

## Presidents' Message: Cont.

organizations next year! It is essential to owl's survival. Contact us now. **YOU ARE OWL's FUTURE.**

An essential task is to increase membership greatly. **Can we take up the challenge for each chapter to increase its membership by 10 new members by our next council meeting in February?**

We must have speakers, panels—or whatever interests younger members. A suggestion has been made in our chapter to have a joint meeting with the Sacramento Gray Panthers on all the choices one has to consider when a person is finally eligible to have Medicare. This would be an extra meeting, rather than our general meeting. We think it can interest people who are in this situation. Whether this is the subject or you can think of some other subject, we know that it should be well advertised as an educational offering. It's quite possible that we could encourage people to join under the \$50 - \$5 membership as their way of supporting all the activities that we do, as well as such educational seminars. We could encourage them to join as regular members but let them know that we value whatever support they wish to give us. They could indicate if they wish our regular newsletter or if they just wish to know of special events. We would be creating a support group, which may or may not wish full membership. However, we can definitely count them as members.

**Can we meet the membership challenge? "Yes, we can!"**  
**Evie and Ruth**

## UPCOMING EVENTS

**OWL-CA Council Meetings**  
**February 6-7 San Jose**  
**June 5-6 San Diego**  
**October 1-3 Sacramento**  
**Monthly Teleconference call on first Tuesday of month at 11:00 AM PST @ 1-270-696-1555**

Picture of Evie and Ruth IMG\_1281

## OWL-CA PUBLIC POLICY REPORT

**November 22, 2009**

Submitted by *Betty Perry, Dir. Public Policy*

This letter must begin with our hope for more health care provided by our national government. It seems as if a dream is coming true. Then I listen to the anger of the opponents. *The Republicans in my family, my parents and my husband, were satisfied with Medicare. They went to their same doctors and had the same quality of treatment.* And I think of a universal single payer health plan for our country as an expansion of Medicare.

We have said so often that OWL was founded by two women who lost their health care when they lost their husbands and this has added fervor to our support for health bills in our

legislature, including **Senator Leno's latest bill, SB 810**. *Our interest in the House and Senate bills is profound. Think what this would mean to the sixty year old woman whose employer has cut off her health insurance.* And expand your thoughts to all of those who are now unemployed and the health insurance they have had is rapidly disappearing. Compounding the health worries that many are facing with health problems resulting from the budget crisis.

First, we need to think about where the money is and what a good government can do to help those in need. We must urge the governor and the legislature to look deeper to find money. *They do not mention the tax breaks that are still given to big oil corporations, breaks that are bigger than in other oil producing states.*

We need to watch the cuts in services that are proposed. Cuts can be extremely damaging to our state in the long run. Today's headlines are about college cuts. *We have profited by an educated population. Are we giving enough thought to the significance of these wide spread cuts? We have mentioned in every newsletter our concerns for the IN-Home Supportive Services. Now the big emphasis is that there is fraud in the program. Any program distributing that much money to that many people must be careful of fraud and we do not condone fraud. My concern is the expense of the fraud investigation.* In addition, California recipients and providers have been faced with an unrealistic schedule for implementing new schedules for services. These have been particularly threatening to recipients who are very dependent on their caregivers. The courts have stepped in, and there now seems to be a sufficient time to

revise payments so that providers can work out their hours. Lack of timely access to care often conceals: inadequate provider networks; insufficient financial resources devoted to providing care; insufficient accountability & oversight of providers; contracting imbalances by medical specialty or geographic area; financial insolvency. OWL has consistently argued in favor of strong compliance oversight and enforcement remedies. When plans and providers did not provide timely access to care it often masked other more serious problems that resulted in disruption of delivery services in the state, failures of health plans, and medical groups and increased costs because consumers sought expensive care in hospital emergency rooms.

Another health related matter we must think about came up at the Health Access meeting on November 19. The Health Access Board is a particular benefit to OWL. It is a group of health activists, some of the best-informed people going to the Capitol. The Leader of this outstanding group is Anthony Wright. Here is some of the information he shared with us. (As an aside, many of you know of the problems I have had receiving medical appointments for my injured knee). This information gave me hope.

