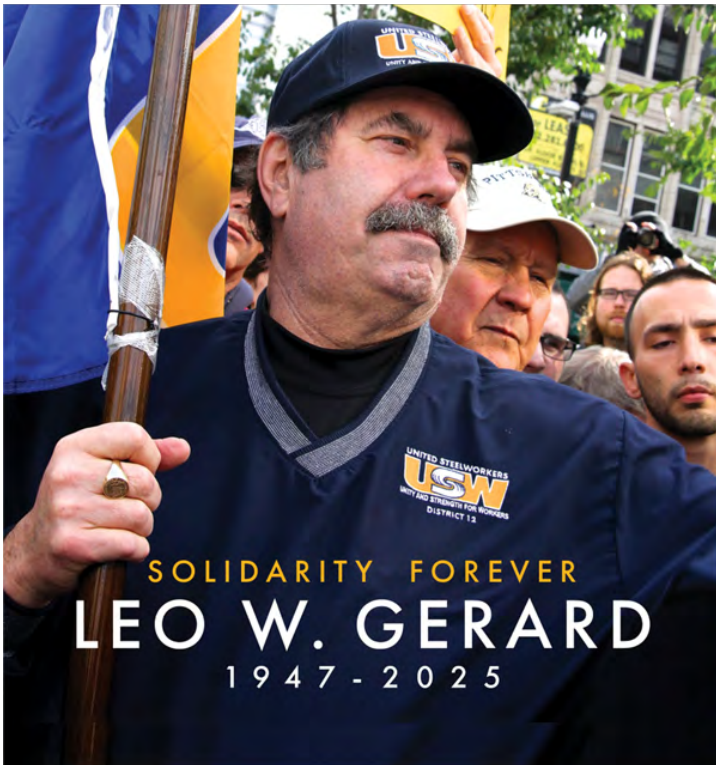


UNITED STEELWORKERS  
**SOAR**  
STEELWORKERS ORGANIZATION OF ACTIVE RETIREES

# CONNECTION

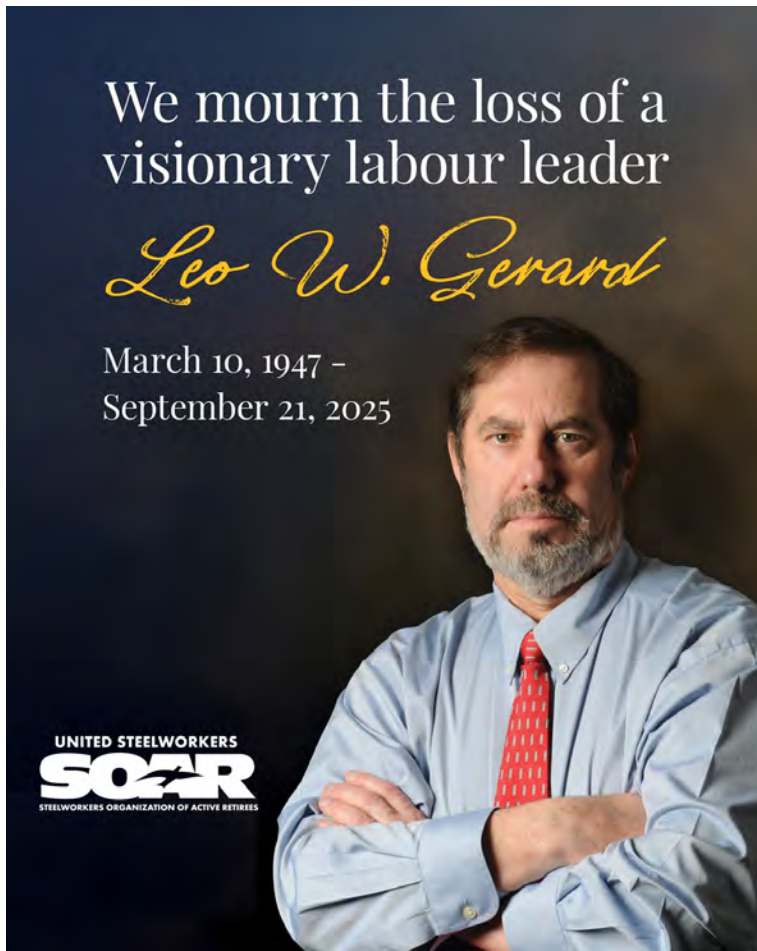
WE'RE STRONGER TOGETHER



PHOTOGRAPH BY  
DEREK USW LABEL  
3657



## SOAR and USW Mourns Passing of Former President Leo Gerard



Leo W. Gerard, who led the United Steelworkers (USW) as the union's international president for more than 18 years, died on Sunday, Sept. 21, 2025.

