

MONTHLY WORKSHOPS

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

November 15

St. Luke's Hospital presentation on Stress Management. Speaker: Lauri Chappell, RN, MSN

December 13

OWL Holiday Luncheon and Fashion Show at the Gatesworth. Colonnade Room at 12:00 Noon. Reservations must be made by Dec 7. Call 314-989-0977 or mail your reservation request to OWL, 2418 Northline Industrial Dr., Maryland Heights, MO 63043. Cost \$30. Cash or check only. Reserve early.

January 10

Popular speaker Bob Lee, Workforce Development Specialist from St. Louis County Human Services, will present a workshop on budgeting: Strategies to Reduce Debt and How to Set up a Budget. **Socializing at 2:30; program 3:00 to 4:30**

February 14

Carol Melka, Director of Outreach at Lutheran Senior Services, will give us Tips to Improve Your Memory.

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.

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OWL Newsletter

November 2011

LUNCHEON & FASHION SHOW

Make your reservations now to attend the December 13 Luncheon and Fashion Show at The Gatesworth, One McKnight Place. The luncheon begins at noon in the Colonnade Room. The meal begins with a green salad and includes chicken piccata served with ranch roasted new potatoes, dinner rolls, coffee or tea and carrot cake for dessert. Alcoholic beverages are available from a cash bar. OWL has invited Gatesworth residents to join us for the event.

The fashion show is being staged by Donna Meyer, the Gift Shop Manager at The Gatesworth, and features



fashions from CAbi and selections from the gift shop. There will be a raffle for a handbag selected from the gift shop. Many of the fashions from CAbi, modeled by members of OWL and guests from The Gatesworth, will be samples offered at half price.

The cost of the event is \$30 and the deadline for reservations is December 7. Checks should be mailed to the OWL office, 2418 Northline Industrial Drive, Maryland Heights, MO 63043. There is limited seating in the Colonnade Room, and we expect this event to sell out so reservations cannot be accepted after December 7.

WOW UPDATE

The 2011 Women of Worth event took place October 13 at the Missouri Athletic Club. It was a night of celebrating the twelve women chosen this year to be Women of Worth and the one woman given the Lifetime Achievement award. What a night!

The WOW class of 2011 had wonderful successes that benefited our great St. Louis community. It is hard to imagine how they did so many fantastic things. St. Louis is so fortunate to have such philanthropic and dedicated people.

Over 330 people in attendance congratulated Agnes Wilcox, Alice Ludmer, Barbara Fraser, Camille Herman, Cheryl Roberts Oliver, Diane Gallant, Jan Hess, Jane Roodman Weiss, Judi Scissors, Mary Schnare Stodden, Susan Block and Vivian Zwick and our Life Time Achievement Honoree, Judith Gall. Debbie Monterrey, co-host of KMOX Radio Total Information and Thelma Cook of Harriet Stowe College were the Honorary Co-Chairs and presented the awards. It was a magical night. Barbara Washington of Mathews Dickey Boys and Girls Club was the guest speaker and had a special message for all of the women in attendance. We give our sincere thank-you to all of the people who contributed their time and talent to this event.

TRIBUTES, GIFTS, MEMORIALS

TributesIn honor of the Women of Worth 2011

Lois Conley
 Lucy Lopata
 Gloria Weber
 Peggy Ross
 Pam Toder
 Christine Mason
 Frances Cohen
 Kathleen Kinderfather
 Gail Glaser
 Sue Tebb
 Sheila Williams
 Rosa Schwarz
 Jane Miller
 Lenore Pepper
 Nancy Dietrich
 Beverly Abrams
 Suzanne Lagomarcino
 Lois Friedman
 Marilyn Probe
 Dr & Mrs Ira Gall
 Maryann Sexton
 Maxine Bromberg

Special Gifts to the WOW Event

Margaret Israel
 Fran Zamler
 Lenore Pepper
 Alice Handelman
 Ellen Livingston
 Linda Riekens
 Pam Toder
 Peggy Ross
 Sheri Sherman

Eileen Edelman
 Mary Strauss

In honor of Vivian Zwick, WOW

Gloria Portnoy
 Fred & Sara Epstein
 Fox Family Foundation
 Edwin & Lenore Pepper

In honor of Judi Scissor, WOW

Barry & Rita Worth
 Dorette Goldberg
 Leonard & Roslyn Glaser
 Sanford & Sandy Brickman
 Edwin & Lenore Pepper

In honor of Alice Ludmer, WOW

Bill & Sandra Peck
 Mark & Sharee Feldman
 Fox Family Foundation
 Hillary Flanders
 Edwin & Lenore Pepper

In honor of Judith Gall,Lifetime Achievement Award

Leonard & Audrey Adreon
 Michael Mooney
 Fox Family Foundation
 Mr. & Mrs Joseph Glik
 Mrs. Courtney Gould
 Edwin & Lenore Pepper

