



Connection

Keeping Our Guard Up



While I believe that the stock market should not be the measure of how well we are doing in America, retirees who receive a pension should be concerned on the recent drop in the stock market. Downward movement in the market impacts the stability of the company pension fund and may require additional contributions to the fund which in turn impacts the financial stability of the company. The increase in the unfunded liability of pension funds in both private and public sectors is becoming an issue and one we should pay attention to.

On top of all the other issues, we need to pay attention to the fact that more and more states are claiming a hardship in their ability to maintain stability in their state-run pension funds. If the states ever begin to get relief from their obligation to properly maintain their pension funds, you can be sure that the private-sector employers will soon begin lobbying for relief from their pension obligations as well.

We need to make sure people understand that pensions are the workers way of saving for retirement. We have negotiated with employers that a piece of our wages is taken at a later time, when we retire, instead of being given to us now. This was a benefit to the employer who receives tax advantages by putting the money into a pension fund and to us by receiving a portion of our pay later in life. It is not simply their money they provide for a benefit, it is ours.

To all in the family of SOAR, I hope you enjoy a safe and happy holiday season and get ready of what may be a very active year for SOAR.

Bill Pienta, SOAR President



Season's Greetings from the SOAR Office: On behalf of the entire SOAR organization, we wish you a safe, happy, and healthy holiday. One of the real joys this holiday season is the opportunity to say thank you for all that you do to build SOAR. We wish you the very best for the New Year and hope it also brings us more opportunities to stay active and involved.

In solidarity; and in the spirit of the season,

Julie Stein and Alysse Rico, from the SOAR Office

Mantener a nuestros guardias arriba

Si bien, creo que el mercado de valores no debería ser la medida de lo bien que estamos haciendo a América, los jubilados que reciben una pensión deben preocuparse por la reciente caída en el mercado de valores. El movimiento a la baja en el mercado afecta la estabilidad del fondo de pensiones de la compañía y puede requerir contribuciones adicionales al fondo, lo que a su vez afecta la estabilidad financiera de la empresa. El aumento en el pasivo no financiado de los fondos de pensiones tanto en el sector privado como en el público se está convirtiendo en un problema al que debemos prestar atención.

Además de todos los demás temas, debemos prestar atención al hecho de que cada vez más estados reclaman dificultades en su capacidad para mantener la estabilidad en sus fondos de pensiones administrados por el estado. Si los estados alguna vez comienzan a obtener alivio de su obligación de mantener adecuadamente sus fondos de pensiones, puede estar seguro de que los empleadores privados pronto comenzarán a cabildear para obtener alivio de los suyos.

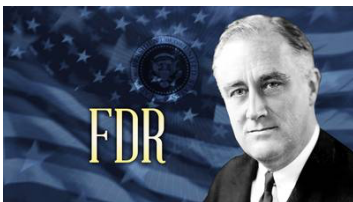
Debemos asegurarnos de que las personas entiendan que las pensiones son una forma de ahorros para la jubilación de los trabajadores. Hemos negociado con los empleadores que una parte de nuestro salario se cobrará más adelante, cuando nos jubilemos, en lugar de recibirnos ahora. Esto fue un beneficio para el empleador que recibe ventajas fiscales al colocar el dinero en un fondo de pensiones y para nosotros al recibir una parte de nuestra parte más adelante en la vida.

¡A todos en la familia de SOAR, espero que disfruten de una temporada de vacaciones segura y feliz y se preparen para lo que puede ser un año muy activo para SOAR!

Bill Pienta, presidente de SOAR



“Let Me Warn You...” (1936)



Let me warn you and let me warn the nation against the smooth evasion that says, “Of course we believe these things. We believe in Social Security, we believe in work for the unemployed. We believe in saving homes. Cross our hearts and hope to die. We believe in all these things. But we do not like the way the present administration is doing them. Just turn them over to us. We will do all of them. We

will do more of them. We will do them better, and most important of all, the doing of them will not cost anybody anything.”

