

# OWL Newsletter

February 2012

## MONTHLY WORKSHOPS

Ladue Chapel—Fireside Room  
2:00 to 4:00 pm  
unless otherwise noted  
Guests always welcome!

### February 14

See article this page.

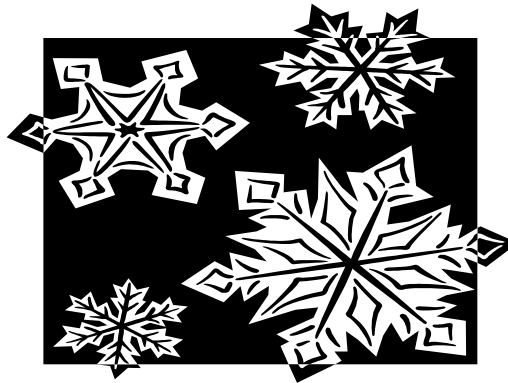
### March 13

Steve Miskovic, Program Director at Memory Care Home Solutions, will conduct an interactive caregiver workshop on The Family Caregiver of a Person with Memory Loss.

**April 10** – a presentation on How to Select a Nursing Home is tentatively planned.

**Mark your calendar and save the dates.**

## FEBRUARY OWL MEETING



February 14, 2012

### Note: Location change

Meeting will be at the ***Dream House Tearoom*** at Kehr's Mill and Clayton Road. Please join us for lunch and the meeting at 12:30 p.m. Lunch will be \$20 which will include your meal, dessert, tax and tip. The food is wonderful and there is a charming shop to wander through before or after the meeting.

Our speaker will be Carol Melka from Lutheran Senior Services. She will be talking about "Tips to Improve Your Memory", an issue many of us struggle with at one time or another in our lives. It promises to be a great meeting with information and ideas for how to cope with this issue. It won't be complete without you, however.

Please mail your check for \$20 to OWL at 2418 Northline Industrial Dr., Maryland Heights, MO 63043. You can call 314-989-0977 for information.

## INSIDE THIS ISSUE

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## ECONOMIC SECURITY FOR WOMEN

I recently heard a speaker from the United States Department of Labor, Women's Bureau. She gave the group an excellent presentation on both the history and current status of women in the workplace.

Dorothy Witherspoon is the head of the Women's Bureau for four states, which include Missouri, Kansas, Nebraska and Iowa. This bureau was established by Congress in 1920. It is the only federal agency mandated to represent the needs of wage-earning women in the public policy process. The Women's Bureau develops policies and standards and conduct inquiries to safeguard the interests of working women; to advocate for their equality and economic security for themselves and their families; and to promote quality work environments. The Bureau's vision is to empower all working women to achieve economic security.

Equal pay is one of the issues the Bureau addresses. Pay equity is not just a woman's issue. It is a family issue, as well as a nation's economic issue. Almost 50 years after passage of the Equal Pay Act, a stubborn wage gap continues to impact women's pay. On average, women who work full time earn only about 80 cents on the dollar that a man makes. The gap is even larger for African American women who earn just 69 cents for each dollar that white men earn. Hispanic women fare even lower in comparison.

Workplace flexibility is very important to women in the workplace. With the responsibility of children, caregiving of older family members, and education, women depend on flexibility in the time they work to meet these demands. Policies that support the realities of work and life balance are critical to our economy. Promoting work-life balance, improving women's working conditions, including the ability to retain employment while caring for families is essential for a strong, healthy economy and nation.

One of the solutions to women's economic security is to have more jobs in the "green sector", which is science, technology, engineering and math) which are more lucrative and are pathways for women and their families to remain or move into middle-class status. More opportunities to acquire the skills and knowledge for the jobs of the future is key for this to happen.

Last, the issue of women veteran's was addressed. With the number of women serving in the Armed Forces steadily rising, there is an increase of the returning forces becoming homeless due to the inability to find a good job and financial security. Educating the women who have served in our military of their veteran's benefits is critical to their successful return home and getting the education for the jobs that will support them and their family. As many as 50 plus percent of the women serving in the armed forces are unaware of or do not use their veteran's benefits.



## MEMBER PROFILE: ALICE RICHTER, CPA

Alice Richter has served as our chapter's volunteer treasurer since 1995. Like the rest of us, her life has undergone many changes since those days, both professionally and personally.

Alice's career goes back to the 1960s, when she took an office job in a downtown CPA firm, Sidney Cohen & Co. While working there full time, she pursued her college degree in night school at SLU with the encouragement of her boss. This resulted in her achieving CPA certification in 1972.

