

A Union of Professionals

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We're working for you! By Mary Hale, President



Your volunteer members of the chapter's Executive Board spend many hours every year identifying issues of particular importance and concern to you and then following up (as possible) to address these issues.

Social Security and Medicare: You've identified these two as the #1 priority. Most recently, we urged retirees to attend the August 8 Social Security

and Medicare Celebration at Westlake Mall in Seattle. In addition, we asked AFT Washington to send a celebration reminder to as many retirees and currently employed AFT Washington members as possible. AFT Washington did so. (For more information, see **Glenda Hanson's** article on page 2 and **Karen Strickland's** on pages 3 and 4.) In the spring of 2015 at the AFT Washington convention, we sponsored two resolutions urging support for and enhancement of Social Security and Medicare. Both resolutions passed unanimously and have already resulted in increased political activism by AFT Washington. Prior to the convention, we were active in support of information forums regarding Social Security. In addition, we provided Senator **Patty**

Murray with personal stories regarding the impact of possible Medicare cuts that she was fighting in the Senate.

Special thanks to **Susan Levy**, our chapter vice president, who has taken the lead for us on these issues.

Our Retirees' Voice: Three chapter Board members spend many additional hours (again, volunteering their time) to ensure that our "retiree voice" is heard.

Ross Rieder is our Board representative to the monthly meetings of the AFT Washington Executive Board that determines policy and makes other decisions.

Glenda is our Board representative to AFT Washington's Committee On Political Education (COPE). COPE makes recommendations to our AFT Washington Executive Board regarding candidate endorsements and candidate contributions.

Susan keeps us connected to Social Security Works, Washington; Puget Sound Advocates for Retirement Action; and Washington State Advocates for Retirement Action. In addition, **Roger Carlstrom**, a former Board member, continues to serve as editor of our quarterly newsletter.

Vol. 7, No. 4 October/November 2015

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Here's what I did last summer! By Glenda Hanson



I am your newlyappointed AFT Washington COPE representative. Since taking over my responsibilities in July, I attended two events that have importance for us.

First was the August 8 celebration of **Social Security's 80th Anniversary and Medicare's 50th**, organized by the Washington Community Action Network at Westlake Mall. This event made the news because of an intervention near the end by two members of the Black Lives Matter movement.

What didn't get the media's attention, however, was the message that Social Security and Medicare are under attack by corporations and others who want to dismantle the work that has supported retirees and others for five decades. Washington Community Action Network organized a very thoughtful and informed group of people galvanizing us to work together in summoning our elected officials to expand and protect these programs. We loudly and proudly chanted the SCRAP THE CAP mantra during the event. (For more about Scrap the Cap, see page 3 below.) We also heard from healthcare providers how ADOPTING THE CAREGIVER CREDIT could help all of us. Finally, speakers rallied us to demand that the government use the CPI-E TO **CALCULATE BENEFITS**. The current price index (CPI-W) does not take into consideration the high healthcare costs that the elderly population pay.

As your COPE representative, I ask you all to learn more about these issues, to be on the watch for the attacks, and to call or write our elected officials to support Social Security and Medicare. The second event was the training session, **(Un) Popular Economics: A Workshop on Getting Out of Student Debt**, sponsored by AFT Washington, Jobs with Justice, Washington Federation of State Employees 28, UW Grad Students with United Auto Workers Local 4121, CWA, and The Highlander Institute.

Did you know that over 43 million people in the United States have student debt totaling over \$1.3 trillion? Did you know that over 8 million people in the United States are in default on their student loans? Did you know that the Department of Education makes \$43.1 billion in profits on these student loans? Even if you personally do not have student debt, this issue, which could cause a financial crisis for the country, is a leading factor in income inequality, and most likely affects someone you care about, should be on your radar.

Check out the following website, where you can learn about the magnitude of the issue and about available debt-relief programs: www.forgivemystudentdebt.org

I encourage you to attend one of the AFT Washington's free training sessions to learn about this issue and to be a resource for those with student debt.





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Ed. Note: The following "letter," in somewhat edited form for this newsletter, comes from the **Just Scrap the Cap** website, <u>www.justscrapthecap.com</u>, where you can view a delightfully clever video called "Just Scrap the Cap, We're Movin' In." If you're reading this issue of the Retiree Newsletter in printed form (rather than pdf) and would like to follow the links provided in the letter, go to our web page, <u>http://</u> <u>wa.aft.org/retirees</u>, and click on this October/November issue.



