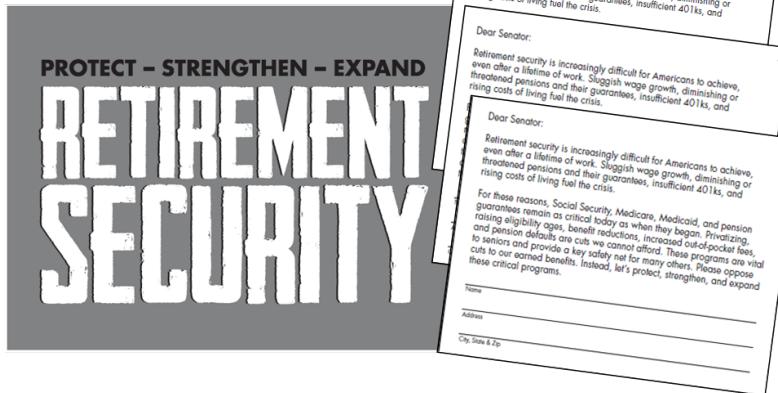


Connection



With each passing year, retirement security is increasingly difficult for Americans to achieve, even after a lifetime of work. That's why we need to protect, strengthen, and expand Social Security, Medicare, Medicaid, and pensions.

As we move into 2018, more and more discussions coming out of Washington are about potential cuts to our earned benefits. That's why the Steelworkers Organization of Active Retirees (SOAR) is teaming up with Rapid Response to take on these issues. Rapid Response is our union's education and action program on legislative issues.

We're launching a postcard campaign as a way of building our power. We hope you will join our effort by getting retirees to sign the postcards, then sign up to continue receiving information from SOAR and Rapid Response moving forward. Note: Postcard packets were recently mailed to the SOAR chapter presidents (U.S. only). Please allow up to ten days for delivery.

You may also join by visiting the following link and adding your support. Your name will be transferred to a postcard and delivered to your Senators and Representative on your behalf.

Sign the Postcard! Visit:
<http://usw.to/rrsoar>

When we all work together, we win!

From The President's Desk

In 2018 – We Still Have Old Fights to Fight



As we begin a new year, we still have old fights to fight. Recently, congress passed tax legislation that will ultimately impact the national deficit. In recognition of this fact, members of congress have stated that the issue of "Entitlements" will need to be addressed. "Entitlements" for many Republicans is code for Social Security and Medicare.

Many of these politicians do not care that the average monthly Social Security benefit is \$1,404. Or, that \$134 is deducted monthly from that amount as our contribution for part B coverage. Neither do they care that, for 2018, the average cost for part D, Rx coverage is \$34 monthly. We have paid into Social Security and Medicare and we continue to contribute for our medical coverage; and yet many in Washington call these benefits "Entitlements" and insist they need to be reduced.

We cannot and we will not sit by while they dissect our standard of living and quality of life. SOAR and Rapid Response are forming a coalition in an attempt to address issues of mutual concern.

The USW is holding their Rapid Response Conference May 21-23 in Washington, DC this year and SOAR will be among the delegates. For information on this conference please contact your District SOAR Coordinator, if you are interested in attending.

We have also joined with Rapid Response in a joint postcard action, which was recently rolled out. (See page one for more information.)

I also recommend that, where possible, SOAR chapters invite their District Rapid Response Coordinator to speak at one of their meetings.

Your chapter should hold an event, a letter signing or attend a town hall meeting to let your Representatives know that you are watching and that you will not let them get away with giving tax breaks to the rich paid for by retirees.

2018 will be the most important year, regarding retiree issues, that SOAR has faced in many years and we must be prepared to respond to the challenge.

Bill Pienta, SOAR President

Up and Over, Around or Under

Knowing that it's very possible that our country could actually spend billions of dollars to construct a 30-foot-tall wall, sticking six feet into the ground from sea to shining sea, makes me laugh on the one hand, and makes me disgusted on the other hand.

If my family needed medication or food, I just know that I could find a way to get through, under or over any wall these nuts could construct - one way or another.

