**Billy’s Banter - The Lesser Of Two Evils**

The election season is upon us. Therefore, a look at the two leading presidential candidates is in order. On one side, we have a candidate that refuses to release the transcripts of speeches given to bankers and has, in the past, supported bad trade agreements. The other leading candidate has said American worker’s wages are too high and condemns companies that move jobs out of the country; while choosing to have his company make suits and ties that could be made in America, made in China and third world countries.

I believe we, as a country, are getting what we asked for. With continued low voter turnout and allowing unlimited financial contributions, we have put ourselves in a spot where, after years of us saying by voter apathy, that we do not care who gets elected. We have left that decision up to a select group of wealthy individuals.

Do not believe the rhetoric about self-financed campaigns or millions of small contributions. In order to win the presidential election, both sides will spend a BILLION DOLLARS each! One candidate has so far LOANED his campaign most of its money. He will be expecting those loans paid back. The other has had a fundraiser that required a $350K contribution per couple. Both will need money and those who make big contributions will be expecting a return on their investment.

Until term limits, public financed elections and increased voter participation become a reality, we need to look at the party platform of the two parties and determine which platform has our best interests at heart. Do we think the economy works best from top down or bottom up? Are we better off acting as individuals or as a group? Should we help out each other when help is needed or let everyone fend for themselves?

Not real tough questions and pretty easy answers. So vote for the lesser of two evils on Election Day.

*Bill Pienta, SOAR President*

**Oral Health America: Medicare Should Include Dental Benefits**

On Thursday, Oral Health America (OHA) released a state-by-state report of the oral health of the country's 65 and older population and the success or failure of states to address those needs. The 2016 State of Decay is the 3rd in a series of reports from OHA surveying the state of oral health for older Americans. The report shows that 59 percent of lower income older adults have no dental insurance and that older adults with dental insurance are 2.5 times more likely to visit the dentist on a regular basis. Sadly, 58 percent of lower income older adults have no plan in place to pay for dental care once retired.

The Alliance and OHA both advocate for financially viable Medicare Dental Benefits.

“Fifty-two percent of all older adults are either unsure or don’t know Medicare does not include dental coverage,” said Joseph Peters, Jr., Secretary-Treasurer of the Alliance. “We need to increase awareness so that we can expand Medicare to address this.”

Source: Alliance for Retired Americans Friday Alert, May 20 2016 issue
From the Director’s Desk - Primary Season

The presidential primary season is winding down for both parties. Once the anointed candidates leave their perspective conventions, the battle for the White House begins.

With the advent of the 24-hour news cycle and social media, we will be barraged with so much information and misinformation, that it will make our heads spin. Somehow we will have to sift through all of this rhetoric and make the decision on who we believe is the best candidate to move our nation forward. Which candidate will look out for our best interests and enhance the quality of life for average Americans.

Every election we hear that “this election is the most important election of our lifetime.” Unfortunately, I believe this statement is true each and every time we vote for the President of the United States. We live in difficult times. Unrest in the Middle East, ISIS, along with an unstable economy in most of the world, makes for a very volatile situation. Stagnant wages and unfettered trade has decimated the manufacturing sector of our country and has created a downward spiral for the working class. The future of Social Security and Medicare, two successful programs that have kept millions of retirees from poverty, are in danger of being cut or privatized. All of these issues and more must be addressed by the next occupant of the Oval Office.

That is why who we elect this November is so critically important. Listen to the debates carefully and make an informed decision. We are faced with an awesome responsibility, one that many across the globe never experienced. Don’t take your role in this election lightly.

Every vote counts! The future of our children and grandchildren depends on us doing the right thing. Let’s not screw it up!

Jim Centner. SOAR Director

Hillary Clinton Supports Letting People Over 50 Buy into Medicare

At a recent campaign stop in Virginia, Hillary Clinton announced a proposal that would let people over the age of 50 buy into Medicare.

