A New Beginning For Canada (Perhaps)?

This election is, certainly in my lifetime, the most important election by far. Elections generally are about short term horizons: four years or so. Campaigns are therefore about today and a little about tomorrow. Not so this time. This is an election about transformative change; this is about big things that change huge numbers of people’s lives, about an affordable $15-a-day national childcare program. Imagine how much money this will free up in the economy? How many parents will be freed from economic slavery, working just to get by and not to get up, to live the Canadian dream and have a few dollars to spare at the end of each month?

Think about the 200,000 or more federal contract workers and their families who will see the immediate effect of a raise in pay to a new minimum of $15 an hour. While not a living wage, it will raise many above the poverty line, and equally important, a clear message to the provinces to look at their own minimum wages with a view to matching the federal minimum.

Or, think about the immediate effect of lifting 200,000 or so of our poorest seniors out of poverty by raising the Guaranteed Income Supplement (GIS), and the many more hundreds of thousands of future retirees, who will not have to wait until age 67 to receive Old Age Security (OAS).

Yes, think about our immediate families, children and grandchildren who do not have workplace pensions and cannot save for retirement that will benefit from improvements to the Canada Pension Plan so that it more properly replaces pre-retirement income. And there is so much more.

My friends, these things are possible by voting New Democrat in this election. Don’t let them tell you it can’t be done. It can be done and is within our grasp. These opportunities come along once in a lifetime. Let’s grab it with both hands and make it happen.

Doug MacPherson, SOAR National Coordinator, Canada

Ken Neumann Statement on Missing and Murdered Aboriginal Women and Girls

On October 4, Canadians like me will mark the national day of vigils to honor missing and murdered Aboriginal women and girls. Sadly, the missing and murdered include Steelworker sisters and the family members of Steelworkers. This will be the tenth year in a row for this important commemoration.

But this October, we can do something else to honor the missing and murdered. We can do something to mark the beginning of the end of this national disgrace. On October 19, we can vote in the federal election for a party committed to action for Aboriginal women and girls. Canada’s New Democrats are committed.

Ken Neumann, Canadian National Director
Trailer Park Nation

We are having a problem here in Canada regarding manufactured home parks; in that our Provincial Government in 2002 diminished the legislation that assisted homeowners in the parks, when the parks were sold for redevelopment.

Fred Girling, SOAR Chapter 3-14, and I have had meetings with one of our NDP members of the Provincial Legislature, Harry Bains, who was an active Steelworker and is the greatest advocate we have in the government on this issue.

I think what concerns us now is that there was a program on PBS regarding the precarious position of homeowners in the U.S. Parks. If you google “Trailer Park Nation, The Great Eviction” http://www.ozy.com/true-story/trailer-park-nation-the-great-eviction/40029, you will see some of the information. It would seem that American owners are even more vulnerable than our people here. That is not saying much, as there seems to be little protection for Canadian homeowners. We are trying to rely on each city and municipality to try to be a stop gap for the eviction of the people, and it is somewhat less than successful in most areas I would guess. The commonality seems that on both sides of the border, people own their manufactured home, but rent the land that they sit on. There are some Strata parks, but in our area, I believe most are rental pads. Rents range from around $350.00 to $900.00 per month. It there is a sale of a park, the owners are supposed to get one year’s pad rental, but some of them may have mortgages of $40,000.00 to over $100,000.00. Out of the year’s pad rental, the homeowner is required to move their home and get the pad back to the condition it was in originally. Older units cannot be moved and then the demolition and removal is at a cost to the homeowner. I am not sure how it is in the states, but here in Canada, owners do pay property tax on their mobile home. They are not under normal rent controls, they could face 4 percent rent increases each year.

That is the issue for Canada, and we know it must be affecting some of our members in the Northern communities as well. We feel it is something that we should be bringing to our members’ attention, both in Canada and in the U.S. One of the stats that was quoted on the PBS program was that one in 15 Americans live in a manufactured home. That seems rather alarmingly high.

Kay Noonan, First Vice President of Chapter 3-14

Emeritus Report

What a great summer we had here in Toronto. Lots of sunshine. I hope all our friends on both sides of the border enjoyed their summer.

Now it is time to think up new ways to increase our memberships in all our chapters. We have all lost some members due to a number of things. What we need is some younger blood to infuse us. Seems like a lot of new retirees are wanting to take some personal time before getting involved with anything else. Let’s hope they don’t take too long.

