



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

October - December 2019

Email: owlsf@owlsf.org

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 presents:

Aging and the Brain: A Conversation on Dementia with a Master Clinician

From UCSF's Memory and Aging Center, **Dr. Mary De May**, Hellman Family Distinguished Professor of Neurology and a Hellman Master Clinician, will answer some important questions.

- What are the different types of dementia?
- Are cognitive changes part of normal aging?
- When should I be concerned about my cognitive health?
- If I'm worried about myself or a loved one, what should I do?
- What's new in prevention and treatment?

**When: Saturday, October 26th
10 am to Noon**

Where: Northern Police Station, Community Room

1125 Fillmore Street at Turk Street

MUNI #5, 22, 31 & 38

(no parking in the police parking lot)

All Welcome

Wheelchair Accessible

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

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

Stroke Awareness Series

Don't Let Stroke Separate You From The People Who Mean So Much to You.

By learning the symptoms of a stroke and learning the warning signs, you just might save a life from stroke. Stroke is the No. 5 cause of death and leading cause of disability in the United States.

To prevent stroke, it's vital to understand your risk factors. Some risk factors — such as age, race, gender and family history — are outside of your control. But you can control other risk factors. These three Community Living Campaign (CLC) workshops will help you better understand how you can lower your risk of stroke.



Arete Nichols (RN, M.A. Geriatric Care Management and Consulting) will share details set by the American Stroke Association on Wednesday, October 23rd at 6:00 pm (Part 1) and Tuesday, October 29th at 2:30pm at St Anne's of the Inner Sunset located at 850 Judah St, San Francisco. And on Tuesday, November 6th at 6:00 pm Dr. Sergio Lanata (UCSF) will discuss what happens in the brain, how you can work to prevent a stroke, also at St. Anne's

Recognize the signs of stroke: F.A.S.T = Face drooping, Arm weakness, Speech, Time to call: 911

Source: Patti Spaniak, CLC



The OWL SF Board mugs with environmentally correct drinking cups at its October meeting. Clockwise from left: Joan Downey, Melanie Grossman, Glenda Hope, Betty Traynor, Sy Russell and Tina Martin.

Board Members
Maxine Anderson
Joan Downey, Treasurer
Melanie Grossman
Amy Hittner
Glenda Hope, President
Margaret Lew
Sheila Malkind
Tina Martin
Sy Russell
Betty Traynor, Secretary

Newsletter
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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) 712-1695
Email: owlsf@owlsf.org
Web: www.owlsf.org
Mail: 870 Market St., Room 905, San Francisco, CA 94102

Challenges of Seeking Affordable Long-Term Care

By 2030 more than 9 million Californians will be over the age of 65. This growth in the senior population is driving a skyrocketing demand for long term services and supports (LTSS), yet we see increasing evidence that paying for these services is bankrupting middle class seniors and persons with disabilities and their families throughout the state. This was the topic of a Panel Discussion at the Koret Auditorium in the Main Library on September 19. Jessica Lehman, ED of Senior and Disability Action and Kathy Kelly, ED of Family Caregiver Alliance facilitated the discussion on the issues and ideas for solutions. Jessica pointed out that she pays 20% of her income for attendants, and wishes she could pay them more. Kathy pointed out the most care for seniors and persons with disabilities comes from unpaid family care givers because most people fall in the middle, are not poor enough for Medi-Cal, but can't afford private care-givers. One panelist said she has a small income from Social Security and because of a recent illness where she needed care at home, was paying \$5000 per month to an in-home care agency, and was fearful of running out of her savings. She said we need a standard for seniors and care givers that is fair to both. Another panelist talked about family members caring for their parents as best they could but feeling untrained for the work required. Care givers spoke about the low wages they receive for the many hours of work required. They called for a Care Economy in CA.

In the second half of the program the audience heard from some policy makers, including Senator Scott Wiener and Assemblymen Phil Ting and David Chiu. Senator Wiener said hearing this was very frustrating, and we need to provide support to give care givers a living wage and benefits and assistance to middle income seniors who may need care. He called for a new social insurance model to provide long term services and supports. Assemblyman Ting agreed that we don't value taking care of elders and persons with disabilities and we need universal healthcare that includes long term care. Assemblyman Chiu said this is a moral question: How do we want to be treated? And how do we help unpaid family care givers? These services are underfunded in the state budget now.