Gerard, who retired in July 2019 as the longest-tenured president in the USW's history, served the union in numerous leadership roles throughout a career spanning more than 50 years, which began at the age of 18 at a nickel smelter in his hometown of Sudbury, Ontario.

"Leo Gerard spent his entire life fighting for workers across the world, and his impact on the USW and the global labor movement has been immeasurable," said USW International President David McCall. "He inspired countless other workers to carry on the fight for justice and fairness. He will be missed, but we intend to honor his legacy by continuing that work."

Gerard served as a USW staff representative, district director, national director of Canada, and secretary-treasurer before being elected as international president in 2001.

Throughout his tenure, Gerard sought to grow the union through organizing new workers,

orchestrating mergers with other labor organizations, and building strategic alliances with allies across North America and around the world.

Gerard oversaw the USW's 2005 merger with the Paper, Allied-Industrial, Chemical and Energy Workers International Union (PACE) – which made the USW the largest industrial union in North America – and was instrumental in the formation of the Blue-Green Alliance, a powerful labor-environmental partnership, in 2006.

He championed international cooperation among labor organizations, building relationships with unions in Mexico, Europe, South America and elsewhere. His leadership helped to establish the IndustriALL Global Union, which represents 50 million workers in 140 countries in the mining, energy, and manufacturing sectors.

"Leo was a visionary leader, determined and fearless in taking on corporations and lawmakers alike," said USW Canadian National Director Marty Warren. "He spent his career building power for workers so that everyone could have safer jobs, better pay, retirement security and respect on the job. As a proud Canadian, he never wavered from his values, and his life's work will live on for generations."

**May he rest as he served; in power, in solidarity and in peace.**



## SOAR Remembrance of USW President Leo W. Gerard



It is with great sadness, but also great honor, to reflect upon the recent passing of my good friend and our union's longest serving International President, Leo W. Gerard.

Leo's passing is an immeasurable loss for SOAR, our union, and our global labor movement.

At the age of 18, Gerard joined our ranks at a nickel smelter in his hometown of Sudbury, Ontario. Throughout his 50-plus years of union activism, he served in many roles, including USW staff representative, district director, national director of Canada, and secretary-treasurer, before being elected international president in 2001.

As a rank-and-file papermaker, I first met Leo in 2006, following the PACE merger, when he hired me to be then-District 2 Director Jon Geenen's administrative assistant. I feel humbled by the leadership he embodied throughout my years of involvement in our union's political operation, and into my current role with SOAR.

Leo's ability to connect with rank-and-file members, while also skillfully navigating the halls of Congress and never shying away from a press interview, was unmatched.

Within our union, his impact is felt on countless programs that he either helped create or grow, including, but not limited to, Next Gen, Women of Steel, and SOAR, particularly where he led the charge, in 2012, to amend our bylaws so that the organization could open its membership to include "like-minded retirees."

Upon his retirement in 2019, he immediately joined SOAR and became a member of the chapter located in Sudbury, Ontario. However, he was a strong supporter of the soon-to-be-enacted bylaw change which would open its membership to those aged 45 and older.

Leo's accomplishments are so vast that it is impossible to list them all. As I reflected on his legacy and read the fond memories of many union activists about him on social media, I came across a blog that Leo had written in 2013. Included in it was a quote that I thought must be shared as we find ourselves in the fight to preserve so much of what Leo helped protect throughout his lifetime.

**"America can afford to feed its citizens and provide them with health insurance. It can provide decent public education, good roads, Social Security and Medicare. Americans can help each other succeed. Americans want to help each other so the whole country can move forward together. That is the American way."**

**Americans can't let the cult of the selfish prevail. As they did in the 1930s when Americans created Social Security, facilitated unionization and strictly regulated banks, Americans must demand that the wealthy and corporations pay their fair share and that social welfare retain primacy over self-interest."**

*Julie Stein*, SOAR Director

## Building a Stronger SOAR: A Best Practices Toolkit for Chapters



At this year's SOAR conference, delegates expressed ongoing concerns about declining membership and low participation rates in their chapters. In response, the Board is working to develop a "Best Practices" toolkit, along with new communication strategies to engage ALL of our members. This document will not serve as a policy or mandate for how chapters should operate. Instead, it will provide suggestions that each chapter can review and decide whether to implement in order to enhance meetings and activities, making them more appealing for attendance and participation.