In 1975 her first child was born. After having her second child, she joined the CPA firm of Anne Steward, one of the area's first female CPAs. Then, in 1995, she and Marilyn Gulotta formed the firm Gulotta & Richter, PC, which they operated until 2005. Alice continued to work at Michael Favazza's firm in St. Charles until about one year ago, and now maintains only a small practice.

Alice's husband died in 1998 after a long illness, during which time she balanced care giving and working. She is now happily married for the past two years to husband Paul.

What does OWL's treasurer do? Of course, she pays bills and makes deposits, as well as prepares financial statements for the OWL Board so that we know where we stand at all times. She files the 990 form annually for tax purposes and prepares our payroll tax returns.

In addition to OWL's Board, Alice is a member of the Board of the Gifted Resource Council. Her loyalty to OWL expresses her interest in the welfare of women. She says that she sympathizes with the inequities that women continue to experience.

# St. Luke's HOSPITAL

## *Spirit of Women*®

Most of us have heard of the signs of a heart attack – chest pain, arm pain, sweating and nausea. But did you know the signs are often much different for women? Indigestion, unusual fatigue, trouble sleeping and shortness of breath are a few symptoms women may experience during a heart attack; symptoms quite subtle and easily ignored.

In fact, women are less likely than men to recognize they are having a heart attack and act. They often hesitate or fail to call 911. When a heart attack occurs, every second is critical, as blocked coronary arteries prevent blood from reaching oxygen-starved heart muscle. Women should call 911 *first* and then chew on an aspirin. Aspirin can improve the chance of survival by reducing the size of the clot (if present) in the coronary artery.



### **Risk Factors**

Many women also are surprised to learn that five times more women die from heart disease than breast cancer, making heart disease the leading cause of death in American women. Fortunately, 80 percent of heart disease is preventable. Women can prevent or decrease their risk of heart disease by treating or modifying the following risk factors: diabetes, high blood pressure, obesity, smoking and hyperlipidemia, a condition involving an increase in lipids, or fats, in the bloodstream. Women should strive to be physically active, maintain a healthy diet and have regular checkups with their physician.

### **Early Detection**

Early detection of heart disease is equally important. There are two screenings to consider for early detection of atherosclerosis, the fatty buildup in arteries that leads to heart attacks. One is an ultrasound scan of the large arteries in the neck that take blood

## WOMEN HAVE UNIQUE HEART DISEASE SYMPTOMS, RISKS, AND NEEDS

By Mary Pfenning, RN, MSN

to the brain. It can make early plaque formation visible.

Another test is a coronary calcium scoring test. This non-invasive scan of the heart assesses for calcium buildup in the coronary arteries (arteries to the heart). Calcium is not present in normal arteries but can build up in the arteries along with the development of fatty plaque. (To note: Calcium supplements women take to prevent osteoporosis have no effect on calcium buildup in the coronary arteries.)

### **Social Support**

Heart disease also affects women differently than men when it comes to social support. A study published in *Circulation: Cardiovascular Quality and Outcomes* showed that the relationship between social support and heart-related outcomes was stronger in female heart patients than male heart patients. In particular, women with less social support had more chest pain events, more depression and decreased quality of life in comparison to men with the same level of social support. A solid support system may be especially important for women due to differences in coping mechanisms between the genders.

Women are often the ones who take action for the wellbeing of everyone in the family, sometimes at the risk of their own health. It is important women find out their risk for heart disease by talking with their doctor, getting necessary screenings and learning about heart disease.

## RESOURCES

### **WomenHeart® Support Group**

(Continued on page 5)

# NATIONAL OWL

## Age Rating A Problem in Health Care Reform

Age rating needs to be eliminated in Health Care Reform. Leading advocats for older Americans are urging that this issue be addressed. There are proposals currently that allow insurance companies to charge double to five times as much to a person just because of their age. This process is known as “age rating”!

There are aging advocate groups that are telling Congress that they feel the “age rating” is too high, but that it is alright to do it.....some of these are big name groups that we all know. OWL is making sure that Congress knows that age discrimination is NOT alright at all. It would behoove all of us to let our congressmen and women know that we don't support this discrimination.

Health insurance works on the premise of pooled resources. Currently, health insurance companies use complicated formulas to determine what they will charge you per month for this coverage and what they will cover or not. Some factors that they look at are: gender, medical history, where you live, whether or not you smoke, exercise and your age. In the reform process, Congress has gotten rid of most of these factors, but age is still on the table.

