

## CONNECTION

WE'RE STRONGER TOGETHER



HAPPY NEW YEAR

UNITED STEELWORKERS



STEELWORKERS ORGANIZATION OF ACTIVE RETIREES

#### Bill's Banter



As we enter 2023, I wish everyone a Happy New Year. This year begins with daily news articles concerning a recession resulting from a slowing economy and high prices, all of which I believe to be true. But other less-reported stories cause me to wonder what is really going on. Let me list a few examples:

The net profit for the ten major carmakers went from \$14 billion in 2020 to \$54 billion in 2021. If all the stories of increased prices for parts and increased interest rates were accurate, how did the car companies increase their profit by almost 400% from the previous year? The

five major oil companies made a profit averaging \$45.2 billion each for 2022. That is more than double the profit reported the prior year – so much for government policies driving up gasoline prices.

I have read many stories about the decline in disposable income due to high prices. Well, I know one place where a lot of income went. New York State filed a report on the results of the operations for the first year online sports betting was allowed in New York. The Betting Handle for NY state sports betting was \$16.2 billion, and the tax revenue was almost \$700 million. So, I guess some New Yorkers had some disposable income. And, if you like football, Ticketmaster is presently selling super bowl tickets for \$4,500 each. I wonder if anyone will attend the game this year?

Finally, wages have certainly kept up with prices for some workers. The cut-off for contribution to the Social Security fund is now \$160,200 for 2023. That is a lot of money for most people but not all. There are nearly 10 million people who received a salary above that amount last year. The average bonus paid to the workers on Wall Street exceeded \$257,000 in 2021, which does not include their base salary. For most, there were no deductions for Social Security from those amounts. So, we can all see a pattern here, and it is NOT a slowing economy, but more of capitalism and price-gauging at its finest!

Bill Pienta. SOAR President







Please join us in congratulating Alyssa Scott, who was recently awarded a new position within the USW. Beginning February 1, Alyssa has accepted an administrative assistant position in the USW Strategic Campaigns Department. We couldn't be more proud of her and we wish her the very best in her next "working with the union" opportunity.

Way to go, Alyssa!

#### Steelworkers' Continued Activism Helps Secure Pro-Worker Majority in U.S. Senate



Happy New Year! I hope you had a safe and fulfilling holiday season.

As we prepare to fight the good fight to protect retirees' and workers' rights in 2023, I want you to keep one thing in mind: Good things don't usually just happen. We have to be involved and push for the changes we want to see made.

That's why I'm so incredibly proud that Steelworkers, including SOAR members and retirees, worked so hard last year to ensure pro-retiree, pro-worker lawmakers were elected in local, state and federal government.

We should all be celebrating that our hard work paid off because the outcome of the 2022 midterm elections turned out much better for retirees and workers than many had expected they would.

#### Very Slim Majorities in U.S. Senate, House After 2022 Midterm Elections

With the victory of Reverend Raphael Warnock in the closely-watched December 6 runoff election, a narrow 51-49 pro-worker majority has been secured in the U.S. Senate.

While we lost our worker-friendly majority in the House of Representatives, the outcome was much better than many projected it would be before Election Day. Once the new Congress was installed in early 2023, the margin stands currently at 213-222.

It should be noted that over the past century, only three presidents — FDR in 1934, John F. Kennedy in 1962 and George W. Bush in 2002 — finished a midterm cycle with fewer than 10 House losses and zero Senate losses. President Biden will be added to that historical statistic. He has had the most successful midterm cycle of any president in generations.

#### **Gubernatorial Elections Were Crucial, as Predicted**

Last year, voters in 36 states had before them the important task of electing their most powerful state-level leader – their governor. The impact of these elections cannot be overstated because nearly 80 percent of America's total population resides in these 36 states.

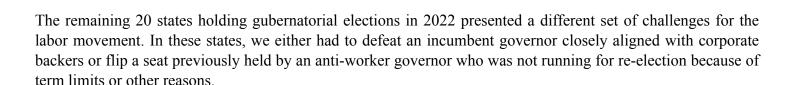
In 16 of those contests, we were fighting to defend a pro-worker, pro-retiree incumbent governor or ensure their seat was not lost to a corporate-backed opponent.

