



CONNECTION

WE'RE STRONGER TOGETHER



Season's Greetings From the SOAR Office



During the holiday season our thoughts turn gratefully to those that help us build SOAR. Indeed, we thank you! On behalf of the entire SOAR organization, we wish you a bright holiday season and a new year filled with hope, good health and retirement security. May it also bring plenty of opportunities to stay active and involved with SOAR!

**In solidarity; and in the spirit of the season,
Cheryl Omlor, Julie Stein and Lori Bookwood**

Retirees Have a Reason to Celebrate



Happy Holidays, SOAR members!

To close out 2023, I wanted to celebrate two important pro-worker, pro-retiree victories resulting from the Tuesday, November 7 elections.

In Kentucky, our union rallied around Governor Andy Beshear's successful reelection campaign.

We communicated with union voters in their communities and worksites, highlighting Governor Beshear's long list of pro-worker accomplishments, including record-low unemployment, double-digit wage growth, and rapid job creation in manufacturing, construction, and more.

Similarly, in Virginia, enough USW-endorsed candidates were victorious in their campaigns to be elected to the state House of Delegates that we were able to secure a pro-worker majority within both chambers of the state legislature. The outcome of this election is a massive victory in a state that will be critical in next year's Presidential and Congressional elections.

Additionally, according to an AFL-CIO post-election synopsis of the states that held elections on November 7, nearly 75% of union-endorsed candidates were victorious on Election Day. Among them were thousands of union members, including dozens of Steelworkers, who were elected to public office for the first time.

In addition to our continued momentum throughout 2023, the labor movement exceeded expectations during the 2022 midterm elections, securing pro-worker, pro-retiree majorities in a number of key states while defending some of our strongest Congressional allies.

Looking forward to 2024, union workers and retirees have a lot to be optimistic about as we push forward in our efforts to elect lawmakers who will fight to protect our interests in all of the following elected offices that will appear on our ballot next year:

- Thirteen state and territorial governors,
- Thousands of state and local elections across the United States,
- At least ten states' attorney general elections,
- Executive and judicial offices in dozens of states,
- Mayoral and other local elections in towns and cities everywhere,
- All 435 seats in the United States House of Representatives,
- At least 34 of the 100 seats in the United States Senate; and, of course,
- President of the United States.

But don't forget ballot initiatives! We all know that ballot initiatives can impact everyday Americans' lives, including our rights as workers and retirees.

Stay engaged! Rest up during the holidays! And get ready for our continued work to build a stronger future for ourselves and all Americans in 2024!

Julie Stein, SOAR Director



Notice: The SOAR office will be closed to observe the USW's headquarters holiday shutdown beginning Saturday, December 16, 2023, and reopen Wednesday, January 3, 2024.

Tis the Season to Shop and Compare



You should know that the number one reason for bankruptcy among seniors is medical bills. Many seniors have insufficient insurance coverage when it comes to paying their medical bills, and they commonly charge unpaid amounts to credit cards. If your finances do not allow you to pay any balance due for medical treatment fully, it only makes sense that you will not be able to fully pay your credit card balance when your statement arrives. The credit card companies then charge interest on any of the unpaid balances.

I recently received a mailer offering me a credit card. Instead of throwing it away as I usually do, I opened it and read its credit terms. I almost fainted when I saw the interest rates offered to me. In this particular offer, the Capital One card's credit terms were an Annual Percentage Rate or APR of 19.99% to 29.99%, depending on my "creditworthiness." For reference, in 1981, Bank of America charged the highest APR. They offered an APR of 18% for their VISA credit card.

If you are one of the unfortunates who could not fully pay your previous balance, then terms like these will apply, "We will charge you interest on "new" purchases, provided you have not paid your previous balance in full by the due date each month."

I bring this to your attention because, as you know, now is the time for many of our members to sign up for Medicare Advantage or supplemental programs to cover costs not paid by traditional Medicare. Some simply choose a plan to take advantage of the "freebies" offered or for the perceived cost savings. There is no Advantage or supplemental program that is right for all. Some of us travel a lot; some have special needs, such as facilities or doctors, depending on their unique circumstances. Please do not pick a Medicare Advantage program simply because of the freebies or perceived cost savings offered. Take the time to research which plan offers YOU the best coverage for your circumstances. There is never a one-size fits all when it comes to your health.

By taking the time to shop and compare which type of additional coverage, supplemental or Advantage, works best for you, you may save money, find better coverage, and reduce your chances of worrying about those hefty APR rates. **Note:** Your SOAR Executive Board does not endorse any product or claim any plan to be superior to another.