Here in Canada, we are facing a Federal Election in October. We hope the people make the right choice this time and elect the New Democratic Party (NDP). They are the only party that truly represent the workers and retired people. We need them now. If we don’t elect them we will all be stuck with the same old crap for another four years. So we have to get with it and do what we can to get them elected. One thing in our favor is that we don’t have a Donald Trump to contend with. Sorry about that, I just couldn’t resist saying this. Well, on that note, I will say good bye and have a great fall.

Dan McNeil, SOAR Emeritus
Billy’s Banter

I am very pleased to report to you regarding SOAR involvement, support and activism this year. SOAR had established our own Facebook page. I have asked our Board to try to boost our “Friends” to 500. I am happy to say that we have far exceeded that goal and with a little more effort from us all we could reach 1,000 before the end of the year! Please ask your friends to “Like Us” and follow SOAR on our Facebook page.

SOAR has been an active participant supporting the USW members in oil and steel, both on the picket lines and as participants in numerous demonstrations in both countries. Do not kid yourself; our support in the fight with US Steel, Arcelor and others is for self-preservation. If US Steel can eliminate their retiree obligations in the court room, as it is attempting to do in Canada, and if Arcelor and others can negotiate away their obligations, as they are attempting to do in the US; this will embolden other companies and/or groups to reconsider their obligations to seniors in an attempt to increase profits or reduce costs.

SOAR has found ways to work with other coalitions, both inside and outside our Union, to build strength and increase our members. Many other groups share our position on issues that impact our communities, our lives and our future. We need to continue to find ways to work with and grow our relationship with these groups. Ask them to speak at your SOAR meetings and ask them if you can speak at their meetings. By exposing ourselves to these groups, we may get additional members into our chapter, who share our desire to make a difference.

We had many SOAR groups involved in recent Labor Day parades and many of our members are taking an active role in the upcoming elections.

Thank you to all the SOAR members who have promoted activism in your chapters. Keep up the good work and for those who have not been as involved as you should be, now is the time to start. We need you more than ever and if there is anything I can do to help, feel free to give me a call.

Bill Pienta, SOAR President

What A Shame

When we picked up some apples in Michigan last week, I got to talking to the owner of the orchard. He said he just retired and wanted to know what SOAR stood for (I was wearing a SOAR shirt). He said he never heard of SOAR and indicated how disappointed he was that his local union never said good by, adios, have a great retirement or anything of the like. He was just sent out the door. We’re sending him some information and looking into whether or not his local pays the first year’s dues or even has a SOAR chapter.

It really is disheartening to know that many retirees from our Steelworker represented locals retire without knowing anything about this wonderful organization and may never see our SOAR in Action magazine and therefore may never be contacted on how to help themselves or their union during their retirement.

I know that people hesitate to join organizations, particularly one they know little or nothing about, but to not reach out to new retirees about what SOAR has to offer or to local unions about how to get a chapter started is a real disservice to our retirees.

Charlie Averill, SOAR Sec/Treas
From The Director’s Desk

Early Take on 2016

The 17 candidates (now 16 since the departure of Rick Perry) attempting to be the standard-bearer for the GOP in 2016 has provided some respite from the record breaking temperatures and rainy weather we have experienced in the Pittsburgh area this summer. Although I have been entertained by the rhetoric of the campaign, I am worried that some of the craziness that I am hearing is actually resonating with some of our members.

I am shocked that Donald Trump, a loud mouth bully who has made billions of dollars exploiting our nation’s bankruptcy laws, is leading the pack. I find it hard to believe that Scott Walker, the Wisconsin governor who destroyed the economy of the State that he leads and Carly Fiorina the disgraced former CEO of Hewlett-Packer who fired 30,000 U.S. employees are considered serious candidates to be President of the United States!

I could go on, but I think you get my point. These are difficult times and we need a President that understands the problems facing our country. Our economy is spinning out of control as the middle-class slowly disappears and the top one percent continues to fatten their wallets. We have serious problems in the Middle East and we need comprehensive immigration reform; to name just a few issues that must be addressed.

We all need to be engaged in the electoral process. We must listen to the discourse as the candidates in both parties campaign to become their party’s nominee. We have to educate ourselves on the issues and make an informed decision on who is going to address the issues that are important to us.

We have an important role to play in the future of our nation. We cannot take that responsibility lightly.