The session concluded with recognition by all panelists that we are Inter-Dependent and agreement that we need to create a New System. This is being done by the California Aging and Disability Alliance (CADA) that is developing a roadmap to finance and implement new long-term services and supports for eligible Californians. An LTSS Advisory Committee would make recommendations to the new program and be composed of providers, consumers, labor, advocates, care givers and government appointees. A feasibility study will be conducted in 2019-2020 with future legislation to define the program in 2021-2022, and implementation in 2023-2025. We need to keep a watchful eye on plans for this new program and maybe have a presentation to OWL in 2020 as many of us may someday need these care giving services.

—Betty Traynor

**Save the Date
November 23rd**

**Live into Aging;
Reject Ageism:
Stretch yourself body, mind and spirit**

When: 10am to Noon
Where: Northern Police Station Community Room

Wear comfortable clothes to join in a demonstration of exercises for health.

Legislative Information Resources

California Legislative Information

<https://leginfo.ca.gov>

Federal Legislation

<https://www.Congress.gov>

League of Women Voters San Francisco

<https://lwvsf.org>

California Alliance of Retired Americans (CARA)

www.californiaalliance.org



OWLS don their purple t-shirts to join protestors at ICE headquarters in San Francisco in a series of demonstrations in August to urge the closing of the immigrant interment camps.

WELCOME NEW MEMBER!

Jeanne Burns

Did you feel that?

A recent morning's 3.9 quake is a reminder to do what you can now (before a bigger quake) to take stock of supplies, make a plan with loved ones and get connected. What we do now makes a huge difference following a damaging earthquake. The good news is you are probably more prepared than you think! San Francisco Department of Emergency Management suggests five simple steps to be more prepared today

1. Identify an out of area contact.
2. Know your connections — who will you rely on and who will rely on you?
3. Establish a meeting place for you and your connections.
4. Take stock of the things you use every day that also could be useful in an emergency. These are the makings of disaster supplies.
5. Talk about what you have done to be prepared with people you care about.

SF CityNow SF72 webpages <https://www.sf72.org/> will provide you with information and advice on preparations for emergencies in our area.

—*Margaret Lew*



Nan Narboe, author of *Aging, An Apprenticeship* and Sheila Malkind, Executive Director Legacy Film Festival on Aging, at Folio Books on September 9th. Photo by Tina Martin

Seniors Will Soon Have Their Own IRS Tax Form

There'll be a new 1040 form designed specifically for older Americans, age 65 and up, in time for filing their 2019 taxes in 2020.

Since Form 1040-SR uses large print, the rationale behind the two-page filing is that it should be easier for seniors to see. Some of the shading around the boxes that tax filers complained about has been removed, making the form brighter. It will allow them to immediately figure out what, if any, refund they'll get back since the Standard Deductions Chart is on the form. Previously, seniors had to look it up.

Still in draft form, the 1040-SR is the result of a Congressional mandate to the IRS to allow seniors the ability to file easily and without benefit of an accountant. Since it should be finalized later this year, it will be available for those who want to use it to file their 2019 taxes, accountants say. In the interim, taxpayers can still file comments about it on the 1040-SR page of the IRS website.

Source: Ed Leefeldt, *MoneyWatch*, September 19, 2019

—*Submitted by Sheila Malkind*



September Ballot Issues Meeting, Joan Downey times the speakers; vegan sweets on the refreshment table. Photos by Tina Martin

OWLS Write To the Editor

Do you find yourself venting out loud to the cat, the dog, or your housemate after reading an item in the newspaper or watching tv news? Share it with the world. Some OWLs do.

A highly effective form of activism is writing Letters to the Editor. Letters are great advocacy tools. Recently the San Francisco Chronicle published letters by OWL members, Kathie Piccagli and Tina Martin. Tina - "Vegan options" appeared April 19, "Raise awareness on murals" on August 8 (re-published below), and "Plant-based diet" on September 8. Kathie's "Transition to zero emission vehicles" appeared September 12 (re-published below). More OWLs should write to the papers because we have a lot of articulate communicators in our ranks! The ACLU has tips on how to get a letter published <https://www.aclu.org/other/tips-writing-letter-editor>

—*Sy Russell*

Transition to zero emission vehicles

In response to "Feds rev up battle on setting fossil fuel rules" (Page 1, Sept. 7): Certainly, California is to be commended for promoting higher miles per gallon in gas powered vehicles. But this should not obscure what is really needed: a speedy transition to zero emission vehicles, most commonly electric cars and light trucks.

Fully 45% of harmful emissions in San Francisco comes from transportation. Burning gas contributes to global warming by increasing carbon dioxide in the atmosphere.