It is very clear to me that our SOAR chapters are having difficulty recruiting new members. If there wasn't any participation from the members of the local union when they were working, the chance is slim that they will want to become involved once they retire. We need to demonstrate the value of joining SOAR, and we hope that developing this "Best Practices" toolkit will offer ideas that the chapters can use to attract and encourage people, aged 45 and over, to join and participate in SOAR activities.

We also plan to canvass SOAR members to gather your opinions on what matters to you and to solicit suggestions for growing SOAR.

There are many issues that SOAR members and like-minded individuals can and should become involved in. SOAR has a voice, and with your support, it can become even louder and stronger. As members of SOAR, we should prioritize key areas such as Social Security, Medicare, Medicaid, and the impact of private equity firms on the acquisition of healthcare providers. Together, with your involvement, we can make a meaningful difference.

Further updates on this project will be forthcoming.

*Bill Pienta*, SOAR President

## Social Security COLA Projected to Rise in 2026

The Senior Citizens League said on September 11 that the Social Security cost of living adjustment, or COLA, will likely be 2.7% for 2026. This will result in an average increase of about \$54 per month for retirees.

The cost of living adjustment is calculated based on an average of the inflation readings for the third quarter of each year. (July, August and September.) Specifically, it's based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) published by the Bureau of Labor Statistics.

This projection is subject to change, as the official COLA will be announced by the Social Security Administration in mid-October 2025. The COLA for 2025 was 2.5%.

Source: <https://seniorsleague.org/cola-watch/>



# PRESIDENT'S PERSPECTIVE

*United Steelworkers*



## Gerrymandering Our Freedom Away

**By David McCall**  
**USW International President**

Jay McMurren grew furious several years ago when he realized that out-of-control gerrymandering in Michigan put his freedom at risk.

Purely partisan redistricting has turned the entire political process upside down, enabling officials to dictate to the voters and remain in office no matter how much harm they inflicted on millions of working people.

McMurren knew it was time to abolish this rigged system. In 2018, he joined the successful fight that wrested redistricting power from self-serving politicians and put the responsibility for drawing legislative and congressional districts in the hands of union members and other ordinary voters.

It was a victory for democracy that voters in other states began to emulate. But McMurren sees all of those gains slipping away now as Texas Republicans throw out the state's current districts and gin up new ones for a nakedly political and unjust purpose, shoring up Donald Trump's grip on power.

This isn't just a Republican issue or a Democratic issue," said McMurren, a longtime member of the United Steelworkers (USW) and a member of the SOAR Executive Board, stressing the need for all citizens, regardless of political views, to oppose the Texas Republicans' assault on liberty.



**Jay McMurren**

"It's about America," added McMurren, noting that labor organizations around the country oppose the stunt because of the long-term political and economic consequences for working families. "To me, this is the end of America, if we want to live in a democracy."

Texas is among dozens of states still clinging to a backward approach, letting state lawmakers, rather than citizens, drive the redistricting process.

This sets the stage for gerrymandering, the deliberate creation of legislative and congressional districts to benefit a particular political party and special interests.

Gerrymandering is a way for pro-corporate politicians to mute voters they fear or dislike, including millions of working people who command great power when voting in unison. Corporations have even been caught bankrolling legislative campaigns to hijack redistricting and legislative agendas, ultimately oppressing workers.

Working people remain livid with [disastrous cuts to Medicaid and other lifelines](#). Fearing this anger will cost Republicans control of the House in the 2026 midterms, Trump earlier this month [demanded that the Texas legislature](#) stack the deck through ad hoc redistricting.

Sadly, the state's Republican majority met the moment with cowardice, not character. Instead of taking a patriotic stand and telling Trump no, they concocted a map that squeezed out [five more](#) Republican-friendly congressional seats while further marginalizing opponents.

Their capitulation to Trump also set off a [gerrymandering frenzy](#) across the country, with legislatures in other states now rushing to redraw their own maps to benefit one party or the other.