Hey kiddos,

Let's talk turkey - specifically about those turkeys who want to cut Social Security benefits. What's up with that?

Well, it sure as heck isn't because of the deficit. Social Security's trust fund has a <u>\$2.6 trillion</u> <u>surplus</u> right now, which is enough to pay everyone's benefits in full for another 25 years. If anyone tells you Social Security is going broke, they're blowing more smoke than a chimney.

Here's the reality: Social Security would pay full benefits forever--not just to us, but to you, and even your kids (hint, hint)--if millionaires simply paid the same Social Security tax rate as most people. Heck, we could even afford to <u>improve</u> <u>Social Security benefits</u> a bit.

Right now, everyone pays Social Security taxes on the first \$110,100 they earn, which means most people pay Social Security taxes on their whole paycheck. But since \$110,100 is the cap (<u>unless</u> <u>Congress acts to change it</u>), a whole lot of wealthy people don't pay a dime in Social Security taxes on most of what they make.

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Not to get all parental--it's your life--but this is important stuff. Because unless you tell Congress to "Just Scrap the Cap," they could cut Social Security benefits -- and we might be movin' in.

<u>Tell Congress no cuts to benefits - Just Scrap</u> <u>The Cap</u>.

Love, Mom and Dad

That August day in Seattle By Karen Strickland



August 8th was a big day in Seattle, a birthday bash for Social Security and Medicare at Westlake, and, at the last minute, **Bernie Sanders**, who has been a long-time champion for both programs in the U.S Senate, agreed to make an

appearance. Yes, it was an exciting day.

As I'm sure most of you know, the rally ended differently than planned. The audience (and I'm sure the rally organizers and Senator Sanders as well) were presented with an emotionally challenging and thought-provoking situation, one that pushed me to think more deeply about

racial and social justice. Both the tactics of the Black Lives Matter activists and the responses of audience members demanded attention and analysis.



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That turn of events, however, will not be the focus of this article, though I encourage you to look for **Lynne Dodson's** August 10 article in *The Stand*, "Combatting racism can't wait," or Senator **Pramila Jayapal's** August 9 guest editorial in *The Stranger*, "Why Saturday's Bernie Sanders Rally Left Me Feeling Heartbroken."

AFT Washington must continue fighting for progressive changes to Social Security and Medicare. This is a social, economic, racial, and gender justice fight, and the speakers at the rally, including Jayapal, Dodson, **Rebecca Saldana, Kshama Sawant, Adam Smith, Marcellus Owens**, and **Heather Villanueva**, made clear the impact of these programs on various communities. With income and wealth inequality even more devastating for people of color and women than for the general population, any takeaways from these programs are immoral, increase economic insecurity, and weaken democracy. What happens to these



programs happens to all of us.

As a 50-something who manages my mom's finances, I feel relief every month when I see the Social Security deposit in her account. As the mom of two 20-somethings, I see the cynicism they feel when they talk about the future, or lack thereof, of Social Security. These programs have resulted in nearly 100% healthcare coverage for those over 65 and a significant reduction (not elimination, though) in poverty

establishing the "automatic" COLA in 1975. This is not rocket science – we know what works – and we need to do more of it. Social Security and Medicare provide



evidence and a roadmap for addressing the economic and healthcare needs for everyone in our communities.

The August 8th rally drew attention to these programs, but that event cannot be a "one-off" — our fight for what's right must continue.

Karen Strickland is president of AFT Washington. Photos by Garet Munger.

Good news: "Silver Alerts"

In late August, the Washington State Department of Transportation announced that as of August 27 the state's electronic highway signs would alert motorists when senior family members go missing. Known as "Silver Alert messages," they "will be for endangered missing people who are 60 years or older" and are comparable to "AMBER Alerts (for abducted children) and Blue Alerts (for suspects in attacks on law enforcement officers)." The Silver Alerts, however, will be limited to electronic highway signs and, unlike other alerts, will not go to cell phones. Generally, the alerts will include

- SILVER ALERT/Call 911 If Seen (the top line will alternate)
- Vehicle make, model and color
- License plate number and state

This new alert was created by the Legislature in its 2015 session "to aid in the search for missing senior citizens, including those with dementia." The Governor signed the legislation (HB 1021) on June 8, 2015.



