

Engineering Retirees Society

ERS Newsletter

Join us on the web for our next quarterly meeting at noon,
Thursday, June 3.

June 3, 2021

Guest speaker

Our guest virtual speaker is Kris Rhoads, a neuropsychology associate professor in the Department of Neurology at University of Washington Medicine at Harborview. Kris will present “Memory and Aging: What’s Normal, What’s Not?” This addresses memory care, dementia and Alzheimer’s. Don’t forget to join the meeting.

Virtual meetings

Due to the COVID-19 pandemic and regulations against group in-person meetings, not to mention all SPEEA facilities are closed to meetings, ERS is 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 email meeting invitations with the Zoom link. Any members without computer connectivity may have difficulty getting the pertinent information, but we will do our best to keep everybody in the loop who wants to be in the loop. Given the data showing our demographics group is the most vulnerable to the most adverse effects of COVID-19, this seems to be the only way to keep ERS functioning for the duration.

Investment meetings

Investment meetings are held the third Thursday of odd months. We conduct the investment meetings by Zoom video conference. We email notices with the Zoom link to those who request the information or who frequently attend the investment meetings.

The May 20 investment virtual meeting guest speaker was Ethan Broga, Empirical Wealth Management. Ethan presented to our group several times before and is an outstanding speaker. His subject was Roth Conversion Strategies.

Minutes from the March all-member virtual meeting:

Attendees included Jeff Arnold, Dave Baine, Steve Barrick, Susan Brown, Stuart Buchan, Walt Ditlefsen, Steve Ellis, Jim Ewing, Bob Ferguson, Tim Jackson, Ken Kuehnl, Tom McCarty, John Meeker, John Neller, Dwight Rousu, Dave Watt, Dave Westman, Carolyn Woods, Chuck Nelson and Marie Wyzgala. This was the first meeting for Chuck Nelson and Marie Wyzgala.

Tom McCarty asked us to quietly remember those who lost their lives to COVID-19.

ERS President Tom McCarty called the meeting to order at 7 minutes after noon.

Guest Speaker: Dave Watt introduced our guest speaker, Chris Strand from Careage Home Health. She talked about “You & Your Medicare Benefits.” Our benefits include Medicare and benefits from other insurance. Chris told us Care-

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age was created 55 years ago. Chris talked about home health, outpatient care and traditional Medicare.

Home health is 100% covered by Medicare. Home health includes care at home when needed for nursing, physical therapy, wound care, occupational therapy, speech therapy, medical social work and counseling for depression. A doctor's order is required for home health. Chris said if one of us can drive, he or she should get outpatient care, not home health. Outpatient care is covered 80% by Medicare. Home care is different from home health, Chris said. Home care is not covered by Medicare, home health is. Chris added that care in a skilled nursing facility and a hospice is covered by Medicare, as is outpatient care. In summary, Medicare benefits include home health, skilled nursing rehab, hospital care and hospice palliative care.

More Careage Health information is on their website, careagehealth.com. Chris's telephone number is 425-260-5736, and her email address is cstrand@careagehealth.com.

Minutes: Jim Ewing's minutes of our December 2020 membership meeting were approved as published.

President's Report: Tom McCarty promised to review how we handle the ERS membership list.

Vice President: Dave Baine said expenses have been low because of COVID-19.

Treasurer: Bob Ferguson reported we had \$1,351.93 in checking, \$21,619.23 in savings and \$20,207.44 in CDs. We have not paid any bills yet in 2021, but we should soon pay our 2021 NRLN dues. Tom McCarty will check with SPEEA on their process for sending our dues checks to our treasurer.

Steering Board Chair: Dwight Rousu reported Dave Baine is now our finance chair, having volunteered and been appointed by the president. Dwight added the latest edition of our newsletter had been sent and placed on our website.

Committee and Rep Reports:

Badges: Dianne Osmialowski reported 46 attendees at our last quarterly membership meeting and 30 attendees at this (March 4) quarterly membership meeting. (Not that many are named above, and 25 show up in the screen shot.)

Communications: Cochair Dave Westman deleted obsolete information from our website and added new pension information.

Governing Documents: Acting chair Tom McCarty said he would recommend changes to the governing documents at our next steering board meeting.

Membership: John Neller reported 916 members, including two honorary members. John said 815 of our members last paid dues for 2019 or later. John added billing for 2021 dues had just been mailed.

Service: Millard Battles told us after his recent surgery, all pain in his right shoulder had vanished! He also told us Bluebills is now having monthly meetings via Zoom.

Programs: Dave Watt said he did not yet have a speaker for our June 3 quarterly membership meeting.

NRLN Representative: Steve Ellis recommended we explore the NRLN website.

