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# Engineering Retirees Society ERS Newsletter

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September 1, 2022

## Quarterly meeting

**J**oin us **on the web** for our next quarterly meeting at noon, Thursday, Sept 1. The program for this all-member meeting will be “Medicare 101.” The presenter will be Rick Joseph from Fortune Management. (Dave Watt and Romaine recently moved out of their long-time home in Redmond to a condo in Seattle, so kudos for still doing the planning of the ERS program.)

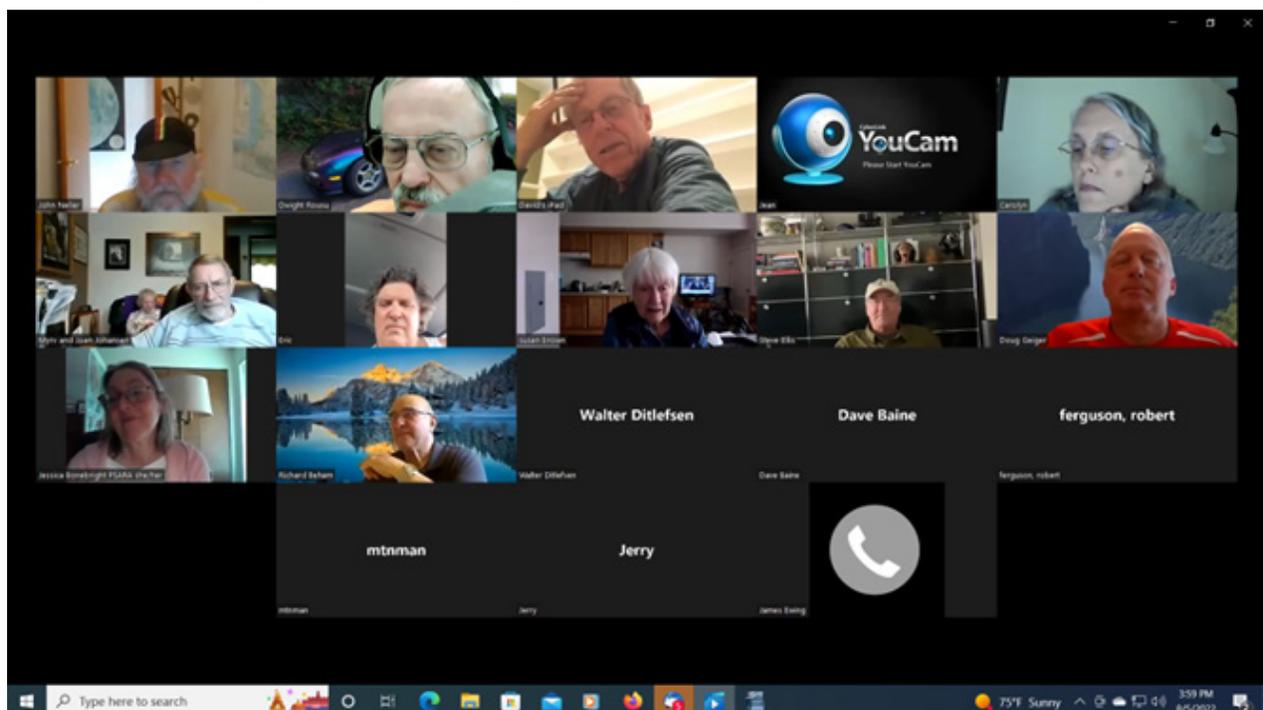
## Virtual meetings

Due to the seemingly everlasting COVID-19 pandemic and cautions about group in-person meetings, not to mention all SPEEA facilities are still 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.

## Quarterly all-member meeting - June 2

Below is a screen shot from the June meeting. A few attendees had ‘e-left’ the meeting by this time, but those who still had their cameras on look like they still had their eyes open.



## Investment meetings

We continue to hold 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. At our Sept. 15 investment meeting, we plan for " " (see note above about our meeting planner).

## Minutes from the June 2 all-member virtual meeting

ERS President Dave Baine called the meeting to order at 12:07 p.m. This was a virtual meeting via Zoom, with some attendees participating by telephone only. Attendees included Dave Baine, Millard Battles, Dick Beham, Jessica Bonebright, Susan Brown, Matthew Carter, Walt Ditlefsen, Steve Ellis, James Ewing, Bob Ferguson, Doug Geiger, Dave Griffith, Mike Lansdaal, John Neller, Dwight Rousu, Dave Watt and Dave Westman. About 29 attendees were present, including our two presenters and all five elected officers. There were no new members nor special announcements.