-FDR speaking tongue in cheek about the lies coming from the other party when in reality, the other party simply wants to lower taxes for the super-rich and allow Social Security and other programs that make up the safety net to die on the vine.

Celebrate the Union Wave but Beware of the Grinch



Voter turnout hit a 50-year high in the midterm elections which concluded on November 6. Looking at the outcomes, it appears many Americans (or at least enough to determine election outcomes) are unconvinced by the policies of the current administration and are still looking for answers.

There is no denying that many union-dense states with economies that rely on manufacturing jobs took a chance in 2016, and voted overwhelmingly for Donald Trump over the candidate endorsed by their union. However on November 6, 2018, the vast majority of those states went against the president’s endorsements, and instead voted for numerous first-time and labor-backed candidates.

Voters in Wisconsin, Michigan, and Illinois knocked out incumbent governors, and opted for leaders who pledged to put an end to anti-worker “Right to Work” laws that have been passed since 2010.

In states like Pennsylvania, Kansas, and Minnesota, labor-endorsed candidates won when they ran on a platform of strengthening unions, reigning in corporations, refusing corporate campaign contributions, and protecting our right to health care and Social Security. Labor-friendly candidates also came incredibly close to pulling off historic upsets in Texas (U.S. Senate) and Georgia (Governor).

According to a report by the AFL-CIO, more than 743 union members ran for office and won election up and down the ballot; including the Governorship in Minnesota, and in Congressional Districts, State Legislatures and local governments from California to New Jersey. Additionally, union election campaigns accounted for nearly 2.5 million door knocks, 5 million worksite fliers, and more than 12 million mail pieces.

However, we shouldn’t become complacent with the elections being over. Many of the candidates who won an election on November 6, defeated incumbents who seized on “lame duck” sessions in 2010 to rush through controversial, anti-union measures before newly-elected legislators took office in January 2011.

It is important for us to keep in mind how legislators have used “lame duck” sessions as an opportunity to do some very bad things while voters are complacent and focused on their busy holiday routines. We should certainly enjoy our holiday season, but be prepared and watchful just in case the Grinch decides to come early.

Julie Stein, SOAR Director



“People have only as much liberty as they have the intelligence to want and the courage to take.”

-Emma Goldman

Why Ken Kovack Likes Social Security

The article below was transcribed from a video produced by the Alliance for Retired Americans on the 75th birthday of Social Security. This video was made in 2010. This year Social Security is 83 years old. Ken Kovack is the Legislative Director for SOAR and has faithfully written articles for the SOAR in Action magazine for a number of years. The video can be found on Youtube by simply going to Youtube and search for “Retired Steelworker Kenneth Kovack on Social Security” or going to the following web address: <https://youtu.be/gelemb-jzcM>

Retired Steelworker Kenneth Kovack



“My name is Kenneth Kovack. I’m a retiree of the United Steelworkers of America but I remain active with the Alliance for Retired Americans and also with the Steelworkers Organization of Active Retirees.

Why do I like Social Security? I like it because it’s stable. It’s never-ending while you live and you’re eligible and qualified and above all, something very few people realize is that, when you retire, it’s the only investment you make where your retirement is doubled because of your employer’s contribution. No Wall Street investment can give you a 100 percent return on the first day that you take out your stocks or bonds. Only Social Security does that and you do it through your investment with your employer’s participation. It’s a wonderful thing.

Secondly, it’s one of the best-administrated programs in the country if not the world. Think about it. Actually, according to the Board of Trustees of Social Security, they are able to operate at about one to one-and-a-half percent of administration costs. They’re the envy of private-sector employers in that regard, whether it’s Wall Street or ordinary Main Street employers. There is a wonderful thing when you can say [our] government can do something... [and] can do something right [Social Security]. It has done something right - and it has done it right for 75 years; and that’s why I’m glad to celebrate the birthday here with Alliance members at this time and place in my life. Thank you very much for listening.”



