

Engineering Retirees Society

ERS Newsletter

Quarterly meeting

Join us for our next all-member quarterly meeting, Thursday, Dec. 4. We are again planning a hybrid meeting based at the SPEEA office at 15205 52nd Ave. S, Tukwila, Washington. Lunch is planned for 11:35 a.m. at the hall, with our meeting starting at noon. There will be a Zoom connection available. The Zoom has provided OK listening and

some speaking participation but no lunch to “zoomers.” We will be celebrating the holiday season with food, drawings and poinsettias. Look in your email for a meeting notice with Zoom link info and any changes in the plans. We would like to have you join us in person if you can.

Investment meetings

We hold investment meetings on the third Thursday of odd months. We typically email meeting notices with the Zoom link and a link to any speaker-supplied information. The planned speaker for Nov. 20 was Brian Le from New York Life who was planning to talk about “Long Term Care / Financing / Aging Well.”

ERS participates in 2025 NRLN Fly-in to Washington, D.C. to Promote Retiree Policies

By Stan Sorscher

I just recently received an 11-page letter in the mail with bold text at the top saying “**Your Medicare (Advantage) Plan won’t be offered in 2026.**” The letter contained a lot of ominous options and was written in that heavy official tone that lawyers use to try to explain things.

As it happens, I was already familiar with the message of this letter, because, two weeks earlier, I had represented ERS at a fly-in to Washington, D.C., organized by the National Retiree Legislative Network (NRLN).

ERS is member of that national network, along with retirees from over 150 large employers, including aerospace employers such as Lockheed Martin, McDonnell Douglas and Raytheon, but also familiar names from many industries, government, education, the military, some state chapters and individuals.

NRLN has an office presence in Washington, D.C., to track government policies on pensions, Social Security, Medicare and retirement security in general.

The fly-in started with a policy briefing on changes to Medicare, Medicare Advantage and NRLN policy positions on Social Security and pensions.

I had scheduled visits to nine elected officials’ offices from districts where ERS members live. An NRLN officer who lives in Bellevue joined me for several of those visits. She made several office visits of her own, covering a larger region of the western U.S.

Probably the most visible issues for NRLN are full funding for Social Security and Medicare. Many ERS members would also recognize the situation of a large employer converting their pension to annuity, which shifts risk from the employer to an insurance company. A pension has ERISA protection, and the PBGC can step in when a pension is underfunded. NRLN advocates for similar re-insurance protections for such annuitized pensions in case the first insurance company collapses financially.

Another visible issue is a federal pilot plan for traditional Medicare participants in Washington and five other states that will require prior authorization for many treatments.

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Minutes from the Sept. 4 all-member meeting

ERS President **Dave Baine** called the hybrid meeting to order at noon.

Guest Speaker: Jessica Bonebright, ERS secretary and also administrative vice president of Puget Sound Advocates for Retirement Action (PSARA.org), presented “One Big Beautiful Bill (OB BB) (for Billionaires): How It Impacts Seniors Including Medicare, Medicaid, SNAP and the Temporary Tax Deduction for Americans Over 65.”

The 1,038-page bill became law July 4. It includes about \$4.5 trillion in tax cuts over 10 years with 70% of the benefit going to the wealthiest 20% and corporations. It cuts roughly \$1 trillion from Medicaid and Affordable Care Act (ACA) marketplace health insurance subsidies as well as other cruel cuts. The net effect is a \$4-trillion increase to the national debt over the next 10 years.

The debt increase automatically triggers Medicare cuts of more than \$500 billion from 2026 to 2034, according to the Congressional Budget Office. The Social Security tax cut you may have heard of is simply a \$6,000 bonus deduction for taxpayers over age 65. Note - roughly 2/3 of those over 70 years old pay no federal income tax due to their low incomes. Individuals with incomes over \$75,000 have a reduced Social Security deduction, which is eliminated for incomes over \$175,000.