Jim Centner, SOAR Director

Medicare Part D Open Enrollment

There are many of our members who are about to enroll in Medicare Part D (prescription drug coverage) for the first time, and many members may be thinking of getting a more suitable plan.

Although I haven’t received my Medicare and You Handbook 2016 yet, I am expecting to receive it in the mail pretty soon. This book, mailed out each year when you’re on Medicare, explains the Part D program and how it works. In the back of the book you can find much information about the various plans offered in your state along with the applicable phone numbers.

Whenever I either am searching for a more suitable plan for myself, or in helping someone else, I always direct them to the medicare.gov website at https://www.medicare.gov. At this web site, you can determine the best plan for you by simply typing in each drug that you take, the dosages, and how often you take each medication. You can then sort the results in several different ways.

Other ways to get help is through your Council on Aging or your states SHIP (State Health Insurance Assistance Program) representative. Phone numbers are here: http://www.shiip.state.ia.us/States.aspx

Charlie Averill, SOAR Secretary Treasurer
Let’s Continue Working Together to Expand Social Security Benefits and Protect Medicare

On October 1, 2015, I became president of the Alliance for Retired Americans, succeeding Barbara Easterling. I am honored and excited to be joining a strong organization with a critical mission.

The Alliance has been a trailblazer in the effort to expand Social Security benefits while strengthening the trust fund and is also fighting for lower prescription drug costs for seniors. These earned benefits are critical to everyday Americans. Almost two-thirds (64.6 percent) of older beneficiaries relied on Social Security for half or more of their income in 2012.

Older Americans are paying record-high prices for prescription drugs, and extremists in Congress are again trying to cut the earned Social Security and Medicare benefits that seniors need. Educating and mobilizing retirees about the issues is more important than ever.

The Steelworkers Organization of Active Retirees, as well as active Steelworkers, are key partners in our efforts to ensure all Americans have the secure retirement they deserve after a lifetime of work.

Also on October 1, Joseph Peters of Rochester Hills, Michigan, the former regional director of UAW Region 1, became Secretary-Treasurer of the Alliance, following Ruben Burks. Richard Fiesta will continue to serve as our Executive Director.

The Alliance now represents more than 4 million members and has grown to 1800 chapters across the country under Barbara and Ruben’s leadership. They have been terrific leaders and critical to the Alliance’s defeating many efforts to privatize Medicare and cut Social Security benefits over the years.

Robert Roach, President of the Alliance for Retired Americans

Seven tips for a good night’s sleep from the National Institute on Health

1. Develop a sleep routine: Set a daily bedtime and wake-up time and stick to it.
2. Exercise daily: Even 20 to 30 minutes a day can help you sleep soundly.
3. Avoid alcohol, cigarettes and caffeine, especially directly before you go to sleep.
5. Let the sun wake you up. Bright sunlight has been shown to reset your biological clock.
6. Only go to sleep when you’re ready to fall asleep. It can be anxiety-producing and cause insomnia to lay in bed awake trying to sleep if you don’t feel tired.
7. See a doctor if you continue to struggle to fall asleep or stay asleep at night. There are effective cures.

Diane Archer from jus+care website

(Editor’s note) See page nine to read about this author.
The McNeil Report

Sometimes I panic and think; There’s a crazy person in my house. Then I realize it’s just me.

Age is only a number. Weight is only a number. I’ve decided that numbers are really starting to tick me off.

From Charlie

• Don’t forget that this newsletter is online at http://www.usw.org/act/activism/soar/resources/soar-chapter-connection. Please share it with your chapter members.

• District and Chapter articles and photos should be emailed to the SOAR office at the address at the left. The deadline to submit articles and photos for the SOAR in Action magazine is October 12.

• We’ve been trying to utilize this newsletter for educational purposes and using the SOAR in Action magazine to print chapter articles and photos. This way, our members can view their events in color. If the articles in this newsletter were 250 words or less, we could put more information in it. I know that’s hard to do sometimes, but the longer the article is, the less likely it will be read. Most newspapers limit their “voice of the people” articles at no more than 250 words. Not always easy to do, I admit - but it can be done. Please try.

Elaine Sez...

I finally got Charlie into a shoe store to buy a much needed pair of shoes (made in the USA of course!). He found a pair which were on sale at a bargain price. As he was trying them on, a customer in the next chair asked "are you going into a "home"? That's the kind of shoes they wear." Hummm.

