

Engineering Retirees Society

ERS Newsletter

Quarterly meeting

Join us on the web for our next quarterly meeting at noon, Thursday, Dec. 1.

The program for this meeting will be a presentation on ACO REACH, another privatized version of Medicare. The presenter will be Jeff Johnson, co-president of Puget Sound Advocates for Retiree Action (PSARA). Jeff is former president of the Washington State Labor Council (WSLC), AFL-CIO.

The business agenda will include next year's budget and elections for president and secretary to serve two-year terms. Nominations can be made from the floor (the floor of the Zoom, not the room). You are invited to self-nominate if you would like to volunteer. Fresh, eager faces are welcome. Officer duties are detailed in the governing documents on our [website](#).

Virtual meetings

Due to the long-lasting COVID-19 pandemic cautions about group in-person meetings, especially older groups, and due to all SPEEA facilities still being closed to meetings, ERS is still having virtual meetings over the web. We plan to again use the Zoom platform, which enables computer attendance with audio and video or allows telephone (audio-only) attendance.

We will email meeting invitations. Any members without computer connectivity may have difficulty in getting all the pertinent information, but we will do our best to keep everybody in the loop who wants to be in the loop.

Investment meetings

We continue to hold noon investment meetings on the third Thursday of odd months. We are also still conducting the investment meetings by Zoom video or phone conference. We email notices with the Zoom link and a link to any speaker-supplied information.

Our Nov. 17 investment meeting will occur before you get this newsletter but should be posted on our website. The planned title of the presentation is "Recent Washington State and Federal Changes Affecting Estate Planning." The speaker is Jared E. Adams, a partner at Condie & Adams, PLLC.

President's Corner

By the time the newsletter reaches you, the present mid-term election is (hopefully) over, and we'll have some idea of what we'll be able to expect from Congress in the coming couple of years.

I would imagine nearly all of us are aware by now that the Medicare Annual Enrollment Period has begun. It runs from Oct. 15 to Dec. 7. New coverage choices go into effect Jan. 1. There's an annual guide titled "Medicare and You (Year)." I think all current enrollees receive it. It's free and is a great source of information for comparing various plans.

There's a new threat to Medicare as well. It's known as ACO REACH. Accountable Care

Organizations (ACOs) are groups of doctors, hospitals, and other health care providers who supposedly come together voluntarily to give coordinated high-quality care to their Medicare patients. The purported goal of coordinated care is to ensure patients get the right care at the right time, while avoiding unnecessary duplication of services and preventing medical errors. The Realizing Equity, Access, and Community Health (REACH) Model will officially launch next year after a summer-long application process.

So, that's the idea. But like Medicare Advantage, many of such ACO-REACH plans are run by for-profit organizations such as insurance companies. In more detail, The New York Times (NYT) recently published an expose article

(continued on page 2)

Minutes from the Sept. 1 all-member virtual meeting

ERS President Dave Baine called the meeting to order at 12:05 p.m. This was a virtual meeting via Zoom, with some attendees participating by telephone only. Attendees included Jerry and Dori Andre, Jeff Arnold, Dave Baine, Fern Barrick, Jessica Bonebright, Chris Butler, Walt Ditlefsen, Steve Ellis, Bob Ferguson, Doug Geiger, Ken Kuehnl, Mike Lowery, John Meeker, John Neller, Dwight Rousu, Dave Watt and Dave Westman. About 34 attendees were present, including our two presenters and all five elected officers.

Guest Speakers

Medicare speaker: Rick Joseph from Fortune Management joined us to speak about Medicare. He described Medicare basics. Initial enrollment is normally age 65 and changes can be made during the Annual Election Period (AEP) from Oct. 15 to Dec. 7. The open enrollment period is Jan. 1 – March 31 when people in a Medicare Advantage Plan can switch plans or return to Traditional Medicare. Medicare premiums are normally taken from Social Security checks, though not always. Part B premiums increase for individuals with income above \$91,000/year or double for a couple. He explained provisions of Part D drug coverage and Medigap coverage. Contact information and slides are available on our website, [engineeringretirees.org](#), under "meetings."