In 2002, a Health Access bill required the Department of Managed Care (DMHC) to set standards for access to health care requirements be enforced. In early November 2009 the DMHC forwarded their final regulatory package to the Office of Administrative Law. The regulations are expected to be approved no later than December 18, 2009. They will become final 30 days after receipt by

## Specific time-elapsed Standards

Request for Care	Routine	Urgent	Elapsed Time Standard	Special Requirements
Visit for primary care	√		10 business days	
Visit for primary care		√	48 hours	
Referral for visit to specialist	√		15 business days	
Referral for visit to specialist		√	96 hours	
Visit with non-physician mental health provider	√		10 business days	
Ancillary services for diagnosis or treatment	√		15 business days	
Preventive services	√		"Consistent with professionally recognized standards of practice"	
Dental services	√		36 business days	
Dental services		√	72 hours	
Preventive dental services	√		40 business days	
Telephone triage and screening services consultation with health care professional		√	Waiting time cannot exceed 30 minutes	Must be available 24/7

the Secretary of State Department which DMHC estimates will be some time in mid-January 2010. Health Access believes the final regulatory language provides significant consumer protections and lays the foundation for a common understanding by patients as to reasonable time frames for them to be able to see their doctor or receive ancillary care.

**SOUTHWEST REPRESENTATIVE REPORT** Shirley Harlan, P.O. Box 2276, San Bernardino, CA 92406 (909) 882-4057 vldy@aol.com

**Elder Justice Now! Grassroots Advocacy, New coalitions.** *This is an excerpt from article in the NCEA, National Center for Elder Abuse, e-news letter*

Four groups, the National Council on Aging (NCOA), WITNESS, The Elder Financial Prevention Network (EPFN), and the Voice of Midlife and Older Women (OWL) recently combined forces with the Elder Justice Coalition to raise awareness of elder abuse. A hybrid approach of grassroots advocacy,

coupled with video and internet technology, is being employed to raise the profile of elder abuse as an issue meriting national attention.

Ms. Duane, CEO and founder of EFPN, decided to launch a petition drive in the Spring of 2009 to coincide with EFPN events this year: California's statewide Elder Abuse Awareness and World Elder Abuse Awareness Day and OWL's Mother's Day Report, "Elder Abuse: A Woman's Issue." To date, the ongoing petition drive has generated approximately 1,800 signatures from 43 of the 50 states.

### Elder Abuse

I attended the **Elder Financial Protection Network**. The program was: Call to Action, Confronting Elder Abuse; Building Bridges-Sharing Best Practices on September 16, 2009 in Long Beach, CA. It was well attended by bank representatives, police fraud investigators, and community outreach professionals for seniors. OWL was one of the many sponsors that was prominently posted and acknowledged during the conference. **Our Mother's**

**Day Report on Elder Abuse** was in the handout material notebook. It received very favorable comment. Do consider a program on this subject. There are DVD and handouts available. This network is relatively new and I was impressed with the young people involved and the financial institution contributions and participation. (Consider outreach to financial institutions and Zonta)

Legislation we can follow and support is the Elder Justice Act. To learn more about Elder Justice Now, visit the following web sites:

[www.elderjusticenow.org](http://www.elderjusticenow.org)

[www.ncoa.org](http://www.ncoa.org) go the advocacy section  
[www.elderjusticecoalition.com](http://www.elderjusticecoalition.com)

### **Communication/Membership**

Contacting the members in the Southwest Region is still difficult. I communicate through our OWL/CA Newsletter. I have prepared a letter to send to members at large and I am checking the current list with those in the states of Hawaii, Nevada, Arizona and California.

### **Older Women in Prison**

Jane Benson, W28860, EB517L in CIW, 16756 Chino Corona Road, Corona, CA 92880-9508. has renewed her membership in OWL. Jane's parole was denied again as were twelve out of 13 by the governor on the last list of women found suitable by the parole board. I encourage you to write Jane and let her know the activities we are doing. This helps to bridge the inside with the outside of those prison walls. Jane is innovative and will find ways to energize the older women on the inside.

## **OWL/NATIONAL ANNUAL MEETING, 10/30/2009**

*Submitted by Shirley Harlan*

What a grand time we had at the Annual Meeting on Friday, October 30<sup>th</sup> after Welcome and Introductions by President Donna Wagner and Executive Director Ashley Carson. Health Policy Director Natale Zimmer pumped us up with the current health care information on no discrimination on age rating. So when we stormed the Capitol to visit our representatives not only did we face them with our OWL feather masks but with advocacy missiles about our issues. Kathie Piccagli and I were assigned to visit Senator Boxer. Her two staff persons listened to our bullet points and asked us to take back the message to OWLs that personal stories are needed about healthcare experiences.