Bill Pienta, SOAR President



Get Help Paying Your Health & Drug Costs

There are multiple state programs available to help with costs. Many people with Medicare qualify. For more on these programs, go to pages 91-96 in your [Medicare & You 2024 Handbook](#). For more information, call this number for free, personalized health insurance counseling:

State Health Insurance Assistance Program (SHIP) 1-800-325-0778

SOAR Chapter Connection

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Articles and Photos Requested

The next deadline for the SOAR in Action magazine will be January 9, 2024 and articles should be emailed to the SOAR Director Julie Stein at jstein@usw.org



Remember: December 7 is last day to make changes to your Medicare drug or health coverage for 2024.



Elaine Sez:

“Men are like a fine wine. They start out like grapes, and it’s our job to stomp on them and keep them in the dark until they mature into something you’d like to have dinner with.”

The McNeil Report



At school, a boy is told by a classmate that most adults are hiding at least one dark secret, and that this makes it very easy to blackmail them by saying, “I know the whole truth,” even when you know nothing.

The boy decides to go home and try it out. As his mother greets him at the front door, he says, “I know the whole truth.” His mother quickly hands him \$20.00 and says, “Please don’t say a word to your father.”

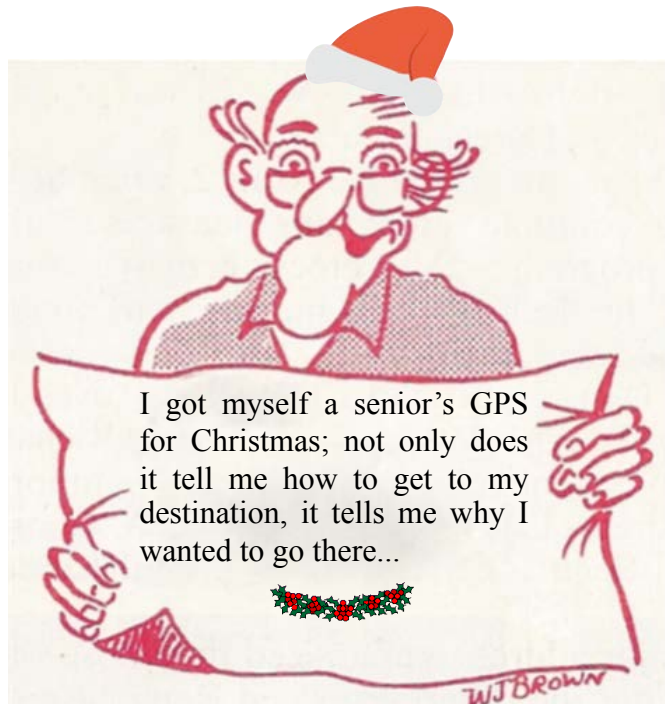
Quite pleased, the boy waits for his father to get home from work and greets him with, “I know the whole truth.” The father promptly hands him \$40.00 and says, “Please don’t say a word to your mother.”

Very pleased, the boy is on his way to school the next day when he sees the mailman at his front door. The boy greets him, saying, “I know the whole truth.” The mailman drops the mail, opens his arms and says, “Then come give your father a big hug.”

Compliments of the late Dan McNeil



Old Charlie Sez:



The SOAR Office Now Has T-shirts and Ball Caps Available for Purchase!



Now Available!

\$15



\$15 each + the cost of shipping. Contact the SOAR Office.

866-208-4420

Now Available!

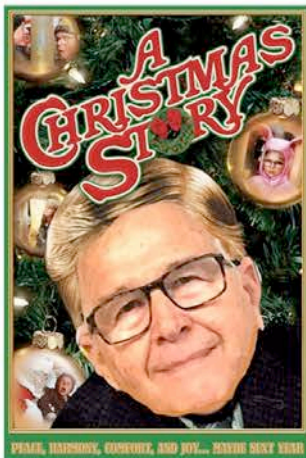


**SOAR ball caps for purchase!
\$20 each + the cost of shipping.
Contact the SOAR Office.
866-208-4420**

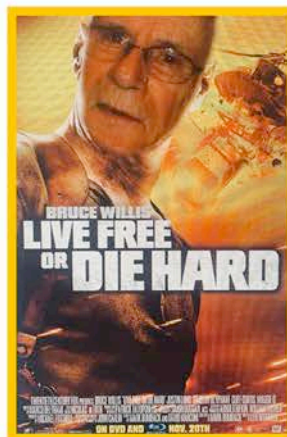
\$20



Nothing says "HOLIDAYS" like a classic "feel-good" movie. So, we picked a few of our favorites to share with you and yours this Holiday Season. Hope you enjoy!!
Your SOAR Family



