# Engineering Retirees Society ERS Newsletter

March 2, 2023

# **Quarterly meeting**

Toin us on the web for our next all-member quarterly meeting at noon, Thursday, March 2.

# **Program**

Gentle Tech Help's Bridget Agabra will present "Emergency Digital Access: Creating a Transition Plan for Your Digital Information."

# **Virtual meetings**

Due to continuing COVID-19 pandemic precautions and SPEEA facilities still closed to meetings, ERS is having virtual meetings. 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 pertinent information, but we will do our best to keep everybody in the loop who wants to be in the loop.

# Notice regarding "unsubscribing"

Most of us have been bombarded by emails in the last few years as more ads and solicitation emails come flowing in large numbers. Many have "unsubscribed" to reduce the daunting number of emails they receive. Some of our members have unsubscribed to emails from ERS, including newsletters. We respect those actions and remove them from our email list but continue to keep them on our membership list.

Our current procedures call for sending a printed copy of the quarterly ERS newsletter by snail mail to those without an email address on file. Also, most of our information is available on our website, engineering retirees.org, any time you want to visit. If you want to do more than just reducing email, such as ending your membership, you can contact Membership Committee Chair John Neller at **bikenstein@q.com** or 206-356-5309.

# **Investment meetings**

We continue to hold virtual 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.

For our March 16 investment meeting, Matt Boelter with Viridian Advisors will discuss the SECURE Act Section 201 and its impact on retirees. He will also give a market update.

# Minutes from the Dec. 1 all-member virtual meeting | November | N

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. There were 23 attendees including Dave Baine, Dwight Rousu, Walt Ditlefsen, Steve Ellis, Bob Ferguson, Jessica Bonebright, John Neller, Dave Watt, Myrv and Joan Johansen, John Meeker, Millard Battles and Stanley Lind. New members were invited to introduce themselves including Carolyn Brock, Mark Freeland, Evan Wipf and Dennis Sarr.

Guest Speaker: Jeff Johnson is co-president of Puget Sound Advocates for Retirement Action (PSARA) and former president of the Washington State Labor Council (WSLC), AFL-CIO. He spoke about the threats of the Accountable Care Organization (ACO) Realizing Equity, Access and Community Health (REACH) Medicare pilot program which begins January 2023. He also described PSARA's campaign to protect, strengthen and improve Medicare. The Center for Medicare Services (CMS) has said it wants to eliminate traditional Medicare by 2023. Those who select traditional Medicare will be automatically switched to private, for-profit ACO REACH plans without their knowledge or consent. These plans have an incentive to delay and deny care. They are allowed to keep as much as 25-35% of Medicare trust fund payments not spent on care. Visit PSARA.org for newsletter articles with more information and to sign letters opposing this program.

Officer Elections: President and secretary positions were open for two-year terms starting Jan. 15. Dave Baine and Jessica Bonebright were the only nominees for the positions they currently hold, president and secretary respectively. They were elected by acclamation.

<u>Secretary's Report</u>: Jessica Bonebright's minutes of our September 2022 membership meeting were approved as published.

**President's Report:** Dave Baine reported Medicare Annual Enrollment Period is Oct. 15 to Dec. 7. ACO REACH is a new threat to Medicare. ACO REACH plans are run by for-profit organizations as are Medicare Advantage plans. The New York Times recently published an article showing insurance companies exploited Medicare Advantage for years to maximize profit. A National Retiree Legislative Network (NRLN) discussion of the study is available on its website at **nrln.org**. Also, Social Security Administration (SSA) announced the Cost-of-Living Adjustment (COLA) increase for 2023 will be 8.7%.

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<u>Vice President</u>: Steve Ellis prepared our proposed budget for 2023 to be voted on under new business later in the meeting.

<u>Treasurer</u>: Bob Ferguson reported ERS balances for checking - \$2,199.84, savings - \$34,484.34 and CDs -\$20,243.34. He also reported 2022 year-to-date income is \$10,190 and expenses were \$3,782 with additional expenses of about \$1,000 to be paid for newsletter printing, end-of-year donations and web hosting.

<u>Steering Board Chair</u>: Dwight Rousu reported our December ERS newsletter was on our website. Please submit articles or ideas for future newsletters to Dwight.