We also had a presentation from Robert Blancato, National Director of the Elder Justice Coalition praising OWL and Ashley Carson for our leadership and advocacy on Elder Abuse. This still needs our attention and local chapter promotion. We have an edge with our Mother's Day Report. (Do review the Elder Justice Act: [www.elderjusticecoalition.com](http://www.elderjusticecoalition.com))

OWL is on the cutting edge in Washington DC. Our former staff member, Ann Widger, stomped across the United States for Social Security Matters, and is now in the White House Office of Public Engagement. She briefly gave us a description of her present job and how our advocacy issues can be addressed. Our Executive Director, Ashley Carson, is participating in key leadership coalition positions and in Mrs. Obama's Commission on Women and Children at the White House.

OWL's voice is Hooting! We are speaking for the mid-life and older women at the

national level. All of us at the local level can take pride, as would our founders Tish and Laurie!

Speaking with one voice from the grassroots state (for example, in California's case) and the other regions of our nation, we spent the next day with struggles to keep this momentum of OWL's goals. Financially we need to raise money to keep our voice strong at the national level. If you know where there is a pot of gold or have an idea for fund raising please contact Kathie or me. If you have an antique or are planning to downsize, do consider donating to OWL. The Board is exploring everything to keep us going forward!

Membership was high on the radar at this meeting with Kathie and others presenting strategies for outreach and retention. The national office has only one paid staff person, making it difficult for them to work on recruitment of members.. Membership depends on every member to ask a friend to join. With the current dues structure not a barrier, we need an increase in our membership so our voice is heard.

There are new tax affecting non-profits. Each chapter will soon receive through their chapter leader the information required by new tax law to report their income and expenses for activities during the 2009 year. Chapter charters are under the non-profit organization 501(c)(3) administered by the IRS. The Board is preparing a simple form that will enable us to comply with the reporting requirements of Section 990 of the tax law for non-profits.

We have our new Board members and new intern staff Annie Bollinger - who added much to this National Board meeting.

I have folders with a lot of information, so if you have questions please contact me. Check out the website regularly for alerts and action. Monthly healthcare calls are on the first Tuesday of each month at 11:00 AM PST. Dial in at 1-270-696-1555..



### **OUR EFFORTS PAY OFF!!**

My grandson, Nic is home for four weeks with his wife, Chrystal and Mylee Ann Harlan born September 20. As a result of the **Family Leave Act**, Nic is happily with his baby and wife during this bonding time. I was thrilled to inform them how OWL championed and supported this ACT. We were invited when President Clinton signed the Bill. A hoot for the new baby and a HOOT for OWL.

### **OHLONE MEMBER GIVES THANKS**

*Submitted by Mary Lembke*

Thanks to OWL-CA and the Ohlone/East Bay Chapter, which provided funds to offset the cost of the trip, I was able to attend my first National OWL meeting in Washington on Friday, October 30. There is no denying that I get a thrill just walking the streets of the Capitol. Being involved with the sixty some women who attended was inspiring and gave me a "sense of the possible" which OWL can achieve. We may not be large in number, but we are large in heart.

In the course of discussion and in briefings held by our National OWL president, by our executive director and by our part time expert on health care, it is quite apparent that we California OWLs are part of a greater effort to bring the causes of older women to the forefront. To paraphrase, we act locally, but we also think nationally. These thoughts are translated by the efforts of the D.C. staff that have "networked" with staff members of like-minded organizations to give us a very strong voice. The staff is savvy in the ways of the politics inside "The Beltway" and exhibits a youthful idealism and vitality that can make all of us proud.

I came home with renewed determination to spread the word. **OWL** is the **ONLY** national organization that is focused on the issues relative to older women. The younger women who work for us at National have "seen the light" in acknowledging that what they help us achieve now will benefit them in the future. Somehow we have to commit to increasing our membership among those mid life women in our midst.

### **CARA-Gardening for Senior Advocacy Submitted** *by Kathie Piccagli*

"Sowing the Seeds for the Grassroots Senior Movement" was the theme of CARA's (California Association of Retired Americans) 6<sup>th</sup> Annual Convention, Oct. 20-21. Evie Kosower and I attended as OWL delegates.