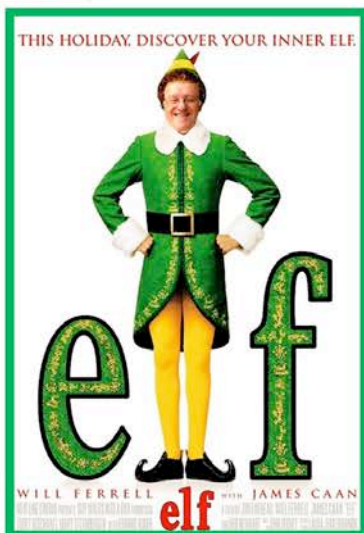
Let's kick it off with the all-time classic, "A Christmas Story". A fun-filled adventure of a little boy's wish for Christmas, starring Ben Medernach.



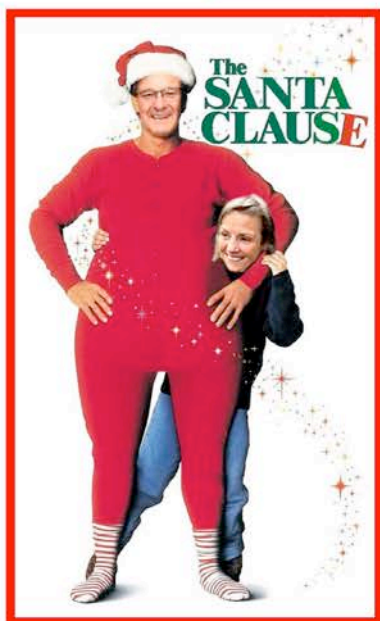
Still not sure how this is a "Christmas" movie but if terrorists and muscles says holidays to you, then don't miss out on Charlie Averill in the cult classic, "Die Hard".



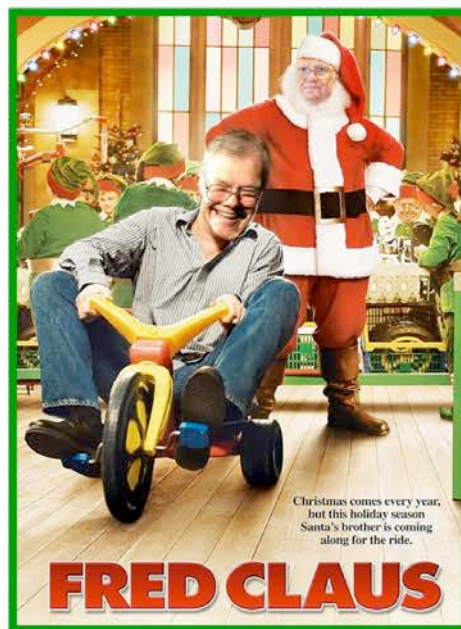
Buddy (Al Polk) is our favorite silly elf in search of his dad in the "Big City". Looking for laughs, Buddy is your elf!



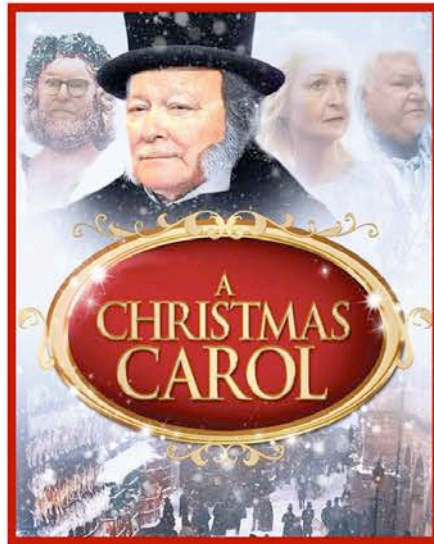
If song and dance is what you want, our talented Jay McMurrin, Lena Sutton, Joel Buchanan and Denise Edwards will deliver in "White Christmas".



