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## There's much to know about Social Security and Medicare, and much to be done to improve them By Mary Hale, President



On September 8 in north Seattle, three of my family members and I attended an excellent forum on Social Security and Medicare. Our retiree chapter was one of the sponsors.

While I thought that I was quite well-informed about Social Security and Medicare issues, I wasn't as informed as I thought I was. Thanks to presenter **Robby Stern**, president of Puget Sound Advocates

for Retirement Action (PSARA), and to Social Security Works, I learned that my family members and I had some gaps in what we thought we knew.

Did you know?

The vast majority of "Baby Boomers" are expected to rely entirely or almost entirely on Social Security in their retirement.

The traditional "three legged support stool" (savings, pension, and Social Security) will no longer be a reality for those "Boomers." The one leg of the three-legged stool left for many (if not most) will be Social Security.

Currently, 27% of retirees rely fully on Social Security to survive.

Currently, 1 in 3 have no savings to augment their Social Security.

Currently, Social Security yearly total payments to women are on average \$12,500; to men total payments are \$16,400. Both are below the federal poverty level.

Women receive a lower Social Security amount than men for a few reasons, including wage inequality, wage inequity, but also women are much more likely to drop out of the workforce than men to serve as caregivers for their children, elderly parents, and so forth.

Medicare, which many seniors depend on to cover a percentage of health care costs, does not cover costs for vision, dental, and hearing care.

Proportionally, seniors have more health issues in these three areas than non-seniors.

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At the forum we learned that we can enhance and strengthen Social Security and Medicare if we all join together and lobby together to bring these changes about.

A very important change would be to “Scrap the Cap,” which would then allow employees and employers to make Social Security contributions in excess of the current \$118,500 annual amount and thus would ensure long-term funding for the program.

Another important change would be requiring Medicare to cover the costs of vision, dental, and hearing care.

Yet another would be to apply credit to Social Security for years lost because someone left the work force to care for children, elderly parents, and the like (*see above*).

Contact your U.S. representatives in Congress to express your support for measures like these.

## Retiree action in brief

**Social Security and Medicare Forums:** In July the chapter executive board voted to support and sponsor the forum on *Protecting, Strengthening, and Expanding Social Security and Medicare for All Generations*, about which **Mary** has just reported. The forum was held both in north Seattle and in Kent. Through our parent organization, AFT Washington, we sent "alert" emails to our retirees for each event and made a financial contribution from our Retiree Volunteer Contribution fund to help with luncheon costs at the Kent forum.

**PSARA, Our Partner:** For some time we have worked closely with the Puget Sound Advocates for Retirement Action organization (PSARA) in support of health care and welfare for seniors. Our chapter vice president, **Susan Levy**, serves as our liaison with PSARA (and

with the Social Security Works organization), and she is PSARA’s vice president for outreach.

Susan reports that U.S. House Bill HR 5952, which would strengthen the Social Security Act of 2016 by “scrapping the cap,” among other measures, was recently introduced in the House by Representative **Linda Sanchez** from California’s 38<sup>th</sup> congressional district. The “Scrap the Cap” movement originated in the Puget Sound area and has now gained momentum across the nation.

Susan also reports that another Zoom Care rally is planned for October 18 at the Zoom Care facility in the University District. Zoom Care is the for-profit health care group that excludes Medicare and Medicaid clients. For more information about this health-care provider, please see the “Retiree action in brief” article in the July/August issue of this newsletter.

Finally, PSARA will hold its legislative conference on November 29, time and place TBD.

For more information about any of the above topics or about PSARA itself, you can contact Susan at [outreachvp@psara.org](mailto:outreachvp@psara.org) or [sjlevy01@gmail.com](mailto:sjlevy01@gmail.com).

If you’d like to join PSARA, go to its website, [www.PSARA.org](http://www.PSARA.org), and click on Membership and Renewals. Dues are \$20 per year and are not tax deductible because PSARA is a 501(c)4 organization. However, donations to its Education Fund, a 501(c)3 organization, are tax deductible.

PSARA's monthly newsletter alone, *The Retiree Advocate*, is more than worth the annual membership cost. In addition, dues help to fund a vital and active organization.

## Effort to Restore the COLA for PERS 1

**Retirees:** AFT Washington lobbyist, **Bernal Baca**, reports that the Retired Public Employees

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plan to introduce a bill in the next legislative session that would restore the COLA for PERS 1 retirees that they lost some years ago. We'll keep you posted.