In two days CARA packed a huge amount of interesting and informative material. Major speeches were by Dolores Huerta and Fernando Torres- Gil (UCLA School of Public Affairs). A very interesting panel spoke on health care reform, particularly emphasizing single payer, which CARA has steadfastly advocated, without compromise. I thought Cindy

Young (CA School Employees Assn.) was particularly relevant as she "framed" health care reform, as proposed by George Lakoff. A second panel addressed "Taking Back the Budget and the State in 2010", particularly emphasizing how we can remedy the impasse created by the 2/3 requirement for budgets or tax measures.

CARA's first three priorities in the coming year, as determined by delegates, are:

- \* Support efforts to win universal, single payer health care (state & nationally).
- \* Protect pensions and retirement benefits (state and nationally).
- \* Fight to restore services and benefits in the 2009 California budget and work toward a fair and just budget process in 2010 and beyond (legislatively and electorally).

CARA's extraordinary legislative analysis and action was emphasized throughout--check their website regularly for updates on relevant legislation--[www.californiaalliance.org](http://www.californiaalliance.org). The seeds for the senior movement continue to grow.

### **SUMMARY OF OWL-CA ANNUAL MEETING OCT. 3-5, 2009**

**Present:** *Co-Presidents Evie Kosower. & Ruth Kletzing, BJ Bryan, Jacqui Snowden, Diane Latko, Mary Lembke, Phyl Smith, Pearl Caldwell, Nancy Sampson, Eleanor Luce, Carolyn Negrete, Mary Lou Anthony, Rochelle Goldman, Eunice Lycke, Shirley Harlan, Betty Perry, Kathie Piccagli, Jan Vandre, Margie Metzler, Roberta Battle, Martha Milhone, Ashley Carson, Joyce Miller, Ida Curtice, Nan McGuire, Kathleen Lane, Ellen Doerfer, Clare Smith, Glenda Cheesman and Rosemary Bacy.*

Minutes of June Council Meeting approved.

### **OCTOBER 3 PROGRAM**

*Submitted by Rosemary Bacy*

It was a day devoted to important issues for mid life and older women. Please visit the web site:

[www.owlsf.org/newsletters,novemberdecember2009](http://www.owlsf.org/newsletters,novemberdecember2009) for details of these very interesting and educational meetings.

The day culminated in a banquet with speaker Richard Holober, Exe. Director, Consumer Federation of California, and the presentation of the Golden OWL Award to Carolyn Negrette for her dedication and tireless work with OWL and Health Care For All (HCA).

### OCTOBER 4 ANNUAL MEETING

*Submitted by Rosemary Bacy*

**Deming Bequest** Evie described the \$69,000+ bequest that OWL-CA has received to strengthen the chapters. A committee with representatives from each chapter has agreed on a proposal for distributing the money. \* Chapter representatives were Joyce Kamian, Ohlone, Nan McGuire, San Francisco, Jan Vandre, Sacramento, Rosemary Bacy, Santa Clara, and Bea Graham, Placer County. The proposed distribution was approved:

*\*Up to \$5,000 each to the OWL Chapters of Ohlone, Sacramento, San Diego, San Francisco, Santa Clara and Placer County: For a total of \$30,000.*

*\*At Large Fund (\$250 per activity)*

	\$2,000
*OWL CA	5,000
*OWL CA Scholarship (Shields)	5,000
*OWL National	5,000
*Reserve	16,900

Carolyn Negrete presented a petition in support of single payer health care, which would be sent to Congressman Dennis Kucinich, sponsor of HR 676, which establishes health care as a civil right. (See resolution below)

Mary Lembke was nominated to attend a program on nursing home neglect to be sponsored by the UC School of Public Health.

M/S/P to allocate \$2,500 from the Laurie Shields account earmarked for each chapter to receive \$500 to send a member to the National OWL board meeting on October 30, 2009.

M/S/P to send the governor a letter requesting him to follow the State Parole Board's recommendation on the release of older women.

### 2010 Council Meetings:

**Feb 6-7 San Jose**

**June 5-6 San Diego**

**Oct 1-3 Sacramento**

*For full text of minutes, please refer to OWL-CA web site.*

### RESOLUTION AGAINST DISCRIMINATION IN HEALTH CARE REFORM *Carolyn Negrette*

Whereas: Health Care reform 2009, intends to deliver health care to all citizens of the United States of American through the numerous health insurance industry's programs and plans; and

Whereas: Many uninsured or underinsured midlife and older women will need to buy private health insurance under this plan; and

Whereas: The proposed legislation eliminates pre-existing conditions exclusions, health status exclusions and gender discrimination; and

Whereas: The President of the United States has stated that there will be no discrimination in Health Care reform. At the same time, age rating remains in all of the bills that have come out of Congress; and

Whereas: Passing legislation with age-rating in private health insurance premiums amounts to age discrimination being written into and approved by our Federal Government,

Therefore, be it resolved that the California Council of the Older Women's League, in Burlingame, California on October 4, 2009, thanks Congress for eliminating gender discrimination and strongly apposes the passage of any health care insurance reform that includes age rating.