You can chain me, you can torture me, you can even destroy this body, but you will never imprison my mind.
-Mahatma Gandhi

And the Winners Are...



Women were the big winners in the November 2018 mid-term election with a record number of at least 113 females expected to be seated in the 116th Congress beginning in January. There also may be another less talked about winner because of November's popular vote – America's infrastructure.

The success of women congressional candidates has created a Democrat majority in the U.S. House of Representatives where 103 women are expected to be sworn in (when all results are certified). Women have never held more than 84 of the 435 seats in the House and will now comprise nearly one-quarter of the members of the lower chamber.

When elected in 2016, President Trump promised an aggressive infrastructure policy, but implementation has been unsuccessful during the first two years of his administration. With Republicans maintaining their hold of the Senate, the president will now be forced to work diligently with both parties to advance his infrastructure agenda.

On the heels of the women's election wave, Rep. Nancy Pelosi (D-CA) will once again become Speaker of the House and has expressed a willingness to work with the administration on finally funding America's infrastructure. When the president took office in 2017 he proposed an infrastructure plan of nearly \$1.5 trillion but it was to be funded with a paltry \$200 billion federal stipend with the remaining investment coming from privately-held companies.

Both Democrats and Republicans have been longing to repair America's failing roads, bridges, transportation systems, electrical grids, water systems, airports and more for years. The President and members of our next Congress are showing signs of working together to return America's infrastructure to one that is the envy of the Western world.

Pelosi has already had conversations with the president and Senate Majority Leader Mitch McConnell, both of whom expressed a willingness to work with the Democratic House on a major infrastructure package.

“Those infrastructure initiatives will create good-paying jobs and will also generate other economic growth in their regions,” said Pelosi. “Hopefully we can work in a bipartisan way.” Polling overwhelmingly suggests elected representatives of both parties and most Americans support repairing and rebuilding our aging infrastructure.

It's time for compromise and there are initial signs that our newly-elected Congress can get it done. It's what is good for all Americans. Both men and women.

Jeff Bonior, Staff Writer for the Alliance for American Manufacturing

Tell Us Your SOAR Story

By going to usw.org, then, under “get involved,” click on “Steelworkers Organization of Active Retirees (SOAR),” or go directly to: <https://www.usw.org/act/activism/soar/why-soar-matters>

You will then see the following:

Tell Us Your SOAR Story

Are you an active USW retiree or member of an active SOAR chapter?
 Has SOAR made a difference in your life? Your community?
 How are you or your chapter promoting SOAR? **Tell us your SOAR story.**

Just fill out the form below and share your story in the area provided. You can even attach a photo to illustrate your story.

- 1 Your Story
- 2 First Name*
- 3 Last Name*
- 4 Email Address
- 5 Phone Number*
- 6 City
- 7 Home State or Province
- 8 Home ZIP or Postal Code*
- 9 SOAR Chapter Number (if known)
- 10 Add your image (optional)

Thoughts from the layout guy: Why not do it? It could be that we will have a chance to read some of the responses in a future edition of the SOAR in Action magazine. We are asking for a couple of paragraphs.

Here’s My Story



Retiring twenty years ago after having been active in my local union was like falling off the edge of the world. Oh, I could have spent retirement doing some long forgotten maintenance, and landscaping and yard work around the house and taking up some old and new hobbies but there was just something missing. I was so grateful to have a good pension and with the knowledge that our union had my back into the future that I wanted to do my part in making sure others would have that same sense of security.

We didn’t have a SOAR chapter at the time, but with the help of the SOAR Executive Board Member in my district, one was established and we have met each and every month without fail for twenty years now. SOAR has allowed me to help our union in so many ways. We have helped in organizing campaigns, lobbying Congress, helping retirees with medical insurance problems and questions. Because our chapter members are so scattered having retired from a utility company in northern Indiana, our main service to our communities is through our monetary contributions to disaster relief, food banks, union members locked out or on strike and other worthwhile non-profit organizations and needs. This list could go on and on. Finally, I must say that although SOAR hasn’t kept me young, it certainly has kept me feeling young.