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Executive board to consider *Citizens United*

At its October meeting, the chapter Executive Board will discuss ways to assist with the Initiative 735 drive. This initiative calls upon the Washington state congressional delegation to propose a federal constitutional amendment to overrule *Citizens United*, the 2010 US Supreme Court decision declaring that corporations, labor unions, and other associations are "persons" whose independent political expenditures cannot be restricted by the federal government.

The goal of this initiative campaign is to gather enough petition signatures to put I-735 on the November 2016 state ballot.



"I'll believe that corporations are people when the State of Texas executes one." — text of bumper sticker recently seen in Seattle







Consider the services of People's Memorial Association By Kathy Long



I am the Executive Director of People's Memorial Association (PMA).

Susan Levy, your chapter vice president and long-time member of People's Memorial Association, has reminded me that

one of our board members in 2012, **Barbara Van Droof**, put on a short workshop regarding the Association and that the workshop was very well received. Susan thought it would be a good idea for me to let you know (or remind you) about our services, and I am pleased to do so.

Photo courtesy of Kathy Long

People's Memorial Association was formed in 1939 in Seattle when a member of the Church of the People had died, and his family couldn't afford to bury him. **The Reverend Shorter** and his congregation were so upset that they decided they had to do something. They chose to set up a memorial association and were able to convince Bleitz Funeral Home to become the sole contracted funeral home that would provide discounted funeral prices to its members. Quite a concept! PMA was born – and by some of the same folks that created Group Health, REI, and BECU.

Since our inception, we have contracted with funeral homes around the state, with cemeteries, and with a monument company, all of which are listed on our website (see below).

For the past 76 years, the mission of People's Memorial Association has never wavered: to provide simple, quality services to its members so

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that their funeral arrangements are consistent with their values and within their family's budget. PMA encourages all Washingtonians to write down their choices for funeral arrangements and share their wishes with their loved ones. We even provide all the forms because we know that when people plan ahead and discuss those plans with loved ones, it saves stress, heartache, and money at one of the worst times in people's lives.

PMA is also an advocate for all consumers regarding end-of-life matters. We helped pass The Funeral Rule so that all funeral homes must provide a price list upon request; the well-known Death with Dignity Act; and legislation allowing someone outside next-of-kin to handle final arrangements for partners or friends.

If you'd like to know more, please contact our office at 206-325-0489; or email us, <u>info@peoplesmemorial.org</u>; or visit our website, <u>www.peoplesmemorial.org</u>.

Retirement? Mostly surprises! By Giles Shephard



Sometime during the 1998-99 school year, I realized that my TIAA-CREF account was doing better than I was, so I wrote my letter to the board, expressing my intention to retire and outlining some of the marvelous activities I was planning.

The president called me in to her office to ask why I was retiring so early (57). Unable to resist a smart reply, I said, "It's the only way I can get a raise around here!" My wife Sue and I have traveled some – South Africa, Japan, Europe, Alaska, and back to the east coast. But, I've played very little golf (Sue plays competitively) and have taken no musictheory-and-composition classes at the U. Because of dental work, I had to quit playing the French horn!

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Instead, I have re-discovered hiking, X-C skiing, and biking with Everett Parks and Recreation and their amazing trip leader and mountaineer extraordinaire, **Andy Boos**. This vigorous activity has done wonders for my general health and revitalized my long-time interest in photography. So far, I've logged close to 2,000 miles, and I hope to keep plodding on.

After inheriting a house with a lot of deferred maintenance needs, we hired professional help, but I took on some woodworking projects. That led me back to skills learned in seventh-grade wood shop and Boy Scouts, which justified buying some good tools and machinery. Since then, I have done several furniture projects to fill needs at the house and at our church, each project a learning experience. I'm most pleased with the main altar and baptismal font at the church, both of which have relief carving of liturgical symbols.

Our church had a pipe organ in storage for several years — a pile of parts (879 pipes), purchased from a church in Seattle. In 2004 our son and I decided to see if it could be installed. It was a "gadgeteer's" fondest dream! We contacted the organ tech who consulted on the original purchase for advice. The job took three years of almost daily work, more than a dozen circuit boards to replace the old electro-magnetic mechanism in the console, a quarter-mile of wire, and periodically necessary help from the tech when he visited. After only one embarrassing episode of "letting the smoke out," it worked!

