

Engineering Retirees Society

ERS Newsletter

Quarterly meeting

Join us for our next all-member quarterly meeting, **Thursday, Dec 5**. We are planning a hybrid meeting at the SPEEA Tukwila office. Join us in person if you can. There will also be a Zoom connection using the A/V equipment at the end of the room, which will allow Zoom participation from your home computer.

Besides the election for the next term of president and secretary, we will approve a budget for next year and any other business on the agenda. Food is planned, and perhaps a poinsettia drawing. Look in your email for a meeting notice with Zoom link info and any changes in the plans.

Investment meetings

We continue to hold investment meetings at **noon** on the **third Thursday of Odd months**. We email notices with the Zoom link and a link to any speaker-supplied information.

President's Corner

The Medicare Annual Enrollment Period (AEP) is often referred to as Medicare's Fall Open Enrollment and that is because it occurs Oct. 15 to Dec. 7 each year. This Medicare enrollment period is designed to allow people with Medicare to change their coverage. Common changes include:

- Switching from original Medicare to a Medicare Advantage plan
- Switching from Medicare Advantage to traditional Medicare
- Changing from one Medicare supplement plan to another
- Joining or changing from one Medicare Advantage plan to another
- Joining or changing a Medicare Part D prescription drug plan

So, now's the time to check your selections if you think you might like to make changes to your coverage. There's lots of information out there in cyberspace but be careful as much of what you will find is marketing by the many providers. Also, much of the advertising focuses on "out of pocket costs," which are relatively small and short term, and ignore major costs that could be incurred by serious illnesses, often at more advanced ages. The "official" site is: www.medicare.gov.

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Minutes from Sept. 5 all-member meeting

ERS President Dave Baine called the virtual meeting to order at 12 p.m.

Guest Speaker: Calvin Jones, outreach director with Defend Washington, presented information on four Washington state ballot initiatives to be decided by our votes on the November ballot. They would undo legislative progress on education and childcare funding, efforts to protect our clean air and water and provide care for seniors and people with disabilities.

You can learn more about all four initiatives at defend-washington.com. They were bankrolled by conservative hedge fund manager Brian Haywood.

The initiatives are:

- **I-2117:** Allows polluters to pollute for free, increasing pollution and stripping billions from Washington's transportation system.
- **I-2124:** Dismantles Washington's long-term care program, stripping earned benefits from 3.9 million Washingtonians, disproportionately hurting women.
- **I-2109:** Repeals Washington's capital gains tax, which is only paid by the top 0.2% of Washingtonians. It strips \$2.2B from Washington's public education, childcare and early learning budgets over the next five years.
- **I-2066:** Attacks energy efficiency by repealing common sense protection — leaving all of us with higher energy

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Minutes from Sept. 5 all-member meeting

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costs and making our communities more vulnerable during storms, wildfires and deadly heat waves.

ERS hasn't taken a position on these initiatives, but many labor organizations, including Washington State Labor Council (WSLC), AFL-CIO, are opposed to them.

Business: The day's agenda was approved as submitted.

Secretary's Report: Jessica Bonebright's June 6 meeting minutes were approved as published.

President's Report: Dave Baine reported ERS meetings were planned to be virtual while SPEEA's large meeting room technology is being upgraded, probably through the end of the year. The annual ERS financial review was completed by Bob Ferguson with Steve Ellis and Dave Baine. Filing with the Washington secretary of state is also complete. Work on ERS tax status with the IRS was delayed for family reasons.

ERS committee positions for Insurance chair, Pension chair and Health Care chair are open. The annual Social Security inflation adjustment will be announced in mid-October. Medicare open enrollment window will be Oct. 15 to Dec. 7 for 2025 plans. National Retiree Legislative Network (NLRN) has timely information on national issues including a monthly newsletter on its website at NRLN.org that Dave recommends.

Treasurer: Bob Ferguson reported ERS account balances at BECU are: Checking \$1,283.78, savings \$11,506.71, money market \$20,646.40 and three CDs totaling \$34,594.05 for a grand total of \$68,030.94. We reported a total of \$67,162.16 at our June meeting.

We were previously paying for our newsletter mailing, however SPEEA hasn't been billing us for that lately. Our expenses were low for 2024. One major expense for the past year was about \$1,700 for NRLN dues.

Steering Board Chair: Dwight Rousu reported the board met and the newsletter went out. We pay \$3 per member for our partnership with NRLN. Part of our agreement is to allow an annual solicitation for individual membership and contributions from Bill Kadereit, NRLA president, in our September newsletter.

