

Connection

Elections Do Have Consequences



In previous articles, I pointed out that elections have consequences, and in my last article, I pointed out that some people were actually voting against their own self-interest or not voting at all. Only 17 percent of voters voted in the last election.

Let's look at what happened after the election. The first day of the new congress, the Republicans took action to cut Social Security Disability benefits for 11 million disabled people by approximately 20 percent. It's no secret that given the opportunity, many in the Republican Party would eliminate Social Security and Medicare as we know it. They use the excuse that these changes are necessary to save these programs and reduce the budget deficit. The facts remain that Social Security is economically sound and does not add one cent to the Federal budget deficit. Medicare, as a result of the Affordable Care Act, has become more economically secure. Recent polling shows that 79 percent want to expand Social Security benefits.

Another disturbing development coming out of the new congress was a change without notice put into the spending bill that allows retirees' pension benefits, under multi-employer troubled pension plans to be cut and provided further regulatory relief to investment bankers. The government spent billions to bail out the bankers due to their misdeeds that contributed to pension plan funding problems. Shouldn't the same consideration have been given to these pension plans?

The Republican leader of the Senate, Mitch McConnell, has stated that his first priority is a new trade deal. The pending trade deal is referred to as the Trans-Pacific Partnership (TPP). Surprise surprise! This is one area he is willing to work with the President on. It is estimated that over 5.5 million jobs and thousands of factories have been lost since 1993 due to failed trade deals. And it is estimated that wages have been reduced as well due to these bad trade deals. None have benefited workers. The TPP is currently being negotiated in secret and there is a movement to have it "fast tracked" which means the terms are not subject to debate or change; just a vote up or down. This effort should be rejected. We can't take another bad trade deal that only benefits a few at the expense of many.

Bill Gibbons, PACE Representative



SAVE THE DATE
July 7-10, 2015



Alliance for Retired Americans
2015 Legislative Conference
Washington Hilton, Washington, DC

Join us as we go to Capitol Hill to meet with our U.S. Senators and Representatives as we fight to protect and strengthen Social Security and Medicare and prepare to celebrate the 50th Anniversary of Medicare.

Watch your mail for registration information or
call 1-888-373-6497 or visit www.retiredamericans.org

Random Thoughts From The Director's Desk



Since I've returned to work after the holidays, I have been sitting in my office scratching my head wondering how in the hell did things go so bad so quickly? As a country, we have been moving forward. The wars in Iraq and Afghanistan are winding down; we're emerging from the recession and the stock market is at record levels. Millions of Americans now have affordable healthcare and the country as a whole feels good about the direction we are headed.

So why are retirees and working families under attack? The fiscal conservatives that were elected in November keep attacking the working class in their pursuit of smaller government. What a crock of ----!

We need government! We depend on the services it provides and the infrastructure that it supports and maintains. We need roads, water, sewer systems, police, and fire personnel. We depend on our government to regulate our economy, to establish rules and regulations for all of us to prosper. Yet government is always under attack. Where would we be without it?

When Americans went to the polls in November, what were they thinking! Why would we elect individuals that are hell bent to destroy our quality of life? The next two years are going to be extremely difficult for those of us who are not on the top of the economic ladder. We are going to have to fight like we have never fought before to protect the social policies that allow us, working families and retirees, to maintain our standard of living and quality of life. We now have to depend on our activism and the President's veto pen to survive the next two years.

Make no mistake; this congress has us all in their sites. The Supreme Court's "Citizens United" ruling has destroyed our democracy. It's no longer what is good for America; it's what's good for the rich! We have our work cut out for us. "Citizens United" must be overturned. We will have to defend programs like Social Security and Medicare. But the real challenge will be electing a President and congress in 2016 that will represent all of us not just the wealthy.

Jim Centner, SOAR Director

Older Adults Should Be As Active As Possible, Especially In The Hospital.



[According to the American Academy of Nursing](#), as many as two thirds of all older adults who are hospitalized leave the hospital unable to walk independently even though they walked independently when they were admitted to the hospital. Older adults lose their ability to walk independently because they do not stay as active as possible while they are in hospital. So, if you are hospitalized, move as much as possible.

There are a host of reasons why you should walk as much as you can during your hospital stay:

- Walking will help ensure you continue to walk independently after you leave the hospital,
- Walking when you can tends to reduce the time you spend in the hospital as well as your need for physical therapy.
- Walking lessens the likelihood of your needing a new nursing home placement.
- Walking tends to speed up your recovery rate post surgery.