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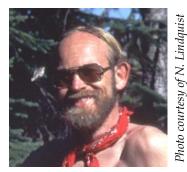
We now have a professional organist/music director who loves the instrument.

So, what have I learned?

Don't make too many plans. Be open to new activities. Do not obsess about punctuality or being stuck in traffic. Shuck the wristwatch.

Giles Shephard began teaching physics at Western Piedmont Community College in North Carolina in 1967 and came out west to teach at Everett Community College in 1973. He retired in 1999.

Retirement as an opportunity to patch some holes By Norm Lindquist



In retirement, I have been patching holes in my general education.

Two books recommended by **Eboo Patel** in *Sojourners Magazine* have filled in my

background on religion in the United States.

The first is *Thomas Jefferson's Qur'an* by **Denise A. Spellberg**. On the surface, the book is about Jefferson preparing to deal diplomatically with the Barbary Coast, but it really explores the rejection of a church state as it was common in 18th century Europe. Religious factions were common and controlling in the early colonies too. Calvinists dominated New England while Anglicans settled in Virginia and the South. Catholics and Jews were universally despised as were followers of other beliefs. Spellberg explores the developing tolerance toward religion in England. John Locke, Roger Williams and early Baptists were leaning toward a secular acceptance of Turks, Jews, and others as citizens who were not to be persecuted. This development in England led both to Jefferson's establishment of the Statute of Virginia for religious freedom and to the First Amendment of the US Constitution.

The second book is *One Nation Under Gods* by **Peter Manseau** (after my request, my library now has a copy). Here, Manseau explores the many religious experiences that combine to make the United States the most religiously diverse nation in the world. As Columbus sailed West in 1492, charged by Spain to spread Christianity, his crew included Moors and Jews who had been expelled from Spain. Of course, the native people had their own religious beliefs, and over 500 years they have existed side by side. As immigrants from the East settled here, they brought their own beliefs into the mix, not always without conflict. Even the slaves uprooted from Africa brought their own religions, including Islam. Even Bellingham is mentioned for removing all Sikhs in one week early in the twentieth century. This would be an excellent book for a life-long learning course.

Both of these books helped me to understand the role of religion in our country. Our history has been one of continually accepting and tolerating differing beliefs. So much of our current debate is based on intolerance of others' beliefs. We too often rely on others to define things about which even they are ignorant. We should follow the lead of Jefferson and learn about those with whom we interact. We should honor the diversity of our country and continue to cherish tolerance.

Norm Lindquist began teaching mathematics at Western Washington University in June 1967. He retired in January 2008. His article on progressive talk radio as an alternative to Glenn Beck and Rush Limbaugh appeared in the April 2011 issue of the Retiree Newsletter.



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Rieder is reading! By Ross Rieder



For the last 50 years, I've been reading laborhistory books, my hobby. I have visited used books stores over and over, and sometimes I find amazing things. My labor-book collection is about 1,500, including a couple hundred labor novels (called proletarian novels in the

'30s and '40s). I'm known as a good customer in at least two Puget Sound Half-Price-Books stores and at Powell's in Portland.

On my last visit to a bookstore in August, I found a 1991 book, *Blackboard Unions: the AFT & NEA 1900-1980*, by **Marjorie Murphy**, a Professor at Swarthmore College.

Education is sort of my family's business. My mom's aunt taught in Tacoma, and my parents each taught for 35 and 39 years respectively. My brother tried three years of high-school teaching before his poetry took over, and he opened a print shop in Boulder. I basically enjoyed teaching General Music. After seven years of that, I moved to Adult Education through unions: AFT, IAM, IFPTE, WSLC, etc.

I wish I had found this book sooner, so I could have bounced the information in it off my parents. And I could have asked them how conditions after their graduation from Linfield College in 1929 compared with what Murphy describes.

I did hear stories of my mother's first year of teaching in Outlook, WA, near Prosser. Married women were not accepted as teachers, so my mom told the district she was not married. My dad was teaching across the Columbia River in Umatilla, OR. He borrowed the principal's Model T to drive to Prosser to see his wife. My brother was born in August 1930, which ended her teaching career for nearly a decade. When I was born in 1940, it was okay for her to teach. My dad regretted not being in WWII, but he had two kids and was a teacher. He was deferred.