In 15 of those contests, the labor-backed candidate prevailed. Nevada was the only state where we were unsuccessful in protecting an incumbent governor who was our ally, Steve Sisolak.

Further, we held on to key seats in Pennsylvania (Josh Shapiro), Michigan (Gretchen Whitmer) and Wisconsin (Tony Evers).

Continued on next page —





On Election Day, we were successful in three such situations, with labor-backed candidates prevailing in Arizona (Katie Hobbs), Maryland (Wes Moore) and Massachusetts (Maura Healey). When this new class of governors took office in January, voters in 24 states now have a pro-worker governor.

#### **Notable Shifts in State Legislatures**

Labor's efforts helped to flip the balance of power in four states, securing pro-worker majorities in Michigan's state House and state Senate for the first time in nearly 40 years, Minnesota's state House, and Pennsylvania's state House.

Notably, Pennsylvania and Virginia, which will hold state legislative elections in 2023, will be the only states with split legislatures this year, which means the two state legislative chambers will be controlled by opposite political parties. Other than in 2020 when only Minnesota was split, the last time it was this low was in 1914.

#### **More Americans Will Have Labor-friendly State-level Governance in 2023**

The outcome of 2022's gubernatorial and state legislative elections will mean that pro-retiree, pro-worker lawmakers are in better shape in state government than at any point since 2010.

In fact, because of how population is distributed across the states, more than 140 million Americans – about 42 percent – reside in states that will be represented by pro-labor trifectas, compared to just 131 million Americans, or 39 percent, who live in states that more business-friendly lawmakers will represent.

Julie Stein, SOAR Director



#### The Value of SOAR

"For me, I was lucky enough to have a couple of mentors that are very active in SOAR. It's a great opportunity for our retirees to stay active, pass down their knowledge and experience. SOAR gives our retirees a venue to use their talents and life experience to help our union grow and make changes in our communities."

Chris Youngmark, Assistant to the USW Secretary-Treasurer

JAN/FEB 2023

## SOAR Chapter Connection

A bi-monthly publication of SOAR Julie Stein, Content Editor Copy Editors:

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#### Articles and Photos Requested

The deadline to submit articles for the next publication of the SOAR Chapter Connection newsletter is March 25. Email articles and photos to <a href="mailto:soar3@icloud.com">soar3@icloud.com</a> Photos should have a short caption included. Thanks so much.

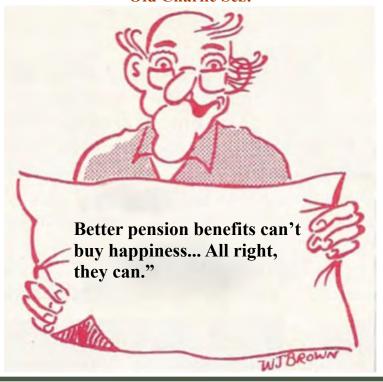
The deadline for articles and photos for the SOAR in Action magazine is April 6, and articles and photos should be emailed to the SOAR Director Julie Stein at istein@usw.org

Don't let the mistakes of your past determine your future.

#### The McNeil Report ~ "Ode To Getting Old"

- Just a line to say I'm living, that I'm not among the dead, though I'm getting more forgetful and something's slipping in my head;
- ☑ I got used to arthritis, to my dentures I'm resigned. I can manage my bifocals, but oh, how much I miss my mind.
- For sometimes I cannot remember when I stand atop the stairs, if I must go down for something or if I've just come up from there.
- And before the fridge, so often my mind is filled with nagging doubt. Have I just put food away, or have I come to take some out.
- I called a friend not long ago, when they answered I just moaned. I hung up quickly without speaking for I'd forgotten who I'd phoned.
- And when the darkness falls upon me, I stand alone and scratch my head. I don't know if I'm retiring or just getting out of bed?
- ☑ Once I stood in my own bathroom, wondering if I'd used the pot. I flushed it just in case I had and sat down just in case I'd not.
- So now if it's my turn to write you, there's no need for getting sore. I may be that I think I've written and don't need to write no more.
- Now I stand beside the mail box with a face so very red. Instead of mailing you the letter I have opened it instead.