The Social Security Tax deduction expires in 2029. Other tax cuts that expire in 2028 or 2029 include overtime and tip deductions and interest on U.S.-made new cars. The timing is expected to help Republicans in the midterm congressional elections. The tax cuts for the wealthy and corporations are permanent.

Social Security tax revenue goes to the Social Security Trust Fund. These cuts will accelerate the date when the fund is exhausted. The June 2025 Trustees report estimated 2034 when the fund will be exhausted and able to pay only 77% of full benefits if Congress doesn’t

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Minutes from the September 4 – all-member meeting - *Continued from page 1*

make any changes. The June 2026 report is expected to show 2032 fund insolvency. PSARA advocates we “Scrap the Cap” on Social Security taxes. About 94% of working Americans pay into Social Security with every paycheck. If the wealthiest Americans had to do the same, the fund would have enough to pay currently scheduled benefits and even increase benefits for those who need it most.

SNAP food assistance funding will be cut 20% starting October 2027. States will be required to administer new SNAP work requirements, including those ages 55 to 65 who were previously exempt. States will have the option to restrict eligibility or limit benefits if they are unable to handle their new increased costs.

Other cuts include subsidies for electric vehicles and home energy-efficiency improvements. The bill triples funding to \$30 billion for Immigration and Customs Enforcement (ICE). Meanwhile the administration has aggressively refused to spend appropriated funds for USAID, which would be helping the world's most vulnerable people. Spending also stops for the National Institute of Health infrastructure projects, including high speed internet, and for the Consumer Financial Protection Bureau, which has returned over \$21 billion to consumers.

With very narrow Republican majorities in Congress, the midterms will be critically important. A third of Americans failed to vote in the November 2024 election. If you want a government that works for all of us, not just the wealthiest 1%, there are lots of ways to get active, including joining [PSARA.org](https://psara.org), [Indivisible.org](https://indivisible.org), or other organizations.

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

Secretary: Jessica Bonebright's June meeting minutes were approved as submitted.

President: Dave Baine called for a moment of silence for **Walt Ditlefsen** who passed away June 1. Ditlefsen managed ERS communications and governing documents committees since 2022. He will be sorely missed. **Katrina Jones** has taken over governing documents from Walt. **Dave Showalter** will be our communications chair, and Katrina will be his backup. **Dave Westman** will continue supporting as needed.

Dave Baine has decided not to stand for re-election at our next meeting in December. He will pass off what he's learned about our tax status to Katrina. ERS still has an opening for our Pension Committee.

Treasurer: **Bob Ferguson** reported ERS

account balances at BECU are checking - \$977.73; savings - 5,411.38 (currently 0.3% APR); money market - \$30,256.55 (currently 2.4% APR) and three CDs totaling \$36,378.57 at 4.65%. The CDs expire this week and will automatically roll to a new lower interest rate. Our total is now \$73,024.23. We reported a total of \$72,922.28 at our June meeting.

Membership renewal checks continue to trickle in and expenses are low. We'll have expenses for Stan Sorscher to attend the NLRN fly-in to Washington, D.C.

Finance: **Steve Ellis** reported our 2026 ERS budget will be voted on at our Dec. 4 member meeting. The Steering Board will vote whether to recommend it prior to that meeting. Our annual ERS financial review will be done in January 2026.

Steering Board: Chair **Dwight Rousu** reported the board met and discussed increased responsibilities for Katrina. We still have 25 people who receive hard copies of our newsletter. The workload for SPEEA staff support is difficult, so Dwight recently started mailing the hard copies. This eliminates a one-week delay in the process.

Committee and Rep Reports

Membership: Chair **John Neller** reported we have 691 members and of those, 635 have paid for at least last year. We'll drop members who are two years behind on dues at the end of this year. Membership has trended down lately. We used to get new members from **Matt Kempf's** SPEEA pre-retirement seminars. We will check about including a slide about joining ERS and consider having an ERS leader attend to briefly speak to attendees.