On the bright side, it will sure give some young entrepreneurs the chance to devise different methods to breach any wall and I expect we'll be seeing some of these ways if this construction actually takes place. What a waste.

-Charlie

“Desde el escritorio del Presidente

En 2018, todavía tenemos viejas luchas para luchar



A medida que comenzamos un nuevo año, todavía tenemos viejas luchas para luchar. Recientemente, el Congreso aprobó una legislación fiscal que finalmente tendrá un impacto en el déficit nacional.

En reconocimiento de este hecho, los miembros del Congreso han declarado que será necesario abordar el tema de los "Derechos". Los "derechos" para muchos republicanos son códigos para la Seguridad Social y Medicare.

A muchos de estos políticos no les importa que el beneficio mensual promedio del Seguro Social sea de \$ 1404. O bien, esos \$ 134 se deducen mensualmente de esa cantidad como nuestra contribución para la cobertura de la Parte B. Tampoco les importa que, para 2018, el costo promedio de la cobertura de la Parte D, Rx sea de \$ 34 mensuales. Hemos pagado a la Seguridad Social y Medicare y seguimos contribuyendo para nuestra cobertura médica; y sin embargo, muchos en Washington llaman a estos beneficios "Derechos" e insisten en que deben reducirse.

No podemos y no nos quedaremos sentados mientras analizan nuestro nivel de vida y nuestra calidad de vida. SOAR y Rapid Response están formando una coalición en intentar abordar los problemas de los asuntos mutuos.

El USW realizará su Conferencia de Respuesta Rápida del 21 al 23 de mayo en Washington, DC este año y SOAR estará entre los delegados. Para obtener información sobre esta conferencia, comuníquese con el Coordinador SOAR de su distrito, si está interesado en asistir.

También nos hemos unido a Rapid Response en una acción de postal conjunta, que recientemente lanzamos. (Vea la página uno para más información.) También recomiendo que, cuando sea posible, los capítulos de SOAR inviten a su Coordinador de Respuesta Rápida del Distrito a hablar en una de sus reuniones. Su capítulo debe llevar a cabo un evento, una carta firmada o asistir a una reunión en el ayuntamiento para que sus Representantes sepan que usted está mirando y que no les permitirá salirse con la suya dando beneficios fiscales a los ricos pagados por jubilados.

2018 será el año más importante, con respecto a los asuntos de retiros que SOAR ha enfrentado en muchos años y debemos estar preparados para responder al desafío.

Bill Pienta, Presidente de SOAR, translation by Dorine Godinez, Pres. Chapter 30-18

Writing Techniques

Keep it short

Keep it simple

Keep to the point

Write like you speak

Be specific, factual and quote people

2018 Came In Roaring Like a Lion



I know it is already February, but I'd like to wish you all a very Happy New Year.

With surprise election outcomes in Virginia and Alabama, where USW-endorsed candidates pulled out victories that were previously controlled by our adversaries, 2017 went out like a lion, unlike the proverbial lamb (of March). However, 2018 did not come in quietly either. Rather, the year roared in with a three-day government shutdown, that spanned a weekend originally intended to be the president's first inaugural celebration and an opportunity for progressives to rekindle the activism that was born out of the January 2017 Women's March.

Our union expected a turbulent year, and we were already planning a number of important campaigns; spanning from our efforts to organize new worksites into our fold, to our work to regain worker-friendly majorities in state and federal government.

Every one of the 435 seats in the United States House of Representatives is up for election, along with more than thirty Senators and Governors each. It will be voters who determine the outcome of these elections, and we should take this as an opportunity to focus on the issues that matter most to our families and communities.

SOAR can play a big role in these efforts. As you can see in SOAR President Bill Pienta's message that is included in this publication, SOAR will be partnering with the USW's Rapid Response in a number of ways.

We also intend to engage with our SOAR chapters, who typically participate in our union's political campaigns, as well as capitalizing on and sharing their stories in a way that we can hopefully recruit even more SOAR chapters to take part in this important work. Now more than ever, we need our SOAR chapters to step up because "baby boomers" are going to be retiring, and it is up to SOAR to make sure we can nurture their activism and talents.