#### **Old Charlie Sez:**





#### Inflation Reduction Act (IRA) of 2022



President Joe Biden's ambitious Inflation Reduction Act (IRA) of 2022 is not only the largest investment Congress has ever implemented to address climate change, it also is the catalyst for massive foreign investment into American manufacturing.

The \$370 billion IRA package has leaders from a host of American states lobbying both foreign and domestic companies to locate world-class manufacturing facilities within the United States. These investments will create hundreds of thousands of quality jobs and drastically increase the number of products that can wear the Made in America label.

Clean energy manufacturing will help industries doing business in the United States in nearly every industrial endeavor from the production of steel, cement, solar panels, wind turbines, batteries and the processing of critical minerals. The IRA incentivizes these industries with tax credits making a move to the States a most attractive and logical choice.

While a few European Union (EU) countries, such as Germany and France, are balking at the unfair advantage they claim the IRA gives the United States in luring the world's major manufacturing, state government officials are lining up to entice investors to build in their jurisdictions.

Representatives from Michigan, Ohio, Georgia, Illinois, West Virginia and other states have successfully been able to lure foreign investment commitments in the six months since the IRA became law and the influx shows no signs of immediate deceleration.

Since the passage of the IRA, at least 20 new or expanded clean energy manufacturing plants have unveiled plans to build in America with more than half of these investments coming from foreign companies.

With these positive results for American manufacturing, President Biden is holding steadfast in his commitment to the IRA despite the backlash from a few distraught EU leaders.

The Alliance for American Manufacturing applauds the Biden administration for its policy as the IRA will finally seriously address the world's climate problems and provide the United States with a further boost in expanded manufacturing that will create an unlimited number of top-quality jobs for American workers.

Jeff Bonion is a staff writer at the Alliance for American Manufacturing

Many things are opened by mistake, but none so frequently as the mouth...

Time and words cannot by recalled.



#### **New Retiree Voting Record Tracks Key Congressional Votes**

#### by Robert Roach, Jr.



In February the Alliance for Retired Americans is planning to release its 2022 Congressional Voting Record, which scores each U.S. Senator and Representative on critical retirement security issues. It will be available at <a href="https://www.retiredamericans.org">www.retiredamericans.org</a>.



Almost every member of Congress says they care about seniors. Our annual report shows which House and Senate members actually stood up for older

Americans when it counted the most.

Ten Senate and House floor votes are considered in the report. They include votes on bills and amendments to lower drug prices through the Inflation Reduction Act; protect voting rights; and put safeguards in place to help protect the Census Bureau from partisan manipulation.

In addition, Congress cast key votes on government funding, including the FY 2023 Consolidated Appropriations bill that funded all twelve federal agencies. The \$1.7 trillion spending bill contained key programmatic funding items that benefit older Americans and workers, including a \$785 million increase for the Social Security Administration.

The House also voted on a bill to restore the full vested monthly benefits for eligible participants of certain pension plans, sponsored by Delphi Corporation, that were terminated as a result of General Motors' bankruptcy in 2009.

What happens in Washington, DC affects retirees and their families nationally on a daily basis. Votes in Congress can improve retirement security or make a healthy and secure retirement harder to achieve. And with Seniors voting at a higher rate than any other age group, the Alliance's voting record will be a valuable tool for older voters in 2024.

Both the national 2022 Congressional Voting Record and a version for each state delegation will be available on the Alliance's website.

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

#### National Glaucoma Month



Glaucoma is a group of diseases that damage the eye's optic nerve and can result in vision loss and even blindness. Some forms of glaucoma don't have any symptoms, so you may have the disease even if you don't have any trouble seeing or feel any pain. Half of people with glaucoma don't know they have it.