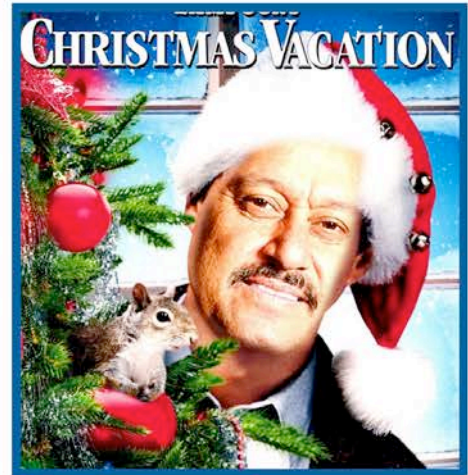
With these two classics, a lesson is to be learned in both. The Santa Clause, starring Bill Pienta and Julie Stein. Bill takes on all the heavy lifting of being Santa. In Fred Claus, Claude Karr plays Santa's (Bill Gibbons) evil brother and learns what the spirit of Christmas is all about.



With this all-star cast of Ronnie Wardrup, Bonnie Carey, Doug MacPherson and Ronnie Watson, this classic takes you through all the twists and turns of Christmas past, present and future!



We love the laughs brought on by Clark Griswold (Ruben Garza) in National Lampoon's Christmas Vacation! No matter how hard he tries, things in Clark's world go awry real quick!



This tear jerker gets us every time! Jack, played by Dave McLimans, has only one shot to make it right with his wife and son (Cheryl Omlor and Charlie Averil) before he melts away. Get your tissues ready!



Such a great feel-good movie! The natural chemistry of Dorine Godinez and Scott Marshall brings this miracle to life and into our hearts!



The Home Alone franchise is all about the snarky Kevin McCallister (Lori Bookwood) who gets in all kinds of trouble when he gets lost in New York City for the holidays.



Tis the Season to Shop Made in USA!

The holidays are just around the corner, which means that it’s also the busiest shopping season of the year. Unfortunately, it can sometimes be tricky to find American-made goods at big box stores or online retailers, let alone items that are union-made. But it’s not impossible—and the Alliance for American Manufacturing (AAM) is here to help.

The 2023 Made in America Holiday Gift Guide is set to be officially unveiled on Monday, Nov. 20. It’s the 10th anniversary of the annual gift guide, which shines a spotlight on American manufacturers in all 50 states, the District of Columbia, and Puerto Rico.



This year, the gift guide includes companies we haven’t featured before, along with several of our favorite past picks, including USW-made brands like Fiesta Ware dish-ware and All-Clad cookware. We work hard to ensure that the gift guide includes an eclectic mix of items at a variety of price points. We think there’s something Made in America for everyone on your holiday shopping list!

Poll after poll finds that Americans want to buy more Made in USA goods, they just often don’t know how. More than 8-in-10 Americans (81 percent) said that they would purchase more Made in America gifts during the holiday season if they were more widely available at large retailers, according to a 2022 poll conducted by Morning Consult for AAM.

AAM started the gift guide to make it easier for folks to find American-made products during the busy holiday shopping season. Buying locally made goods is one of the most direct ways that Americans can support U.S. manufacturers and factory workers, and even swapping out just a couple of imported items for Made in America products during the holidays can really go a long way.

Shopping Made in the USA is also a great way to find some really cool stuff! The truth is, most American manufacturers know that they can’t compete against cheap imports in a race to the bottom. Instead, they often focus on innovation and quality to set themselves apart. That means when you shop American-made, you are likely to find gifts that will be unique and special— not the same, boring thing everyone else is ordering off Amazon. And when you buy American-made, you can feel good about your purchase, knowing that you’ve supported American jobs and manufacturers. It’s a win-win-win!

You can find the 2023 Made in America Holiday Gift Guide online at www.americanmanufacturing.org starting on Nov. 20. If you are on social media, be sure to follow the conversation via the hashtag **#USAMadeGifts**.

Elizabeth Brotherton-Bunch is Senior Vice President for Communications at the Alliance for American Manufacturing



Speaker Johnson Sets Up Battle Over Cuts to Medicare, Social Security

by Robert Roach, Jr.



House Speaker Mike Johnson (R-LA) and senior senators are leading an effort to create a so-called “debt commission” that would come up with schemes to slash Social Security and Medicare benefits we earned. President Joe Biden is adamantly against the effort, with Biden having said, “Look, I know that a lot of Republicans, their dream is to cut Social Security and Medicare. Well, let me say this: If that’s your dream, I’m your nightmare.”

Johnson embraced the commission during his first speech as Speaker, and the situation became even more serious when Senators Mitt Romney and Joe Manchin introduced the Fiscal Stability Act, S. 3262, which would create a commission tasked with finding legislative solutions to “stabilize and decrease our national debt.” Sen. Kyrsten Sinema is also a co-sponsor of the bill.