### Guest Speakers:

John Neller introduced our two speakers: Corine Kumano from Boeing Employees Travel Club (BETC) and Claudette Hatcher, a travel agent with American Travel Bureau. Corine told us BETC has “been around” for more than 60 years. John Neller is president of BETC. Corine talked about a six-day, five-night trip the club recently took to Hawaii. She told us BETC has a no-host lunch at the Rainier Golf and Country Club once a month, often on the third Thursday of the month. Claudette Hatcher described herself as a lifelong traveler. Claudette talked about travel insurance (recommended), rising costs, traveling solo, vaccinations and the “extras” now available to travelers on cruise ships. Claudette has many destinations she recommends, including Mexico, Jamaica, Greece, Japan, London and Paris.

Contact information for Corine and Claudette is available on our website, [engineeringretirees.org](http://engineeringretirees.org) under “meetings” and from John Neller.

**Secretary’s Report:** Jim Ewing’s minutes of the March 2022 quarterly membership meeting were printed in our June 2022 ERS newsletter and are available on our website. They were approved without dissent.

**President’s Report:** Dave Baine told us the NRLN website has information about ongoing attacks on Social Security and Medicare.

Our members ask when we will be able to have our meetings in the Tukwila SPEEA Hall. The answer is we will be told when the SPEEA hall reopens. Dave Baine promised to discuss hybrid meetings with the SPEEA staff when the Tukwila SPEEA Hall reopens.

**Vice President:** Steve Ellis told us our budget looks good. He added the NRLN fall fly-in is on hold. Steve asked members who have had problems with a Medicare Advantage plan to share information with ERS officers.

**Treasurer:** Bob Ferguson reported we had \$3,205.39 in checking, \$30,434.92 in savings and \$20,240.14 in CDs as of June 2.

**Steering Board Chair:** Dwight Rousu told us our latest newsletter was posted on our ERS website.

### Committee and Rep Reports:

**Communications:** Walt Ditlefsen is now a co-chair, learning the operating details from Dave Westman.

**Finance:** Chair Steve Ellis reported we had about \$54,000 in total assets, and we were doing “pretty good.”

**Governing Documents:** Walt Ditlefsen volunteered to be our governing documents committee chair.

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**Membership:** Chair John Neller reported we had a total of 939 members, of whom 399 had paid dues for 2022, 2023 or both. A total of 280 members had paid dues for 2021 but not later. John recommended a second dues notice be mailed at about the end of June.

**Service:** Chair Dick Beham recently had knee surgery and his rehab is going well. Dick told us Busy Bs, a part of Bluebills, has been very active, creating quilts and making palm-size handbags for families of veterans. (These handbags hold casings of cartridges fired as salutes.)

**Program:** Chair Dave Watt told us he did not yet have a speaker for our Sept. 1 quarterly membership meeting. Dave asked us to contact him if we had any suggestions. Dave had not yet chosen a speaker for our next investment meeting.

**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:** Joan's assistant, Myrv Johansen, told us he and Joan did not know of any members who had passed since our last quarterly membership meeting.

**Badges:** Chair Jessica Bonebright reported many people are being denied approval for needed special healthcare by Medicare Advantage, which is run by for-profit insurance companies.

**Legislative & Public Affairs:** Chair Dwight Rousu told us he strongly agreed with Jessica Bonebright's comments about Medicare. Dwight added Social Security and Medicare have been "targets" for many of our politicians.

**Travel:** Covered by guest speakers.

**New Business:** John Neller told us he would like to offload any responsibility for "discounts" and simply be our "travel" chair.

The meeting was adjourned at 1:54 p.m. The next steering board meeting is scheduled for Aug. 25, at 11 a.m. The next quarterly membership meeting is scheduled for Sept. 1, at noon. These may both be virtual (or a very remote chance of hybrid) meetings.

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

## President's Corner

Well as the old saying goes, we've got some good news and we've got some bad news.

First, here's the good news. Dave Westman, our long-time Communications Committee chairperson, had expressed a desire to step down. That's a definite loss and we shall certainly miss Dave. However, to our good fortune, Walt Ditlefson and his wife, Julie, have stepped up to undertake training to assume this position.

Also, since that time, Walt has also volunteered to be our Governing Documents Chair. Some you might remember Walt for his SPEEA activism.