That same fossil fuel emission is responsible for air pollution, which contributes to everything from asthma and heart and lung disease to dementia and mental illness. California should be promoting ZEVs. But in fact, almost all legislation (much of it introduced by Assemblyman Phil Ting) promoting, mandating, supporting, or incentivizing EV use have been defeated in the State Legislature. We need to work locally and statewide to correct this.

Anyone who drives and EV will tell you what a pleasure it is. They have great maneuverability and acceleration, and they require almost no maintenance.

—*Kathie Piccagli, San Francisco*



Raise awareness on murals

Regarding "Voters want to keep mural, poll says" (Aug. 7) and "Black leaders back Washington mural" (Aug. 7): At a time when many students and faculty weren't even aware of Diego Rivera's Mural of Pan-American Unity at City College, we used a grant for instructional improvement to create lessons on it across the curriculum — English, history, art, graphic design, women's studies, transitional studies, Latin American history, etc.

According to Phil Matier's report, a poll shows that voters of color oppose the school board's decision to paint over Victor Arnautoff's mural at Washington High School 72% to 12%, and as Michael Cabanatuan reported "Black leaders back Washington mural," so why doesn't the San Francisco Board of Education focus on promoting a program that would increase the awareness of all aspects of the mural instead of painting over it?

Students could be given agency to take a close look at it instead of away from it and create artwork and written work expressing their thoughts and feelings. I was shocked at the viewing that they had only provisional signage They could use a QR code to keep commentary current and inclusive. The Board of Education needs to add to, not subtract from, student learning.

—*Tina Martin, San Francisco*



Audience members pose questions to the speakers and chat during the break at the Ballot Issues Meeting. Photos by Tina Martin.

Hearing Loss: Threat to Mind, Life and Limb

Hearing aids and services are not covered by Medicare or many insurance plans. Coverage was specifically excluded when the Medicare law was passed in 1965, when hearing loss was not generally recognized as a medical issue and hearing aids were not very effective, according to Dr. Frank R. Lin, who heads the Cochlear Center for Hearing and Public Health at the Johns Hopkins Bloomberg School of Public Health.

Now a growing body of research by Dr. Lin, his colleagues and others is linking untreated hearing loss to several costly ills, and the time has come for hearing protection and treatment of hearing loss to be taken much more seriously. Not only is poor hearing annoying and inconvenient for millions of people, especially the elderly. It is also an unmistakable health hazard, threatening mind, life and limb, that could cost Medicare much more than it would to provide hearing aids and services for every older American with hearing loss.

Two new studies have demonstrated a clear association between untreated hearing loss and an increased risk of dementia, depression, falls and even cardiovascular diseases. For significant numbers of people uncorrected hearing loss itself appears to be the cause of associated health problems.

A study covering 154,414 adults 50 and older who had health insurance claims, by researchers at Johns Hopkins found that untreated hearing loss increased the risk of developing dementia by 50 percent and depression by 40 percent in just five years when compared to those without hearing loss. Analysis of the voluminous data by Nicholas S. Reed and colleagues linked untreated hearing loss to more and longer hospitalizations and readmission, and more visits to an emergency room.

Hearing loss occurs over time and is often not taken seriously. Two good clues to get your hearing tested:

Family members or close friends say you should, or you notice that you often mishear or don't know what others are saying.

Hearing aids are expensive and often rejected by people who complain about poor sound quality, static, or discomfort. They require multiple visits to experts to provide acceptable improvement. Often the devices are abandoned in a drawer. "Unrealistic expectations are a big part of this problem," Dr. Lin said. "It's not like putting on a pair of glasses that immediately enables you to see clearly," he said. "Hearing loss is not fixed as easily as eyesight. The brain needs time — a good month or two — to adjust to hearing aids. And the earlier hearing loss is treated, the easier it is for the brain to adapt."

There is ample cause for taking hearing loss seriously. People who can't hear well can become socially isolated, deprived of stimuli that keep the brain engaged resulting in diminished brain function. There is a heavier load on the brain forced to use too much of its capacity to process sound. Brains, contrary to popular belief, do not multitask. Hearing loss is a quality-of-sound issue. Parts of words drop out and a garbled message is sent to the brain that must decipher it. Additionally, unclearly heard information impedes memory. Clearly heard speech is more easily remembered. The brain can't stay focused on the words when it is working overtime to decode the signal.

With respect to falls, hearing loss often goes hand-in-hand with balance issues. We use our ears to position ourselves in space also we need to be aware of sounds around us to avoid being startled into losing balance.

Doctors have been surprised to find a link between poor hearing and cardiovascular disease. Perhaps vascular disease is common to both but social isolation and stress resulting from hearing loss are also likely to play a role.

Excerpted from the article by Jane E. Brody, *New York Times*, Dec. 31, 2018.