Charlie Averill

**SOAR Chapter
Connection**

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Don't forget to email chapter and district articles and photos to the address above. Photos should be the highest resolution possible.

SOAR chapter dues refund checks are in the mail.

Many thanks to Lee Etta Hairston for serving SOAR as Administrative Assistant and Copy Editor for this newsletter. She sure has made my job so easy and enjoyable. Thanks, Lee.

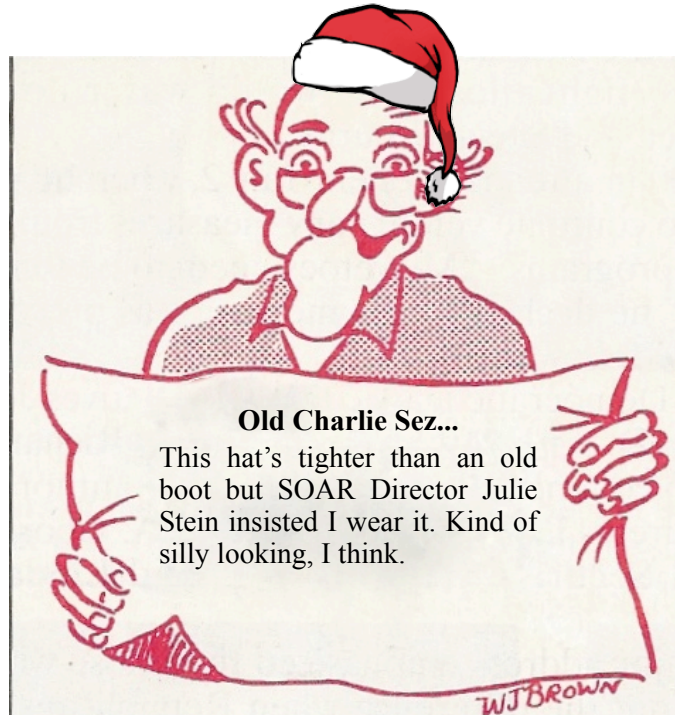
The Charlie Award is presented to the writer who sends in an article with the number of words closest to 250. David Blank from the Alliance for Retired Americans is once again, the winner.

Elaine Says...



I am a little nostalgic. With so many changes in retail shopping, and major stores closing their doors, I was reminiscing about Christmas shopping. The season really kicked off when the Sears Wish Book arrived in the mail. Remember that? Many hours were spent pouring over all the toys, jewelry, and other wonderful items. Matthew (who is 50 now) would pour over each page and circle everything he wanted Santa to bring. I had a

few things circled myself! We were lucky enough to have a Sears catalogue store in Hobart and I made many trips there every December. Now we use Amazon Prime! Not quite the same. I want to wish you all a very Merry Christmas and Happy Holidays.



Retirees Can Look Forward to a Brighter 2019

by **Robert Roach, Jr.**



In a sure sign that things may be looking up for retirees, new leadership is about to take control of the U.S. House of Representatives.

In rejecting Senator Mitch McConnell's mid-October pledge to cut Medicare, Medicaid and Social Security to pay for the deficit created by last year's tax cuts for the wealthy, voters sent a clear signal that voters are against cuts to these critical programs.

Democrats also captured governorships in seven formerly Republican-held states and more than 300 Republican-held legislative seats across the country. This will be important when congressional districts are redrawn following the 2020 census. In addition, Idaho, Utah and Nebraska voted to expand Medicaid, increasing access to affordable health care for over 320,000 Americans.

This past year we survived attempts to decimate the Affordable Care Act and take away protections for Americans with pre-existing conditions. We also withstood the stated intention of several elected leaders and their top lieutenants to go after our hard-earned Social Security and Medicare benefits.