The American people want none of this, stressed McMurren, noting that an overwhelming, bipartisan majority of Michigan voters passed the 2018 referendum creating the Independent Citizens Redistricting Commission because of deep disgust with the kinds of games that Texas Republicans now are playing.



Michigan once ranked as [one of the most gerrymandered states](#) in the nation, with Republican legislators [meeting in secret](#) to draw maps intended to keep them in power and advance special interests at the expense of their constituents. Their trickery included dividing pockets of workers, Democrats and similar voters among multiple districts, [diluting their votes](#) and silencing their voices.

The low point for McMurran came as pro-corporate Republicans used this cheating to push through legislation [attacking unions and the workers](#) who supported them.

He understood that creating a fair redistricting process was a necessary first step in building a majority of legislators willing to end these abuses and put working people first. He threw himself into the battle to create the independent redistricting commission, working through the USW's Rapid Response legislative and advocacy program to build support for the proposal among union voters.

Republicans tried every possible stunt to [derail](#) the commission but failed. Today, McMurran says, every vote counts, thanks to the commission's commitment to drawing new legislative and congressional districts not for anyone's political gain but merely to account for demographic shifts documented in the census.

The panel holds public meetings, dispensing with the back-room deal-making that characterized gerrymandering. The commission consists of [13 voters](#), four Republicans, four Democrats and five without party affiliation, all randomly selected from a pool of thousands of applicants.

Residents with close ties to politics, [such as elected officials](#) and employees of the legislature, are prohibited from serving. Citizens selected for the commission may not run for political office for five years afterward, a hedge against potential conflicts of interest as they go about their work.

The redistricting did exactly what McMurran and millions of other Michigan residents expected, producing [more competitive races](#) statewide.

Nonpartisan political observers, including groups such as [PlanScore](#) and [Common Cause](#), hailed both the commission's transparency and evenhandedness. And Michigan voters now see real battles—for individual seats as well as control of the legislature—in each election cycle.

"That's fair," McMurran said. "It wasn't just a win," he said of the commission. "It was a big win."

Michigan voters showed the rest of the country a path forward. Unfortunately, Texas Republicans care more about bowing to Trump than standing up for democracy and serving working people.

"People want their politicians to be honest," McMurran explained. "They're tired of politics as usual."

Source: USW Blog, August 26, 2025



# INFO ALERT



September 26, 2025

## Balancing the Scales for Workers

USW Local Unions and **SOAR Chapters** will soon receive a packet of petition materials, calling on elected leaders to support and prioritize the needs of working people in policy decisions. These materials are part of a larger effort to raise awareness and elevate the voices of those who keep our communities running.

The petition focuses on six core priorities that reflect the daily concerns of working families and the long-standing values of fairness, dignity, and economic justice:

- Protecting workers' rights
- Making health care and prescription drugs more affordable
- Holding corporations accountable
- Ensuring workplace safety
- Defending retirement security
- Strengthening fair trade policies

This initiative comes at a time of growing inequality in our country. While corporations and billionaires continue to set new profit records, many working people are left facing stagnant wages, unsafe conditions, and uncertainty about their futures.

The petition is a response to this imbalance. It reminds elected officials of their responsibility to address these challenges head-on and listen to the needs of those who elected them.

### **\*\* SOAR DIRECTOR'S NOTE \*\***

Packets for SOAR Chapters are expected to be mailed out in October. Chapters will have several months to respond to this petition action. If you have any questions, please contact the SOAR office at 1-866-208-4420.

# BALANCING THE SCALES FOR WORKERS



## Two Laws That Deserve Our Support!



The Alliance for American Manufacturing is asking for your help to move along two important pieces of legislation that concern the Steelworker community.

The SHIPS for America Act is a bill that will bolster the greatly diminished shipbuilding industry in the United States. Decades ago, U.S. Shipyards employed 180,000 people (many of them Steelworkers) and built more than 70 large oceangoing ships annually. Now there are 70,000 fewer jobs, as 20,500 suppliers have closed shop and dozens of major shipyards are gone. Annual production of vessels like tankers and cargo ships has dropped to less than 1% of global output.

Having robust shipbuilding capacity for all types of vessels is how a country maintains a navy and stays prepared to scale production in a time of conflict. After a group of labor unions (including USW) petitioned the federal government to investigate China's dominance of the shipbuilding industry, the Trump administration proposed remedies like docking fees for every big Chinese-built ship that visits a U.S. port.