Vice-President: Steve Ellis reported he and Bob Ferguson have started working on our 2025 budget to be approved at our Dec. 5 membership meeting. They will also be conducting our annual internal financial review in January.

Committee and Rep Reports

Programs: Cochair Dave Watt reported the next investment meeting, Sept. 19, will have speaker Steve Lach from Charles Schwab. He will discuss how we can protect a highly appreciated stock we don't want to sell vs. rebalancing regularly. November's investment meeting will have Angel Hutchins, founder of Troth & Co. She is an insurance broker and will be speaking about Medicare and Social Security.

Membership: Chair John Neller reported we have 740 members - 89% of them are paid up for 2023 or later. That is more than 700 potential officers. And 70 haven't paid since 2021 or 2022.

Social committee: Steve Ellis reported nothing happened lately, but we'll be considering options.

Pensions: Position is open. - Contact Dave Baine if you will watch for changes to keep ERS informed.

Service: Dwight reported on behalf of Dick Beham based on his steering board report last week. Bluebills are busy volunteering and doing good work. They're looking for people to join them. Visit Bluebills.org for more information. Contact Dick Beham if you'd like to be added to their email list.

Sunshine Committee: Myrv & Joan Johansen reported they sent a get well card to our own Walt Ditlefsen. We were glad to hear Walt is doing better. SPEEA staff member Carissa reported Jack Nixon passed away. We could not find any information to send a card or post condolences. Carissa also received a call from a family member of Carol Sweet who passed away. We sent a sympathy card addressed to "Family of Carol Sweet."

Travel: John Neller reported while he was riding on Amtrak earlier this month, a fellow passenger to Portland from Rhode Island couldn't arrange a flight for the last part of the trip because she didn't want to fly on a Boeing plane.

Puget Sound Advocates for Retirement Action (PSARA): Jessica Bonebright reported PSARA has been working on the NO campaign for the initiatives we heard about from our guest speaker. We also continue our work on leveling the playing field between traditional Medicare and private "Medicare" Advantage plans. Visit PSARA.org to view past and future webinars. You can join PSARA for \$20 per year.

Insurance and Healthcare: Dwight reported new COVID shots and flu shots are now available. They're especially important as we age. This ERS chair position is open, and we're looking for volunteers to bring information like this to us and maybe identify issues we'd want to advocate for. PSARA provides some information.

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Minutes from Sept. 5 all-member meeting

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Refreshment: John Meeker and Steve Ellis await for the SPEEA hall to be available for in-person meetings.

Communications and website: Walt has been working to send out meeting notices and update our ERS email list on Mailchimp. We plan to move the next steering board meeting to Tuesday, Nov. 19 to avoid conflicts with our member investment meeting and Thanksgiving.

Ad Hoc Committee Reports

SPEEA Liaison: Dave Baine reported. See president's report.

Legislative & Public Affairs: Chair Dwight Rousu reported the elections coming up in November are very important – be informed and vote! An example of the importance of voting was the primary election for State Commissioner of Public Lands, which was decided by 51 votes across the state. We need rank choice voting to overcome problems of multiple candidates splitting the vote so the best candidate doesn't get elected.

National Retiree Legislative Network, NLRN: Dave Baine reported, due to health issues, he doesn't want to travel alone to the September NRLN WA DC fly-in meeting. So ERS won't be sending anyone.

Nominating/Elections: Steve Ellis reported our president and secretary elections will be held at our Dec. 5 membership meeting. Don't be shy about stepping up. We're always glad for volunteers to jump in and fill ERS positions. We will help you understand any office. It's important to ERS to bring in new people as others may be aging out or checking out. In the past, some existing officers have agreed to continue to serve if needed.

Badges: Roger Aisaka will make badges for future in-person meetings. No reports this meeting for Finance, Governing Documents, Pensions or Insurance.

Old Business: None

New Business: None

Upcoming meetings: Thursday, Dec. 5, is our next quarterly membership meeting. The next ERS steering board meeting is at 11 a.m. on Nov.19 (moved to avoid Thanksgiving). Investment meetings are at noon on the third Thursday of odd months.

Adjournment: The meeting was adjourned at 1:45 p.m.

Minutes respectfully submitted, Jessica Bonebright, secretary

President's Corner

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Another topic of great interest at this time of the year is whether or not there will be an adjustment to Social Security payments in the coming year. This is commonly referred to as a cost-of-living adjustment (COLA). Current information on the [Social Security Administration website](#) says it will be 2.5%.