SPEEA ACE Program: Susanne Murphy and Catherine Thomas joined us to share information about the SPEEA Aerospace Career Enhancement (ACE) program. They would like our help getting information out about the program, which is open to anyone in Washington state. See [www.aerocarrier.org](#) for more information. They are soliciting course ideas and people who can teach technical courses. Also, they're starting a mentor program and are looking for volunteers. Walt will work with them on an email message to ERS membership and an article for our newsletter.

Governing Documents: Walt Ditlefsen (We moved this agenda earlier since Walt needed to leave early)

The ERS steering board recommends these changes proposed by Walt:

- Change ERS Policy section 1.4.2 from 5 members to "a majority of the" members to assure we can conduct business even if one or two officers are not available. It will now read: 1.4.2 Any non-budgeted capital

(continued on page 2)

- Continued from Page 1

expense from \$200.00 to \$2000.00 shall require the approval of a majority of the members of the Steering Board.

- Change ERS policy to delete section: 4.5.3 ARA Representative and add: 4.5.5 PSARA Liaison.
- Change ERS bylaw 6.1 requiring two signatures on checks to allow only one if at least one other board member approves it in an email to the signing officer and the Treasurer.
- Change bylaws 3.18 add PSARA Liaison as an ad hoc committee and eliminate taxation, calling and ARA Liaison. Also eliminate 3.10 Public relations standing committee.
- Eliminate ERS Policy Attachment 1, Equipment List. There is nothing on the list since the value of the Secretary computer purchased several years ago is now valued at less than our \$50 limit.

Without objection, these changes go into effect based on the steering board recommendation.

Communications Committee: Walt Ditlefsen will work with Catherine and Susanne to communicate with our members about the ACE Program and will post our updated Governing Documents.

Dwight expressed our thanks to Walt for his work on our neglected Governing Documents and for stepping up for Communications!

Secretary's Report: Jim Ewing is stepping down as ERS secretary. Jessica Bonebright and Evan Wipf have agreed to share the position. Evan is currently traveling. Walt agreed to propose an approach to deal with sharing an officer position relative to voting. The next ERS Steering Board meeting will consider the issue. For now, we'll approve Jessica for the position, then take up the addition of Evan as co-secretary at our next meeting.

Motion and second to accept Jessica Bonebright

as ERS Secretary was approved.

Jim Ewing's minutes of the June 2022 quarterly membership meeting were printed in our September 2022 ERS newsletter and are available on our website. They were approved without dissent.

President's Report: Dave Baine called our attention to his "President's Corner" published in our most recent newsletter. Medicare & Social Security are under fire, so we need to be paying attention to political proposals. Medicare open enrollment is starting soon - be cautious of your changes.

Vice President: Steve Ellis told us we have 11% more money in our accounts than we had last year.

Treasurer: Bob Ferguson reported we had \$2,808.08 in checking, \$33,396.96 in savings and \$20,242.74 in four CDs. We'll need to update signature authority on our accounts due to the officer change in our secretary position.

Steering Board Chair: Dwight Rousu pointed out the yearly budget is due by next meeting.

Committee and Rep Reports

Communications: Walt Ditlefsen is now a co-chair. (See reports above)

Finance: Chair Steve Ellis will prepare the ERS 2021 financial report.

Governing Documents: See notes above.

Membership: Chair John Neller reported we had a total of 935 members, of whom 701 have paid dues for 2021 or later. A second dues notice was recently mailed.

Service: Chair Dick Beham reported at the steering board meeting the Bluebills would like help with WordPress to update their website if anyone has experience with that.

Program: Chair Dave Watt reported we're always in need of speakers for membership and investment meetings. Contact Dave with any suggestions. Jessica suggested a speaker on

ACO Reach privatization of Medicare which is slated to go into effect January 2023.