If 2017 showed us anything, it should be that every vote matters. Last year, our union had members on the ground leading up to the competitive gubernatorial election in Virginia; where a wave of 2.6 million voters (about 350,000 more than the last gubernatorial election) enabled a group of union-backed candidates to flip more than 15 state Assembly seats, nearly erasing the 66-34 anti-worker majority that controlled the chamber prior to Election Day.

A victory in the 94th District would have put control of the chamber in our hands. However, a mere ten-vote margin triggered a recount where the outcome hinged on a single vote. That vote was eventually thrown out for having too many bubbles filled in on the ballot and the State Board of Elections decided the victor by drawing the winner's name from a bowl.

Though the outcome was not what we wanted, we made significant inroads as a result of our union's work. Moving forward, we will be working with SOAR chapters to find ways for our members to be even more involved in our union's political efforts.

Julie Stein, SOAR Director

From The Toll of War by Howard Zin

"This brings me to the last general point I want to make. We ought to really remind our neighbors, remind our friends, remind everybody we can that if we really believe that all people are created equal we cannot go to war. And if we're going to have globalization, let's have a globalization of human rights. Let's insist that we consider the lives of people in China and Afghanistan and Iraq and Israel and Palestine--that we consider the lives of all these people--equal to one another, and therefore war cannot be tolerated."

SOAR Chapter Connection

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Elaine Sez...

Basements! We have lived in our little bungalow house, built in 1939, for forty-two years and the basement holds forty-two years of stuff! This winter, Charlie got the idea of cleaning the basement. Oh, my gosh! What a job that turned out to be! Tons of empty boxes, old canning jars, seasonal decorations that have not been used in years! I am exhausted! And, we aren't finished. Just let me say, my next house will NOT have a basement! Bye for now and back to work!



The McNeil Report

Congratulations, Lee!

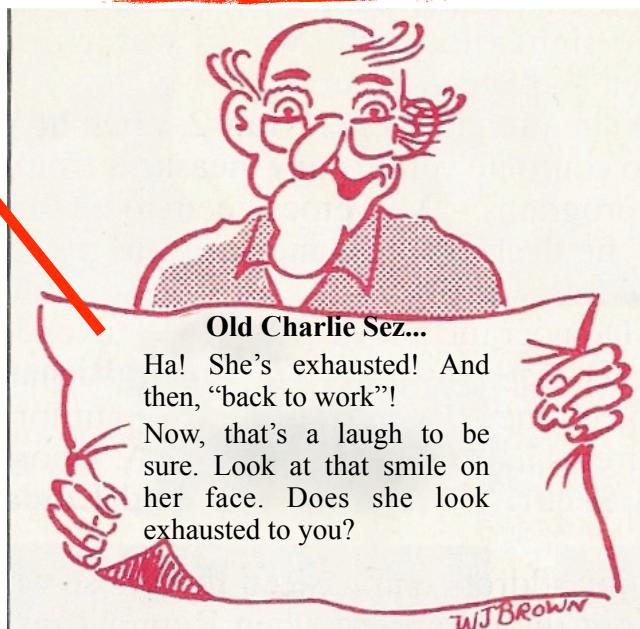
By the time you receive this newsletter, Lee Etta Hairston will already have begun working at her new position as an administrative assistant in the Steelworker's Civil Rights Department.

As you likely know, Lee has been the voice and behind-the-scenes handler of "all things" SOAR for the past seven plus years. We truly appreciate her dedication and time in keeping our SOAR department running smoothly, and she will be truly missed, especially by me.

However, Lee has assured me that I can keep her on "speed" dial and that she's committed to training whomever our new administrative assistant will be in the SOAR department, to ensure a smooth transition as we move forward.

On behalf of SOAR, we congratulate Lee and wish her the very best of luck as she begins this new opportunity in her working career at the USW.