Social: Chair **Steve Ellis** is planning with officers for some events. Post-COVID is time to get together with some food - maybe Ivar's on Lake Union.

Service Bluebills: There has been no input since the recent passing of **Dick Beham**.

Program: Chair **Dave Watt** reported **Matt Boulter** would make a presentation at the next investment meeting Sept. 18 – he's always a good speaker. Dave was working to confirm a speaker for the Nov. 20 investment meeting. The Dec. 4 membership meeting will be a social with door-prize drawings for poinsettias. We encourage people to attend.

Sunshine Committee: Co-chairs **Myrv** and **Joan Johansen** gave this report: It was such a shock to hear of Walt Ditlefsen's passing away June 1, 2025, especially, having sent a "Thinking of You" card after the May 29

board meeting. We found his obituary in the Mountain View/Tacoma website. Walt was chair of the Communications Committee and Governing Documents Committee. We sent a sympathy card to Walt's wife, Julie and family.

Travel Committee: Chair **John Neller** introduced **Corinne Kumano**, who shared information on a planned one-day repositioning cruise between Seattle and Vancouver, B.C. (A similar cruise is being planned for the fourth weekend of April. Ed.)

Insurance and Healthcare: Chair **Katrina Jones** asked Matt Kempf from SPEEA if Valley Medical is included as a provider under the Boeing Aetna Medicare Advantage plan while negotiations between them continue. Boeing negotiated an extended service area (ESA) network, so any provider eligible to bill can have claims processed.

Katrina also looked into a 42-page estate-planning booklet where you could collect your key estate information from who might take care of your pets, key documentation, funeral decisions, etc. She learned about this through attending a presentation at Kent Senior Center.

Unfortunately, the group that presented it was not available to come to an ERS meeting. However, she was able to find the Society of Certified Senior Advisors "Your Complete Information for Life Kit" available online for free download from the Assured Life Association website: <https://assuredlife.org/benefits/information-for-life-kit/> (click on the blue "Information for Life," or use the following link to bring up the kit directly for download: <https://assuredlife.org/wp-content/uploads/InformationforLife.pdf>. The class suggested you print it, fill it out in pencil and create a notebook binder to collect all your information.

She recommends making sure you're up to date with your vaccines while they're still covered. Changes to coverage and availability could come with the new Federal Administration. There's a list of the top eight vaccines recommended when you're over 50.

Medicare Open enrollment is Oct. 15 – Dec. 7. Watch as information will be coming out.

Puget Sound Advocates for Retirement Action (PSARA): **Jessica Bonebright** reported PSARA had a great picnic at Seward Park recently and will have a concert Oct. 25. Members received an email recently to contact our congressional representative to oppose the WISER pilot program, that would begin in January 2026, requiring prior approval for

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some procedures under traditional Medicare. Read more about it in our PSARA newsletter and look for upcoming events at [PSARA.org](https://www.psara.org). Please consider joining to support our work – membership is only \$20/year.

Badges: Chair **Roger Aisaka** encouraged us to learn more about Sepsis Awareness Month – it's important. Maybe we could provide a presentation about it next year.

Refreshment: **John Meeker** reported 40 members were present here today compared to 23 at the last meeting – that's why we were a little short on food.

Communications & Website: Our new chair **Dave Showalter** couldn't make the September meeting

Governing Documents: Katrina Jones has added chair of this committee to her ERS roles.

Ad Hoc Committee Reports

SPEEA Liaison: Dave Baine plans to coordinate with **Karen McLean** regarding our newsletter work and improving communications with potential retiring SPEEA members, so they might join us in ERS.

Legislative & Public Affairs, L&PA: Dwight Rousu reported **Stan Sorscher** volunteered to represent ERS at the upcoming NRLN Washington, D.C. fly-in events. National NRLN VP **Judy Stenberg** lives in Bellevue. Stan had been coordinating with her to arrange meetings at congressional offices to talk to them about retiree issues. They've communicated with 12 to 14 congressional offices for which ERS members are constituents, including Senator **Ron Wyden** in Oregon. Stan wrote a report of his trip, which is included below the minutes.