In honor of Agnes Wilcox, WOW

Fred & Sara Epstein

In honor of Susan S. Block, WOW

Fred & Sara Epstein

Deborah Vondoersten
 Fox Family Foundation
 Edwin & Lenore Pepper

In honor of Diane Gallant, WOW

Rochelle Popkin
 Bonnie Miget
 Jim Guller
 Esther Lyss Greenstein
 Barbara Morris
 Fox Family Foundation
 Edwin & Lenore Pepper

In honor of Cheryl Roberts Oliver, WOW

Mary Bruemmer
 Neil Leicht
 Carol Crebs

In honor of Jane Roodman Weiss, WOW

Fox Family Foundation
 Edwin & Lenore Pepper

In Memoriam

In memory of Ellen Dirnberger
 from:

Verna Smith
 Gloria Weber

WELCOME TO OUR
 NEW OWL MEMBERS

Maria Gianino
 Alice Ludmer

END OF YEAR GIVING

It's that time again! You're beginning to think of the organizations that deserve your year end charitable donations. Please keep OWL in mind for an "End of Year Gift." We work every day to stay on top of legislation that impacts the lives of all women and to keep you informed about issues that need your input to lawmakers. OWL is also active in promoting educational opportunities on many women's issues. A gift of any amount is greatly appreciated to help us continue our efforts to provide a voice for the 58 million American women mid-life and older.

St. Luke's HOSPITAL

Spirit of Women®

Achieving Your Best Health, Decade by Decade

By Mary Pfenning, RN, MSN

St. Luke's Hospital

From our childbearing years through menopause and beyond, our health needs change. It's helpful to think of each decade of a woman's life as a 10-year transformation with opportunities for growth and the pursuit of vibrant health. Here's a quick reference on health needs and screening recommendations through the decades.

In your 40s

You have "caught the spirit" of life. You are recognizing what challenges you and are discovering pathways to success and satisfaction. Now is the time to turn your awareness of good health into action. Some health issues and screenings you should be on top of:

Annual visit with your physician.

Full cholesterol panel (total cholesterol, LDL, HDL, triglycerides) – Get it checked every year.

Blood pressure – Get it checked at least every two years.

Diabetes screening – Get your blood sugar tested regularly.

Skin cancer screening – Your doctor/nurse should do a mole/skin exam as part of routine checkups.

Pelvic exam – Get a yearly exam.

Cervical cancer screening (Pap test) – Beginning at age 30, after three consecutive normal Pap smears, you need one only every three years.

Mammogram – Beginning at age 40, get a mammogram annually.

In your 50s

Life is full of vital changes. Much like a second adolescence (complete with hormones!), this is a chance to remodel your life in any way you like. Now is the time to cultivate your vitality in life and in health.

Many screening and appointment recommendations in your 40s continue into your 50s. (See above)

Osteoporosis screening – Discuss with your doctor if you are at risk of osteoporosis.

Colorectal cancer screening – Beginning at age 50, get screened. Talk with your doctor about which screening test is best for you – colonoscopy, fecal occult blood testing or sigmoidoscopy – and how often you need it.

In your 60s

You have a perspective and experiences that bring wisdom

and zest to life. Defying preconceived notions of aging, you are a source of energy, beauty and inspiration. Take this moment and nurture your health to better mentor and motivate the next generation.



Many screening and appointment recommendations in your 40s continue into your 60s. (See above)

Continue colorectal cancer and osteoporosis screenings as recommended by your doctor.

Cervical cancer screening (Pap smear) – Between ages 65 and 70, you can discontinue screening if you have had more than three consecutive normal Pap smears.

In your 70s and beyond

You have the freedom to look back on your life with gratitude and give careful thought to the future. It's the time to give and accept help, share life secrets, and reflect on your achievements and the legacy you want to leave behind.

Many screening and appointment recommendations in your 40s continue into your 70s. (See above.)

Continue colorectal cancer and osteoporosis screenings as recommended by your doctor.

Following age-appropriate health recommendations is an important part of managing your health, but keep in mind they are only recommendations. It is just as important to listen to your body, communicate well with your doctor, and take time to nurture a healthy mind, body and spirit.

Take action for your health.

St. Luke's Hospital offers a free Spirit of Women membership program that makes it easier and more fun for women to take action for their health and their family's health. Members have access to inspiring events, health screenings, newsletters, health resources and more. For more information or to join, visit www.stlukes-stl.com or call 314-205-6654.

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.

HEALTH REFORM & OWL

(Resource Information from National OWL)

For the past thirty years, OWL has worked toward the goal of comprehensive, accessible healthcare that is publicly administered and financed. As the momentum for healthcare reform legislation gathered speed, OWL worked with a diverse set of organizations to foster change that addressed persistent problems including millions of Americans without insurance, ever-rising costs, lack of affordable long-term care coverage and inequities in the health insurance industry. OWL took a strong leadership position on gender and age rating of health insurance premiums and moved the dialogue forward on this topic despite strong opposition. As a result the Patient Protection and Affordable Care Act (PPACA) essentially eliminated gender rating, and insurers are restricted to a 3 to 1 age ratio.