### **Committee and Rep Reports**

**Communications:** Chair Walt Ditlefsen reported SPEEA Aerospace Career Enhancement (ACE) messages were emailed to members.

Governing Documents: Chair Walt Ditlefsen will consider document changes for possible co-secretary officers.

**Insurance chair:** The position is open. Please contact Dave Baine if you're interested. Boeing Medicare supplement insurance premium is going down by \$28 per month after increasing last year.

**Investments:** Co-chair Dave Watt reported investments meetings are the third Thursday of odd months. The Jan 19 meeting will feature "What to expect in the coming year."

Membership: Chair John Neller reported of the 936 ERS members, 720 paid dues since last year.

**National Retiree Legislative Network (NRLN):** Dwight Rousu and Steve Ellis reported NRLN has been working on ACO Reach. Their next meetings in Washington, D.C., are planned for Feb. 27-March 1. See email messages or the NRLN website for the NRLN president's end-of-year message.

**Pensions:** Chair Dave Westman reported Fidelity is the new manager of Boeing pensions.

**Service:** Millard Battles reported the **Bluebills** newsletter came out last week.

**Social:** Chair Steve Ellis is considering options for a future social event.

**SPEEA / ERS Liaison:** Dave Baine contacted Ray Goforth regarding use of the SPEEA office for in-person ERS meetings. Meeting room capacity is currently limited to 26 due to COVID. We're waiting for limits to be relaxed if COVID risk declines.

**Sunshine Committee:** Co-Chairs Myrv and Joan Johansen reported 19 members passed away in 2022 as of Dec. 1. Seven cards were sent along with two condolence messages. For some of these members, we found an obituary and added condolence messages to memorial/guest book sites.

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

New Business: Steve Ellis presented the budget proposal for 2023. We voted to donate \$50 to each of the following six charities: Uplift Northwest, Northwest Harvest, Sound Generations, Renton Food Bank, Food Lifeline and Puget Sound Labor Agency and \$300 to SPEEA Cares. The 2023 ERS budget was approved without dissent.

<u>Upcoming meetings</u>: The next quarterly membership meeting is scheduled for March 2 at noon. The next investment meeting is at noon, March 16. The next steering board meeting is Feb. 23 at 11 a.m. These may be virtual (or a very remote chance of hybrid) meetings.

The meeting was adjourned at 2 p.m.

Minutes respectfully submitted, *Jessica Bonebright, secretary* 

### **President's Corner**

My wife and I recently shared what we believe to be our "adventure of a lifetime." We took a cruise which nearly circumnavigated South America and took us to Antarctica!

Our adventure began with a flight to Santiago, Chile, their capitol, situated in the foothills of the Andes Mountains. The following morning, we went to Port San Antonio, where we met our ship, Holland America's MS Oosterdam.

The overall route followed the Chilean coast. We went through the Strait of Magellan, a body of water linking the Atlantic and Pacific oceans near the southern tip of South America. Then, we cruised around Tierra del Fuego, which translates to "Land of Fire." This is a rather large island with numerous volcanic peaks. We also crossed the Beagle Channel, named for Charles Darwin's vessel. We made port at the city of Ushuaia, Argentina – the southern-most city in the world.

### On to Antarctica

Before we made it to Antarctica, we stopped briefly at Cape Horn. I expected Cape Horn to be a broad expanse of land ending at a broad point. It turned out to be a relatively small island with a high promontory at its southern tip. Although notorious for its rough seas (more than 1,500 died there over the years), the sea was relatively calm during our visit.

Antarctica was almost everything you'd expect. We were only disappointed we couldn't set foot on the continent. That's because of a treaty in 1959 which requires permits limited to scientific expeditions only.

The ship cruised quite close to the shore for four days. We approached within a mile of Palmer Station, the American research site. We spent the rest of our time exploring the various bays and inlets along the Antarctic Peninsula.

We were treated to many close encounters with wildlife, including various whales, seals and penguins. At times, gray whales swam as close as 50 feet from our ship. We saw mostly Gentoo and Adelie penguins (there were thousands of them), but we missed seeing the wonderful Emperor penguins. They were still at their breeding grounds many miles inland.