If you have one of these conditions, then you're considered at high risk for developing glaucoma:

- You have diabetes
- You have a family history of glaucoma
- You're African American and age 50 or older
- You're Hispanic an age 65 or older

Keep and eye on your eyesight. If you think you may be at high risk, talk to your doctor to make sure you're up-to-date on your glaucoma screening this year.

Sincerely,

The Medicare Team Medicare.gov



#### What Are Your Medicare Premium and Other Costs in 2023?



In 2023, the <u>standard monthly Medicare Part B premium</u>, which covers medical and outpatient care, is \$164.90, a monthly decrease of \$5.20 from \$170.10, for people with annual incomes of \$97,000 or less in 2021. At the same time that your Medicare Part B premium is decreasing, your <u>Social Security increase</u> is increasing a <u>8.7 percent</u>, providing an average additional \$146 a month in benefits

In 2023, people whose modified adjusted gross income from two years ago as reported on their federal tax return—about seven percent of the Medicare population—pay a Medicare Part B premium of:

- \$230.80 a month, if their income is above \$97,000 and no more than \$123,000.
- \$329.70 a month, if their income is above \$123,000 and no more than \$153,000
- \$428.60 a month, if their income is above \$153,000 and no more than \$183,000
- \$527.50 a month, if their income is above \$183,000 and less than \$500,000
- \$560.50 a month, if their income is \$500,000 or more

For couples with combined incomes of \$366,000 or less two years ago, filing a joint tax return, the premium amount doubles. Couples with annual incomes above \$366,000 and less than \$750,000 each pay a \$527.50 monthly premium. And, couples with annual incomes of \$750,000 and above each pay a \$560.50 monthly premium. Visit this <u>CMS web site</u> for your Part B premium amount if you are filing separate returns.

Medicare Part B annual deductible: \$226, a decrease of \$7 from the annual deductible of \$233 in 2022.

For more than four decades, the Medicare Part B premium (medical insurance) was the same for everyone regardless of income, geography or health status, a quarter of the cost of Part B services. (Medicare Part A, hospital insurance, is premium-free if you have contributed into Social Security for at least 40 quarters.) In 2007, wealthier people with Medicare began paying higher premiums.

#### Here are 2023: Medicare Part A costs:

- There is no Medicare Part A premium if you or your spouse have at least 40 quarters of coverage.
- The Medicare Part A premium, if you or a spouse has at least 30 quarters of coverage, is \$278 a month; if you don't have at least 30 quarters, the premium is \$506 a month.
- The Medicare Part A inpatient hospital deductible is \$1,600, in 2023 an increase of \$44 from 2022, and coinsurance for hospitalizations after day 60 is \$400 a day in a benefit period; coinsurance for lifetime reserve days is \$800 a day.
- The Medicare Part A daily coinsurance for skilled nursing facility stays after day 20 is \$200, an increase of \$5.50 from \$194.50 in 2022

Source: www.justcareusa.org, written by Diane Archer



#### Martin Luther King's Fight for Workers' Rights

Most Americans today know that Reverend Martin Luther King Jr. was killed in Memphis, Tennessee in 1968, but few know why he was there. King went to Memphis to support African American sanitation workers, who were on strike to protest unsafe conditions, abusive white supervisors and low wages — and to gain recognition for their union. Their picket sign relayed a simple but profound message:

"I Am A Man."



#### **Every Local Needs a SOAR Chapter**



I'm a firm believer that SOAR is very important to our union and retirees. I can reflect back as a Sub-Director the numerous times I called upon the chapters in the area for assistance. They would come to the office and help with district-wide mailings, rallies, pickets and other occasions. I can't remember them ever not showing up to help.

This past Christmas season those very same chapters I asked in the past for assistance invited me to their functions around the holidays. I had the opportunity to attend Local 2659 SOAR Chapter 29-4 Christmas dinner and Local 1299 SOAR Chapter 29-1 Christmas luncheon. I thoroughly enjoyed both events, just interacting with our retirees and watching them enjoy

interacting with each other. You have to remember these are the people they worked with for years. The SOAR chapter events and monthly meeting afford them the opportunity to catch up with old friends and coworkers.