We bought the shoes (can't pass up a bargain!) but now every time I say to Charlie, "come on, I want to take you for a ride,’ he runs the other way!

Velcro.....
NICE!
Now, don't make fun!
Report from the Alliance for American Manufacturing (AAM)

To all of my SOAR sisters and brothers, I hope your Labor Day rallies were a continued success as we watch our labor support increase. And I want to thank my great friend Rachel Bennett Steury for her most effective leadership. The Alliance for American Manufacturing plans to continue to keep our SOAR members informed about the issues which matter most to our SOAR team and American steelworkers.

Infrastructure
The U.S. congressional leadership has proposed its 34th straight Band-Aid patch to avoid a main transportation hemorrhage - our neglected bridges, roads, and our water/sewage systems that have been receiving minimal funding to stop overrun spending. We need a long-term, well-funded Infrastructure Bill that would accomplish and promote several areas that would increase long-term repairs, revitalize and create greater job growth as we improve our economy.

Defense Manufacturing
Equally as important, we must become focused on our vulnerable Defense Manufacturing. We are outsourcing vital defense projects essential to the safety of America. Brigadier General John Adams, U.S. Army (retired) consistent argument is stressed in his tome Remaking American Security. Gen. Adams’ book details how China is manufacturing some of our Laser guidance systems and night-vision goggles.

Now is the time to call your representatives in congress and let them know we need a long-term Highway Funding Bill to keep U.S. infrastructure on pace with the rest of the world. And let your senators and congressmen know we are well aware of America’s National Security threats initiated by China with its dominance of vital world chemical elements essential to our national defense. Contact your members of Congress at their local offices or call the U.S. Capitol switchboard at (202) 224-3121 and ask for your representatives by name.

Blue Wilson, of Wyandotte, MI, is an AAM site coordinator

Budget Squabbling and its Potential Impact On Social Security And Medicare

“America’s seniors have become especially weary of these Congressional dramas as they have learned, the hard way, that Social Security and Medicare have become the favored target for budget cuts or “pay-fors” for a host of Congressional programs that have nothing to do with providing the earned benefits seniors depend on. From highways to trade and beyond, Congress continues to try and use seniors’ programs as a national ATM. The next few weeks promises more of the same”

Max Richtman, NCPSSM President/CEO

“That is what Steelworkers do. We take the activists of today and turn them into the leaders of tomorrow.”

-Ken Neumann, Canadian National Director
Looks Like No Social Security Cost Of Living Increase Next Year Based On An Unfair Formula

Preliminary reports indicate that there will not be a Social Security cost of living increase next year for just the third time in 40 years. Based on the formula put in place in 1975, an increase is based on the change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of 2014 compared to the third quarter of 2015, to be effective January 1, 2016. The numbers indicate that there will not be an increase.

What is unfair about this is the seniors’ cost of living is rated higher than the CPI-W based on a comparison to the CPI-W, which is the index used by the U.S. Bureau of Labor Statistics for those over 62. It is estimated that this group spends roughly twice as much for medical care, including drugs and has a higher cost of living.

I am sure you noticed the significant increase in drug prices. We pay twice as much for drugs than other advanced countries. Last year drugs went up an average of 12 percent. And what about the news last week that Turing Pharmaceuticals planned on increasing a certain drug 5,000 percent from $13.50 a pill to $750.00? They have since said they may lower the increase. And guess what! Medicare is prohibited from negotiating the price of drugs for millions of seniors. Don’t tell me that the big money donors to politicians aren’t getting their way at the expense of the public and we don’t need government regulation.

P.S. By the time you read this the final numbers will be in to determine whether or not there will be a Social Security increase. Also, based on a complicated formula, some may be confronted with a substantial increase in Medicare premiums, which will be the subject of a separate article.

Bill Gibbons, PACE Representative

There’s More Than One Way To Skin A Cat

There’s more than one way to skin a cat and there’s more than one way to be an activist. A couple weeks ago, one of our SOAR Coordinators, who had recently attended a rally and march in support of the workers at one of the steel mills that are going through tough negotiations, said that because of her age and/or disability, she didn’t intend to go to any marches in the future. This march was on a hot day and a long walk for her.

Many SOAR members are home bound, and some must care for a loved one. Sometimes we fail to acknowledge those activists whose age, or the distance they must travel to a rally or demonstration, their handicap or personal situation requires them to help in other ways. We tend to think that they’re not activists. But they just might be. As I said, there’s more than one way to skin a cat.....or be an activist.