Julie Stein, SOAR Director



Report from the Alliance for American Manufacturing (AAM)



It's been more than one year since the president was elected to the White House. It is still too early to decipher if any of his policies have meaningfully influenced our economy and working Americans. Most statistics are holdovers that are likely the result of the Obama administration policies.

On the positive side, the president canceled America's participation in the Trans Pacific Partnership (TPP) and managed to invoke tariffs on imported washing machines helping steelworkers keep their jobs at places such as Whirlpool factories in Ohio, Kentucky, South Carolina and Tennessee. He also levied tariffs on the imports of solar panels which could revive that energy-friendly industry in the United States.

But, the Alliance for American Manufacturing (AAM) has additional priorities for our 45th president, most important of which is protecting our steel and aluminum industries from the loss of business due to dumped, inferior products from China, Russia and other nations. The Section 232 investigation will tell us how serious the current administration is about our national security and saving, well-paying, USW manufacturing jobs.

The president also issued a series of executive orders in early 2017 designed to boost manufacturing and strengthen Buy American laws. Yet, we still have not seen any meaningful action on this front.

Another AAM concern is protection for the intellectual property of American companies. When United States companies attempt to enter the Chinese marketplace, they are expected to hand over intellectual property to China's government. This is neither free or fair trade.

The president also promised to invest \$1 trillion into America's crumbling infrastructure. His initial plan of a \$200 billion funding from the federal government with the additional \$800 billion coming from the private sector, states and localities is unrealistic. He must figure out a way to fund the repair of our roads, tunnels, bridges, airports, shipping ports, underground water pipelines, the electrical grid and rail and mass transportation travel.

The president also made a lot of promises during the 2016 presidential campaign and AAM will be watching his every move to ensure he protects the industries and jobs of the United Steelworkers.

Jeff Bonior, AAM staff writer, Alliance for American Manufacturing, (202) 695-8219

Online Communications Tips

- Keep websites, Facebook pages and blogs current and relevant.
- Make your main point in the first sentence of a web post or blog.
- Write concisely and have one idea per paragraph.
- Don't use large files.
- Use bulleted lists instead of long paragraphs.
- Use meaningful subheadings.
- Bold your keywords
- Limit the use of words in all-capitalized letters. ALL CAPS IS LIKE SHOUTING.
- Use spaces between blocks of information.
- Your site should include your chapter's or district's events and news releases.
- Remember that text lives forever online. Don't post anything you don't want others to find years from now.

Congress Must Stop Social Security Office Closures

by Robert Roach, Jr.



Although baby boomers are filing record numbers of retirement, disability and survivor claims with the Social Security Administration (SSA), Senate Republicans are proposing a \$492 million cut to SSA in the federal budget.



There have already been many layoffs at SSA. The agency has lost 3,500 employees since 2010. Congress must stop this attack on seniors and the disabled community by cutting federal employees.

Years of cuts to SSA's funding have resulted in direct cuts to service. We've seen longer drives to reach someone you can talk to in person at Social Security offices, as well as longer wait times once you get there.

And millions have experienced extreme delays in the processing of their retirement, survivor and disability claims. The number of pending disability benefit cases climbed nearly 60 percent, to about 1.1 million in 2017. The average wait for a hearing decision reached an all-time high of 21 months in 2017.

Over and over, we have had to defend ourselves against attempts by Wall Street executives and Republicans in Congress to cut our hard-earned Social Security benefits. And this latest attempt to weaken the system is no less dangerous. By reducing services, Republicans are just coming at us from a different direction.

With their attack on SSA, Republicans are making it increasingly difficult for the American people to access the benefits we've earned through our hard work. Congress needs to stop all plans for future Social Security Administration cuts.

Robert Roach, Jr. is president of the Alliance for Retired Americans. He was previously General Secretary-Treasurer of the IMAW. For more information, visit www.retiredamericans.org.

And this from the Alliance for Retired Americans Friday Alert

Since 2011, baby boomers have been retiring at the rate of 10,000 a day, expanding the population that SSA serves. In recent years, the agency has had to close 64 field offices due to budget constraints.