Source: jus+care website

SOAR Chapter Connection

Published every other month
by SOAR

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Elaine Sez...



I have been stuck in the house with Charlie for three weeks. I have learned so much.

Apparently, for the last forty-nine years, I have been doing things all wrong in the kitchen. I learned that I have too many wine glasses. Is that possible? And too many coffee mugs. Perhaps. And my cupboards are way too full.

Charlie rearranged them. My spices have been put in alphabetical order and the canned goods grouped by categories. Since I can't find anything, we have been eating out every night.

The McNeil Report

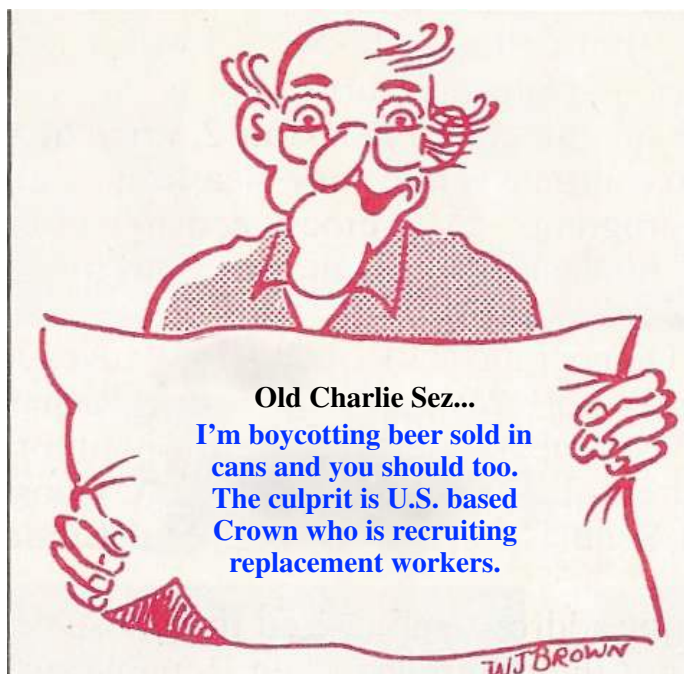
My neighbor, Sharon, had to push her BMW into a gas station. She told the mechanic it just died. After he worked on it for a few minutes, he said, "it's idling smoothly now". Sharon asked, "What's the story"? He replied, "Just crap in the carburetor". Sharon asked, "How often do I have to do that?"

Speeding ticket

A police officer stops a lady for speeding and asks her very nicely if he could see her license. She replied in a huff, "I wish you guys would get your act together. Yesterday you took my license away and today you expect me to show it to you."

From the Editor

- Don't forget that this newsletter is online at <http://www.usw.org/act/activism/soar/resources/soar-chapter-connection>. Please share it with your chapter members.
 - Deadlines to submit articles and photos for the SOAR in Action magazine are January 23, April 15, June 25 and October 12. District and Chapter articles and photos should be emailed to the SOAR office at the address at the left.
 - 120 Toronto workers, members of United Steelworkers (USW) Local 9176 were forced on strike by Crown Holdings, Inc. on September 6, 2013
- If you are buying cans of Molson, Labatt, Coors, Budweiser, Moosehead, Steam Whistle, Creemore and other beers, they are probably made by scabs.



Billy's Banter - It Takes Some Effort



Last month I was hospitalized for a surgical procedure, a total knee replacement. After being released from the hospital, I began my rehab at a local rehabilitation center. While doing my required work, I noticed an individual who had gone through the same procedure at approximately the same time as I did. However, his actions or lack of action made me think about things other than just rehab.

This person refused to put any effort into the rehabilitation process but complained on a regular basis regarding the lack of progress in improving the strength and flexibility of his knee. It made me think about the similarities regarding the issues we deal with on a daily basis.

We complain about bad trade deals, but do nothing to help our cause. Many of our problems would be resolved if we put in the effort to buy American, stay out of the big box stores and buy locally instead of looking for what we think is the cheapest price.

We complain about the politicians that propose and vote for legislation that attacks Social Security, but stay home on Election Day.

We are disgusted with tax laws that allow individuals and corporations the ability to avoid paying their fair share in taxes, causing shortfalls in the funding for programs that many people depend on in order to survive. But, we cannot find the time to participate in demonstrations or other actions that focus on these issues.