Now we must go on the offensive. We must press Congress to bring drug prices down and make health care more accessible and affordable. As our leaders strive to expand Social Security, we must strengthen and protect our existing benefits so that the burden of saving for retirement isn't so cumbersome.

If we continue to speak truth to power we can carve a better path for current and future retirees.

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.



Layout Guy's Note:

To save me from migraines, if you're not a member of SOAR, please join today. To save me from despair, send in items of interest to our members. To save me from profanity, type your article plainly on one side of the sheet and mail or email it in when asked. To save me from mistakes, bury me. Dead people are the only ones who do not make mistakes. Newsletter readers would do well to remember that there are no perfect people - editors or readers. Thanks.

Charlie

Photography For Action from the Alliance for Retired Americans

Do:

- Take best-quality photos of people
- Focus on action-oriented photos
- Try to capture diverse groups of people
- Photograph people working or providing a service like making phone calls, writing post-cards, etc.

Don't

- Use or post poor-quality photos (e.g., blurry, out of focus)
- Take photos of the backs of people's heads
- Use photos where people look bored or devoid of emotion
- Post photos without context
- Post photos in any online or print publication you don't have permission to use.
- Post photos of people eating.

- Your pictures will often look best when taken in Landscape mode -- simply tilt your phone or camera 45 degrees -- in order to capture the entire image. Landscape works best for groups of people or capturing large gatherings.
- Portrait mode is best used when your subject is taller than it is wide. For example, one or two people and/or capturing a tall backdrop.
- As convenient as it is to zoom in on your subject when taking your picture, zooming will decrease the quality of your photo and you will end up with a more pixelated picture. Instead, try moving closer to your subject. It will make a huge difference in your photo.
- Some phones, digital cameras, and tablets allow you to choose what resolution you want to take photos at. The higher your resolution, the clearer your shot will be.
- Setting your camera's HDR settings to auto will allow you to take the highest quality pictures possible.
- You may miss out on a great photo if you try to take a picture of everything at once. Be sure to look for the person or people on whom you want to focus and get close to them so they fill the viewfinder. Avoid zoom, which can reduce the image quality.
- Most people like to put the subjects of their photos in the center of the frame. It might feel strange at first, but using the rule of thirds can make for much more interesting pictures.
- The rule of thirds breaks the frame into three equal sections, both horizontally and vertically. The points where these lines intersect are where the focus of your photos should be. Some smartphone and tablet cameras have a setting that will place these lines in your viewfinder so you see them as you take your picture.

Social Security COLA's to Rise: Formula Needs Improvement

Social Security beneficiaries will receive a much-needed, 2.8 percent cost-of-living adjustment (COLA) for 2019 – providing a \$39 bump to the average monthly retirement benefit. The 2019 COLA is higher than 2018's (2 percent), which was partially offset by an increase in Medicare Part B premiums for many beneficiaries. With Medicare Part B premiums anticipated to rise minimally for most beneficiaries next year, most Social Security recipients will be able to keep the lion's share of the cost-of-living increase.

“This COLA is good news for seniors living on fixed incomes. Every extra dollar helps. But the current COLA formula (the CPI-W) is inadequate because it does not account for seniors' rising expenses – especially housing and health care. COLAs could be improved by adopting the Consumer Price Index for the Elderly (CPI-E), which is based on retirees' actual spending habits rather than those of the general population,” – Max Richtman, President and CEO of the National Committee to Preserve Social Security and Medicare.

There is legislation in Congress, including Rep. John Larson's Social Security 2100 Act and Rep. John Garamendi's CPI-E Act of 2017, which would require the use of the Consumer Price Index for the Elderly to determine COLAs for a broad array of federal retirement programs, including Social Security. November's elections may breathe new life into these bills after languishing under the current Congressional leadership.