Investments: Cochair Dave Watt said the speaker at our March 18 investment meeting would be Kevin Hasslinger, a financial advisor with Edward Jones. Kevin's topic should be "Investing Performance—Expectations from My Investments."

SPEEA Liaison: Tom McCarty said SPEEA has mailed billing for our 2021 ERS dues.

Sunshine Committee: Cochair Myrv Johansen reported the passing of Terence L. Lammers, Douglas F. Wilkinson

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and Charles N. Huggins.

No reports this meeting for the following: **Travel:** Chair Jessica Bonebright, **Pensions:** Chair Dave Westman, **Nominations and Elections:** Chair Steve Ellis, **Social and Refreshments:** Cochairs John Meeker and Steve Ellis, **Legislative & Public Affairs:** Chair Dwight Rousu.

Old Business:

Tom McCarty told us there is an **opening** for an insurance committee chair.

New Business:

Tom McCarty said he would like all officers to bring a bullet chart of their duties to the next steering board meeting.

Tom added the Boeing retiree Medicare supplement drug plan from the new supplier says their prescription coverage is a Medicare Part D drug plan.

The meeting adjourned at 2:09 p.m. The next Steering Board virtual meeting is scheduled for May 27, at 11 a.m. The next quarterly membership virtual meeting is scheduled for June 3, at noon.

Minutes respectfully submitted, James M. Ewing, secretary, magna cum laude

President's Corner --

Here we are almost halfway through 2021, and I swear (although I hate using clichés) the older I get, the faster time goes by. Although I have said time seems to be passing quickly, with the coronavirus restrictions still largely in place, now I'm not so sure. Most of us are certainly in the vulnerable group, and hopefully most of us have received the full vaccination. By the time you read this, it may already be the first week of June. In two weeks, the days will start getting shorter. See what I said about time slipping by?

I am following the latest Centers for Disease Control (CDC) guidelines and have been able to visit family and friends who are fully vaccinated. My wife and I miss the social and public events we used to attend, and we look forward to getting our lives back to normal. Our immediate family was spared major illness, but we know of some families who were not so fortunate.

I have been paying attention to the debate in Congress around the possibility of passing another major spending bill. The provisions proposed are wide ranging and go far beyond traditional infrastructure. As a senior and a retiree, I am paying particular attention to those provisions which may directly affect me as well as getting the country back on track. I also am interested in giving working men and women more opportunity to organize and be able to collectively bargain labor contracts.

I was an active SPEEA member for more than 40 years. In that time, I saw real evidence of the protections provided by a collective bargaining agreement. I also saw the effect of the merger and the deliberate actions of Boeing to move union-represented work out of Washington state and Kansas to non-union locations. I personally feel the anti-union actions of The Boeing Company were not the cause of the current difficulties but were certainly symptomatic of management's decision to place profit above everything else. As Boeing builds back the company and its reputation, it would be good to re-evaluate the value of the employees, past and present.

Stay safe, Tom

Editor's Corner

I tend to put off writing for the editor's corner, because there are so many critical and interwoven issues that should be worked on to make this a better world, or even a survivable world. And the Internet can provide 77 hours a day of relative information and commentary that one could try to digest.

We, in ERS, have a chartered purpose of protecting the social and economic wellbeing of our membership, mostly seniors. I can provide some links to organizations with similar missions.

The National Committee to Preserve Social Security and Medicare (NCPSSM) provides an extensive list of federal bills they have been tracking [here](#).

The "In the news" column on the National Retiree Legislative Network (NRLN) site provides a variety of current news stories relevant to seniors [here](#).

However, as people who have been on the planet a while, we are probably aware of higher-priority problems that could seriously affect our children, or us (if we live a few more years). To name a few, there is climate chaos, decades of threat of nuclear madness, soil depletion, species extinctions, extreme economic inequalities and military aggressions.

Most reasonable people would like to see effective actions to deal positively with these problems, but there have been problems with the political systems of the world not making satisfactory progress on these high-priority issues. It is encouraging that in the U.S., there is now a tenuous balance of power looking for paths to address some of them.

But it seems like rich corporations with worldwide monopolies are still wielding power around the world and in the U.S. Four multinational grain-trading powers control 90% of all grain (corn, wheat, rice, etc.) marketed in the world, for example. They each have as much power as small nations.

There is an argument that to fix the critical problems of the planet, the first thing to fix is our democratic processes if we want a people-oriented result. An informed public in countries where voting is encouraged is a good starter.

Can we protect senior economics and help fix democracy at the same time? Tom's thread of unions helping inform working people and protect the economic interests of working people is one part of fixing democracy. It is a long process, and it starts from people helping people.

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).