In researching this question as to what an activist is, I came across this website which gives 1,000 ways to be an activist. You might find it interesting. https://activistshandbook.wordpress.com

Charlie Averill, SOAR Sec/Treas
No Social Security increase in 2016 at substantial cost to most older adults

Every year but two for the last 40 years, people have seen a cost-of-living increase in their Social Security checks, an inflation adjustment. But, they will see no increase at all in their Social Security benefit in 2016. To make matters worse, a new report from the Center for Retirement Research, reveals that, unless there is a work-around, some people with Medicare will see almost a 50 percent increase in their Medicare Part B monthly premium. And, most people with Medicare will have less disposable income for non-health care related expenses.

Significant Medicare premium increase for about 15 million people: About three in ten people with Medicare will have to absorb the full 25 percent of Medicare Part B program costs in their premiums that the other 70 percent of people with Medicare will be exempt from paying. Under the law, Medicare premiums cannot increase for most older adults and people with disabilities if their Social Security benefits do not also increase.

However, people who are just joining Medicare, or who have an income-adjusted Medicare premium, or who have Medicare and Medicaid, can face premium increases. And, because the law requires Medicare Part B premiums to cover 25 percent of program costs, the 30 percent of people with Medicare for whom premiums can rise will have monthly premiums of at least $159.30, up from premiums as low as $104.90. Couples with incomes of more than $428,000 will have monthly premiums of $509.80.

Less disposable income for non-health-related expenses for most people receiving Social Security benefits: Because health care costs are rising faster than non-medical costs, people with Medicare who rely on Social Security for some or all of their income, receive lower net Social Security benefits after health care expenses each year. (People with Medicare spend an average of $5,000 on health care costs Medicare does not pay for.) Also, Medicare premiums have been rising more than twice as fast as the Social Security benefit, even with the cost-of-living adjustment. As a result, each year, people with Medicare have less disposable income for non-health-related expenses.

Keep in mind that more than half of households 55 and older do not have any retirement savings, and Social Security benefits represent an average of 52 percent of income for people over 65. It’s no wonder that the vast majority of Americans want to expand Social Security benefits or keep spending as it is. Today, many people are claiming Social Security benefits early, taking a 25 percent cut in benefits to do so, and people with low incomes are being hurt disproportionately.

About the Author

Diane Archer has spent her entire career advocating for consumers. She began her career in health advocacy in 1989 as the founder and president of the Medicare Rights Center. Since 2005, she has worked with policy experts, advocates, caregivers, boomers and older adults on a range of health policy and health advocacy initiatives. Most recently, Diane has been leading the effort to build Just Care so that it helps ensure people’s health and economic security. Diane currently serves on the Board of Consumer Reports and the Benedict Silverman Foundation.
Guard Your Medicare Number

By Shantanu Agrawal, M.D., Deputy Administrator and Director, Center for Program Integrity

Fight health care fraud: guard your Medicare number!

The next Medicare Open Enrollment season (October 15 to December 7) is almost here, which means fraudsters and identity thieves will increase their efforts to get and abuse Medicare numbers from people like you. Fortunately, there are many measures you can take to fight health care fraud:

- **Guard your Medicare number.** Protect it the same way you do for your credit card numbers. Medicare will never contact you for your Medicare number or other personal information. Don’t share your Medicare number or other personal information with anyone who contacts you by phone, email or by approaching you in person, unless you’ve given them permission in advance.

- Don’t ever let anyone borrow or pay to use your Medicare number.

- If you’re looking to enroll in a Medicare plan, be suspicious of anyone who pressures you to act now for the best deal. There are no “early bird discounts” or “limited time offers”. Any offer that sounds too good to be true probably is.

- Be skeptical of free gifts and free medical services. A common ploy of identity thieves is to say they can send you your free gift right away—they just need your Medicare number to confirm. Decline politely but firmly. Remember, it’s not rude to be shrewd!

- Do your part to protect your friends and neighbors: remind them to guard their Medicare numbers, too.

- Check your Medicare Summary Notice (MSN) to make sure you and Medicare are only being charged for services you actually had. Instead of waiting for the MSN, which comes in the mail every 3 months, you can access your Original Medicare claims at [MyMedicare.gov](http://www.mymedicare.gov). You’ll usually be able to see a claim within 24 hours after Medicare processes it.

You can report suspected fraud by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.