On our way home, we stopped in the Falkland Islands. We wanted to see the Rock Hopper penguin rookery, but it was closed to tourists due to stress on the birds.

Our last ports of call were Punta del Este and Montevideo in Uruguay and Buenos Aires, Argentina.

I hope you all found this interesting.

-Dave Baine ERS President

### **Editor's Corner**

With so many issues and happenings in the news, I was wondering what topics to put in this corner of our little news-letter. We face existential threats from climate change caused by our greenhouse gas emissions. The existential threat of nuclear weapons continues 80 years after triggering its Mutual Assured Destruction (MAD)-ness.

The optimists among us believed our vibrant and well-informed democracy would deal with serious problems anywhere in the world but faith in our ability to deal with these problems has been shaken. Much of our news apparatus has been taken over by big money interests more interested in making a profit and disseminating interesting lies than they are interested in informing the public. It is hard to believe so much of our citizenry uncritically follows and acts on the misinformation it is fed.

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This has led to an attack on voting and an attempted coup supported by much of the public and many of our elected officials along with a resurgence of racism and sexism in large swaths of our country. One major party even declines to publicly state a platform.

So, it seems the immediate priority in attempting to deal with climate, nukes, wars, inequality, homelessness and wildlife extinctions is to fix our democracy. We need a vibrant ethical press to inform our citizens. Our schools need to teach how to recognize disinformation.

The huge amounts of money flowing to campaigns and Political Action Committees (PAC) must be changed. Seattle's campaign vouchers have provided a counterforce locally. Rank-choice voting would encourage more candidates to run and would reduce the incentives to demonize a political opponent. Citizens need to evaluate candidates carefully, beyond seeing TV ads stretch the truth. The League of Women Voters provides good forums you can attend.

In the meantime, ERS will continue to advocate for Social Security, Medicare and protecting pensions. We hope our effort helps the cause. Some of our representatives are wise, others are otherwise.

-Dwight Rousu, *Editor* 

### Reminder about links

For those receiving a print copy of the newsletter, links are live in the newsletter posted on our **website** if you or your grandkids have access to a computer. The link target is accessed by a CTRL-leftCLICK 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!"

### BlueBill 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

# **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 – see the form in our September 2022 ERS Newsletter on our website – see page 6 or **click here**.

# Volunteers who make it all happen

### **Elected officers**











Dave Baine

Steve Ellis

Jessica Bonebright

**Bob Ferguson** 

Dwight Rousu

### **Appointed Committee Chairs and Reps**

Badges	Jessica Bonebright
Calling	
Communications (website)	Walt Ditlefsen / Stan Lind
Discounts	OPEN
Finance	Stuart Buchan
Governing Documents	Walt Ditlefsen
Insurance	
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	<mark>OPEN</mark> / 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

- My superpower is holding onto junk for years and throwing it away a week before I need it.
- I want to be 14 again and ruin my life differently. I have new ideas.
- My kids laugh because they think I'm crazy. I laugh because they don't know it's hereditary.
- Billion-dollar idea: A smoke detector that shuts off when you yell "I'M JUST COOKING!"
- Being a little older, I am fortunate to have someone call and check on me every day. He is from India and is very concerned about my car warranty.
- I wore an orange vest to Home Depot today and, now ... I'm covering for George this weekend.
- Nothing spoils a good story like the arrival of an eyewitness. Mark Twain
- I can't believe I forgot to go to the gym today. That's seven years in a row.
- I've been watching my weight. It's still there.
- At my age, rolling out of bed in the morning is easy. Getting off the floor is a whole other story.
- I like to make lists. I also like to leave them lying on the kitchen counter and then guess what's on that list while at the store.
- When asked who your favorite child is, you're supposed to pick one of your own. I know that now.
- I may not have lost all my marbles yet, but there seems to be a small hole in the bag somewhere.
- Never iron a four-leaf clover. You don't want to press your luck.
- Water is heavier than butane because butane is a lighter fluid.
- Before the crowbar was invented, crows had to drink at home.
- Why can't you trust an atom? Because they make up everything.
- A few puns make me numb but math puns make me number.

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