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:**

**Police in the Community**

**Saturday, October 22nd**

An Open Q & A Forum on Police Issues in San Francisco.

*Ask Police Captain Teresa Ewins About:*

- Neighborhood and City Wide Issues
- Police Training
- Police Shootings
- Body Cameras and Tasers
- Training for Mental Illness, Homelessness
- De-Escalation Strategies, and more

**When: Saturday, October 22nd, 10am to Noon**

**Where: Ellis Street Family Apartments**

555 Ellis Street
(Located between Hyde & Leavenworth)

- Van Ness Muni 47 – 3 block walk
- Geary Muni 38 – 1 block walk
- Civic Center Bart – 5 block walk

All Welcome – Wheelchair Accessible
But, What Does Owl Do?

OWL SF is primarily an advocacy organization fighting for the empowerment, dignity, and security of women over 50.

Many of our members are involved with social service agencies such as those providing food, clothing or shelter or someone to talk with if a person is feeling suicidal. But OWL SF is not a service agency. Many members are involved with clubs such as those organized around books or gardening or emotional support. No need for OWL to duplicate those. We do, however, seek to educate people about their rights as hospital patients, about thinking through and completing that so vital Advance Directive for Health Care, about wise money management, and more.

OWL SF does not have a single specific focus such as guns or abortion or animal rescue. We take up many critical issues, seeking to educate and organize people about them to effect positive change. We have an ongoing effort to both protect and to expand Social Security, joining with other organizations such as Strengthen Social Security and the California Alliance for Retired Americans. We filter a great deal of material then pass it on to our members and others via a membership meeting, the OWL SF Newsletter, an eBlast or a mailing. The major means of education and motivation into action are our monthly membership meetings which do focus on a specific topic for a presentation followed by questions and discussion. All of these communications include names and addresses of public officials who can be contacted via email, letters or phone calls.

OWL SF members also testify at public hearings and participate with others in rallies and demonstrations. I remember marching in with several other OWLs, proudly wearing our purple OWL T-shirts and carrying our banner. Some younger women caught sight of us and exclaimed happily at the sight of women proud of their age and standing for justice. They said they were inspired by us and our refusal to sit back, be silent and let injustice prevail. Little did they know that many OWL SF members have been working for peace and justice since the ‘60s and ‘70s, long before they were born.

We also seek to educate and organize to influence many local and state concerns. Our annual September meeting to hear pros and cons on selected ballot issues is an example. Pressuring local and state officials to budget more of our tax money for in-home care services is another justice issue for many midlife and older women, and men as well.

Sometimes people think we are too serious – even though we laugh a lot. We live in serious times and there is serious work to do. Owl SF supports us in this work through education and companionship. A wonderful camaraderie develops among older women working together for good and feeling good about working together. This is what OWL SF does.

—Glenda Hope

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<th>Margaret Lew, Editor</th>
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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
Please Think Carefully About Owl SF Members Who Would Be Thoughtful Members of the Board Of Directors

Directors will be elected at the OWL Membership Meeting, December 10th, 10 AM, at 555 Ellis Street. Nominees must give their consent before their names are placed in nomination. Board members participate in monthly meetings to make decisions effecting OWL SF, such as finances, securing presenters for monthly membership meetings lending our good name to support various pieces of legislation, writing articles for the Newsletter, and more. Each Board member also serves as an active member of an OWL SF committee or carries out a particular ongoing task such as Treasurer or Newsletter Editor.

When you have identified a potential Board member and secured the person’s consent to have her or his name brought before the December meeting, contact Glenda Hope, Board President,(415-585-4636 or sfnm@pacbell.net) with the name and some information about this person. It would be especially helpful to include something about why your nominee is interested in serving on the Board and what gifts and experience s/he would bring to that position.

It is important to have names submitted not later than November 21st so they can be brought before OWL members at the December 10th membership meeting.

Thanks for your careful consideration of this,
—OWL SF Board

SF Gray Panthers Group Discussion Understanding Ballot Language

SF Gray Panthers October meeting. Group discussion: Understanding Ballot Language & discussion of November Measures.

Tuesday, October 18th, 1 pm, Fireside Room, Unitarian Center, 1187 Franklin at Geary Free, Public invited

Save the Date

OWL SF invites you to learn about:

Creating Your End of Life Wishes

When: November 19th 10am to Noon
Where: Ellis Street Family Apartments 555 Ellis Street

OWL SF Board of Directors Endorses the Dignity Fund San Francisco Ballot Proposition I

Marie Jobling an OWL member, presented the facts about the Dignity Fund to the OWL SF Board during the July meeting. Marie is an organizer for support of the Fund.