- Dwight

Treasurer's Corner

I often get asked "why does it take so long for ERS to deposit my dues check?" I usually get just a few questions a year, but COVID-19 impacts made the delays even worse for 2020 and 2021. Good news spoiler: Most of the 2021 checks have now been cashed.

Prior to the pandemic, ERS arranged procedures with SPEEA to handle dues notices and member payment handling. Some of this has been documented in our ERS governing documents.

SPEEA provides some services to ERS at no charge. SPEEA lets us use their mailing address, and they print and mail the dues notices each year. SPEEA assigns one of their office staff in any spare time to open the payment envelope.

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lopes and record the payment into a spreadsheet. It takes significant time to process 500 or more payments.

In normal times, when a batch is ready at SPEEA, I was notified. I would pick up the checks and process them. I stamp the back of each check, verify the check has been properly signed and filled out to ERS, add each check amount to my deposit tally and deposit the checks with BECU.

There are usually just a few checks with problems, such as a signature missing, or a check written to SPEEA instead of ERS, or the written check value not filled in properly. Such problem checks I return to the member. Then I go relax with a long hike.

After the SPEEA office was locked down for most business for the COVID pandemic, Tom McCarty arranged a temporary process for 2021, as follows:

1. SPEEA mailed approximately 900 invoices to members.
2. Returns are held at the Post Office for pick up, since the SPEEA office is locked down.
3. When the SPEEA mail is picked up, it is then sorted by SPEEA staff.
4. Mail for the ERS is bundled and sent to the appropriate staff.
5. After processing, staff mail everything to Tom in batches.
6. Tom forwards checks to Treasurer Bob and sends forms to Membership Chair John.
7. At this point, I can do the normal pre-COVID check processing described above.
8. This is a work around until the staff gets back in the office.

I have deposited about 500 checks that were in the first batch, with smaller batches yet expected. Only six of these checks had to be returned to members to fix errors. With the 2020 onset of the pandemic, a handful of 2020 checks were over 180 days old when I received them, so BECU would not accept them for deposit. Hopefully, we are being speedier in 2021 and hope to avoid that staleness problem.

So now you know how this 2021 batch of 'sausage' was made. Your patience is appreciated. We hope not to complicate the balancing of your checking account again in 2022.

-- Bob

National Retiree Legislative Network (NRLN)

Current NRLN postings and actions can be found on the [NRLN.org](https://www.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. If you have the ability and desire to support the NRLN at a higher level, you can also become an individual member of NRLN.

Service Corner

Many of us already volunteer in our communities or local organizations, but we have an ERS Services Committee chaired by Dick Beham, who 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. Together we can make a difference! Contacts:

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

On the lighter side

Talk to yourself. Sometimes you need expert advice.

Your people skills are fine. It is your tolerance for idiots that needs work.

"On time" is when you get there.

I have noticed that people my age are much older than me.

Growing old should have taken longer.

Aging has slowed you down, but it has not shut you up.

"One for the road" means going to the bathroom before you leave the house.

Two old codger friends meet up every ten years.

At age 70, they decide where to meet. One says: "where should we go?"

"Hooters"

"Why?"

"They have six handicapped parking spaces by the door and senior discounts."

"Great"

At age 80, they decide again. "Where?"

"Hooters"

"Why?"

"Because we've never been there before."

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

If you boil a funny bone, it becomes a laughingstock. (That's humerus).

No matter how stupid you feel, remember Little Red Riding Hood couldn't figure out a talking wolf in drag was not her grandmother.

The leading cause of injury in older men is them thinking they are still younger men.

So many people these days are too judgmental. I can tell just by looking at them.