I do not know how well I will recover from my knee surgery. But, I do know one thing; if I do not make a full recovery it will not be because of lack of effort on my part. I have been doing all that I have been asked to do and a little bit more.

If we all did what we needed to do regarding the issues I mentioned above and other problems facing us, I don't know if we could change their direction. But, I do know we will not impact their direction sitting in our recliners complaining and hoping for things to change.

Bill Pienta, SOAR President

Why Should We Be Paying Twice As Much As The Dutch And More Than Twice As Much As The Brits?



Dean Baker at the Center for Economic and Policy Research explains [here](#) that the only reason we pay so much more for our prescription drugs than people in every other wealthy nation is because the US Congress allows the pharmaceutical industry to charge whatever they want for their drugs. No other government allows the drug companies to set the prices for their drugs.

Americans could save more than \$300 billion if we paid the same amount for our drugs as Canadians, who pay about 72 percent of what we pay. And, if the price of our drugs were the same as the Danes, we could save around \$725 billion.

So if you're looking to save money on your next trip abroad, consider filling some prescriptions! To see [some of the price variations](#), [click here](#).

Alcohol: Are You Feeling Its Effects?



According to the [National Institute on Health](#), it is often the case that people feel the effects of alcohol more as they age. That's why the [National Institute on Alcohol Abuse and Alcoholism](#) recommends that people over 65 drink no more than seven drinks a week and no more than three drinks a day. Curious what makes up a drink?

One drink is equal to one of the following:

- One 12-ounce can or bottle of regular beer, ale, or wine cooler
- One 8- or 9-ounce can or bottle of malt liquor
- One 5-ounce glass of red or white wine
- One 1.5-ounce shot glass of hard liquor (spirits) like gin, vodka, or whiskey. The label on the bottle will say 80 proof or less.

Some health problems, such as high blood pressure or mood disorders, can be made worse with alcohol intake. And, alcohol interactions with your medications could jeopardize your health. The NIH strongly recommends that you speak with your doctor if you are drinking alcohol while on medications or in poor health. Alcohol can interact with many medications and could potentially cause more health problems. You might want to alter your drinking habits in order to lower your blood pressure, be good to your liver or otherwise feel better. You may have read that red wine in moderation is good for you. There is some data to suggest this is true and some data to suggest it is not. Regardless, the key is to drink in moderation.

Keep in mind that Medicare covers some services to help people with drinking problems. For more information, take a look at [this](#) NIH publication.

Source: jus+care website

Three Tips About Long-Term Care

1. Protection: Because most of us will need long-term care, it's important to plan ahead for it. If your income is low, Medicaid will pick up the cost of a nursing home stay. Depending upon the state you live in, you also might be able to spend down your income to qualify for Medicaid. If not, Medicare will at most only pick up the cost of a short-term stay in a skilled nursing facility depending on whether you meet the eligibility criteria. Most people rely on family members and friends to provide long-term care at no or low-cost.

2. Cost: If you cannot count on Medicaid or assistance from family and friends, you should plan ahead and set aside funds to pay for long-term care. In 2012, an average nursing home stay cost \$82,000 a year. You might also want to consider long-term care insurance.

3. Long-term care insurance: Before buying long-term care insurance, keep in mind that the premiums are likely to rise dramatically over time. And, the coverage you buy today may be inadequate when you need it since health care costs likely will rise more than the 5 percent inflation protection in some policies. If you're thinking of buying insurance, find out what will trigger your getting benefits—e.g. inability to bathe or to dress—as well as when those benefits will begin, how much you will receive in benefits daily, how long you will receive benefits, and the maximum amount you will receive in benefits.

For information on the costs and risks of buying a long-term care policy, read this [article](#) from Consumer Reports.

Learn the full range of issues you need to consider before buying a long-term care policy from California Health Advocates, the consumer experts on long-term care [here](#). You can also get [answers to frequently asked questions](#).

Mitch McConnell and Tom Price Seem to be on the Same Page – That Can't Be Good



Rep. Tom Price (R-Georgia), the new House Budget Committee chairman, told the Heritage Foundation recently that he has big plans for Social Security “reform” in the next two years. That means cuts. Price mentioned means-testing and increasing the eligibility age as possibilities, while also suggested that privatizing Social Security is a possibility. No doubt, he has the support of House Speaker John Boehner (R-Ohio), or he wouldn't have said that. Does anyone think Medicare isn't next on their hit list?