The Dignity fund will 1. Stabilize funding for current services and support for seniors, veterans, adults with disabilities, and adults living with chronic and life-threatening conditions and; 2. Establish a fund which will grow along with the City’s discretionary revenues. It will not raise taxes.

Examples of services to be funded through the Dignity Fund are 1. Restoration of cuts that have been made to home delivered meals programs, 2. Support for home health care, and 3. Fixing elevators in non-profit hotels housing seniors.

The Fund will be administered by the Department of Aging and Adult Services. An Oversight and Advisory Committee will be appointed to develop and oversee needs assessment, planning and allocation ensuring funds are spent equitably where best practices are used and needs are greatest.

On July 19th about 250 people rallied outside City Hall urging the Board of Supervisors to approve this measure for the November ballot. Melanie Grossman and Glenda Hope, wearing their OWL T-shirts, represented us at the rally. The Board did approve the Dignity Fund – Proposition I on the November ballot.

People over 60 comprise 20% of San Francisco’s population, but the number is projected to rise to 25% in a few years. Many seniors and adults with disabilities live on fixed incomes – a frightening thought as the cost of living rises.

Remember to vote on November 8th.
—Glenda Hope

Are You SuperGreen?

Have you all signed up for the program to get 100% of your electrical energy from renewable sources? SuperGreen. If you pay a PG&E bill, enroll now, whether you are a renter or home owner. It will only cost $.02 per kilowatt hour. $6 a month for the average home. (I figured $9 for me, apparently I am an electricity slacker.)

1) Go to CleanPowerSF.org
2) Select “Supergreen”
3) At the bottom of the page, click “Upgrade your service to SuperGreen”
4) Enter your account number or billing name and complete sign up
—Kathie Piccagli
Successful Year for CARA

This year, instead of one big statewide convention, California Alliance for Retired Americans (CARA) held 14 local conventions, or town halls, allowing more people to attend, with the opportunity to hear local candidates, as well as information about state initiatives.

San Francisco’s held with Senior & Disability Action (SDA) was one of the first – and one of the best! In the morning, outgoing and greatly admired Senator Mark Leno spoke, followed by presentations about a number of ballot issues. After lunch, Leno’s dueling replacements, Jane Kim and Scott Weiner spoke, as did 18 different supervisorial candidates. The fact that 18 candidates showed up (all candidates were invited) certainly shows our supervisors know seniors are a force to be reckoned with. It was a long, but really interesting, day.

CARA’s active Legislative Committee prioritized four bills this year, as well as lobbying for or against many more. The three that passed the legislature and were signed by the Governor are listed below.

**SB 1015, Leyva, Reauthorize the Domestic Workers Bill of Rights**
SB 1015 continues the success from AB 241 (2013) which granted overtime protections to California’s privately hired domestic workers. It removes the 2017 sunset provision and makes the law’s provisions permanent.

**SB 1076 Hernandez, Hospital Observation Units**
SB 1076 regulates Hospitals’ use of Observation Areas; requiring inpatient staffing levels, patient information and notices in designated Observation Areas, and reporting of Observation Area usage to a the State.

**SB 1150 Leno/ Galgiani, Rights of Surviving Home-owners**
Co-sponsored by CARA, SB 1150 clarifies the responsibilities of a lender when a borrower dies and leaves surviving homeowner spouses, children or other heirs who wish to assume the loan, giving them a fair chance to take responsibility for the mortgage loan attached to their home.

**Vitamin D, Calcium, and The Fountain of Youth**

Jewish Family and Children’s Services Aging with Style Program welcomes Dr. Steven Harris who is a board-certified internist and endocrinologist and is a Clinical Professor of Medicine at UCSF. He will present “Vitamin D, Calcium, and the Fountain of Youth”. Dr. Harris will share information about vitamins (myths and facts), as well as answer questions related to hormones and osteoporosis. Feel free to share with your friends and colleagues!

Date: Tuesday October 18th 2016
Time: 11:00am-12:30pm Speaker starts at 11:15am
Location: Jewish Family and Children’s Services, 2150 Post St., San Francisco.

Register: www.aging-with-style.eventbrite.com or call at 415-449-3777

Light refreshments provided. Feel free to bring your own lunch

—Sheila Malkind
California — Moving Ahead With Climate Change

California is living up to its reputation for being a leader for climate change. A number of important bills were passed in the legislature, helping to lay the groundwork for carbon pollution reduction. More renewable energy and less greenhouse gas emissions are major steps forward.