The SHIPS for America Act would direct those port fees into shipyards, workers, and other maritime infrastructure so that we can begin rebuilding this industry here at home.

The SHIPS for America Act now has 94 cosponsors in the U.S. House of Representatives and with your help, we can increase that number so that a bill will soon come before a House vote. **AAM urges all SOAR members to contact their members of the House of Representatives at their district offices or call them directly at the U.S. Capitol switchboard at (202) 224-3121 and asking to be connected to your legislator's office.**



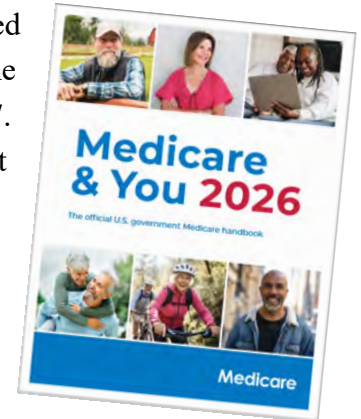
We are also asking you to contact your representatives and urge them to become a sponsor of the Leveling the Playing Field Act (LTPFA) 2.0. This update to trade enforcement law would establish the concept of "successive investigations," making it easier for petitioners to bring new trade cases when repeat offenders move production to another country to circumvent U.S. trade remedies. The LTPFA currently has 74 cosponsors.

If these potential pieces of legislation become law, it would help maintain and create more Steelworker jobs.

*Jeff Bonior is a staff writer at the Alliance for American Manufacturing*

## The Medicare & You Handbook Will Soon Be in the Mail

The "Medicare & You" handbook is your official guide to Medicare. An updated printed handbook is mailed to all Medicare households in late September, just in time for Medicare's annual enrollment period, which runs from October 15 – December 7. You can also download a copy anytime, or access it electronically for the most updated information available at Medicare.gov



Keep your handbook as a reference. It has important information about:

- Medicare benefits, costs, rights and protections
- Health and drug plans
- Answers to common questions

Check out what's new and important in Medicare to help you manage your overall health and wellness. Some changes to Medicare starting January 1, 2026 include:

- The maximum out-of-pocket cost for prescription medications will be capped at \$2,100 for the calendar year.
- Zero cost-sharing for adult vaccines. The list of free vaccines is updated every year, so just because a vaccine is on the list this year doesn't mean it will be on the list next year.
- Prior authorizations for traditional Medicare are coming to six states - New Jersey, Ohio, Oklahoma, Arizona, and Washington.

Link to Medicare & You Handbook: <https://www.medicare.gov/publications/10050-medicare-and-you.pdf>



Navigating Medicare

Additionally, beneficiaries can contact their State Health Insurance Assistance Program (SHIP) to get free, unbiased information about Medicare options in their state.

Find your local SHIP office at <https://www.shiphelp.org/>

## Deadlines for Changing Medicare Plans



People with Medicare can make changes to their coverage from **October 15 - December 7** each year, with coverage starting January 1.

If you enroll in a Medicare Advantage plan for January 1, 2026, and don't like your plan choice, you can switch to another Medicare Health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between **January 1 - March 31, 2026**

Source: Medicare.gov

## SOAR Chapter Connection

A bi-monthly publication  
of SOAR

Julie Stein, Content Editor

Copy Editors:

Cheryl Omlor and Eric Russell

Phone:

866-208-4420

Email:

[jstein@usw.org](mailto:jstein@usw.org)

Address editorial material to:

SOAR

60 Blvd of the Allies

Pittsburgh, PA 15222



## Articles and Photos Requested

The next deadline for the SOAR in Action magazine will be October 21, 2025 and articles should be emailed to the SOAR Director, Julie Stein at [jstein@usw.org](mailto:jstein@usw.org)



The deadline to submit material for the next issue of the SOAR Chapter Connection newsletter is November 15, 2025. Email your article to [soar3@icloud.com](mailto:soar3@icloud.com).

"Getting old is like climbing a mountain; you get a little out of breath, but the view is much better!"

~ Ingrid Bergman

See more of Old Charlie Sez on page 17 of this newsletter.

## Old Charlie Sez



## Elaine and Old Charlie Say:



Don't you have anything else to do besides nap?



When I was in kindergarten, my teacher said I was supposed to take a nap every day and I've been doing that for 83 years!