### **TREASURER'S REPORT**

*Submitted by Glenda Cheesman*

As of October 1, 2009, OWL-CA had the following fund balances:

<u>General Fund</u>	\$17,538
<u>Laurie Shields Scholarship Fund</u>	1,794
<u>Endowment Fund</u>	<u>21,307</u>
Total	\$40,639

MeDIC D Grant Fund: This grant will be ending in August 2010, when we receive the final \$5,000. The balance in the fund on 12/31/08 was \$1,201. On August 7, 2009, we received \$20,000. The expenditures from 1/1/09 through 9/30/09 were \$17,498. Further, The expenditures from 10/1/09 through 12/31/09 will be approximately \$4,199. This will leave a negative balance of \$ 496 on 12/31/09, which will be taken from the \$5,000 final grant payment in August 2010. THIS MEANS THERE CAN BE NO MORE REIMBURSEMENTS TO CHAPTERS FOR MEDICARE "D" ACTIVITY.

Deming Fund: At the October, 2009 Council meeting in Burlingame, the OWL-CA Council authorized to our treasury the following amounts from the Deming Bequest Fund, which were distributed on October 14; 2009:

\$5,000 for the General Fund  
\$5,000 for the Endowment Fund; and  
\$5,000 for the Laurie Shields Fund .

After these and other allocations approved by the Council, a reserve of \$16,900 remains in the Deming Bequest Fund.

### **OWLS ALERTED TO SCAM TARGETING GRANDMOTHERS; URGED TO HAVE VERIFYING QUESTIONS**

Submitted by Jan Vandre

At least two members of the Sacramento Capitol OWL Chapter have recently been targets of a scam in which a caller, posing as her grandson, indicated his need for immediate cash. The same scenario has been described by others (non-OWL members) in Sacramento and reported on a local TV newscast.

In one Sacramento case, the individual said "Hello, Grandma" and went on to say he was traveling in Toronto in an uninsured rental car and had had an accident. The police have the car and he has \$1000 but needs \$3500 to repair and retrieve the car. He suggested that she send a "money gram," available at Walgreen's or Wal-Mart. When the OWL member inquired at Walgreen's, she was told that they do not use this money gram service, which apparently does not require a name but only a number for the recipient to receive the money. Wal-Mart, however, does issue money grams. Fortunately, the card she provided to them was not a debit card and they could not draw the money from her bank account. Another OWL member told her it might be a scam, so the Wal-Mart supervisor was notified of the incident. The OWL member, still believing it was her grandson, returned home and began

to have suspicions when the person called again, to get the moneygram number. She then asked him a couple of personal questions ("what is your birth date" and the name of a family member). He could not answer and then hung up.

The question of how callers get the numbers for potential victims is unanswered. But these incidents make it abundantly clear that one must be vigilant about requests for money, and be prepared with some way of verifying the identity of the caller. The scam was unsuccessful in one OWL member's case, who alerted Wal-Mart management of the suspicion of a scam.

## **CHAPTER REPORTS**

### **Placer County Chapter**

*Submitted by Bea Graham*

September opened our Fall session with a presentation by a young woman who practices acupuncture, an old Chinese practice for many ills.

In October, Betty Powell, who runs the Friendly Visitor Program, revealed how many volunteers and stay-at-home seniors she pairs up successfully. She is dedicated to her position, and she loves to relate the unusual cases.

Our group is a small one, even though we were an early Chapter, trying very hard to remain a viable chapter.

### **San Francisco Chapter**

*Submitted by Nan McGuire*

Considerable time and energy was spent over the summer and early fall working out the arrangements for the Annual OWL Council Meeting. From the feedback received from those who attended, all had a good time. The presenters were all rated very highly. The energy level after the session on

"Strategic Visioning and Action Planning for OWL CA was high.

We have found that collaborating with other women's organizations on the programs that we provide casts a wider net for attendance. In September, once such event was "What's Washington Doing About Health Care?". In concert with the SF League of Women Voters, we were able to secure three excellent speakers and an audience of over 100 people.

