OWL SF June Membership Meeting Women and Money: A Panel Discussion

“Women and Money,” the subject of OWL’s most recent monthly membership meeting held at the Presidio Branch Library, brought 4 interesting speakers together to talk about money from varied perspectives.

Lori Nairne of the Bay Area Global Women’s Strike began her presentation by addressing the question of why more older women live in poverty than men. Lifelong accumulation of unequal pay and inequities, plus the devaluation of women’s work, the lack of recognition for the work of mothers, and the devaluing and underfunding of caregiving work lead to millions of women living in poverty. The Global Women’s Strike is campaigning for every worker being paid a living wage, including mothers and all other caregivers.



Lori Nairne, Lea Salem, Rebecca Paul and Michelle Javid.
photo by M.Lew

Lea Salem, Director of Finance and Administration for the Northern California Community Loan Fund (NCCLF), spoke about conscientious investing. NCCLF invests in nonprofit organization and mission-driven small businesses in low-income communities. Investors, including those with a modest amount to invest, can put their money to work for good causes, including access to healthy foods, housing, health, jobs and education, through NCCLF.

Rebecca Paul, Esq., director of Fiduciary Services with Seniors at Home, a division of Jewish Family and Children Services (JFCS), spoke about options available if you or loved ones are unable to manage bill paying, health insurance forms, or filing taxes. Ms. Paul gave valuable information on preparing a will and other documents important to protecting assets and advised creating a trust to avoid probate court for anyone with an estate worth more than \$150,000.

Michelle Javid, MSW, Manager of Business Development with Seniors at Home, spoke about long term care and its cost. Most people prefer to stay in their own homes as they age. Ms. Javid spoke about options offered by JFCS to help insure that this goal is realized.



After the meeting, Owls and friends discuss the issues.
photo by M.Lew

The meeting ended with distribution of a flyer on holding on to one’s hard-earned money by avoiding fraud and common scams. (See page 4) A lively question and answer session followed these well received presentations.

—*Melanie Grossman*



Chronotherapy: The Importance of Timing

Did you know that the internal clocks, those of our organs, tissues and cells, are working in sync with the circadian rhythms of the earth’s 24 hour cycle? Many of us take daily medications, the instructions included with them commonly tell us how many pills to take and warn of interactions with other medications or foods, but they may fail to tell us the best time of day to take the dose. A short article in the June 2016 issue of *National Geographic*, “On-Time Treatments,” by Jeremy Berlin, suggests that this omission may pose a problem because symptoms and treatment efficacy vary by time of day. Strokes tend to occur in the morning, while asthma flares up at night. “If you take your medication at the wrong time it may not work as well...or you could experience more side effects and toxicity”, according to University of Texas biomedical engineering professor Michael Smolensky.

Chronotherapy, timing of medications according to circadian rhythms is a field still somewhat foreign to many doctors and would benefit with more clinical trials that explore the timing of medications. In the meantime, reading the sometimes voluminous paperwork that accompany your prescriptions, and consulting your physician regarding timing of your medications would seem to be important.

—*Margaret Lew*

Medicare Covers Talks with Doctors About Advance Care Planning

Many people, including many doctors, do not know that Medicare will now pay doctors for talking with their patients about advance care planning for medical treatment in case of crisis situations such as major stroke or terminal illness.

This is not about long term care insurance or assisted living programs. It is about who is authorized to speak for you if you cannot. Do you want to be kept alive with a ventilator or feeding tube and what does that actually entail? This coverage is new as of January 1, 2016.

The best approach is first to talk with your friends and family about your wishes and to work out an Advance Directive for Health Care. You can have an attorney assist you with this or simply download the form.

It is recommended that you also fill out the Five Wishes form which can be obtained for \$5 from www.agingwithdignity.org. It can be personalized much more than the standard form. Take all this to your doctor and be sure to have a copy for her to keep.

Since not all doctors are informed or comfortable about these conversations, you need to initiate the conversation yourself. Perhaps your doctor would like to know that the Coalition for Compassionate Care of California offers an online course to train doctors for advance care planning with patients

—*Glenda Hope*

Becoming an Informed Health Care Consumer

At the May 28th OWL membership meeting, three OWL SF members presented the Empowered Elders Workshop—a wealth of valuable information to aid us in being prepared, informed, and empowered health care consumers. The size of the gathering indicated that this is a topic of interest to a great many of us.

Hene Kelly led us through preparing the “Vial of Life” information we all need to have posted in our homes, usually on the refrigerator door, in case we need emergency care. I learned that it is good to carry this information in my car and in my wallet, as well. This includes such things as emergency contacts, current medications, recent or chronic health problems, allergies, hearing or vision difficulties and more. An EMT can quickly see this health history and will take it to the Emergency Room staff. I can testify that at a stressful time of health crisis, it is a relief not to have to try to remember all those things. We will have Vial of Life packets at future OWL-SF meetings.