The most far-reaching legislation passed and signed by the Governor this year are SB 32 and its partner, AB 197. SB 32 extends California’s emissions target to 40% below 1990 levels by 2030. AB 197 adds operating procedures and social justice components. Other legislation targeted “super pollutants”—methane, black carbon (soot), and fluorine gases.

Local governments have taken a stance on local issues. The most well-known to us is the Oakland City Council which took a stand against coal trains traveling to the port, as well as export of coal at the Port of Oakland. The Benicia City Council rejected a controversial plan by the Valero Energy Company to ship crude oil aboard trains through Sacramento and other Northern California cities to its bayside refinery. Similarly, just last week, the San Luis Obispo County Planning Commission voted to reject Phillips 66’s proposed oil train facility.

But we should not be complacent. Climate change and global warming demand even more and faster action.
—Kathie Piccagli

Preparing for the November Ballot

Controversial Local Issues Highlighted

OWL SF presented its annual election meeting at the Main Library on Saturday, September 24th, highlighting a few of the over 20 local San Francisco propositions on the November 8th ballot. It was not easy for the OWL Political Advocacy Committee to even choose among all the possibilities but we tried to select those ballot measures we thought were controversial and our audience would find appealing.

Moderator Glenda Hope led us off with an explanation of our one and only endorsement – Yes on Proposition I—the Dignity Fund for seniors and persons with disabilities, pointing out its need and that it will not raise taxes of any kind. That led into Glenda’s informative hand-out for the day explaining about the types of taxes that are on the S.F. ballot from bonds to parcel to transfer taxes (and more).

We took up the Pros and Cons of seven measures with excellent presenters for all: Props G (Police Oversight), H (Public Advocate), J (Funding for homelessness and transportation), M (Housing and Development Commission), P (Competitive Bidding for Affordable Housing Projects on City-Owned Property), U (Affordable Housing Requirements for Market-Rate Development Projects), and X (Preserving Space for Neighborhood Arts, Small Businesses and Community Services in Certain Neighborhoods).

OWL SF did not take a position on any of these measures but let the advocates for and against try to convince us that their measure was the right one for the city or not. We received good feed-back from our audience of over 40 people, some leaving with a clear idea of how they would vote on these Props and others still undecided once they heard the other side to an issue. Just why we do this!
—Betty Traynor
OWL Political Advocacy Committee member

Save the Date

OWL SF Holiday Party and Election of Board Members

When: Saturday, December 10th
10am to Noon
Where: Ellis Street Family Apartments
555 Ellis Street

Bring a brunch dish for six and Good Cheer! Optional: bring a wrapped gift that an OWL sister would enjoy for the “blind” auction.
China’s Cultural Revolution (1966-1976) Remembered

In 1966 news about China’s Cultural Revolution was slowly filtering into the United States. At the same time, news was pouring into India, right next door to China. My husband and I were there with the US Peace Corps and what we heard was shocking. Schools were shut down, intellectuals persecuted, property confiscated, Western and Chinese artifacts destroyed.

Mao Zedong, then Chairman of the Communist Party of China, launched the Cultural Revolution to cleanse the country of “bourgeois elements” allegedly trying to restore capitalism through infiltrating the government and society. China’s youth responded to Mao’s call by forming Red Guard groups around the country to promote class struggle against all “revisionists.” Factional struggles engulfed the entire country, and arbitrary imprisonment, torture, public humiliations, and forcible displacement were widespread.

Millions of urban youth were transferred to rural regions in the countryside to be “reeducated” by peasant farmers and workers through the Sent Down Youth movement. Some young people went for idealistic reasons, others were forcibly sent far away from their families for years, to desolate regions without proper supervision, housing, food, or medical care. Many died. Suicide rates were high.

Now 50 years later, those who experienced these turbulent times are talking about it, some for the first time. On November 5th at 7:30 pm, singers from all over the US, many of whom were Sent Down Youth, are coming together to sing Ask the Sky and the Earth, a beautiful piece of music reflecting their complex and varied experiences. Maestro Urs Steiner, conductor of the Golden Gate Symphony Orchestra and Chorus, will present this work at Mission Dolores in San Francisco.

A photo exhibit of the Sent Down Youth experience will be on view. This exhibit is available through November 30th at the SF Public Library, in the display cases at the Grove Street entrance of the library.

Having studied these historic times from afar, it has been rewarding to sing this music, work on this project, and meet some of the resilient people who lived through it. For discounted tickets to the concert, call the OWL Office.

—Melanie Grossman

What Are You Reading?

Our Declaration by Danielle Allen

This is not a book that I would have chosen to read if it were sitting on a table in my neighborhood library. As a member of my church book club, it was chosen for us by another member.