"We demand that Congress fully fund the Social Security Administration in the upcoming federal budget and stop this attack on seniors and the disabled community," said President Roach. "We have seen attempts, led by House Speaker Paul Ryan, to cut Social Security benefits many times in the past. By reducing services, Republicans are just coming at us from a different direction."

Since the end of fiscal year 2016, SSA has lost over 1,000 field office staff, bringing the total loss since 2010 to 3,500 employees. The number of pending disability benefit cases had been shrinking until 2011, but then climbed nearly 60 percent, to about 1.1 million in 2017. The average wait for a hearing decision reached an all-time high of 21 months in 2017. The Capitol Hill press event drove home the need to fully fund SSA, not subject it to cuts that make it increasingly difficult for Americans to access their hard-earned benefits.

Identity Theft

Identity theft happens when someone uses your Social Security number or other personal information to open new accounts, make purchases, or get a tax refund.

Warning Signs

There are many ways that you might [discover that someone is using your information](#). You might get a notice from the IRS or find unfamiliar accounts on your credit report. You might notice strange withdrawals from your bank account, get bills that aren't yours, or get calls about debts that you don't owe.

What To Do Right Away

If you see one of these warning signs of identity theft, act quickly. Taking these steps will help you limit the damage. [IdentityTheft.gov](#) will guide you through each step.

1. Call the companies where you know fraud occurred.
2. Place a fraud alert on your credit reports and get copies of your report.
3. [Report identity theft](#) to the FTC.
4. File a report with your local police department.

Then, take a deep breath and begin to repair the damage. Depending on your situation, your next step might be closing accounts opened in your name, or reporting fraudulent charges to your credit card company. [IdentityTheft.gov](#) can help — no matter what your specific identity theft situation is.

If Your Info Is Lost or Stolen

Did you recently get a notice that says your personal information was exposed in a data breach? Did you lose your wallet? Or learn that an online account was hacked? Depending on what information was lost, there are [steps you can take](#) to help protect yourself from identity theft.

Protecting Your Identity

While identity theft can happen to anyone, there are some things you can do to reduce your risk. Here are five ways to make protecting your identity part of your everyday routine:

- Read your credit card and bank statements carefully and often.
- Know your payment due dates. If a bill doesn't show up when you expect it, look into it.
- Read the statements from your health insurance plan. Make sure the claims paid match the care you got.
- [Shred any documents](#) with personal and financial information.
- Review each of your three credit reports at least once a year. Visit [annualcreditreport.com](#) to get your free reports.

Source: Federal Trade Commission website

“My bank must stop trying to sell me identity theft protection. You know why I expect you to protect my money? Because you're a bank.”

-Comedian Bill Maher

Report from PACE Representative



I am pleased to report on three significant matters for the beginning of the year and those that occurred last year.

The retirees from the Citgo Oil Refinery in Lemont, Illinois and Local 7-517 have formed their own SOAR Chapter that has been designated as Chapter 7-PC-7. Retirees Wilmer Wittig and Mark Ferry were instrumental in forming this chapter with the help of District 7 SOAR Coordinator, Jerry Brooms. This is an important step in building and supporting retirees through SOAR.

The retirees from Castle Metals Local 7-7773 (which has since closed) have also filed a chapter application to form their own SOAR Chapter, which is pending. Retiree, Susan Shubert and Staff Representative Frank Shubert worked on this effort.

The third significant event that occurred in 2017, in District 7 and on behalf of the retirees from Unilever and SOAR Chapter 7-PC-3, was the settlement of retirees insurance. The employer modified and discontinued certain benefits that Unilever retirees had. Thanks to the formation of this SOAR Chapter, the USW supported and provided legal assistance to pursue this matter. Last year, a satisfactory settlement was reached providing the retirees with acceptable retiree insurance benefits. This is a clear example of the benefits of SOAR and the support of the USW. A special thanks to Jerry Brooms, Jerome Fleming and Local Union President Derrick Davis, for their help and assistance.