## AFT Washington 2016 General Election Endorsements

The AFT Washington Committee on Political Education (COPE) and staff conducted an extensive vetting process to endorse these candidates. They were scored on their legislative and labor voting records and responses to our COPE questionnaires. All candidates were sent a questionnaire, and the candidates below returned their completed questionnaire. Our own **Glenda Hanson** serves on this committee!

### Statewide Candidates

- Governor - Jay Inslee
- Attorney General - Bob Ferguson
- Lieutenant Governor - Cyrus Habib
- Secretary of State - Tina Podlowski
- State Supreme Court Pos. 1 - Mary Yu
- State Supreme Court Pos. 5 - Barbara Madsen
- Superintendent of Public Instruction - Chris Reykdal

### Congressional Candidates

- U.S. Senator - Patty Murray
- CD 7 - Pramila Jayapal
- CD 9 - Adam Smith
- CD 10 - Denny Heck

### Ballot Initiatives

- I-1433, Minimum Wage Increase and Paid Sick Leave

### Local Candidate

- Pierce Co. Executive - Rick Talbert

### Legislative Candidates

- LD 1: Derek Stanford, House Pos. 1
- LD 2: Amy Pivetta Hoffman, House Pos. 1

- LD 3: Andy Billig, Senate
- Marcus Riccelli, House Pos. 1
- Tim Ormsby, House Pos. 2
- LD 5: Jason Ritchie, House Pos. 1
- Darcy Burner, House Pos. 2
- LD 6: Lynnette Vehrs, House Pos. 1
- LD 10: Angie Homola, Senate
- Doris Brevoort, House Pos. 2
- LD 11: Bob Hasegawa, Senate
- LD 17: Tim Probst, Senate
- Sam Kim, House Pos. 1
- LD 19: Teresa Purcell, House Pos. 1
- LD 21: Strom Peterson, House Pos. 1
- Lillian Ortiz-Self, House Pos. 2
- LD 22: Sam Hunt, Senate
- Laurie Dolan, House Pos. 1
- Beth Doglio, House Pos. 2
- LD 23: Christine Rolfes, Senate
- Sherry Appleton, House Pos. 1
- Drew Hansen, House Pos. 2
- LD 24: Mike Chapman, House Pos. 1
- LD 25: Karl Mecklenburg, Senate
- Jamie Smith, House Pos. 1
- Michelle Chatterton, House Pos. 2

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- LD 26: Larry Seaquist, House Pos. 1
- Randy Spitzer, House Pos. 2
- LD 27: Laurie Jinkins, House Pos. 1
- LD 28: Marisa Peloquin, Senate
- Mari Leavitt, House Pos. 1
- Christine Kilduff, House Pos. 2
- LD 29: David Sawyer, House Pos. 1
- Steve Kirby, House Pos. 2
- LD 30: Mike Pellicciotti, House Pos. 1
- Kristine Reeves, House Pos. 2
- LD 31: Lane Walthers, House Pos. 2
- LD 32: Cindy Ryu, House Pos. 1
- LD 33: Tina Orwall, House Pos. 1
- Mia Gregerson, House Pos.2
- LD 34: Joe Fitzgibbon, House Pos. 2
- LD 35: Irene Bowling, House Pos. 1
- Craig Patti, House Pos. 2
- LD 36: Noel Frame, House Pos. 1
- Gael Tarleton, House Pos. 2
- LD 37: Sharon Tomiko Santos, House Pos. 1
- LD 40: Kevin Ranker, Senate
- Kristine Lytton, House Pos. 1
- LD 41: Lisa Wellman, Senate
- Tana Senn, House Pos. 1
- LD 43: Nicole Macri, House Pos. 1
- LD 44: John Lovick, House Pos. 1
- Katrina Ondracek, House Pos. 2
- LD 45: Roger Goodman, House Pos. 1
- LD 46: Gerry Pollet, House Pos. 1
- LD 48: Patty Kuderer, House Pos. 1
- LD 49: Sharon Wylie, House Pos. 1
- Monica Stonier, House Pos. 2

## Your Voice, Your Vote!

**Your general election ballot will arrive around October 21. Ballots must be either postmarked or turned in to local VOTE! drop boxes by November 8.**



## Of EpiPen and the Medicare open-enrollment period

By Rosemary Thurston, Secretary



EpiPen, with its phenomenal 600% price increase from 2009, continues to be in the news, as it well should be. EpiPen now costs more than \$600; in 2009, the cost was \$99.