# FRIDAY ALERT

## New Report: Social Security Administration Field Offices Lost An Estimated 20% of Staff This Year

New reporting from Axios detailing the full extent of the Trump Administration’s workforce cuts in Social Security Administration field offices was published on Thursday, August 7, and shows how this is affecting Americans across the country.

Axios analyzed a new report “Social Security’s Staffing Crisis” by the Strategic Organizing Center that compared staffing levels from March 2024 and March 2025. It found that the staff cuts implemented by Elon Musk’s Department of Government Efficiency exacerbated already low SSA staffing levels at 1,200 field offices. More than 1,000 workers accepted DOGE “buyouts” and another 1,000 workers have been reassigned from field offices to answer customer service calls to the national 1-800 number.

“When it takes too long to get your benefits into your bank account after you file because of the understaffing situation, you’re going months and months without needed income that was promised to you because you paid in your whole life,” says Jessica LaPointe, president of the American Federation of Government Employees Council 220, which represents about 25,000 Social Security Administration employees.

Meanwhile, the uncertainty created by the Administration’s disinformation and changes at the SSA have put more demands on the agency with more Americans visiting field offices and an 18 percent increase in benefit claims. SSA workers report that the influx of in person visitors combined with reduced office staffing has resulted in longer appointment wait times and walk-in visitors being turned away. Beneficiaries have to wait an average of 35 days for an in person appointment, as of July 2025.

“This new data reminds us that DOGE workforce cuts have caused massive damage and made it harder for Social Security beneficiaries to get the benefits they have earned. We need more people at SSA answering the phones and staffing field offices, not fewer,” said Robert Roach, Jr., President of the Alliance. “Congress must take action to demand that Social Security field offices are fully staffed.”

August 8, 2025

## SSA Commissioner Flip Flops, But We Know the Administration Has Plans for Social Security

by Robert Roach, Jr.



During a recent Fox Business appearance, Social Security Administration Commissioner Frank Bisignano suggested raising the retirement age to 67 as a way to address the programs financial shortfall.

That is a dangerous idea. Raising the retirement age cuts benefits, forcing older Americans to work longer for less and stripping thousands of dollars from middle-class retirees who earned them through a lifetime of hard work. The public agrees; as surveys show more than 60 percent of Americans oppose raising the retirement age.

While the Commissioner later walked back his comments, his assurances ring hollow given what's happening inside the SSA. Since January, the Administration has slashed more than 12 percent of the agency's workforce and replaced employees with artificial intelligence chatbots. Basic tasks, such as replacing a Social Security card, now takes months to complete. On top of that, last summer's budget law will make the Trust Fund run out of money a year sooner.

Right now, these harmful policies are hitting people with disabilities and serious illnesses the hardest for those who cannot easily visit an office or navigate an online system. But unless the Commissioner changes direction soon, we will all be dealing with the fallout.

Elected officials must hold Commissioner Bisignano accountable and restore full staffing at the SSA. Current and future beneficiaries worked too hard for their earned benefits. The Alliance for Retired Americans members will continue to fight to keep those guaranteed benefits.

***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](http://www.retiredamericans.org).***

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### Register for the Alliance's Retirement Security Symposium on November 19

SOAR retirees are invited to join the Alliance at our annual Retiree Security Symposium, ***The Looming Retirement Security Crisis***, an Alliance for Retired Americans seminar on **Wednesday, November 19, 2025**, from 9:00 AM to 4:00 PM at AFL-CIO headquarters in Washington, DC.

This year's symposium will focus on the latest developments affecting defined benefit pensions and retirement security, including Social Security. Representative John Larson (CT), Ranking Member, House Committee on Ways and Means Social Security Subcommittee, will speak. Additional presentations and speakers will be added, and the agenda will be forthcoming.

Due to limited space, please RSVP at <https://tinyurl.com/Symposium111925> by November 1, 2025. The event will be livestreamed. A continental breakfast and lunch will be provided for in-person attendees. Respondents who RSVP to attend virtually will receive the link for the livestream.



## Workers' Retirement Security Jeopardized by President's Budget

The president's [One Big Beautiful Bill Act](#) (OBBA), signed into law last month, is expected to hurt retired Americans.