The SOAR chapters also play an important role in keeping retirees informed on issues that could affect them as retirees. For example, the latest information on Social Security, Medicare, Pension issues, legislation in State Houses and Congress. I personally believe every local needs a SOAR chapter, if yours doesn't have one then start one today!"

Kevin Mapp, USW International Vice President (Human Affairs)

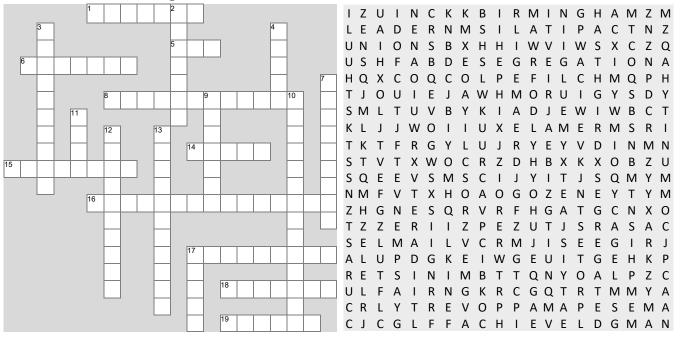
SOAR CHAPTER

JAN/FEB 2023

#### SOUR

### OLDTIMER FUN PAGE

#### Dr. Martin Luther King, Jr.



#### **Across**

- 1. Where Dr. King first be came a paster?
- 5. Dr. King's initials
- 6. Age of Dr. King when he graduated high school?
- 8. Where Did Dr. King gave his "I Have a Dream" speech?
- 14. "I Have a \_\_\_\_"
- 15. Who passed the Civil Rights Act in 1964?
- 16. What Dr. King received at age 35?
- 17. Dr. King dreamed that people be judged by their \_\_\_\_.
- 18. What month de we celebrate Martin Luther King Day?
- 19. Number of times Dr. King was arrested?

#### Down

- 2. City where Dr. King was assassinated?
- 3. Age Dr. King was assassinated?
- 4. Which Monday is Martin Luther King Day celebrated?
- 7. State where Dr. King was assassinated?
- 9. Where was Dr. King born?
- Bans segregation in schools, offices, and public places. (3 words)
- 11. How many children did Dr. King have?
- 12. Dr. King's first protest was a(2 words)
- 13. Dr King worked for \_\_\_\_?(2 words)
- 17. Dr. King dreamed that people not be judged by the \_\_\_\_ of their skin.

#### **WORD LIST**

ACHIEVE
ACTIVIST
BELIEVE
BIRMINGHAM
CAPITALISM
CIVILRIGHTS
COMMUNITY
DESEGREGATION
DREAM
FAIR
FREEDOM
LABOR
LEADER

LEGACY
MEMPHIS
MINISTER
MLK
MOVEMENT
NAACP
POVERTY
PROTEST
RIGHTS
SEGREGATED
SELMA
UNIONS



#### Do You Have A-fib and What To Do About It?



Jane Brody reports for <u>The New York Times</u> on "A-fib" or "atrial fibrillation," a relatively common heart condition that many people do not realize they have. If you get tired walking uphill or otherwise feel breathless, you could have A-fib, which causes an abnormality in your heart rhythm.

What is A-fib? It is a condition in which the upper chambers or atria of your heart do not beat in sync with the lower chambers or ventricles. The ventricles circulate blood through your body. If the upper and lower heart chambers are out of sync, then the lower chambers might not be able to pump all the blood your body needs.

What are the symptoms of A-fib? Your heart might beat irregularly and quickly for several minutes. Or, you might feel shortness of breath and dizziness from an activity that normally would not cause these symptoms. Some people feel these symptoms on occasion. Others experience them regularly. You should speak to a doctor if you have these symptoms, even if they disappear soon after you experience them.

What can trigger A-fib? Coffee and alcohol are two triggers.

**How common is A-fib?** Fairly common. You have a one in five chance of getting A-fib during your lifetime. About 3 million Americans have this condition. And, the number is on the rise. People with diabetes and high blood pressure are more likely to have it, as are people who are seriously overweight.