As I made my way through the first of many short chapters, I thought back to the time when I was learning about the Declaration of Independence. I was probably in fifth or sixth grade (a long time ago) and I’m sure I memorized it along with the other members of my class. We did a lot of memorizing in grade school, and in high school, for that matter. The Declaration surely did not come to life then as it does in this wonderfully fluent exploration of how it came to be written, under very trying circumstances, by a group of dedicated citizens of the British colonies. Unlike what most Americans believe, Thomas Jefferson was not the sole writer of the Declaration as it was the result of numerous meetings by a committee of five learned men including Jefferson.

The author chooses to focus much of her story on the equality component of the Declaration rather than the freedom component which has been more readily achieved by citizens of our country over the years since its publication on July 4th of 1776. The founding fathers understood the power of language to assist us in achieving our own political empowerment and they used the Declaration to help citizens aspire to the lofty goal of equality in their lives.

Given the lack of equality among the citizens of America today, the book is provocative in the manner in which it dissects the real meaning of the Declaration and the impact it should have on the lives of the citizens of our country. I urge you to discover this well-qualified writer who recently moved from a teaching post at Princeton to the Harvard University Graduate School of Education to develop a video game for students from 6-12 grades. The video will transport students to the events surrounding the Declaration and cause them to interact with and hopefully empathize with historically plausible colonists. They will experience how to identify social grievances, craft solutions as the authors of the Declaration did and argue for change.

—Nan McGuire
A Brief Explanation of Taxes and Bonds

To help voters understand some of the details in their ballots, this list of terms was distributed at the OWL SF September 24th meeting — Ballot Round-up for November 2016 Elections.

Parcel Tax
A parcel tax is a flat fee on a parcel of property no matter its size, value, residential or commercial usage. The amount could also be based on lot square footage or building square footage.

Parcel taxes are used only in California because Proposition 13 made it impossible for local school districts to secure funds by raising property taxes.

   Proposition B – proposed in support of City College

Senior citizens may apply in SF for exemption from parcel taxes if:
   a) At least age 65 by July 1st of current year
   b) Owner of at least 50% of the property
   c) Property is permanent residence of applicant

Only one parcel is eligible. Form must be completed by June 30th. No exceptions. In SF must re-apply annually.

Transfer Tax
A tax on the transfer of title to property from one person (or entity) to another. Tax is paid by seller.

   Proposition W – sale of property valued at more than $5 million

This also came into wide use by California charter cities no longer to able to secure necessary funds because of Proposition 13.

Bond Issues
Bonds are issued for specific purposes. They are purchased as an investment – essentially as a loan with interest to the government entity offering the bonds for sale. The investor is promised full repayment of the amount invested plus the interest accrued on that amount at the agreed upon rate over the specified period of time. You might compare this to a home mortgage, when you need an amount of money immediately, borrow it and pay it back with interest over time.

General Obligation Bonds are secured by a government entity; they become part of the public debt and must be voted on by the public. Revenue Bonds will be repaid by the revenue generated by the entity funded, and do not need to be voted on by the public.

   Proposition RR for BART – proposes a General Obligation Bond
   Proposition C – proposes changes for use of a previously passed bond, not a new bond

Sales Tax
A tax is levied on the seller when goods or services are sold to a purchaser. Usually, the seller is allowed to collect this from the purchaser. City, County and State sales taxes are bundled into one at the time of purchase. Currently, 7.5% sales tax is mandated by the State of California. Certain items, considered necessities may be exempt from sales taxes, such as food, clothing or medicines.

   Proposition K – proposed a SF City sales tax increase of one quarter of a cent – November 2016

General Excise Tax
Imposed on the seller of a particular item but may be collected by seller from final user by including the amount of the tax in the price of the item. An excise tax is levied on a specific good or service.

   Proposition V – proposed a tax of one cent per ounce on sugar sweetened beverages

Provided by the Older Women’s League SF from online information. More details can be found on ballotpedia.org/California
Help for Busy or Puzzled Voters

Our ballots are exceptionally long this year and informed voting could be difficult. Here are links to information about the November 8th ballot and to positions taken on issues recommended by selected organizations.