Only days before Chairman Price made his remarks, Senate Majority Leader Mitch McConnell (R-Kentucky) had hinted at a “Grand Bargain,” an ambitious plan that would include cuts to earned Social Security and Medicare benefits in order to achieve a balanced budget.

It seems that Sen. McConnell and U.S. House leaders are again collaborating to cut Social Security and Medicare. Not to be a downer, but it is extremely unlikely that a grand bargain which Mitch McConnell, John Boehner, and Tom Price are crafting together would be helpful for seniors.

The Talking Points Memo blog posted recently that “The 80-Year Conservative War on Social Security Is Back for More,” noting that conservatives have virulently opposed Social Security since its inception. The post went back to the New Deal Era creation until 1955, when conservatives called for the complete dissolution of Social Security or for its replacement with much less substantive programs.

I do believe Talking Points Memo is correct. Now it is up to us to protect seniors and make sure conservatives don't get their way on this.

Barbara Easterling, President of the Alliance for Retired Americans

2014 USW Constitutional Convention Resolution #8

“We will encourage local unions to support SOAR by providing the first-year's membership in SOAR to all retirees”

In the past, when I've asked a Local Union president if the local would consider paying the first year's dues into SOAR, this is a sample of the kind of responses I've received followed by my comment:

1. Great idea, I'll see if I can get a motion passed at our next meeting to do that. ***Now this kind of answer is music to my ears and very much appreciated if it's followed through.***
2. We'll pay the first year's dues if the retiree comes to the SOAR chapter meetings. ***Just as not all workers want to or are able to attend their local union meetings, not all SOAR members want to or are able to attend their SOAR chapter meetings.***
3. We'll pay the first year's dues if the retiree signs up for dues check-off. ***Well now, we all know that not all retirees would want to have dues taken out of their pension checks for an organization they know little about.***
4. We'll pay the first year's dues if the retiree comes into the union office and requests it. ***Few retirees would see this as a positive thing when they are so anxious to get on with their retirement.***
5. We'll pay the first year's dues if the retiree is an activist. ***Good grief, if the Local Union wasn't able to make an activist out of one of their members, maybe SOAR could.***

Charlie Averill, SOAR Sec/Treas

Report From the Alliance for American Manufacturing (AAM)

President Obama's State of the Union Address.



For me, the State of the Union address is the equivalent of the Super Bowl. I grab my union-made beer and chips and sit on the edge of the couch, yelling at the TV. I count how often the President says "manufacturing" and "infrastructure" and when the applause is one-sided, then I yell some more. Good times.

My hopes were high for the latest speech. Our country is in disrepair and we need a big play to fix what's broken. Still, I placed my bet on the underdog – American manufacturing -- even with the odds against me. When President Obama mentioned his support for a new trade deal with countries in Asia, a flag should've been thrown on Capitol Hill. Signing a trade agreement that allows participating countries to continue to manipulate their currencies, making their exports cheaper and America's more expensive ... that's like a team deflating the ball to gain an advantage over their opponent! Nobody likes a cheater, in trade or professional football.

But, as the president spoke of our crippling roads and bridges and the need for infrastructure investment, I knew manufacturing wouldn't sit the bench for long. When he spoke of manufacturers planning to bring jobs back from China, my hunch was that a touchdown was eminent. And, providing more Americans with access to community and technical colleges signaled that manufacturing can prevail, if we take it into overtime. But, we have to work as a team to get there. Is Washington ready to huddle?

Rachel Bennett Steury, AAM Field Coordinator, Alliance for American Manufacturing, 260-633-1060

Emeritus Report Canada



The Congress of Union Retirees (CURC) will be holding their 12th Biannual Convention on June 24 – 26, 2015. It is being held at the UNIFOR Education Centre in Port Elgin, Ontario. I hope that SOAR will have many delegates attending.

Someone will be chosen for the CURC award. The award is given to an individual member of CURC who had enriched or enabled the lives of others through their involvement in the Labor movement and their community. Nominations for this award must be received in the CURC office by May 15, 2015. Resolutions must be received at the CURC office by 12 noon, Friday April 24, 2015. Make sure that you get your resolutions in on time.

I wish all of our SOAR friends a happy, healthy and not too cold winter. Let's all hope for an early Spring. I'll tell our groundhog if you will tell yours.