Let Everyone Know Your Wishes If You Develop Dementia

Compassion and Choices has developed an instrument for us to use to do just that. You can find it on their website <https://www.compassionandchoices.org/>. This is not about medical assistance in dying. This is about not suffering for years with dementia because family, friends and doctors do not know your wishes and you can no longer tell them. Or, if you prefer, continuing to live with dementia as long as possible.

The Dementia Values & Priorities Tool walks individuals through the common stages of dementia and helps them to identify when, if ever, their goal for care may shift along the spectrum from "do everything possible" to "allow for my natural death." The tool allows users to create a Dementia Healthcare Directive to add to a standard advance directive, which empowers healthcare proxies to implement critical, informed decisions — guilt-free — on a patient's behalf.

Our second tool, the Dementia Decoder, allows users to indicate the current status of their dementia diagnosis, specify what they hope to learn and accomplish from an upcoming clinical appointment, and customize that experience from a list of helpful questions. Responses can then be printed or emailed to a provider or family member to ensure that these high-stakes medical appointments allow for the important discussions that everybody in the room needs to be part of.

—*Glenda Hope*

Credit Card Phone Scam – Beware

I received an email message pretending to be from my credit card and saying there had been an unauthorized debit to my card. It looked very real. Only the fact that it left blank the last 4 digits of my card made me suspicious.

If you get one of these:

- **Do not call** the number on the alleged fraud alert;
- **Do not log in** to your account as they tell you to do;

- **Do call** the customer service number on the back of your card;
- **Do remember** that if your credit card company sends you an alert it will have your first and last names and the last 4 digits of your account number.

It is important to remember to use the phone number on your credit card and never to log in to your account online using any link in a suspicious/spam message. These links will connect to a website that will steal your information.

So much of this going on and it could be helpful if you report it to your company.

—*Glenda Hope*



Property Tax Postponement

It's available again for eligible home owners. This program allows senior citizens (age 62+) and disabled persons with an annual household income of \$35,500 or less to apply to defer payment of property taxes on their principal residence. Those who do this pay it back with interest when they move, sell, or title to the property is conferred to another. See www.sco.ca.gov/ardtax_fact_sheet.html for more information or contact the Controller's team at (800) 952-5661 or postponement@sco.ca.gov for an application for the 2019-20 tax year. Application period is October 1, 2019 – February 10, 2020. First come, first served, so best to apply early.

—*Betty Traynor*

Revised Prop. 13 Reform Initiative to Appear on November 2020 Ballot

Owl SF supports the reform of Proposition 13 and the The Schools and Communities First coalition has recently refiled its initiative to include enhanced protections for small businesses. The changes to the measure include:

Expanding the reassessment exemption to small business owners with property valued at \$3 million or less, up from the previous \$2 million threshold

Extending the phase-in period for buildings occupied 50% or more by small businesses by three years.

Tightening Education Finance Language to ensure every school district receives equitable funding.

Strengthening the zoning language to ensure large corporations can't avoid reassessment once implementation rolls out.

Updating the Implementation dates to adjust for winning in 2020 vs. 2018.

Ben Grieff, Campaign Director writes: When our campaign began six years ago, Prop. 13 was regarded as the third rail of California politics. We have proven that this is no longer the case. Now our growing statewide coalition has collected over 400 endorsements, most recently from the California Democratic Party and the California AARP. Thanks to your support we are now closer than ever to putting Californians ahead of corporate profits.

—*Margaret Lew*

Spring Cleaning, Downsizing?

Take your items to the Community Thrift store
623 Valencia Street
(on the corner of Valencia and Sycamore, near 17th street.)
(415)861-4910



Access the loading dock from Mission onto Sycamore between 17th and 18th. Tell them: **These are for the Older Women's League of San Francisco.** OWL SF receives 40% of anything that sells!

Calendar

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

October 7 Monday — OWL Board Meeting, 4:00-6:00pm (Flood Bldg. Room 665)

October 26 Saturday — OWL General Meeting 10:00-Noon *Ageing and the Brain*
(Northern Police Station Community Room) (See cover for details.)

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

November 23 Saturday— OWL General Meeting 10:00-Noon *Live into Ageing, Resist Ageism*
(Northern Police Station Community Room) (See page 3 for details.)

December 2 Monday — OWL Board Meeting, 4:00-6:00pm (Flood Bldg. Room 665)

December 14 Saturday— OWL General Meeting 10:00-Noon *Holiday Party and Election of Board*
(Google Community Space) (details to come)

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 our membership list or 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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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: owlsf@owlsf.org