Our timing turned out to be impeccable as the program took place the evening after President Obama's address to the Congress on the need for health care reform. In the aftermath of his address, speakers were hopeful that something meaningful would pass this year.

### **San Diego Chapter**

*Submitted by Evie Kosower*

Evie Kosower wrote an article for [Safe Seniors, Newsletter](#) for the Prevention of Elder Abuse & Senior Fraud. In August we tabled with Senior Resource Fair, LGBT Center & did a joint program on a Suffrage March and Ball with the San Diego Women's History Museum.

Evie Kosower gave a Presentation/Discussion with the League of Women Voters. Title: "Healthcare: Helping You Follow the Debate". In September, we co-sponsored luncheon meeting with the League of Women Voters, featuring Sheila Kuehl. "What's So Good About Single Payer Healthcare?"

One new member this reporting time.

### **Sacramento Capitol Chapter**

*Submitted by Ida Curtice*

In June, member Deborah Rafter spoke on our role as transportation advocates. In September, Peter D'Anna, former

head of Sacramento Social Security office, and now on the Committee to Social Security and Medicare, spoke on Social Insurance, " What It Is And What It Isn't". We also had members participate in an interactive meeting with the Gray Panthers featuring Claire Lachance, a consultant with the MeDIC program.

We have tabled at senior health fairs and the annual Peace Event, remembering the bombing of Hiroshima and Nagasaki. We gave out two scholarships. Roberta Battle, membership chair, produced a new brochure that reflects the new National OWL brochure for "better branding" of OWL (San Francisco OWL has also done this.)

We have seven new members, and three of our members have died.

## **Ohlone East Bay Chapter**

*Submitted by Joyce Kamian*

Our chapter has dedicated the months since June to supporting passage of health care bills at the national and state levels, we have written letters, made phone calls and attended rallies, provided models for writing letters to the editor and, using the suggestions made by CARA, given our members specific techniques for writing effective letters.

The chapter board discussed the National dues and brochure structures and have decided our dues will remain the same at \$45 per year with a sliding scale. We have always sent the full amount of National dues of \$25 and will continue to do so except for those who pay a smaller amount, which will be divided among the chapter, the state organization and the national office.

Senior staff person, Maha Ibrahim, from Assembly Member Nancy Skinner (District 14) addressed our September meeting, giving us insights into the budget process, and the complicated process of getting anything passed into law at the Federal level.

Our November meeting was held in Rossmoor with CARA presenting a program "Hospital to Home" and learned of Medicare's best kept secret: How to not be discharged before you are ready, or have made preparations for assistance at home. To challenge the discharge you can call **800-841-1602**. **Note:** Carry this number in your wallet.

We have had four new members, and are starting a peer-support group in Rossmoor, with the hope of recruiting more OWL members.

## **DONOR'S CORNER**

*Submitted by Audrey Barth*

### **A SPECIAL THANK YOU TO OUR GENEROUS DONORS TO OWL-CA**

Your donations help us to further the work of OWL and to advance the quality of life for mid-life and older women. Janet Vandre reports that we have received \$285.00 for this reporting period.

#### GENERAL FUND

Patricia Cameron  
Lilia Rosenheimer  
Dr. Carroll Estes  
Phyllis G.F. Agfran  
Shirley Harlan  
Susan Kornblatt Idell  
Thomas Swift

Marian Buzzard  
Beverly Hansen

#### ENDOWMENT

Carroll Estes  
Donna M. Bryan  
Kimberly Salter

#### SCHOLARSHIP FUND

Cherrill M. Spencer

**JOIN OWL NOW, OR RENEW YOUR MEMBERSHIP IF YOU ARE AN AT-LARGE MEMBER.** Chapter members pay their state and national dues to their local chapter treasurer. All OWL-CA members must be members of OWL National. OWL-CA dues are \$10.00. OWL National dues are \$25.00, plus chapter dues. Your dues will be forwarded to OWL National.

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*Make checks payable to **OWL-CA & mail to: 1230 N Street, Ste. 201, Sacramento, CA 95814** Dues and contributions are deductible to the extent of the law*

**NATIONAL OWL OFFICE**  
**THE VOICE OF MIDLIFE AND OLDER WOMEN**

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**ORGANIZE, DON'T AGONIZE**

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**OWL COUNCIL MEETING**

**FEBRUARY 6-7, 2010**  
**HOLIDAY INN**  
**1741 NORTH FIRST STREET**  
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