Lastly, the SPEEA Tukwila Hall often remained unavailable to us for our quarterly general membership meetings because of issues related to the audio/video system. For our December meeting, we have worked an exception. We are planning to meet at Tukwila in person, with a somewhat limited Zoom communication channel for hybrid attendees. Stay tuned.

That's about it for now. I hope you'll join us at noon on Dec. 5. Please check your email for a meeting announcement with Zoom connection information. You can find the meeting announcement with Zoom link info by clicking [here](#). You can park behind the SPEEA building or nearby street parking to save close-in parking for the less-mobile members.

Reminder about links

For those receiving a print copy of the newsletter, links are live in the newsletter posted online at [engineeringretirees.org](#) if you or your grandkids have access to a computer. The link target is accessed by CTRL-left CLICK on the link.

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!" [Click here](#) for the August newsletter.

BlueBill contacts:

Central & South Puget Sound

- Dick Beham - rsqdnrc@foxinternet.com

North King & Snohomish County

- Alan Rice - aerice77@yahoo.com

Olympic Peninsula

- Clinton Webb - cwebb91275@aol.com

Editor's Corner

As an add-on to Pres. Baine's reminder of the Medicare open enrollment period: If you would like to make a change, expert advice is recommended to avoid mistakes to make sure you have evidence of eligibility from current insurance and to avoid any troublesome problems regarding pre-existing conditions. Statewide Health Insurance Benefits Advisors (SHIBA) volunteers from the Washington State Insurance Commissioner office should be a good place to start. Their link is [SHIBA](#). It is good to be a bit informed before talking to a salesperson.

Another timely reminder is your retiree charitable year-end deductions may be matched 50% by Boeing by way of the Your Cause program. The link is [YC](#).

Given the times, organizations supporting human rights, the environment and independent non-corporate news could all be desirable recipients of donations.

With the 2025 policies promised by the new old administration at the federal level, many programs that retirees and seniors depend upon have been identified as likely to face attacks. There may be more privatizing of Medicare. Social Security services and benefits may be under threat. Laws that protect retirees' pension funds from risk when pension obligations are sold off to insurance companies face scant chance of passage.

So, we have our interests at risk, as well as the interests of a very large number of other people. We should stay informed

and keep truth alive with any who provide facts and unbiased news. The hope is to increase the number of people who may again advocate for policies that benefit us, our families, friends, and all the variety of fellow inhabitants of the planet. The civilians in Russia had their [samizdat](#) group to try to keep truth alive. The [White Rose](#) group tried to inform Hitler era Germans. The current Electronic Frontier Foundation ([EFF](#)) provides some similar communication functions.

To advance all that good trouble, we have to care for ourselves with some things that bring us joy and keep us healthy. Buckle up.

-Dwight

Volunteers who make it all happen

Elected officers

President	Vice President	Secretary	Treasurer	Steering Board Chair
				
<i>Dave Baine</i>	<i>Steve Ellis</i>	<i>Jessica Bonebright</i>	<i>Bob Ferguson</i>	<i>Dwight Rousu</i>

Appointed Committee Chairs and Reps

- BadgesRoger Aisaka
- Programs.....**OPEN** (Dave Watt)
- Communications (website)Walt Ditlefsen / Stan Lind
- Insurance**OPEN**
- Governing DocumentsWalt Ditlefsen
- Discounts.....**OPEN**
- Finance, ElectionsSteve Ellis
- RefreshmentsJohn Meeker / Steve Ellis
- Investments.....Dave Watt / Ken Kuehnl
- SocialSteve Ellis
- Legislative & Public Affairs....Dwight Rousu / Dave Watt

- NRLN LiaisonSteve Ellis
- SPEEA LiaisonDave Baine
- MembershipJohn Neller
- Sunshine.....Joan and Myrv Johansen
- Pension.....Dave West
- Travel.....John Neller
- Service (Bluebills)Dick Beham

We would like **VOLUNTEERS** for the chair **OPEN**-ings noted above and members for Refreshments committee.

On the lighter side

“He can compress the most words into the smallest idea of any man I know.

Looking for Seniors GPS: Tells you how to get there, then tells you why you went.

When you get older, your eyesight gets worse, but your ability to see through bullshit gets better.

The older I get, the earlier it gets late.

The first time I sang in the church choir, 200 people changed their religion.

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