Of course, we also have some sad news to report. Long-time ERS Secretary James Ewing has asked to step down from his position. Jim has performed his duties faithfully for more years than many of us can recall! Your leadership team is working on finding a replacement. We hope to make an announcement in the near future.

Social Security and Medicare remain under political attack. Today, millions of older Americans are struggling to afford rising housing, food and out-of-pocket health care costs. But the economic burden on older Americans could get

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even worse if Congressional legislation fails to rein in high drug prices — and worse too, if the next Congress garners enough votes to privatize traditional Medicare, cut the Cost-of-Living Adjustment (COLA), raise the retirement age or privatize Social Security.

Medicare privatization looms large, which could impact seniors’ access to quality and affordable health care. Of course, most politicians won’t use that “privatization” term due to its negative connotation. Nowadays, they’re referring to this as “ACO Reach.” In another threat, Sen. Rick Scott (R-FL) is even offering a dangerous plan to “sunset” Social Security and Medicare every five years.

On the positive side, Social Security Administration field offices are now open to in-person customer service!

-Dave Baine

*ERS President*

## Editor’s Corner

September has crept up upon us again. At least our span of high temperatures in late July has not been as uncomfortably hot as it was in the heat dome of 2021. Let’s hope August behaves.

There has been lots of stirring in the politics that affects issues of special interest to retirees. The stirring is concurrent with the January 6 investigation into the attempted coup that would have drastically changed the nature of U.S. politics in ways that might have much twisted actions on a number of senior issues. Landmark elections are coming this fall that could also twist the political platform within which we deal with those issues. Here is an update on one prime issue.

As mentioned in the President’s Corner by Dave, privatization of Medicare by the administrative organization that operates Medicare, the Health and Human Services Department and its Center for Medicare and Medicaid Innovation, has quietly continued, despite widespread protests. ACO REACH seems to be continuing to be implemented with a January target date for participation to start unless Congress or the president intervene. There is current posted official information (with a very rosy corporate PR glow) at [link](#).

An NRLN Clarion lead article, in the Aug. 6 issue, outlines and rants about some of the privatization history, starting with “Medicare Advantage” implementations and now ACO REACH. This [link](#) will take you there. The abstract at the NIH site is shorter and clearer, at this [link](#). A prime advocacy organization opposing the direct contracting entities of ACO Reach is the Physicians for a National Health Plan (PNHP). Their site has perhaps the best set of discussions and links to press coverage, including an op-ed with U.S. Representative Pramila Jayapal (Washington state – 7th district) and an action you can take. The PNHP posting can be accessed at this [link](#).

Stay informed on issues and candidates, and vote. This may be the most important mid-term election in US history.

-Dwight

## Reminder about links

For those receiving a print copy of the newsletter, links are live in the newsletter posted at [enews](#) (*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!” A current June newsletter is at [link](#).

BlueBill Contacts:

- |                                 |              |  |
|---------------------------------|--------------|--|
| • Central & South Puget Sound   | Dick Beham   | <a href="mailto:rsqdncr@foxinternet.com">rsqdncr@foxinternet.com</a> |
| • North King & Snohomish County | Alan Rice    | <a href="mailto:aerice77@yahoo.com">aerice77@yahoo.com</a>           |
| • Olympic Peninsula             | Clinton Webb | <a href="mailto:cwebb91275@aol.com">cwebb91275@aol.com</a>           |

## 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. Individuals can also join the NRLN as individuals. Once a year we have agreed to publish in our newsletter a joint request for support for the NRLN, which follows.

### Dear Engineering Retirees Society Members:

You have an opportunity to make a difference for a better future for retirees through a contribution to the National Retiree Legislative Network (NRLN). Here are a few of the current NRLN’s actions.

**Social Security:** The Old-Age and Survivors Insurance (OASI) trust fund is predicted to deplete its reserves by 2034. The NRLN has recommended changes to the Social Security 2100 Act to fund Social Security for the next 75 years instead of only through 2038.

**Medicare:** The NRLN is opposing so-called “innovations” to Medicare which would have insurers and private investors take over original Medicare and also Medicare Advantage. Next year, Accountable Care Organizations (ACO) – ACO REACH will take over the accounts of thousands of Medicare enrollees.

**Pension Recoupment:** We’re lobbying to pass the Retirement Security and Savings Act with the NRLN proposal to change unlimited pension recoupment of overpayments to only within three years of the initial overpayment, limit repayments to no more than 10% of the overpayment per year and to exclude recoupment against a beneficiary.