Secretary Clinton’s proposal would benefit older adults and employers, who pay the majority of health insurance costs for workers in the 50 age category. Given that many areas of the United States are severely limited in the number of health insurance plans available to them, this would provide another option. An added benefit: since Medicare is more efficient at keeping healthcare costs down, including adults under 65, would help slow the growth of overall healthcare expenditures.

The new proposal will build on what the Affordable Care Act (ACA) has achieved so far, making up for the lack of a public option from the ACA.

“While the Affordable Care Act has helped many Americans obtain health insurance coverage for the first time, rising costs are still a major concern,” said Robert Roach, Jr., President of the Alliance. “We need a president with realistic and specific solutions.”

Source: Alliance for Retired Americans Friday Alert, May 20, 2016
Report From The Alliance for American Manufacturing (AAM)

Can you imagine the United States without a thriving steel industry? For decades, American steel has played a vital role in the health of our nation’s economy and national security.

But American steel companies have hit hard times in the past decade because of the unfair “dumping” of Chinese steel into the U.S. market. China has an enormous overcapacity of steel products that are now being used to infiltrate countries around the world. China’s domestic use of its steel has dropped precipitously but the government-funded steel companies continue to produce massive amounts of steel to - among many reasons - keep its workforce in place. Chinese steel is sold in America at below market price making it nearly impossible for U.S. steelmakers to compete.

And United Steelworkers are suffering from what is passed off as “free trade.” In 2015, approximately 13,500 American steelworkers were laid off and many major steel mills were idled or permanently ceased operations. American steel companies have been fighting back with a constant series of trade cases filed with the U.S. Department of Commerce.

In today’s worsening situation, America’s steelmakers are attacking with gusto and decision makers in Washington, D.C. are taking notice. A large number of members of congress have joined the fight, drafting legislation to protect America’s steel industry, appealing to President Obama and raising awareness of the importance of American-made steel.

On May 17, 2016, the U.S. Department of Commerce recommended tariffs as high as 522 percent on Chinese cold-rolled steel that is used in automobiles and appliances. China had promised to reduce its steel production but you can add this to the list of broken Chinese promises. China exported a record 112 million tons of steel in 2015. U.S. Steel, ArcelorMittal and many other domestic steelmakers who filed this trade case in 2015, have several other cases being investigated by the International Trade Commission, including complaints on hot rolled steel and corrosion-resistant steel.

In 2004, China controlled 28.3 percent of the global steel market. Today, China supplies at least 50 percent of the world with its cheap, subsidized products.

U.S. Steel, with support from USW International President Leo W. Gerard, has asked the federal government to ban all Chinese steel products from entering the U.S.

At this critical stage, America needs to take the most drastic measures it can to preserve the U.S. Steel industry and the well-paying jobs of its workers.

Go to www.americanmanufaturing.com and click on “An Unprecedented Threat” to take action and let your voice be heard. You can also contact your members of congress at their local offices or call the U.S. Capitol switchboard at (202) 224-3121 and ask for your representative by name and you will be connected to their office.

Jeff Bonior, AAM staff writer, Alliance for American Manufacturing

Duties Of Chapter Vice President From By Laws Article 7, Section

2. The Vice President of the Chapter shall assist the President in the performance of the President's duties and shall work under the direction of the President.
Donald Trump is a Threat to Social Security – and Medicare

The Los Angeles Times’ Michael Hiltzik, one of the nation’s most trusted writers on Social Security issues, officially warned us in a May 16 column: Donald Trump is a threat to Social Security.

During his campaign launch last June, Trump pledged to “save Medicare, Medicaid and Social Security without cuts.” But a man is known by the company he keeps, and among Trump’s top advisors are two men who have campaigned for years in favor of privatizing or cutting Social Security, Medicare, and Medicaid.

Alarmingly, they’ve often done so while showing what Hiltzik calls “a lack of understanding about these programs or the consequences of their proposals.” One of these aides is Sam Clovis, Trump’s national co-chair and senior policy advisor. In 2014, Clovis told the Des Moines Register that he was “a strong believer in bringing private models to both Medicare and Social Security.” For those “below the age of 45 .... we need new systems for both.”