In closing, I would like to share a thought on what appears to be the dysfunction of Congress and our Government. In my opinion, it appears that the unlimited money flowing to politicians from special interest such as the Koch family, has represented legalized bribery allowed by the Supreme Court decision in the Citizens United case. One does not have to look further than the recent tax law that shows that over 80 percent of the benefits will go to the top 1 percent. During the debate certain politicians admitted that they had to consider what their donors wanted. This, along with “gerrymandering,” has created a serious dysfunction in our political system and threatens our democracy.

Bill Gibbons, PACE Representative

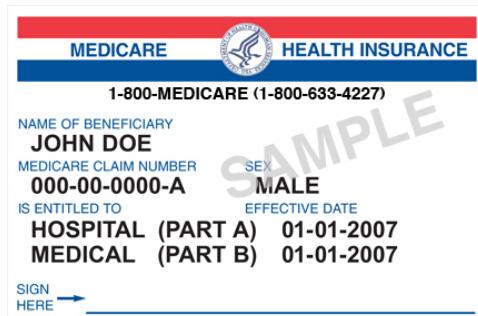
Writing a Letter to the Editor

- A letter to the editor can be an effective way to publicly express your view on a topic you are passionate about, or to respond to an article that appeared in the publication.
- Write clearly and use a tone that is direct, sincere and civil.
- Make your point in the first two paragraphs in case your letter is edited. Letters have a better chance of being printed if they are two to three paragraphs long, or 150 to 200 words.
- Proofread carefully.
- Write a headline for your letter, otherwise the publication may write one for you. When this happens, you'll wish you'd written the headline.
- Include your name and contact information, in case the publication has to verify something in your letter.
- Letters generally are submitted via email, though some publications accept letters by fax or mail. Be aware of the publication's requirements.

Your Medicare Card

When you're enrolled in Medicare, you'll get your red, white, and blue Medicare card in the mail. [If you're automatically enrolled](#), you'll get your red, white, and blue Medicare card in the mail 3 months before your 65th birthday or your 25th month of getting disability benefits. Your Medicare card shows that you have Medicare health insurance. It shows whether you have Part A (Hospital Insurance), Part B (Medical Insurance) or both, and it shows the date your coverage starts.

Be sure to carry your card with you when you're away from home. Let your doctor, hospital, or other health care provider see your card when you need hospital, medical or other health services.



New Medicare cards are coming

Medicare will mail new Medicare cards between April 2018 and April 2019. Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. This will help to protect your identity. [See an example of the new Medicare card.](#)

Things to know about your new Medicare card

- Your new card will automatically come to you. You don't need to do anything.
- Your Medicare coverage and benefits will stay the same.
- Your new card is free – there's no charge for it.

Watch out for scams

Medicare will never ask you to give us personal or private information to get your new Medicare Number and card. Scam artists may try to get personal information (like your current Medicare Number) by contacting you about your new card. If someone asks you for your information, for money, or threatens to cancel your health benefits if you don't share your personal information, hang up and call us at 1-800-MEDICARE (1-800-633-4227). [Learn more about the limited situations in which Medicare can call you.](#)

How can I replace my Medicare card?

If your Medicare card is lost, stolen or damaged, you can ask [Social Security](#) for a new one.

- Your Medicare card will arrive in the mail in about 30 days.
- Social Security will mail your card to the address they have on file for you.
- If you need proof that you have Medicare sooner than 30 days, you can request a letter from Social Security. The letter will arrive in the mail in about 10 days.
- If you need proof immediately for your doctor or for a prescription, visit [your local Social Security office](#).

How do I change my name or address?

Medicare uses the name and address you have on file with Social Security. To change your name and/or address, visit your online [my Social Security account](#).

Note

Medicare is managed by the Centers for Medicare & Medicaid Services (CMS). Social Security works with CMS by enrolling people in Medicare.

Source: Medicare web site

“Money Smart for Older Adults,” advice from the Consumer Financial Protection Bureau

Financial scams may be the crime of the 21st century. They are on the rise, and older adults are often the targets because they are more trusting than younger people. You should plan ahead to protect yourself and the people you love from these scams and safeguard life savings. [Money Smart for Older Adults, from the Consumer Financial Protection Bureau](#), offers important advice.