http://sfgov.org/elections/local-ballot-measure-status
San Francisco Department of Elections a list of Props and links to summary and text

http://www.easyvoterguide.org/
California Easy Voter Guide for new voters and busy voters: Produced for statewide elections in California since 1994, the Easy Voter Guide is a collaboration of the League of Women Voters of California Education Fund and the California State Library. Includes: Fast Facts on State Ballot Measures and California’s State Budget & Taxes, Find your ballot, How to register and choose when & where to vote

http://votersedge.org/ca
Voter’s Edge California
Find in-depth information on what’s on your ballot

http://www.lao.ca.gov/BallotAnalysis/Propositions
Legislative Analyst’s Office, The California Legislature’s Nonpartisan Fisical and Policy Advisor Analysis of propositions

https://jgs.berkeley.edu/
Institute of Governmental Studies, University of California, Berkeley
November CA Ballot Measures and more

The League of Women Voters web sites:
https://lwvc.org/
LWV California

http://www.lwvbcae.org/league-news/2016-california-ballot/
LWV Berkeley Albany Emeryville

http://www.lwvoakland.org/action.html#localmeas
LWV Oakland

CARA also developed slate cards for the State propositions on the November 8th Ballot:

Senior & Disability Action has a slate of recommendations for Local and State propositions:
https://sdaction.org/

What You No Longer Need Can Help OWL

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/

OWL SF July Meeting: Cuisine and Conversation
OWLs gather in Mattie Alperson’s pretty kitchen. The July Potluck luncheon was a chance to meet friends, enjoy delicious food and share ideas. If you missed it this year, plan to come next year!
National Council on Aging
Fall Prevention Resources

Falling is not a normal part of aging. Education is the most important step to being ready to prevent a fall. Evidence-based falls prevention programs will help older adults learn how to address their fear of falling and what they can do to improve or sustain their strength. This video highlights four of these classes: Tai Chi, Stepping On, A Matter of Balance, and the Otago Exercise Program. For more information go to ncoa.org/FallsPrevention

NCOA's National Falls Prevention Resource Center supports the implementation of evidence-based falls prevention programs and serves as a national clearinghouse of tools and best practices. Explore materials related to falls prevention in our Resources Library.

Visit the NCOA web page to learn more: https://www.ncoa.org/healthy-aging/falls-prevention/

—Sheila Malkind

Ready for a Natural Disaster?

Prepare for disasters with AAA Road to Ready. Nearly 60% of Americans say they’re not prepared for a natural disaster. Learn what it takes to be ready: go on line and connect with AAA.com/roadtoready and be led through a series of earthquake-related scenarios with information and a quiz attached to each. There are also checklists to download to help you put together your preparedness kits for home, the car and at work.

Yes, there are some pop-up ads for AAA but you can ignore them. Lots of fun and informative. I don’t think you have to be a member to do this.

—Glenda Hope

Halloween in The Village 2016!

One of the most talked about parties of the year is coming up!

Featuring a tribute to Pete Seeger, and musical performance by William Florian of The New Christy Minstrels!

Sunday, October 30, 2016
7:00 PM to 10:00 PM

San Francisco Art Institute, 800 Chestnut Street
Halloween costume is encouraged, (but not mandatory)!

Doors open at 7:00pm. Show starts at 8:00pm. Please join us for a no-host bar and pre-show nibbles and drink.

*Private post-party with DJ and dancing, and photo-ops with Mr. Florian, begins at 9:00 p.m. (*For Sponsors and Gold ticket holders.)

General admission - $100.
Gold ticket - $175. Includes post-party dance and meet-and-greet with Mr. Florian.

For tickets/more information, please go to: http://www.nextvillagesf.org/halloween-village-2016
By phone: 415-888-2868, or send an email to info@nextvillagesf.org.
You can also purchase tickets by mail. Send a check to:
NEXT Village SF
PO Box 330278
San Francisco, CA 94133

See you there!

Calendar

For a complete and up to date listing see the OWL website: http://www.owlsf.org/calendar.php
October 3 Monday — OWL Board Meeting, 4:00-6:00pm (Flood Bldg. Room 665)
October 22 Saturday — OWL General Meeting, Police in the Community, 10:00am- Noon,
(Ellis Street Family Apartments, 555 Ellis Street. see details on cover)
November 7 Monday — OWL Board Meeting, 4:00-6:00pm (Flood Bldg. Room 665)
November 19 Saturday — OWL General Meeting, Creating Your End of Life Wishes, 10:00am- Noon,
(Ellis Street Family Apartments, 555 Ellis Street. see details on page 4)
December 5 Monday — OWL Board Meeting, 4:00-6:00pm (Flood Bldg. Room 665)
December 10 Saturday — OWL General Meeting, Holiday Party and Election of Board Members, 10:00am-Noon, (Ellis Street Family Apartments, 555 Ellis Street. see details on page 5)
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

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

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

OWL SF
870 Market Street, #905
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