According to the nonpartisan [Alliance for Retired Americans](#), the law will:

- Trigger nearly \$500 billion in automatic cuts to Medicare over the next decade;
- Contribute to a 24 percent benefit cut (equivalent to \$18,000) for retired Americans by 2032;
- Increase food insecurity among seniors and families by slashing the Supplemental Nutrition Assistance Program (SNAP) by \$186 billion;
- Put more than 300 rural hospitals and one-in-four nursing homes at risk of closure; and,
- Cause prescription drug costs to increase.

“Everything retirees need to be secure is being jeopardized by President Trump’s budget,” said Bill Pienta, President of the Steelworker Organization of Active Retirees (SOAR). “But, this isn’t just a retiree issue. Actively working Steelworkers have consistently joined USW retirees in ranking retirement security as a top concern in their responses to our union’s Your Union, Your Voice membership surveys. I assure you that SOAR members are prepared to fight alongside USW members and our families against these cuts and future attacks by this administration.”

Source: *The Election Connection* is a newsletter published by the USW.



### Alliance for Retired Americans Voting Record

The Alliance for Retired Americans released its **2024 Congressional Voting Record**, which annually scores every U.S. Senator and Representative on key retirement security issues.



Download the national report or state report by going to <https://retiredamericans.org/votingrecord/>



## The SOAR Store

**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**

**New Item!**



**AKWA polo shirts**

**\$55 each + the cost of shipping.**

**Available in Size S - 4X**

**\$55**

**Retirement Talk ~ Transcript of Podcast Episode 948 – “The Sky is Falling”**

This is Retirement Talk. I'm Del Lowery.

The Rapture is coming! It's the end. Didn't happen. In the sixties it was the explosion of the Population Bomb that doomed us all: didn't happen; at least not yet. Red China was going to take over the world via Viet Nam - the old domino theory: didn't happen. Prior to that, the communists that were going to take over the world. There was a commie in every closet. "I'd rather be dead than red" or vice versa was debated by college professors. That didn't come to pass either. What is going on here? Must we always have some Sword of Damocles hanging over our heads just to make it through the day? Sort of sucks the enjoyment out of life. Retired people, they know better - or should.

Just this morning, I received a letter from a trusted, long-time friend that warned of the end of democracy in America. Democracy is doomed because of recent Supreme Court decisions concerning elections, money and presidential powers. I looked at his letter quickly and then moved on. I know that the court has made some very controversial and threatening decisions lately. I know that effort will be needed to turn things around. And I assume that will happen. It always has. But it might not.

As I grow older, this idea that the sky is falling has become all too familiar. We retired people have one big advantage over others. We have been around the block. We have "seen it all before." Not that we have really seen it all, nor that we have vision into the future. But we do have some years behind us. We've seen many changes. We have a history. This movement from one crisis to another, one doomsayer's story after another has a numbing effect: the boy crying wolf effect.

A presidential election some forty years ago was one of the darkest nights in my political memory. I just could not understand that so many people would elect this person president. I assumed we would never survive his term in office. But, we did. We survived it and the election of other presidents that I have held in even lower regard. Somehow...we have continued to function as a country.

I remember seeing the movie "On the Beach" over 50 years ago. I was devastated just as the world was in that film. I could hardly speak as paper blew down empty city streets and the end credits rolled. My father rose from his chair and headed to bed with the casual observation that, "It's just a movie. You'd better get to bed." I was upset by the seemingly callous remark and said something in reply about his insensitivity. I don't remember exactly what it was, but it was the last time I ever spoke to him. He died the next day - heart attack.

Of course, I have often reflected on that moment and wished I could revisit it. Not only to retract my youthful untimely remark but to listen a bit closer to my father. He knew something I didn't. He had been through deadly scenarios all of his life. He had lived through both World Wars and the Depression. He had seen his times of troubles. He tried to ease my fears through his casual acceptance of the movie thesis concerning nuclear annihilation. He believed the sun would come up tomorrow. And when it did, we needed to be rested. There was wood to chop and water to carry. Perhaps that is the proper role of older folks.

Today, we face global warming, energy production and distribution issues, inequitable distribution of wealth and services, water shortages, terrorism, pandemics, and a radical change in our national politics. We can take our choice as to the end of life as we know it.

There is no question that all of these issues are serious and threatening. No question that we would all do well to work on changing them. And we are. Good people come together and are working on each and every one. Faith in the future and hope for a better day seem to be genetic. We all take up our cause and do what we can. Not that we all do, but many of us do. We go to meetings, write letters, call people, protest, work as volunteers, run for political office, or find our own way of influencing the issues.