- Guard against identity theft. [Never provide personal information to a stranger on the internet or even to someone on the telephone](#). Scammers may pretend to be from a government agency or a grandchild in desperate need. [Government agency](#) staff will never call or email you and ask for personal information. If the person claims to be a family member needing money desperately, to protect yourself and make sure you’re talking to the right person, ask to call them back. Then, check that the caller is who you think it is with another family member.
- Protect against caregivers in your home you don’t know well: Lock your jewelry, checks and financial documents in a cabinet.
- Keep a list of phone numbers for your financial services providers, including for your bank, credit card companies, brokerage firms and insurance companies, as well as important account numbers, including your bank and brokerage accounts, credit card numbers and homeowner’s or renter’s insurance.
- Plan for the time when you cannot manage your own finances.
- Check the background of your financial advisor through the Financial Industry Regulatory Authority or FINRA at www.FINRA.org.
- Beware of reverse mortgage scams and lottery scams. Never pay money to someone who claims you have won a lottery. And, remember that if you did not enter the lottery, you could not have won it. And, while some reverse mortgages may be legitimate, you want to be very careful about getting a reverse mortgage.

You should beware of funeral scams as well, according to the [FBI](#). Scammers have gotten tens of thousands of people to give them millions of dollars to prepay in full or in part for their or their spouse’s funeral.

In addition to financial scams, financial exploitation of older adults is not uncommon. In many cases, family members are the perpetrators. The [National Center on Elder Abuse](#) reports on one study showing that nearly 60 percent of the time family members committed financial exploitation of older people (57.6%). Friends and neighbors committed financial exploitation 17 percent of the time and home care aides 15 percent of the time.

To learn more, [read this booklet from the CFPB](#). Report any scams to Adult Protective Services at www.eldercare.gov. And, check out these [five ways to keep a loved one safe and healthy](#).

Source: justcareusa.org written by Diane Archer

Life with Charlie, Explained... A parable

Elaine and I live in a tiny little village in the middle of nowhere and have been retired for 20 years. Last summer, I had a really good crop of peaches. I had more than we could use so put a couple bushels of them out front to sell. Some guy pulled up in the driveway and mentioned how nice they looked and asked how long it took me to pick them.

"Oh, a couple of hours", I said. "But then, why didn't you just pick some more", he asked.

I explained that we had all we needed for the year.

He then asked me, "what do you do when your not picking peaches?"

"I sleep late, do a little fishing, play games with the children, and take a nap every day with my wife. In the evenings, I go into town to see my friends, have a few drinks, play some pool, and then come home and watch a little football.

Then the guy interupted and said, "I have an MBA from Harvard and I can help you! You should start by picking more peaches every day. You can then sell all of the extras. With the extra income, you can buy more trees. Then, with the extra income the trees will bring, you can buy another acre of land and plant more trees. Instead of selling your peaches out by the road, you can negotiate directly with the grocery stores and maybe open your own store. Then, you could leave this tiny town and move to Los Angeles, or even New York City! From there you can manage your huge enterprise." "How long would that take?" I asked. "Oh, Twenty, maybe twenty-five years," he replied. "And then what, I asked?"

"Afterwards? That's when it gets really interesting," he answered, laughing. "When your business gets really big, you can start selling stocks and make millions!"

"Millions? Really? And after that?" "After that you'll be able to retire, live in a tiny little village in the middle of nowhere, sleep late, play games with the children, take a nap every day with your wife, go into town in the evening and see your friends. Maybe have a few drinks, play some pool, and then come home and watch a little football.

Source: can't remember

Writing Tips for Pen or Computer

1. Whether it's a newsletter, website or news release, keep it clear and simple. If your writing is too formal, readers won't connect to the message.
2. Use a friendly, conversational tone - write like you talk.
3. Avoid technical words and long sentences
4. Break long sentences into lists.