The EpiPen is a lifesaving, injectable dose of epinephrine that quickly reverses a severe allergic reaction. Our schools have them available for students who might suffer an acute reaction to an allergen, one of which is peanut butter, and another a bee sting. Some physician groups are proposing that the government, through the **US Preventive Services Task Force**, classify the EpiPen as a “preventive medical service.” That would eliminate out-of-pocket costs to families, but significantly, *it would also allow the manufacturer to reap gigantic profits by assuring that whatever the manufacturer charges will be paid in full.* (I understand that the physician who is leading the charge on this approach is a paid consultant for the manufacturer, Mylan.)

Surely, there must be better ways to make drugs affordable for those of us who need them, just as there must be a way for Medicare to control drug costs by negotiating directly with drug manufacturers.

Please contact your legislators and demand that they do something about these costs!

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Between November 1 and November 30 is the time you may make changes in your Medicare insurance for 2017. Here are some things to think about.

I have found that the Part B insurance coverage through the state, whatever choice you make, will cost less than if you go outside the state group.

If you receive a fair amount of medical care, the Plan F Supplement, with no copays and no prior authorization requirements, may be a good deal. That Supplement, however, does not include drug coverage.

If you are pretty healthy, then the Advantage plans may be for you. There are co-pay requirements for all services, but those plans do include drug coverage, and the co-pays and premiums are generally low.

For Part D, go to the medicare.gov website to compare costs and benefits. If you went on line last year and saved your drug-list code, then you can enter it and not have to enter it again. The company-comparison will give you the total costs, including premiums for your drugs, for the year. It is worthwhile to check it out each year, as it changes from year to year.

Most importantly, remember that the deadline is November 30.



## David Remnick on Donald Trump

“But sometimes there really is something new under the political sun. Donald Trump, the Republican nominee for President, does not so much struggle with the truth as strangle it altogether. He lies to avoid. He lies to inflame. He lies to promote and to preen. Sometimes he seems to lie just for the hell of it. He traffics in conspiracy theories that he cannot possibly believe and in grotesque promises that he cannot possibly fulfill. When found out, he changes the subject – or lies larger.”

*Introducing a new series on  
The New Yorker website  
regarding “Donald Trump  
and the Truth,” Sept. 2, 2016*



## Seattle Central College is 50!

Seattle Central College has just commenced a year-long celebration of the college’s 50-year existence at its present site. (The college actually began operation in 1964 as “Seattle Community College” in the old, since-raised Broadway High School building.) The Seattle Times on September 23 noted the celebration in a front-page article entitled “A Hub of Social Activism.”

In responding to the article, long-time union activist and community college teacher **Rachael Levine** noted that the stories reported in the article about the college’s activism over those years were told almost exclusively by

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## SEATTLE CENTRAL COLLEGE

*One of the Seattle Colleges*

administrators, past and present. The article, by Rachael's lights, provides no recognition of the fact that to a large extent the social activism at the college over those years came from "an egalitarian faculty whose AFT roots helped shape and protect the rights of both students and faculty." Especially important in that activism was the faculty's union, Local 1789, AFT, WFT, AFL/CIO, which represented faculty, not only at Seattle Central but also at North Seattle Community College and South Seattle Community College. (Recently, the community college district dropped "Community" from the names of its colleges.)

Rachael thinks that it's important for the community to understand "what the strength of unions in the work place can accomplish" and that the opportunity to bring about that understanding "shouldn't be missed."



The activism at the place, and throughout the community college district, came from the "'blood, sweat, and tears' of the local, the faculty, and staff," and the community should be reminded of it.

If you have thoughts about Rachael's concerns or ideas about how the full story could or can be told, please send an email with your thoughts to [retireenews@aftwa.org](mailto:retireenews@aftwa.org). Perhaps we can put something together in the next newsletter (January/February 2017) that can help tell that full story and tell it well.

## From the editor's inbox...

From a good friend:

"Knowledge is knowing a tomato is a fruit. Wisdom is not putting it in a fruit salad," attributed to **Miles Kington**.

From a very close relative, concerned about **Donald Trump's** narcissism, among other things:

I went to a seminar on mental health disorders. The speaker was an experienced PhD psychologist who teaches back east somewhere and also has a private practice. Re. narcissism, he says avoid it at all costs. If you work with a narcissist, never enter into a professional discussion one on one. If you're related to one, limit contact as much as possible. If you're in bed with one, get out of bed and run! He said children of a narcissistic parent eventually learn to accept and/or ignore. There is no treatment showing lasting results.