Key elements of the PPACA:

1. **Premium Regulation:** The new law establishes a process for reviewing increases in health plan premiums and requires plans to justify those increases.
2. **Pre-existing Conditions:** The exclusions for pre-existing conditions will no longer be allowed for non-dependent children (up to age 26).
3. **Annual and Lifetime Limits:** Effective in 2014, new plans' annual limits on coverage are restricted and insurers will no longer be allowed to place limits on lifetime coverage.
4. **Rescission:** Insurers are no longer allowed to drop coverage for people who have been paying premiums when they get sick.
5. **Medical Loss Ratio:** Individual and small-group insurers will be required to spend 80% of premium dollars on medical services. Insurers will be required to spend 85% of premium dollars from large group policies on medical services.
6. **Health Insurance Exchanges:** PPACA creates health insurance exchanges that would be run by a government agency or non-profit organization. Individuals and small businesses can band together to obtain affordable health insurance.
7. **Provisions for the Uninsured:** PPACA provides a 5 billion reinsurance fund to help employers provide health benefits to early retirees age 55-64.
8. **Preventive Care:** In 2011 Medicare benefits expanded to offer free coverage for wellness and preventive care such as annual physical exams, mammograms and colonoscopies.
9. **Medicare Part D Prescription Drug Benefit:** In 2010 those who reached the "donut hole" coverage gap in the Medicare Part D prescription drug plan automatically received \$250 to help defray the cost of medication. Starting in 2011, those who reach the donut hole will receive a 50% discount on brand name drugs and a 7% discount on generics. By 2020 the "donut hole" will be closed.
10. **Medicare Advantage Plans:** In 2012, Medicare will begin paying private Medicare Advantage Plans the same amount as the cost of coverage in traditional Medicare.
11. **Independent Payment Advisory Board:** A panel will be established in 2014 to review cost structures and make recommendations to Congress for promoting high quality of care and containing costs in Medicare.
12. **Long Term Care:** In 2011 Individuals with physical and cognitive limitations will be provided with a benefit that allows them to purchase long-term care services and/or assistive devices and products.
13. **Nursing Home Reform:** Improvements in the government reports on Nursing Home Compare website that will include sufficiency of facilities' staffing, identify facilities' owners and operators, and disclose violations found by inspectors.
14. **Elder Abuse Prevention and Protection:** \$400 million of federal funds will be dedicated to adult protective services and for state demonstration grants to test methods to improve adult protective services. Additional funds will go to Long Term Care Ombudsman Program.

2012 DUES

Just a reminder that this last year we brought everyone up to the same billing time for dues. You may remember that we prorated you for 2011 to do this in 2012. A few of you have sent your dues in, in October and November after receiving a notice from the national office. Don't be concerned if you did this when you receive a notice from us. (You don't owe again)

We will be mailing dues notices to all members in early January for 2012. Our goal is to have all dues paid at the beginning of each year to avoid having to figure out who was due for renewal each month. Thank you for helping with this process.

LETTER FROM THE PRESIDENT

We just finished up a very successful Women of Worth awards event. I saw several of you at that party, but I missed seeing the faces of you who did not attend. We had a wonderful, festive evening and brought into our organization thirteen new, dynamic and energetic midlife and older women whom I hope you will get to know and admire as I do.

During the past two weeks in the let-down after a big event, I began to pay closer attention to my mail and to make sure I hadn't let any bills slip while I was incredibly busy with the WOW event. (I've done that in the past – bad surprise!) I picked up a letter from my Medicare Advantage health care plan and read that my monthly payment will go up \$7.00 in January. That's not bad, I hear you say, but I tell you, it scares me.

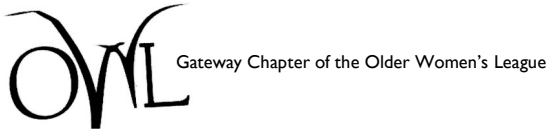
I'm one of the several million retirees (mainly women) who didn't have a pension or retirement savings plan tied to my wages for nearly 20 years and as a single mother with four children to educate, you can bet every cent I earned paid for our daily living expenses. It was not until I returned to college and got a Master's degree that my jobs gave me a bit more cushion for my older life, but time was running out and I worked for non-profit social service agencies. The bottom line is that I have no pension and am dependent on Social Security. So, I worry when politicians want to tamper with my safety net.

I am blessed to have adult children who will be my back-up when I can no longer work or care for myself. In the meantime, at age 76 I am enjoying being independent, living on my own, leading a life of service to people in need, spending memorable time with my friends and family, traveling, exercising, reading and studying the Bible. I have been given so many gifts for my life.



Ernie Edelmann
President, Gateway Chapter OWL

HAPPY THANKSGIVING



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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:

OWL
2418 Northline Industrial Dr, Maryland Heights, MO 63043
Or email: owlstlouis@sbcglobal.net Or call: 314-989-0977

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

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