Will I know if I have A-fib? You might not. But, it's important you do. With timely and appropriate treatment, you can extend your life. Without treatment, you increase your risk of having a stroke significantly. You also increase your risk of heart failure. And, it could lead to dementia because of lack of blood in your brain.

**Is A-fib a condition that can kill me?** Yes. The evidence suggests that more than 150,000 people die of A-fib each year, either directly or indirectly.

**How do I get tested for A-fib?** Talk to your doctor. The doctor can test for it in a number of ways, often through a heart monitor. The doctor might also do an EKG or have you take a treadmill test.

Can A-fib be cured? Most people are prescribed treatment. Beta blockers and calcium blockers help to keep your heart beating regularly. You might also get an anticoagulant so that your blood doesn't clot. Sometimes the doctor will do an electrical cardioversion, which uses paddles to the chest to shock your heart back to a standard beat.

Sometimes people receive ablation, an alternative to drug treatment, by which a catheter passes through a vein into your upper heart chamber in order to burn or freeze cells that are causing your heart to beat rapidly and irregularly. Ablation treatment has been found to be quite effective, although it generally takes several weeks to work. In the interim your heart can beat out of sync.

**Warning:** Sometimes prescription drugs stop working and you might need a change of treatment. So, if you have A-fib, you should be sure to see your doctor regularly.

Source: justcareusa.org

#### A Sacred Pact With Working Families

#### By Tom Conway, USW International President



Cliff Carlton was the 10th of 11 children and one of three still living at home when his father, a coal miner, died unexpectedly at 67.

Only his dad's Social Security benefits, along with vegetables from the family's small farm in southwestern Virginia, kept the household afloat during the lean years that followed.



**Cliff Carlton** 

That battle for survival made Carlton a lifelong champion of Social Security and a tireless opponent of the Republicans in Congress who keep trying to kill this lifeline for the middle class.

"It's not a gift. It's money that we're due," explained Carlton, vice president of the Steelworkers Organization of Active Retirees (SOAR) Chapter 8-UR2 and president of the Virginia Alliance for Retired Americans.

"We put money into it. We deserve it back," continued Carlton, 70, a retired tire manufacturing worker and longtime member of the United Steelworkers (USW) who's attended rallies and lobbied Congress on behalf of Social Security for 30 years.

Republicans long hoped to privatize Social Security, preferring to gamble Americans' futures on the stock market rather than force the wealthy to pay their <u>fair share</u> of the taxes needed to sustain the program. Fortunately, congressional Democrats, <u>union members</u> and other Americans torpedoed these schemes.

But now there's a new threat. To secure enough votes to become speaker of the House, Kevin McCarthy toadied to <u>extremist Republicans</u> whose demands for <u>radical budget cuts</u> once again put Social Security and Medicare at risk.

Pro-corporate Republicans openly plot to <u>cut Social Security benefits and raise the retirement age</u>, moves that would force millions of Americans to <u>work longer</u> and delay their retirements. Some Republicans even want to gut the current funding formula, <u>slashing payments</u> to Americans with other income, regardless of how much they pay into the program.

The <u>National Committee to Preserve Social Security & Medicare</u> warns that this kind of con, called meanstesting, would end Social Security as Americans know it and take benefits even from those with "very modest incomes."

"If you lose something, you don't ever get it back," observed Carlton, who fears that Republican toying with Social Security will break seniors already living on the margins amid skyrocketing medical costs and mounting bills stemming from the COVID-19 pandemic.

Continued on next page



In addition to providing a buffer against unexpected health crises, Social Security is the only resource many retirees have when they outlive the nest eggs they accumulated during their working years.

"My grandmother is 102 years old. She retired at the age of 65 the year I was born, so I've never known her except in a retired state. She still lives on her own," said Mike Budd, 37, a Marine Corps veteran and member of USW Local 12775, who credits Social Security with enabling his grandma, a former bank teller, to maintain her independence and high quality of life for decades.

"In fact, that's the reason I'm very passionate about keeping this program around," said Budd, who works as a substation electrician at Northern Indiana Public Service Co. (NIPSCO).