Volunteers who make it all happen

Elected officers

President



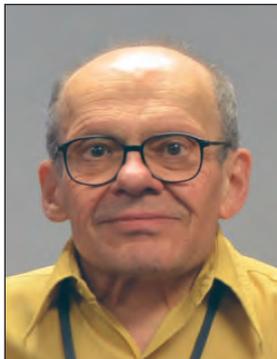
Tom McCarty

Vice President



Dave Baine

Secretary



James Ewing

Treasurer



Bob Ferguson

Steering Board Chair



Dwight Rousu

ERS SPEEA Contact Kaitlin Plunkett
206-674-7361
kaitlin@speea.org

Appointed Committee Chairs and Reps

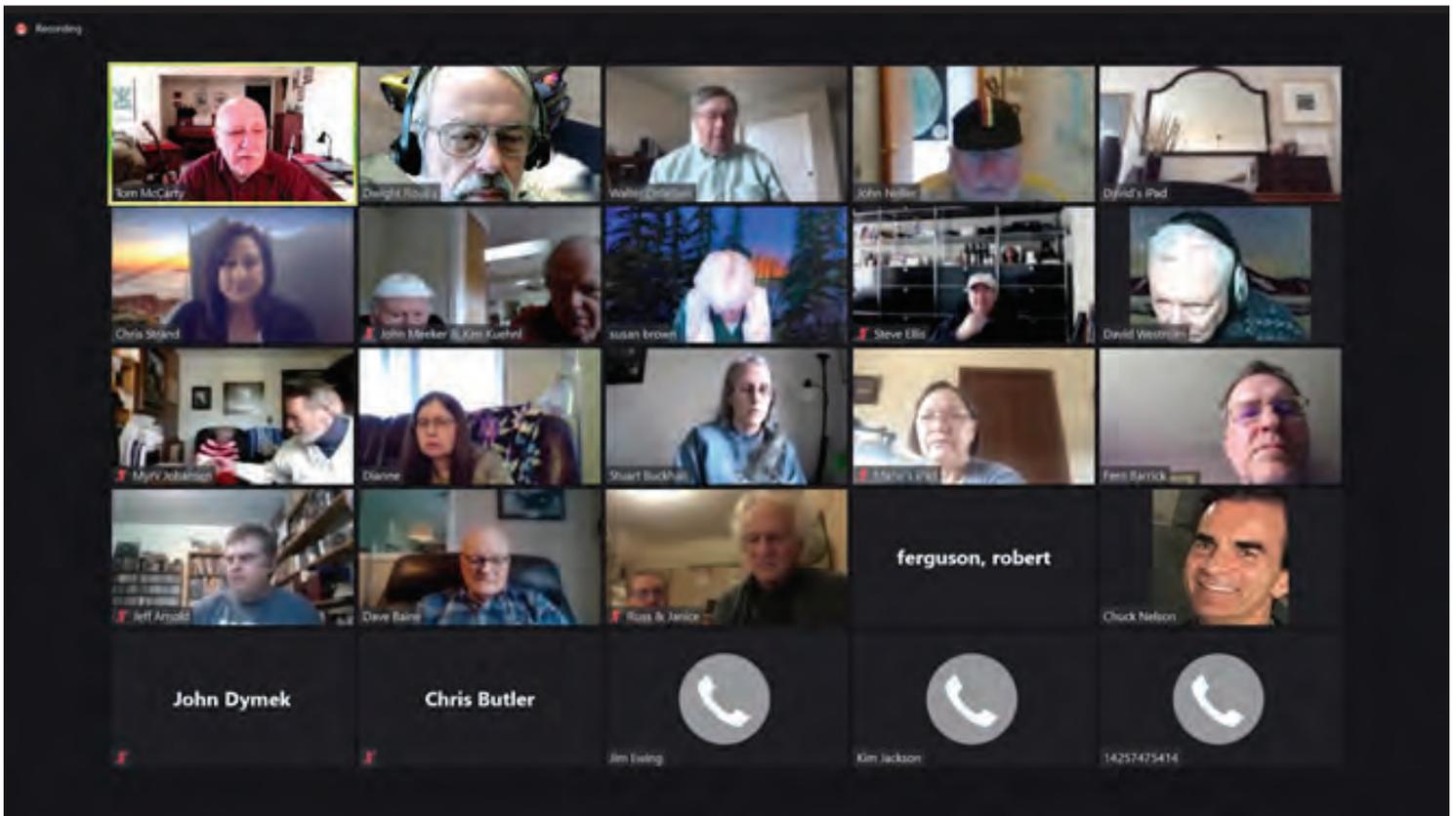
Badges.....Dianne Osmialowski
Calling.....**OPEN** / Dave Watt
Communications (website)David Westman / Stan Lind
FinanceDave Baine
Governing DocumentsTom McCarty
Insurance**OPEN** / Dave Who
InvestmentsDave Watt / Ken Kuehnl
Legislative & Public AffairsDwight Rousu / Dave Watt
MembershipJohn Neller
Nominations & ElectionsSteve Ellis
NRLN LiaisonSteve Ellis
PensionDavid Westman
Programs**OPEN** / Dave Watt
RefreshmentsJohn Meeker / Steve Ellis
Service (Bluebills)Dick Beham
SocialSteve Ellis
SPEEA LiaisonTom McCarty
SunshineJoan and Myrv Johansen
TravelJessica Bonebright

We need **VOLUNTEERS** for the chair **OPEN**-ings listed above and members for Calling and Refreshments.

Boeing online access

Boeing help for Worklife is at 1-866-473-2016.

Engineering Retirees Society
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Seattle, WA 98188



Shown here is a screenshot of our March quarterly meeting. (Remember to smile!)