**Protect Benefits:** The NRLN is working to protect any healthcare and life insurance benefits for retirees with single employer defined benefit pensions by amending the Employee Retirement Income Security Act (ERISA) and Internal Revenue Code (IRC) Section 420 to set the surplus transfer limit at 110% and use funding surplus to save retirement benefits up to 1.75% of plan assets for a single or multi-year transfer.

**Pension Plan De-risking:** Many employers have converted pension plans to third-party insurance company annuities. When such so-called “de-risking” occurs with the purchase of an insurance annuity, pension plan participants lose the protection of the Pension Benefit Guaranty Corporation (PBGC) and the Employee Retirement Income Security Act (ERISA). The NRLN’s proposed legislation would protect retirees.

**Mergers, Acquisition and Spin-offs:** We are advocating legislation to provide specific protections for pension plan participants when there are corporate mergers, acquisitions and spin-offs.

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**Prescription Drugs:** Reduce prices by (1) removing the prohibition on Medicare negotiating prescription drug prices and replacing it with a competitive bidding mandate; (2) ending pay-for-delay and other brand-name drugmakers' tactics and (3) allowing importing prescription drugs from licensed Canadian sellers.

**How You Can Help:** Make a contribution of \$25, \$50, \$75 or more. All contributions to the NRLN go toward enacting legislation important to us as retirees. Any amount you contribute will be appreciated. Make your check or money order payable to NRLN, Inc. and mail it with the Contribution Form below. Or make a credit card contribution at [www.nrln.org](http://www.nrln.org) by clicking on the Contribute tab.

*Bill Kadereit*

Bill Kadereit, President – NRLN

*David C. Baine*

Dave Baine, President - ERS

**NRLN MEMBERSHIP CONTRIBUTION**

**Engineering Retirees Society**

The NRLN is a nonprofit, tax-exempt organization. Contributions are not tax deductible.

**Name:** \_\_\_\_\_ **Age:** \_\_\_ under 55; \_\_\_ 55 - 64; \_\_\_ 65 or over

**Address:** \_\_\_\_\_ **City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **ZIP code:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Email Address (if available):** \_\_\_\_\_

**I draw my retirement benefits from** \_\_\_\_\_ **(name of company)**

Mail this form with your check or money order (*no cash please*) for \$25, \$50, \$75 or more (any amount will be appreciated) payable to: **NRLN, Inc., P.O. Box 18757, Washington, D.C. 20036-8757.**

# Volunteers who make it all happen

## Elected officers

President



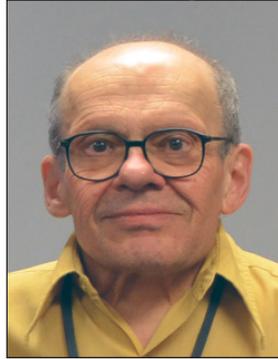
Dave Baine

Vice President



Steve Ellis

Secretary



James Ewing

Treasurer



Bob Ferguson

Steering Board Chair



Dwight Rousu

## Appointed Committee Chairs and Reps

**Badges** .....Jessica Bonebright  
**Calling**..... **OPEN** / Dave Watt  
**Communications (website)**...David Westman / Stan Lind  
**Finance**.....Stuart Buchan  
**Governing Documents**..... **OPEN**  
**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**..... **OPEN**

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

### ERS SPEEA Contact

Michelle Stanley  
 206-433-0991 x. 1118  
[michelles@speea.org](mailto:michelles@speea.org)

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Engineering Retirees Society  
15205 52nd Avenue S  
Seattle, WA 98188

## On the lighter side

I was going to buy a KIA but didn't. All I have is NOKIA.

Thanks for teaching me the meaning of "plethora." It means a lot.

At my age, a trail of clothes leading to the bedroom means I dropped them on the way from the dryer.

I used to be able to do cartwheels. Now I tip over putting on my underwear.

I told my wife she should embrace her mistakes, so she hugged me.

Science is in decline. Electrons, protons, and neutrons are losing out to morons.

I am not just talking to myself; I am self-employed, and I am having a staff meeting.

Some people call me crazy. I prefer "happy, with a twist."

Nobody in my family suffers from mental illness. We all quite enjoy it.

My train of thought just left the station without me.

Honey, why is there a picture of an old man in the bathroom? -- That's a mirror, dear.