Nominating/Elections: Chair Steve Ellis announced we will elect ERS president and secretary at our December meeting. Dave Baine doesn't want to continue as president. He has enjoyed it but hopes to step down and hopes some other good-natured soul will step up. He'll remain active in some capacity.

Old Business: None

New Business: None

Upcoming meetings: Thursday, Dec. 4 is our next quarterly membership meeting starting at noon for Zoom participants and at 11:35 a.m. in person at the Tukwila SPEEA Hall. The next ERS Steering Board meeting is 11 a.m., Thursday, Nov. 18. Investment meetings are at noon on the third Thursday of odd months. The next investment meeting is Nov. 20.

The meeting adjourned at 2 p.m.

Minutes respectfully submitted, Jessica Bonebright, secretary

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NRLN is aware of a less-visible situation where companies offering Medicare Advantage (MA) plans can terminate plans, then try to "crosswalk" participants into other (more profitable) plans – often without warning or notification to participants about their legal rights if an MA plan is canceled.

Medicare Advantage participants have a "Guarantee Issue Right" (GIR) to choose their own replacement plan and a "Special Enrollment Period" to make that choice. Importantly, this special enrollment period may be the only remaining chance in their lifetime to go back to traditional Medicare without passing a medical evaluation.

NRLN has been advocating that Medicare Advantage plans must notify participants of these two rights. On Sept. 22, the Center for Medicare and Medicaid Services ordered Medicare Advantage plans to make those notifications. This is a win. That was the letter of notification I received in the mail.

Overall, the NRLN fly-in was well organized, and NRLN volunteers were thoughtful, capable and brought an authentic voice to their office visits. I want to thank ERS for arranging for me to be a part of this effort.

And we owe Stan some gratitude for representing us in DC. -Ed.

Reminder about links

For those receiving a print copy of the newsletter, we try to make links live in the newsletter posted [online](https://www.engineeringretirees.org/newsletter.html) at <https://www.engineeringretirees.org/newsletter.html> if you or your grandkids have access to a computer. The link target is accessed by CTRL-left CLICK on the link.

Service Corner

The Bluebills is a service organization for all Boeing retirees. [BlueBills.org](https://www.bluebills.org).

On the lighter side:

My friend went bald but still carries a comb. He can't part with it.

Be careful of joining the masses – often the 'm' is silent.

I'm reading a book about anti-gravity; it's impossible to put down.

Have you ever tried eating a clock? It is time consuming, especially if you go for seconds.

I accidentally passed my wife a glue stick instead of a ChapStick. She is still not talking to me.

What do you call a belt made out of hundred-dollar bills? A waist of money.

What's Irish and stays outside all year? -- Patty O'Furniture.

The difference twixt a poorly dressed man on a tricycle and a well-dressed man on a bicycle? -- Attire.

The boat store was selling paddles for \$2. It was quite an oar deal.

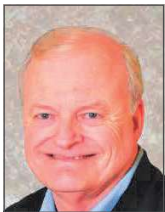
Old age. Just as I was beginning to know everything, I am forgetting everything I knew.

Girl! Unless he wears a diaper, you can't change him.

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

Communications (website)..... Dave Showalter/Katrina
Programs **OPEN** (Dave Watt)
Medical Insurance Katrina Jones
Investments Meetings Dave Watt/Kuehl
Governing Documents Katrina Jones
Discounts..... **OPEN**
Finance, Elections Steve Ellis
Refreshments John Meeker/Steve Ellis

Social Steve Ellis
Badges..... Roger Aisaka
Legislative & Public Affairs Dwight Rousu / Dave Watt
SPEEA Liaison Dave Baine
Sunshine Joan and Myrv Johansen
(Bluebills) **OPEN**
Membership John Neller
Travel Neller/Corrine Kumano

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

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