Source: NCPSSM



For Our Union Veterans



Go to usw.org

Under “For Members” click on “Veterans of Steel.”
There you will find Veteran Resources such as:

- Crisis and Mental Health Support
- Addiction Support
- For Veterans in Canadian Locals
- Suggested Model Military Leave Related Language
- Department of Labor: Veterans' Employment and Training Service
- Get a Veteran of Steel Sticker!



“Aging Ain't for Sissies”

-Lynn R. Williams, Former USWA and SOAR President



Medicare Prescription Drug Negotiations

Fact Sheet I November 2018

Representative Lloyd Doggett (D-TX) introduced the Medicare Negotiation and Competitive Licensing Act, H.R. 6505 on July 25, 2018. This legislation will require the Secretary of Health and Human Services to negotiate drug prices directly with pharmaceutical corporations, the way the government does now for Medicaid, the Defense Department and the Veterans Administration (VA). If negotiations fail, the government is authorized to license patents in order to foster generic competition.

Drug prices under Medicare Part D have continued to rise and are projected to increase annually by 4.7 percent between 2016 and 2026. This increase will not only affect federal drug spending, but also beneficiaries' out-of-pocket costs.

Key provisions include:

- **Negotiations** – Current law explicitly prohibits the Secretary of Health and Human Services from negotiating with pharmaceutical companies on behalf of Medicare, which provides insurance for more than 58 million Americans. This legislation will change that.
- **Provide Competition** – If a drug manufacturer refused to offer a reasonable price, H.R. 6505 gives the Secretary the tools to bring them back to the negotiating table. The Secretary, taking into consideration factors such as financial burden on patients and the drug's effectiveness, can license patents or other exclusivities related to the drug so that qualified generics can enter the market and compete. This is a fallback position intended only when negotiations fail.
- **Originator's Innovation Protected** - Under a competitive license, the patent holder would be paid a royalty rate based on research and development costs and the health benefits derived from the drug.
- **Savings** - Medicare Part D pays on average 73% more than Medicaid and 80% more than the VA for brand-name drugs. Medicare could save taxpayers and consumers \$16 billion a year if it secured VA prices.



Strengthening Social Security Act

Fact Sheet | November 2018

On September 27, 2018, Representative Linda Sanchez (D-CA) introduced the Strengthening Social Security Act, H.R. 6929, in the U.S. House of Representatives. This legislation will strengthen the Social Security system while improving the economic and retirement security of millions of Americans.

Strengthening Social Security

For more than 80 years, Social Security has delivered its guaranteed benefits on time and without interruption. While Social Security's hard-earned benefits are modest – they are vitally important to all who rely on them, including seniors, people with disabilities and families of deceased workers. Today over 62 million Americans – 1 out of every 4 households – rely on Social Security's lifetime, guaranteed benefits.

The Strengthening Social Security Act includes provisions that would strengthen Social Security by improving the solvency of the Social Security Trust Funds and, at the same time, improve the benefit calculations and annual cost-of-living adjustments (COLA) for all Social Security programs.

Increases Social Security Benefits: By adjusting the benefit formula, the Strengthening Social Security Act increases Social Security benefits on average by about \$65 per month or \$800 per year.

Adopts the CPI-E to Calculate Cost of Living Adjustments: In requiring the use of the Consumer Price Index for Elderly Consumers (CPI-E) to measure Social Security's COLA, the Strengthening Social Security Act ensures that Social Security benefits keep pace with the rising costs of goods and services typically used by older Americans.

Improves Benefits for Widows and Widowers – Ensures that surviving spouses receive 75% of the total household Social Security benefits that they received prior to their spouse's death.

Strengthens the Social Security Trust Fund: To pay for these benefit improvements and ensure Social Security is solvent for years to come, the Strengthening Social Security Act raises and ultimately scraps the cap on earnings subject to Social Security contributions (currently capped at \$128,400) over a 5-year period. This change alone extends the life of the Social Security Trust Fund through 2041.

11/1/18