Then life jumps in and says that the day's work needs to be done; grass must be mowed, bills paid, and kids must be taken to school or the doctor. Conversations must be had with coworkers, friends and family. Morning fades into evening, and days fade into years.

In retirement, we want to continue to help shape the world, but we also find it important to sit a while in the sun or the shade and enjoy the moment. We want to enjoy life if we can. It is a balancing act. And it is never easy. But the sky is still in place.

This is Retirement Talk.

Source: Retirementtalk.org copied with permission of the Author

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### **The Best Retirement Plan Ever**

When I took my last cruise, I asked an elderly lady why she was all alone on the cruise ship. I noticed that, although she was alone, all the staff, including the ship's officers, waiters, and bussers, were very familiar with her.

So, I asked the waiter who the lady was, expecting to be told she owned the line, but all the waiter knew was that she was on the last four cruises, back to back.

As she left the dining room one evening, I caught her eye and stopped to say hello. We chatted, and I asked, "I understand you've been on this ship for the last four cruises." She replied, "Yes, that's true." I said, "I don't understand," and she replied, without a pause, "It's cheaper than a nursing home...There won't be any nursing home in my future. I'm staying on this cruise."

She continued, "The average cost for a nursing home is over \$200 per day... Here, I can get a long-term discount and senior discount price of \$135 per day. That leaves \$65 a day for tips and extra cash.

"I have it made here: I get as many as 10 meals a day of fantastic food and room service (which means I can have breakfast in bed every day of the week). I get free pools, a workout room, free washers and dryers, and movies or shows every night. I get free toothpaste, razors, soap and shampoo.

"They even treat me like a guest, not a patient. The entire staff scrambles to help me. I get to meet new people every 7 or 14 days! Light bulb needs changing? Need to have anything else? No problem! They will fix everything and apologize for the inconvenience. Clean sheets and towels every day, and you don't even have to ask for them. There is always a doctor on board."

This is how I want to live the rest of my life! *Charlie*



## Social Security Transition to Electronic Payments – What Beneficiaries Receiving Paper Checks Need to Know



Starting September 30, 2025, the Social Security Administration (SSA) will no longer issue paper checks for benefit payments. This change is part of a broader government-wide initiative to modernize payment systems and enhance service delivery. By moving to electronic payments exclusively, we aim to improve efficiency, security, and ensure beneficiaries receive their monthly benefits promptly.

### Who Does This Affect?

This transition primarily affects a small group of beneficiaries who have not yet switched to electronic payment methods. Less than one percent of beneficiaries currently get paper checks. We encourage these individuals to enroll in direct deposit or opt for the Direct Express® card to continue receiving their monthly benefits timely.

### Why the Shift to Electronic Payments?

The transition from paper checks to electronic payments offers several important advantages:

- **Speed and Efficiency:** Electronic Funds Transfers (EFTs) are processed more quickly than paper checks, helping beneficiaries receive their payments on time without delays.
- **Cost Savings:** According to the U.S. Department of the Treasury, issuing a paper check costs about 50 cents, whereas an EFT costs less than 15 cents. This shift could save the federal government millions of dollars annually.
- **Enhanced Security:** Paper checks are 16 times more likely to be lost or stolen compared to electronic payments, increasing the risk of fraud. Electronic payments provide a safer, more secure way to receive benefits.

### What We're Doing to Help

We're proactively sending notices to people who currently receive paper checks, to explain the upcoming change and highlight the benefits of switching to electronic payments. In addition, all benefit checks will include an insert explaining the steps a beneficiary can take to transition to electronic payments, and our technicians are ready to assist. These efforts aim to ensure a smooth transition and help recipients understand their options.

### Your Payment Options

People who currently receive paper checks have two convenient options to receive their Social Security payments electronically:

- **Direct Deposit:** Beneficiaries should enroll in direct deposit with their financial institution. Payments can be deposited directly into your checking or savings account.
- **Direct Express® Card:** For people without a bank account, the Direct Express card is a prepaid debit card designed specifically for federal benefit payments.

You can update your payment information anytime through your personal [my Social Security](#) account online. For more details and to learn how to enroll in direct deposit or obtain a Direct Express card, please visit [www.ssa.gov/deposit/](http://www.ssa.gov/deposit/).



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