Pensions: Chair Dave Westman. (Ed. If D. Westman is leaving, we should have a new chair of the pensions.)

Investments: Cochair Dave Watt told us the next investment meeting speaker was TBD.

Sunshine Committee: Co-Chair Myrv Johansen reported the passing of Delores, J. Sellers, Salvatore Santamaria, Thomas A Minugh, Vernon F. Smith, Stanley Nanevicz, Peter S. Kogut, Robert (Bob) A. Hutchinson, Dale R. Rogers, Kenneth C. Warren, Eldon J. Williams, Charles R. Goodmanson, Edwin B. Gillispie, Malcolm L. Olthouse and Theodore W. Nasi. Seven messages of sympathy and cards were mailed when the needed information was available.

Social & Refreshments: Steve Ellis will revisit ideas for a social activity and will meet with John Meeker regarding refreshments for future in-person meetings.

Nominations & Elections: Chair Steve Ellis reported president and secretary officer positions will be up for election. Dave Baine and Jessica Bonebright both plan to run for re-election.

No reports this meeting for Program, Badges, Travel, Insurance, Public Relations, Pensions or Legislative & Public Affairs.

The next quarterly membership meeting is scheduled for Dec. 1 at noon. The next investment meeting is Sept. 15. The next steering board meeting is scheduled for Nov. 15 at 11 a.m. These may both be virtual (or a very remote chance of hybrid) meetings.

The meeting was adjourned at 2:58 p.m.

Minutes respectfully submitted,
Jessica Bonebright, secretary

- Continued from Page 1

showing it is no surprise that insurance companies have exploited Medicare Advantage for years. Corporations' primary goal is to maximize profit. The NYT article is on the web behind a paywall, but an National Retiree Legislative Network (NRLN) discussion of the article can be found at [MCA](#).

On the positive side for retirees, the Social Security Administration (SSA) recently announced the Cost-of-Living Adjustment (COLA) will increase 8.7% in 2023. The 8.7% COLA will begin with benefits payable to more than 65 million Social Security beneficiaries in January 2023. Increased payments to more than 7 million SSI beneficiaries will begin on Dec. 30, 2022.

-Dave Baine, ERS President

Editor's Corner

This 2022 election season has brought a deluge of solicitations for candidates and also solicitations from issue organizations to support candidates they favor. Our democracy is nearly destroyed by the corrosive effect of big money drowning the opposition via expensive ads and paid marketing advocates dealing in fears and half-truths. That needs to be fixed if we are going to fix our broken democracy. The Supreme Court Citizens United decision largely enabled this dangerous path. Until those laws are fixed, we are faced with trying within the present system to counter the big money.

The NRLN advocates for issues for retirees, and we have partnered with them in that effort. But they are a 501(C)3, which is limited to not financially support nor endorse candidates. So,

they and we go meet with whoever is in office, whether that elected person is working to support retirees, or that person is trying to defund Social Security, Medicare and pensions. It seems it may be more effective to also have an effort to get more people into office who support senior issues.

ERS is also a 501(C)3, with similar limits, but our members can take actions as individuals to support political Action Committees (PAC). There may be other PACs with similar aims, but one I am aware of is the PAC associated with the National Committee for the Protection of Social Security and Medicare (NCPSSM). This is a 501(C)3 but they have also organized a PAC that parallels their objectives. You can read about

(continued on page 3)

- Continued from Page 2

their PAC on the web by clicking on this link by CTRL-CLICK - www.ncpssm.org/pac. I have contributed to that PAC. The hope is more candidates who support seniors will be elected, and so are more likely to react favorably when they are visited and asked to support our issues. Less time would be spent talking at 'electeds' who are opposed to our issues and sit there adamantly not listening.

Give it thought, and maybe some of those retirement funds, if any is left after your donations to the election.