Age is something none of us has any control over. A good diet, a healthy lifestyle and an exercise regimen won't make your rate any lower, regardless of the fact that you are healthier and less costly to the insurance company. Congress has gotten rid of many of the discriminatory elements, such as pre-existing conditions, health status, and gender, but still has age discrimination on the table. If they (Congress) can do the right thing for all of these other pieces, why not eliminate such a discriminatory practice as “age rating” as well?

“Age rating” is nothing more than a loophole to allow insurers to charge people higher premiums and make up the money they will lose by agreeing to eliminate health status, pre-existing conditions and gender rate bands.

If you would like to let your Senators and Representatives how you feel about this issue, call the Capitol Switchboard at 202-224-3121 to be connected to your elected officials and Say No to Age Rating.

(Material for this article was taken from the National OWL website)



| TRIBUTES, GIFTS,<br>MEMORIALS  |
|--|
| <b>Tributes</b>  |
| In honor of Marilyn Probe<br>From Nanora Sweet                                     |
| In honor of Judith Gall, Woman<br>of Lifetime Achievement<br>From Hillary Friedman |
| <b>In Memoriam</b>   |
| In memory of John R. Weber, Sr.<br>Gloria Weber                                    |

## LETTER FROM THE PRESIDENT

Dear OWL members,

The members of our Board have been struggling for quite awhile with a question, a problem, we don't seem able to find an answer for. The dilemma is that so few of OWL's members come to our monthly meetings at Ladue Chapel. That fact was painfully evident this past Tuesday afternoon when Dawn Dubois came from St. Luke's Hospital to discuss with us how to keep our bodies strong as we get older. Only six people were there, but we had a very informative and interactive program. We practiced exercises to help us walk, not shuffle, to stand straighter, to keep our balance as we move about, to keep the strength needed to rise from a sitting position, and to climb stairs. I thought it was a great program, but I, for one, was embarrassed that so few people attended.



What do you, our members, want? OWL is an advocacy organization for older women, after all. We who do the planning try really hard to find speakers and topics which relate to our everyday lives or to the special circumstances which aging presents. During my years as an OWL, I have enjoyed the variety and quality of our programs and

I've learned so much about what can help me "grow old gracefully." Perhaps that is NOT what you need or want to participate in. Perhaps you would rather come to lunch in various settings and have no program. Perhaps we should go back to holding our meetings in the evening. Perhaps, perhaps, perhaps.....I can only speculate without your input. If we know what the majority of our members want or need from OWL, it will help us plan in the future.

Becoming a member of OWL was a natural progression for me. The women I have met are dynamic people whose interests and energy continue to inspire past retirement. Some of you don't even know what the word "retirement" means. You just keep on giving your time and talents to endeavors you believe in and that help so many people in our community. I want, I NEED to be a part of that! Please give us some feedback about programs and join us on the second Tuesday each month at Ladue Chapel.

Ernie Edelmann

President

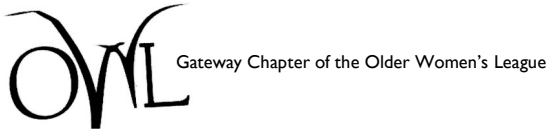
*(Continued from page 3)*

WomenHeart is a national coalition dedicated to promoting women's heart health through advocacy, community education and support groups. St. Luke's Hospital offers a free WomenHeart support group where attendees can share their unique experiences in a group setting, helping them regain a sense of control, feel less alone, develop a positive outlook on life and find the strength to commit to lifestyle changes. Meetings are the first Wednesday of every month. To register or for a schedule of meetings, visit [stlukes-stl.com](http://stlukes-stl.com) or call 314-542-4848.

### **Dance for Your Heart Health!**

St. Luke's Hospital Day of Dance is Saturday, February 25 from 9 a.m. to 12:30 p.m. at The Ritz-Carlton. Join St. Luke's for this FREE, fun and interactive healthy living event: learn easy dance steps for better health, visit with physicians and health educators for health screenings and information, and enter to win fabulous prizes. Visit [stlukes-stl.com](http://stlukes-stl.com) for details and to register.

*Mary Pfenning, RN, MSN, is the Spirit of Women Coordinator and a community health outreach nurse at St. Luke's Hospital. She can be reached at 314-205-6654 or [spiritofwomen@stlukes-stl.com](mailto:spiritofwomen@stlukes-stl.com).*



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OWL's Mission: To address the special concerns of mid-life and older women through advocacy, education and empowerment.

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is the only grassroots organization dedicated entirely  
to addressing the concerns of mid-life and older women.

**BECOME A MEMBER! MAIL THIS FORM TO:**

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- Enclosed is \$45.00 for my local and national membership dues.
- Enclosed is an additional contribution of \$\_\_\_\_\_.

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