At the recent 2016 Fiscal Summit of the Peter G. Peterson Foundation, Clovis walked back Trump's pledge to leave Social Security and Medicare untouched. "After the administration has been in place, then we will start to take a look at all of the programs, including entitlement programs like Social Security and Medicare,” Clovis said, according to the Wall Street Journal.

Trump’s Policy Director, John Mashburn, has argued for block-granting Medicaid. He has also called the Supplemental Security Income disability program “a substitute welfare program.”

Assuming that Mr. Trump’s senior advisors speak for him, these statements raise serious questions about the candidate’s promises not to cut Social Security, Medicare, and Medicaid. The discrepancies call for an explanation from the candidate. In the meantime, retirees should not rely on Trump’s insistence that he will not cut these programs.

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

Duties Of A Chapter President From By Laws Article 7 Section

1. The President of the Chapter shall preside at all meetings of the Chapter and the Chapter Executive Board. The President shall perform all duties incidental to the office and advise the Chapter Executive Board on such actions as may be deemed likely to increase the usefulness and effectiveness of the Chapter. The President shall be ex officio member of all committees.

“The worst crime against working people is a company which fails to operate at a profit.”

-Samuel Gompers, founder of the American Federation of Labor
Although I had seen this discount advertised in the past, I always assumed it was just for new accounts. At the Alliance for Retired Americans regional conference, I learned from District 9 SOAR Board Member, Claude Karr, that it is also for existing accounts as well.

When I returned home, I went to the AT&T store and presented the coupon to them and was immediately given the discount. So, if you have an AT&T wireless plan, consider taking advantage of this discount. Make sure that you take your SOAR membership card with you.

Charlie Averill, SOAR Sec/Treas

Nominations and Elections of Chapter Officers Article 6 Section

2. Nomination of officers shall be held at a membership meeting during the month of October 1992 and nomination and election of officers will be held in November of 1992 and every four years thereafter. Each term of office shall be for a period of four (4) years commencing with the month of November, 1992. No member shall hold more than one (1) office in a Chapter however Chapter officers shall be eligible to serve on the SOAR Executive Board or as a District SOAR Coordinator.

Translation: Nominations of officers shall be held on October 2016 and nominations and election of officers will be held in November 2016.

Thanks to all of our chapter officers for agreeing to do this volunteer work for our many SOAR Chapters. It’s not always easy to get members to volunteer, but you’ve done a really great job and we appreciate that.

Charlie Averill, SOAR Sec/Treas
When Talking About Social Security

<table>
<thead>
<tr>
<th>When they say…</th>
<th>...You say…</th>
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<tbody>
<tr>
<td>Social Security is facing a crisis.</td>
<td>The crisis is not in our Social Security system, <strong>the crisis is in the rest of the retirement system</strong>. Americans’ pensions are gone, housing is down, 401k's are unreliable. Our Social Security system is totally funded for more than two decades: it is the most sound, secure thing we have. It is about the only retirement left we can count on.</td>
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<tr>
<td>We have to reduce Social Security benefits now in order to save it.</td>
<td>Actually, our Social Security system is sound for more than two decades, and if everyone pays in at the same rate, it’s sound for decades longer. Our Social Security system is the <strong>financial foundation</strong> that seniors count on for retire with basic financial security, which is now more critical than ever. <strong>Dismantling</strong> it makes no sense.</td>
</tr>
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<td>Everyone knows that Social Security is going bankrupt.</td>
<td>Actually, our Social Security system is already fully funded for more than 20 years, with a $2.6 trillion surplus and its own income. And the simple adjustment of having everyone pay the same rate extends it for decades more.</td>
</tr>
<tr>
<td>Taxmageddon/ our looming debt means we all have to sacrifice. Any deal has to include Social Security cuts</td>
<td>Our Social Security system did not cause the deficit. We pay into the Social Security system separately from regular taxes so it is not affected by the deficit. Pulling apart this foundational system is reckless and would leave us all financially less safe. Let the millionaires and billionaires start pay the same rate as everyone else.</td>
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<tr>
<td>There are not enough workers per retiree.</td>
<td>Actually, we have had the <strong>same ratio</strong> for the last 35 years. The ratio might change in the future but so will our productivity. All we need to <strong>maintain our Social Security system is a simple adjustment</strong>: have all Americans pay in at the same rate.</td>
</tr>
<tr>
<td>People are living longer</td>
<td>That is good news. Let’s make sure that they have decent retirement income that they cannot outlive. They clearly can’t count on stocks or real estate to be there for them. Let’s demand that Washington make sure that they can count on our Social Security system.</td>
</tr>
<tr>
<td>The trust fund IOUs are worthless</td>
<td>Well someone better tell the rest of the world that, because investors worldwide believe US Treasury bonds are the safest investment on Earth. Social Security holds $2.7 trillion of them, and every penny is backed by the full faith and credit of the United States, just like savings accounts in your local bank and the dollar bills in your pocket. We honor our debts in this country whether they are obligations to China or to the American people, the United States is not a deadbeat nation.</td>
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While he was visiting, my father asked for the password to our Wi-Fi. “It’s taped under the modem,” I told him. After three failed attempts to log on, he asked, “Am I spelling this right? T-A-P-E-D-U-N-D-E-R-T-H-E-M-O-D-E-M?”