Johnson has long been a supporter of privatizing Social Security and Medicare, slashing benefits, and raising the retirement age.

Rep. Bill Huizenga has introduced a notable Fiscal Commission legislative proposal in the U.S. House: H.R. 5779, the “Fiscal Commission Act of 2023,” which has 20 co-sponsors. The House Budget Committee is already forming a plan to create a commission.

These commissions always start with the false premise that Social Security and Medicare should be cut. The idea of strengthening Social Security by making the wealthiest Americans pay their fair share and increasing benefits is never considered. As Rep. John Larson has stated about expanding benefits, “the last time the program was addressed in a significant manner, Tip O’Neill was Speaker and Ronald Reagan was President.”

The Medicare plan from the RSC called for raising the Medicare eligibility age, means-testing and also for providing “premium support.” That would entail giving Medicare enrollees a coupon to put toward the cost of purchasing a private insurance plan rather than a guaranteed benefit. If the ‘coupon’ were not sufficient to pay for insurance, retirees would have to make up the difference from their own pocket.

However, there is some good news as we celebrate the holidays and bring in the new year: the 4.4 million members of the Alliance for Retired Americans will fight those schemes every step of the way to ensure these cuts do not move forward. All allies are welcome to join us in the fight.

Robert Roach, Jr. is president of the Alliance for Retired Americans. He was previously General Secretary–Treasurer of the IAMAW. For more information, visit www.retiredamericans.org.





FRIDAY ALERT

Republican Presidential Debate Rife With Misinformation on Social Security

November 10, 2023

Social Security was a topic of much discussion during the GOP's 3rd debate, held November 8th, with several candidates offering responses containing lies or deliberate misrepresentations.

Former South Carolina Governor Nikki Haley falsely [stated](#) that Social Security will be bankrupt in ten years as she defended wanting to raise the retirement age. She has previously said that the U.S. retirement age is "[way too low](#)."

"Nikki Haley is wrong. Social Security will not be bankrupt in ten years, and there are better solutions than raising the retirement age," said Richard Fiesta, Executive Director of the Alliance. "Just by requiring wealthy Americans to pay payroll taxes on wages above \$400,000, we could increase benefits and extend the life of the trust fund."

Former New Jersey Governor Chris Christie [proposed](#) raising the retirement age for those who are 30-40 years old, not mentioning that every year the Social Security eligibility age is raised translates to about a [7% benefit cut](#).

Sen. Tim Scott (SC) [said he would](#) protect Social Security. However, his [actual plan](#) is to cut funding for the Social Security Administration and lower taxes for the wealthy.

"Former President Donald Trump also [supports](#) slashing Social Security. In 2020 he said 'we'll be cutting' entitlement programs," said Fiesta. "And when he was a Congressman, Florida Governor Ron DeSantis [voted](#) to raise the retirement age and privatize Social Security. What you don't hear is the GOP presidential candidates describing any plans to strengthen and expand retirement security."



In a world where you can be anything, always choose to be kind. ~ Unknown



Julie Stein
Director



Bill Pienta
President



Doug MacPherson
Vice President



Scott Marshall
Vice President W



Denise Edwards
Secy-Treasurer



Lena Sutton
Canadian Coordinator



Connie Entekin
President Emeritus



Charlie Averill
Emeritus Member



Bill Gibbons
Emeritus Member



Jay McMurrin
Emeritus Member



SOAR EXECUTIVE BOARD OCTOBER 2023



Ronnie Wardrup
District 1



Ben Medernach
District 3



Al Polk
District 4



Lawrence McBreatty
District 5



Lena Sutton
District 6



Dorine Godinez
District 7



Ronnie Watson
District 8



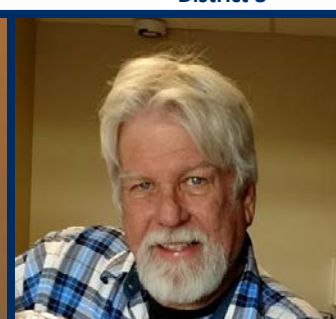
Claude Karr
District 9



Dave McLimans
District 10



Bonnie Carey
District 11

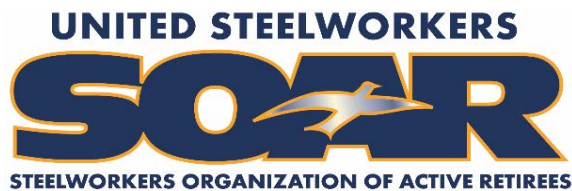


Joel Buchanan
District 12



Ruben Garza
District 13

2024



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