Sandra Mack taught us so much about preparing for a stay in the hospital, asking the right questions once there, knowing patient’s rights, planning discharge and more. She also covered coming into the hospital through ER, how to know for sure if one has actually been admitted to the hospital (getting proof of that), or

is considered to be in observation. Actual admission is necessary for Medicare coverage to kick in.

Time ran out just as Michael Lyon began to lead us in preparing an Advance Directive for Health Care. Due to the great interest shown, part of our November 19th meeting will be devoted to that topic. Add the date to your calendar now! Even having made an Advance Directive, you may want to make changes in light of recent legislation or changes in your life.

—*Glenda Hope*



Fuel Economy: Older Runners Can Maintain Their ‘Fuel Efficiency’

Runners over age 65 could burn oxygen at nearly the same rate as much younger runners, a new study finds.

The rate of oxygen consumption is what researchers call “running economy.” They found that even though the gait of older runners may change, they still maintain youthful energy levels, or good running economy, while exercising.

“There’s good evidence that it’s never too late to get into exercise, it’s about finding what types of exercise are right for your body,” said study author Justus Ortega, an associate professor in the department of kinesiology at Humboldt State University, in Arcata, California.

The finding offers another reason for people to remain active as they age, the researchers said.

For the study, Ortega and colleagues from the University of Colorado, Boulder conducted treadmill assessments of 15 older runners and 15 younger runners who ran at least three times a week for a minimum of 30 minutes per session, over six months.

Despite differences between the two groups in running techniques, the older runners still burned oxygen at a similar rate as younger runners at a number of different speeds.

“I like to think of it as your body is like a car with a fuel efficiency level,” Ortega said in a Humboldt State news release, “The fuel efficiency in muscles is reduced in older adults who are sedentary or only walk occasionally.”

Source: *Humboldt State University, news release*

—*Kathie Piccagli*

Like OWL SF on Facebook!

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



Join Us For The Sixth Annual Legacy Film Festival On Aging

Friday-Sunday, September 16-18, 2016
At the New People Cinema, 1746 Post Street, in
Japantown, San Francisco.

You know the statistic: every day in the USA 10,000 people turn 65. Here's more: In a single century, from 1900 to 2000, nearly 30 years were added to the average life expectancy.

Now fresh views of later life are emerging. After a year of hard work, we are proud to announce that 2016's films from around the globe and the USA, will be about love, sexuality, caring, coping, generations, end-of-life, and empowerment. These are mostly the same issues we always present: some may be funny; others, bittersweet. Just like life!

We continue to be excited by the films we present that celebrate life in the later years, complete with all of its inherent triumphs and challenges. Let's turn the spotlight on the new possibilities for living life to the fullest, with a sense of purpose and connection.

As an OWL SF Board Member, and a Board Member of the Legacy Film Festival on Aging, here is Amy Hittner's perspective:

In 2015, there were over 500 people coming to see films about people as we age. We expect even more this year. The energy, enthusiasm and 'good vibes' emanating from the audiences as they leave show how much they enjoyed the films. And, the always-interesting post-screening discussions between key expert facilitators and the audience is an added treat. From the written evaluations from the audiences as they streamed out, almost everyone loved it!

We hope to see you all come again this year, and remember to bring more friends. An added treat: there are lovely places to eat before or afterwards... right there...

We will be presenting a preview program of the festival Wednesday, August 3, 1-2 pm, at OLLI, San Francisco State University: 6th Floor, 835 Market St, SF CA 94103 Phone: (415) 817-4243, By July 30, 2016, please see www.legacyfilmfestivalonaging.com/films

—Sheila Malkind, Director; Amy Hittner, Board Member; Legacy Film Festival on Aging.



Stills from some of this year's films: Alice Cares, Snow Day and A New Color

Calendar

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

July 11 Monday — OWL Board Meeting, 4:00-6:00pm (Flood Bldg. Room 665)

July 19 Tuesday — Memorial for Lurilla Harris (Noon-2:00 pm)(Unitarian Universalist Center, Martin Luther King Room) (details on page 3)

July 23 Saturday — OWL Potluck Party, 12:30-3:30pm, (details on cover)

August 1 Monday — OWL Board Meeting, 4:00-6:00pm (Flood Bldg. Room 665)

August 3 Wednesday — Legacy Film Festival of Aging, Preview Program, 1:00-3:00pm, (details above)

September 5 Monday — OWL Board Meeting, 4:00-6:00pm (Flood Bldg. Room 665)

September 8 Thursday — CARA Town Hall, California Ballot Issues, (Unitarian Universalist Center, San Francisco) 10:00am-3:00pm, (details on page 3)

September 24 Saturday — OWL General Meeting, November Ballot Roundup, 10:00am-1:00pm, (San Francisco Main Library) (details on page3)

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

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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

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