Murphy's book is making me even more aware of the changes my parents would have observed during their teaching years. By the 1970s, their eldest son had chartered an AFT local in a San Francisco suburb. Soon after that, their other son, I, became an AFT local union president, ultimately a state AFT president, and so on.

My mother once told me that my father had actually become proud of what his younger son was doing in the AFT. He had been an annoyance to school managers in his time. So much so that he refused an offer to become an administrator. "I'm a **teacher**," he said.

When something must be done By Michael Kischner



English speakers normally add the suffix *er* to an adjective to denote more of a quality: cold-colder, bold-bolder. So it's curious that we call people "older" before we call them "old." I don't mind hearing myself described as an "older gentleman." "Old" is less welcome.

The suffix saves it for me.

When does older become old? Older persons see momentous choices on the horizon and may postpone them for a time. Should I sell the

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house? Move nearer the family? Put my name down at a retirement place? Old persons, on the other hand, often have choices thrust upon them by circumstances or by others. Postponement may not be an option.

I have been part of several neighborhood conversations about old residents on my block in Seattle. The theme is often that Something Must Be Done. The adult children must be summoned. The house must be given up. Home care agencies must be contacted. Note the passive voice; the old persons disappear as active choosers.

Regarding one couple in their nineties, the consensus was that the adult children, who lived in Chicago, were taking altogether too long to prevail on their parents to do what had to be done. In the meantime, we neighbors went over with our keys to help find lost phones (sometimes in the wife's pocket) or learn why the home care aide was not there (the husband had fired her — "she just sat around"). We made runs for prescription medications.

Today, the couple is in assisted living in Chicago. Getting them there took about a year. Enormous decisions had to be made and deep emotions dealt with. A lifetime's accumulation of treasured books and art had to be disposed of, along with files from two distinguished academic careers. Two strongly independent people had to say good-bye forever to a house they loved and a neighborhood in which they were liked and admired.

Perhaps these choices should have been confronted years ago, but who can say why they weren't, or what trade-offs would have been involved? It turns out that when something must be done about the old, it usually is, eventually. But this can involve a difficult and painful process. People going through it should be cut some slack--the same slack I hope others will cut me and my family when, many years hence, along with who knows what else, I lose my suffix.



What do they do with it? By Roger Carlstrom, Editor

In responding last August to an email from a friend about **Jeb Bush's** seeming

ineptitude, I started thinking about money in presidential campaigns, and I continue to think about it.

But not in the way I had been thinking to that point.

Theretofore, I had considered what we all consider, I suppose: *Citizens United* has enabled very rich people to contribute a lot of money to candidates, and I have understood that candidates are thus "bought," though, of course, the candidates deny it. We can't be fooled, however: we know that, as a late colleague and friend of mine was fond of saying, "Whose bread I eat, his song I sing." If we know the views of these rich contributors, we know what the views of their candidates will be.

My new thinking has been a question, actually: what do the candidates do with all that money?

Ad buys, of course, and they go lots of places and have large entourages and busy schedules, but do those things burn up all the money? Well, perhaps they do, but, man, we're talking about a lot of money!

If I were a candidate and had all that money, I'd spend a lot of my time thinking about and a lot

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of my money on "operatives" who knew how to put an effective campaign together.

Consider **Barack Obama's** two presidential campaigns, and the clunky campaigns run by **John McCain** and **Mitt Romney**. I can't recall whether McCain had money problems, but I know Romney did not. Obama had plenty of money, but I think the difference came mainly from the fact that he had a well-constructed and thorough campaign put together by very skilled "operatives," and McCain and Romney did not. I'll bet Obama spent a lot of money on people who could make the campaign effective.

Of course, I'm only speculating here and have no first-hand knowledge and very little secondhand knowledge of what candidates do with all their money.

If you yourself know something about this or about credible books, articles, or studies that explain how all that money is spent, would you please send me an email to let me know what you know: <u>retireenews@aftwa.org</u>.

I'd love to know more than I know now! If I learn anything, I'll pass it on.





Contact us: <u>retireenews@aftwa.org</u>

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