Mike Budd

Democratic President Joe Biden and the Democratic-controlled Senate <u>will continue to protect Social Security</u> <u>—and Medicare—from the Republicans</u> who narrowly regained control of the House in November. Still, the Republicans vow to stage a showdown over America's debt and allow the nation to <u>careen toward default</u> in a reckless gambit to commandeer the spending cuts they want.

Ironically, many of the same Republicans bent on eviscerating Social Security have <u>huge personal fortunes</u> on top of <u>congressional pensions</u> and enjoy a level of financial security out of reach of most Americans.

"It's certainly easy to tell people to make do with less when they have more," noted Budd, chair of Local 12775's Veterans of Steel Committee, who deployed to Iraq three times from 2004 to 2009 as an aircraft mechanic with Marine Aviation Logistics Squadron 14 (MALS-14).

"There were no millionaires deployed with me," noted Budd, only "a lot of working-class people" who loved their country and believed in the American dream that Republicans now threaten.

Some Republicans attempt to soft-pedal their shenanigans by saying they won't cut benefits for current recipients, only <u>future retirees</u> who would have "<u>time to adjust</u>" to the changes, likely by working longer.

That angers Budd, who's been paying Social Security taxes since he was a 16-year-old with a summer job at an equipment rental company and expects the long-promised return on his ongoing investment. He's already laying the financial groundwork for his golden years, and those plans hinge on a robust Social Security program that

will not only let him retire at a decent age but support him as well as it has his grandma should he also live to 102.

Instead of cutting essential programs, TJ Stephens said, he'd like to see Republicans agree to fairly tax super-rich Americans who use dodgy loopholes to pay little or nothing now. And he'd like to see more wealthy tax cheats and deadbeats run to ground. Stephens, a member of USW Local 9231 and an electrician at the Cleveland-Cliffs complex in New Carlisle, Ind., regards Social Security as America's contract with working people—one as inviolable as the one he signed when he joined the Air Force at 19 and went off to serve as a satellite communications technician at Langley Air Force Base.

TJ Stephens





JAN/FEB 2023

"Inhumane is the best word I can think of," Stephens, 37, said of Republican plans to move the goalposts on those already paying into Social Security and force younger Americans to "work ourselves into the grave."

Ultimately, Carlton predicted, public anger will stop the Republicans in their tracks. He's planning to ratchet up his activism and get more retirees to join him.

"It makes a difference," he said of Social Security. "It's not something we're going to give up without an extraordinary fight."

#### **Get Involved With Our Retirees**

Active retirement takes on a whole new meaning through SOAR. The Steelworkers Organization of Active Retirees is a voice for USW retirees and their families and enables retirees to stay connected with the union.

Don't ever allow yourselves to say: "Gosh, retirement sure is boring... I've lost contact with those people I worked with for all those years, and I miss seeing them or at least knowing where they are living or how they're getting along. Or, I wish I had known how to organize my life to feel valuable again upon retirement "

Someday, you might think back on your working years with some regret if you fail to prepare for a life away from the job. Do yourself a favor and if you're 45 years or older, join SOAR today like so many others are doing. You don't have to be retired. Get in the habit now. "Once a soldier, always a soldier, and once a union member, always a union member."

For your convenience, we've placed a SOAR application on the back of this newsletter. Feel free to make copies, if needed.

#### Charlie Averill





☐ Ren	ewing Membership 🔲 New Applicant
Name*	(PLEASE PRINT CLEARLY)
	Address*
City*_	State * Zip *
Home F	Phone*
Cell Ph	one
Email _	(TO RECEIVE CONNECTION NEWSLETTER)
	te*/
Local U	nion
Chapte	r SOAR ID
Do you	receive USW @ Work? ☐ Yes ☐ No
Amount Enclosed*	
SPOUSE	□ Renewing Membership □ New Applicant  Name of Spouse*  Birthdate (Spouse)*/

For additional information call (866) 208-4420

Please return this application with payment to: SOAR 60 Blvd. of the Allies Pittsburgh, PA 15222



# Join Today!

STAY INFORMED

STAY INVOLVED

STAY ACTIVE