Dan McNeil, Emeritus Member

The Real Purpose Of A Local Union Paying The First Year's Dues

Unfortunately, most Steelworker retirees are not familiar with SOAR when they retire. If the Local Unions would pay the first year's dues for retirees, the retiree would become acquainted with SOAR by receiving the SOAR in Action magazine.

Charlie Averill, SOAR Sec/Treas

Finish Your Antibiotics! by Salomah Keyhani



There are two simple ways to get the most out of your antibiotics and [avoid promoting](#) antibiotic resistance.

First, if your doctor prescribes an antibiotic, please take the entire course (even if you are feeling better). When you don't take the whole course or skip doses, there could still be surviving target bacteria. [Surviving target bacteria](#) can [develop a resistance](#) to the antibiotic and spread that resistance to other bacteria. If you need to take that antibiotic drug again, it might not be effective, and you will be left with fewer options to fight your infection.

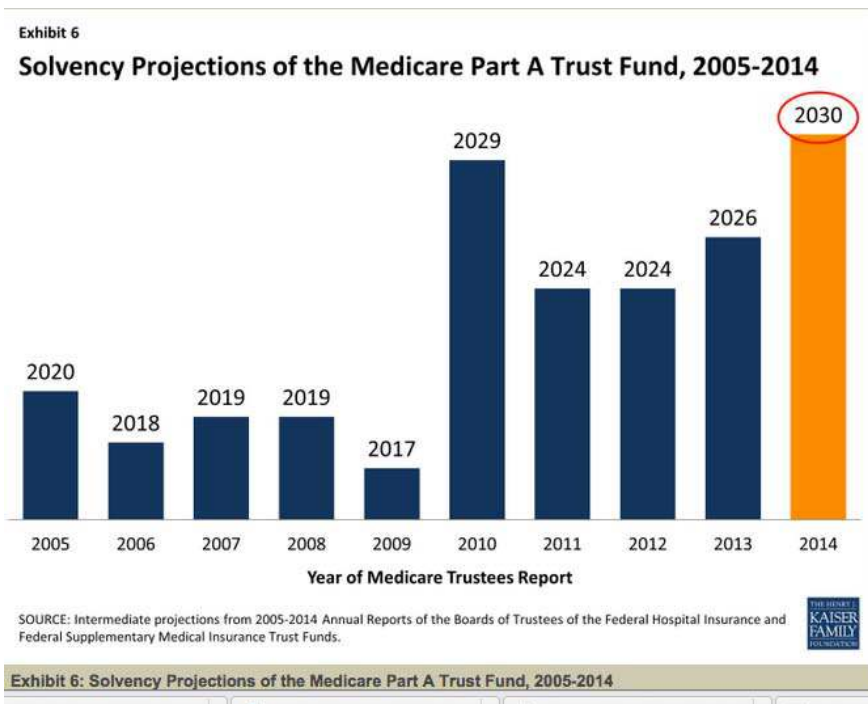
Second, you should only take an antibiotic if you know for sure that you have a bacterial infection that it will cure. [Ask your doctor](#) before assuming you need an antibiotic. If you take an antibiotic when you don't have a bacterial infection, it will only kill the good bacteria in your body, which are part of your natural immunity. Killing your good bacteria can lead to [other infections](#) in your body, like a GI problem or yeast infections in women.

Antibiotics have potential drug interactions. So, please be sure to take the correct ones and know which medications you shouldn't be taking with them. Keep a list of all your medications in your wallet to share with your doctor. Taking the wrong antibiotics will only promote resistance in bacterial communities.

Antibiotics continue to be lifesaving. Let's keep them that way by not promoting antibiotic resistance.

Medicare Trustees Project Medicare Trust Fund to Last Until 2030

Medicare is in relatively good financial health for the moment. In their [2014 report](#), the Medicare Trustees project Medicare's trust funds to last four years longer than projected a year ago. Medicare is succeeding at reining in health care costs.



Thanks in large part to lower than expected Medicare costs in 2013, the Trustees project that Medicare will continue to have adequate financing until 2030. Put differently, the Medicare trust fund, which covers Medicare Part A costs—primarily for hospital and nursing home services—is projected to last longer than ever before projected. And, even if nothing changes between now and 2030, which is highly unlikely, the trust fund will still have funds to pay 85 percent of Medicare's costs from people's payroll taxes and other revenues after 2030.