-Dwight Rousu, Editor

Reminder about links

For those receiving a print copy of this newsletter, the links are live in the newsletter posted at engineeringretirees.org (if you or your grandkids have access to a computer).

Service Corner

Many of us already volunteer in our communities or local organizations. ERS Services Committee Chair Dick Beham is active in the Bluebills, a service organization of all Boeing retirees, engineering or not. See BlueBills.org. The Bluebills invite you to become an active Bluebill member and join their efforts. Their motto is: Together we can make a difference!

Contacts:

- Central & South Puget Sound: Dick Beham, rsqdncr@foxiinternet.com
- North King & Snohomish County: Alan Rice, aerice77@yahoo.com
- Olympic Peninsula: Clinton Webb, cwebb91275@aol.com

National Retiree Legislative Network (NRLN)

Current NRLN postings and actions can be found on the NRLN.org website. Steve Ellis is our ERS contact to NRLN.

The ERS pays a reduced group membership rate of \$3 per paid member as a major part of our NRLN partnership. You can also join the NRLN as individuals.

There is a form for such joining in our September ERS Newsletter on our website.

Volunteers who make it all happen

Elected officers

President



Dave Baine

Vice President



Steve Ellis

Secretary



Jessica Bonebright

Treasurer



Bob Ferguson

Steering Board Chair



Dwight Rousu

Appointed Committee Chairs and Reps

- Badges**.....Jessica Bonebright
- Calling** **OPEN** / Dave Watt
- Communications (website)**Walt Ditlefsen / Stan Lind
- Finance**Stuart Buchan
- Governing Documents**Walt Ditlefsen
- Insurance** **OPEN** / Dave Who
- Investments**.....Dave Watt / Ken Kuehnl
- Legislative & Public Affairs**.....Dwight Rousu / Dave Watt
- Membership**John Neller
- Nominations & Elections**.....Steve Ellis
- NRLN Liaison**Steve Ellis
- Pension**David Westman
- Programs**..... **OPEN** / Dave Watt
- Refreshments**John Meeker / Steve Ellis

- Service (Bluebills)**.....Dick Beham
- Social**Steve Ellis
- SPEEA Liaison**Dave Baine
- Sunshine**Joan and Myrv Johansen
- Travel**John Neller

We need **VOLUNTEERS** for the chair **OPEN**-ings listed above as well as committee members for Calling and Refreshments if we meet again in person.

ERS SPEEA Contact.....Michelle Stanley
206-433-0991 x1118
michelles@speea.org

On the lighter side

It really amazes me how much "exercise" and "extra fries" sound alike.

I don't know how a cemetery can raise burial prices and blame it on the cost of living.

I was wondering why music was coming from my printer. Apparently, the paper was jamming.

Carrots may be good for your eyes, but booze can double your vision.

Did you hear about the explosion in the Paris cheese factory? There was De Brie everywhere.

And now ... even though Halloween is behind us, there is always more broom for Halloween humor:

Whom did the ghost invite to his party? ... Anyone he could dig up.

Do zombies eat popcorn with their fingers? ... No, they eat the fingers separately.

Why couldn't Dracula's wife get to sleep? ... Because of his coffin.

Why did the game warden arrest the ghost? ... He didn't have a haunting license.

Why aren't there any famous skeletons? ... They're a bunch of no bodies.

Why did the doctor tell the zombie to get some rest? He was dead on his feet.

What kind of monster do you have to fear at a laundromat? ... A wash 'n' werewolf.

Why do you always find demons and ghouls together? ... Because demons are a ghoul's best friend.

Who won the skeleton beauty contest? No body.

What do you call someone who puts poison in a person's corn flakes? ... A cereal killer.

What was the witch's favorite subject in school? ... Spelling.

What do you call two witches living together? ... Broommates.

What do witches put in their hair? ... Scare spray.

What kind of makeup do ghosts wear? ... Mas-scare-a.