The McNeil Report

“...the federal government is proposing regulations that would require facilities to create menus that reflect religious, cultural and ethnic needs and preferences, as well. Further, the proposed rules would empower nursing home residents with the "right to make personal dietary choices.”

The government acknowledges that the nation's 1.4 million nursing home residents are diverse and that ‘it may be challenging’ to meet every preference. But it wants facilities to offer residents ‘meaningful choices in diets that are nutritionally adequate and satisfying to the individual.’

Source: National Committee to Preserve Social Security and Medicare

- 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 September 8.
Who Is Really On Our Side? Connect The Dots

Vic Storino, District 7 SOAR Coordinator and I along with other seniors, recently attended a meeting with Democratic Senator Elizabeth Warren (Mass.) and Democratic Congresswoman Tammy Duckworth (IL 08). Tammy is running for the Senate in Illinois. Both of them have introduced and are supporting the “Seniors and Veterans Emergency (Save) Benefits Act” for Veterans and Seniors. This legislation would provide a one-time cost of living increase of $581 due to no cost of living (COLA) increase in 2016, for Social Security and other recipients of government programs. Approximately 70 million Americans would benefit by this legislation.

The cost of this payment would be paid for by closing a loophole in the tax code that allows corporations to write off executive bonuses as a business expense. CEO’s pay for the top 350 U.S. firms increased an average of 3.9 percent on an average of $16 million dollars last year. That’s a lot. Approximately $635,000 increase to each CEO, in effect subsidized by the American tax payer. Guess what? Similar legislation was blocked by Republicans in 2010 and they appear to oppose it this year.

We briefly discussed another issue of concern and that is President Obama’s proposed rule that financial consultants must act in the best interest of those they are advising in how and where to invest their money. Or, in the more technical term act as a “fiduciary” in providing financial and investment advice. This can have a major benefit for seniors so they are not taken advantage of when investing their retirement savings. But guess what? The Republicans immediately introduced legislation to oppose this rule.

These are just two examples of recent events that show where some of these politicians stand and whose side they are really on. The list could go on and on.

Please pay attention, connect the dots and make sure you vote.

Bill Gibbons, PACE Representative

Duties Of Chapter Trustees From By Laws Article 7, Section

4. (a) The Trustees shall be in charge of all property of the Chapter, subject to the direction of the Chapter membership, and perform such other duties as the Chapter may assign.
   (b) The Trustees shall audit the Chapter books and records of account quarterly. They shall make an audit report to the membership for each quarter of the calendar year at the meeting following the completion of their audit.
   (c) The Trustees shall be solely responsible for the membership attendance book at regular and special meetings. They shall sign the book, noting the number of members attending the meetings.
   (d) The Trustees shall assist the Chairman in preserving order at meetings.