Social Security & Medicare Current Facts & Figures

Fact Sheet

2015

The Many Faces of Social Security

- Nearly 168 million workers contribute to Social Security through payroll taxes.
- Nearly 59 million people receive monthly Social Security benefits, including:
 - 41.9 million receive retirement benefits
 - 6.1 million receive survivors' benefits
 - 10.9 million receive disability benefits.

Average 2015 Monthly Social Security Benefit

- A retired worker: \$1,306
- A retired couple: \$2,140
- Disabled worker: \$1,146
- Disabled worker with spouse and child: \$1,943
- Widow or widower: \$1,253
- Young widow or widower with two children: \$2,635
- Maximum Monthly Social Security Benefit: \$2,663 (for worker retiring at Full Retirement Age).

Did you know? Social Security is an extremely efficient program, with administrative costs of only 0.8% of total expenditures!

Social Security Cost of Living Adjustment (COLA) for 2015: 1.7%

2015 Social Security & Medicare Contribution Amounts

- Social Security: 6.2% for both workers and employers. This contribution is paid on earnings up to \$118,500.
- Medicare: 1.45% for both workers and employers on all wages.

2015 Social Security Eligibility:

- Full Retirement Age: 66.
- Early Retirement Age: 62. Taking early retirement can reduce Social Security benefits up to 30 percent.

Social Security: When & How to Apply for Benefits

- You should apply for Social Security benefits three months before the date you want your benefits to start. You can apply in one of the following ways:
 - Visit your local Social Security office. Call [1-800-772-1213](tel:1-800-772-1213) to find the office nearest your location.
 - Call Social Security at [1-800-772-1213](tel:1-800-772-1213). If you are deaf or hard of hearing, you can call Social Security at TTY [1-800-325-0778](tel:1-800-325-0778).
 - Go Online: <https://secure.ssa.gov/iClaim/rib>

The Many Faces of Medicare

- Nearly 168 million workers contribute to Medicare through payroll taxes.
- Approximately 53.6 million people receive Medicare benefits, including:
 - 44.6 million individuals 65
 - 8.9 million disabled individuals.

2015 Medicare Part A (Hospital Coverage)

- Deductible: \$1,260 (first 60 days of Medicare-covered inpatient hospital care)
- Coinsurance: \$0 (Days 1-60), \$315 per day (Days 61-90)

2015 Medicare Part B (Physician Coverage)

Individual's Income	Couple's Income	Your 2014 Part B Monthly Premium
\$85,000 or less	\$170,000 or less	\$104.90
\$85,001-\$107,000	\$170,001-\$214,000	\$146.90
\$107,001-\$160,000	\$214,001-\$320,000	\$209.80
\$160,001-\$214,000	\$320,001-\$428,000	\$272.70
Above \$214,000	Above \$428,000	\$335.70

For all Beneficiaries:
Part B deductible is \$147 and the Part B copayment is 20%.

2015 Medicare Part D (Prescription Drug Coverage)

- Monthly Premium: Varies by plan (higher-income consumers may pay more).
- Deductible: Varies by plan, \$320 maximum.
- Doughnut Hole: \$2,960 - \$6,680. The health law mandates that beneficiaries in the doughnut hole pay 47.5% of their plan's costs for covered brand-name drugs and 72% of the price for generics.
- Cap on Out-of-pocket Costs: \$4,7000 (prior to catastrophic and excluding plan)
- In addition to a monthly plan premium, high-income individuals will pay an income-related monthly adjustment amount as noted below:

Individual's Income	Couple's Income	Income-related monthly adjustment amount
\$85,000 or below	\$170,000 or below	\$0.00
\$85,001 - \$107,000	\$170,001 - \$214,000	\$12.30
\$107,001 - \$160,000	\$214,001 - \$320,000	\$31.80
\$160,001 - \$214,000	\$320,001 - \$428,000	\$51.30
Above \$214,000	Above \$428,000	\$70.80

Medicare: When & How to Apply for Benefits

- Generally, Medicare is available for people age 65 or older, younger people with disabilities and people with End Stage Renal Disease. If you are already receiving Social Security retirement benefits, you will be automatically enrolled in Medicare Parts A and B. If you want to apply for Medicare, call (1-800-772-1213) or visit their website: <http://www.socialsecurity.gov/medicareonly>.

01/06/15