## More about Solidarity Day

By **Ross Rieder, Director**



Two issues back, I reported parts of my memories of Washington state unionists in attendance at the September 19, 1981, march in Washington, D.C., in protest of President **Ronald Reagan's** anti-union policies

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("Solidarity Day was a big, big deal!"). I said I would have a second section of the report, and here it is.

Remember: this was – and is, so far – probably the largest labor rally in our nation’s history. Four hundred thousand unionists from the U.S. and colonies were there.

I have an 8x10-inch print of the Washington state delegation, which numbered about fifty. So that we wouldn’t have to cross any picket lines in U.S. airports, we had driven (by bus or car) to the Vancouver, B.C., airport to fly as close as we could get to D.C. before taking a bus down to the Capital itself.

My photo collection also contains a photo of a much-younger, relatively new Congressman from Seattle, **Jim McDermott**. He was the only Washington state congressional member to provide his political support for the largest worker protest march in U.S. history. I was hoping to find the copy of that photo to be run with this article. Beats the you-know-what out of me where it has hidden. Damn!

## **My life so far By David McCourt**



*Mnemosyne – Memory – what four years of Latin will do for one. At 85, I recall the words of Cicero: "Let each use properly*

*whatever strength he has and strive to use them well. If he does this he will never find himself lacking."*

Teaching is what I chose. In high school an incredible English teacher gave me a book to read over the summer of 1947, and I entered the world of James Joyce.

My good fortune was that I spent 47 years in our profession. My loves were History and Political Science. Inspiration came from an iron-worker grandfather who helped raise me and show me the who, what, and why.

Reading came easy, and memory – *Mnemosyne* – did the rest.

The best: The Founders, Lincoln, Teddy, FDR, Truman, "The Wise Men," and Dorothy Day.

The worst: Know Nothings, Slavery, the Klan, demagogues from every era, xenophobic nationalists, sunshine patriots, and perennial flag wavers.

Today's pet peeves: Libertarians, a.k.a. self-indulgent narcissists; those who refuse to see the fine line between freedom and license, liberty and anarchy, faith and superstition; Fox Noise and fixed news; talk radio; Ayn Rand, et al.; charter schools; and the Seattle Times editorial board.

Autobiography to follow at age 100.

*Slainte!*



*David McCourt taught at Everett Community College from 1960 until 1990, when he retired, only to be contacted by former Executive Director of the State Board for Community and Technical Colleges, **John Terrey**, who asked him whether he'd be interested in teaching at the Creative Retirement Institute. Dave's answer was "yes," and he did so for some 17 years. He is now retired from that labor of love.*





## The presidential campaign— pragmatism, bookkeeping, and conscience

By Roger Carlstrom, Editor



I decided very early in the presidential campaign that **Hillary Clinton** was best qualified of the candidates to be president of the United States. I considered my decision to be

pragmatic, rather than something like a “centrist” decision or “middle of the road.” (You walk down the middle of the road, you could get killed.)

My decision was based, not only on Clinton’s qualifications, but also my assumption (hope) that she would put together a campaign structure like **President Obama’s** in 2008 and 2012, a structure that could get the vote out in November in the right places and the right numbers.

I have stood by my decision.

You can imagine that my stance did not sit well—and still doesn’t in some cases—with friends who consider themselves “more progressive” than I. These friends, you can also imagine, were and are strong supporters of **Bernie Sanders**.

I thought the Sanders criticisms of our political system and priorities and of Wall Street were right on the mark. So were the things he’d like to see happen, like universal health care, free college tuition, and the like. But he never said how he would bring these things about. I liken it to the notion in accounting of “single-entry book keeping.”

“Roger, when will you see the light?” one of my friends asked. “When Sanders is the nominee,” I replied.

And, of course, had he become the nominee, I would have voted for him.

What worries me most about skirmishes like this one between Clinton and Sanders is that the losing followers can be so angry and offended that out of spite they would vote, either for the Republican Party candidate or some third-party candidate that would take enough votes away from the Democratic candidate that the Republican Party candidate would win the general election. (Think **Ralph Nader** in Florida, 2000.)

In my jousting with friends more “progressive” than I, I have encountered a mathematical argument: My friends who can’t bear Clinton but know that a presidency of **Donald Trump** would be disastrous calculate that Clinton most assuredly will receive the State of Washington’s electoral votes, so if they vote for another candidate (say, the Green Party’s), their vote won’t have an impact on the ultimate outcome. Thus, they keep their consciences clear and won’t help Trump into office.

That’s pragmatism too, but in a different key.

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*labor donated*