

SOUR

CONNECTION

WE'RE STRONGER TOGETHER

The Steelworkers

Oldtimer

Volume VIII, Combined Numbers 3 & 4

Pittsburgh, Pa.

PRINTED IN U.S.A.

Autumn/Winter 1985

SOAR TAKES OFF!

Former USWA Pres. Abel To Head Union's New Retiree Organization



USWA PRES. LYNN WILLIAMS meets with temporary officers and administrators of the newly-established Steelworkers Organization for Active Retirees (SOAR) during meeting of union's Int'l Executive Board in Pittsburgh, Pa. on Oct. 21. From the left. Harry Guenther, SOAR Administrator; Walter Klis, SOAR Sec.-Treas.; President Williams; SOAR Pres. I. W. Abel; SOAR Vice Pres. Ken O'Neal and Sam Dawson, USWA Political Action Director.



OFFICIAL LOGO—You'll be seeing a lot of this emblem which identifies the Steelworkers Organization of Active Retirees, the new legislative and political arm for senior members of the United Steelworkers of America. Honorary members of the union in retirement are now being accepted as members. (See Page 16 application form.)

-INSIDE

SOAR Profiles Pages 8 & 9
Brief Bio's of Leaders of New
USWA Retiree Organization.

Canton Dedication Page 3 Mayfield Sr. Center Opening in Canton, Ohio attracts 400.

SS Still Vulnerable Page 7 Trust Fund Borrowing, Budget Proposals May Cripple Social Security.

ERISA Crisis Page 5
Wheeling-Pittsburgh Steel Action
Jeopardizes Federal Fund Insuring
Job Pensions.

Medicare Diminished Page 6
New Federal Health Care Rules Hurt
Elderly.

Tax Reform Pitfalls Page 6
Beware of Tax Law Changes Eating
Into Your Job Benefits.

Trading Post . . Pages 13, 14 & 15
Oldtimers Mailbag . Pages 4 & 12
Club News Pages 10 & 11
Pen Pals Page 10

Pittsburgh, Pa.—The USWA International Executive Board, meeting here on Oct. 21, officially launched the Steelworkers Organization of Active Retirees (SOAR), a new, positive action association of retired members and their spouses formed to help meet the social, economic, political and legislative challenges facing the elderly.

USWA President Lynn Williams at the same time announced appointment of SOAR's interim officers. They are former USWA International President I. W. Abel, who will serve as president; Ken O'Neal, a Hamilton, Ont. retiree, who will be Vice President, and Walter Klis, a leader of organized retired Steelworkers in western Pennsylvania, who was named Secretary-Treasurer.

Administrative Director of the group is Harry Guenther, assistant to President Williams. Working with Guenther is Sam Dawson, Director of the Political Action Committee, who will be developing programs for SOAR.

Interim officers of SOAR will serve until permanent leadership is chosen at an upcoming convention of the union's retirees. Local chapters, district and state and provincial level units of SOAR will be established by the union's Executive Board, according to the articles of association and by-laws that spell out the scope and purpose of the new organization.

Eligible to join SOAR are over 400,000 honorary USWA retirees, plus their spouses, widows or widowers who will pay nominal membership dues. Honorary union cards are issued to members in good standing upon retirement. There are about 700 USWA Retiree clubs that may affiliate with SOAR if the purposes and policies of such exist-

(Continued on Page 9)

President Trump: Don't Attack Our Home Health Care Workers!



SOUR

While the public has yet to receive a lot of information about a new Trump Administration proposal to eliminate overtime and minimum wage protections for home health care workers, we certainly shouldn't be lacking in concern about the potential implications for retired and vulnerable Americans.

In 2013, during the Obama Administration, the U.S. Department of Labor (DOL) extended these protections to approximately two million home health care workers, including personal care assistants, home health aides, and other paraprofessionals who most commonly work with the elderly and disabled.

Obama's DOL explained that these protections were necessary from both a moral and logistical perspective. Notably, they cited excessively high turnover within the industry, as well as the fact that home health care workers' incomes were so low that an estimated 40 percent received public support, including food stamps. Following the directive, these essential workers would be entitled to receive time-and-a-half for any hours worked over 40 hours in one week, rather than just the established minimum wage set by their state and federal governments.

When these protections were announced, the Economic Policy Institute said, "The Department of Labor's Home Care final rule is a good start on this process of lifting the wages and improving the lives of this vitally important and fast-growing group of caregivers."

Now, empowered by an executive order President Trump signed in January, which directed government agencies to cut ten existing rules for every one they create, United States Labor Secretary Linda Chavez-DeRemer included this anti-worker, anti-retiree attack in an early-July announcement outlining the elimination of more than 60 rules protecting workers. If these protections are removed, employers will no longer be mandated to pay overtime to these essential workers.

While some may choose to do so, we know there isn't an abundance of goodwill among employers. Without federal rules mandating fair pay or a union to fight on their behalf, these workers will almost certainly pay the price in lost wages. Furthermore, consumers will likely see their quality of care diminished.

Rather than dissecting the lengthy and convoluted explanation from Trump's DOL for why these protections aren't necessary, I will reference an often-used phrase within the labor movement to make my closing point: Cheap labor isn't skilled, and skilled labor isn't cheap. Retired Americans deserve quality care, and these essential caregivers are entitled to a living wage that will ensure them the ability to support their families and retire someday as well.

None of this will be achieved so long as we value profit over people.

Julie Stein, SOAR Director



How Will the New "No Tax on Social Security" Provisions Impact Social Security?



50 R

By the time you read this article, I hope there will be a clear understanding of the total benefits and implications of the "No Tax on Social Security" provisions in the recently passed tax bill. While the increase in the standard deduction for seniors over the next three years is straightforward and appreciated, the amount of tax savings on Social Security is less clear to me. Additionally, I am trying to understand the impact of the revenue loss to the Social Security Fund resulting from the legislation.

AARP estimates that for 15% of women and 12% of men receiving Social Security payments, these earned benefits account for nearly all the cash needed to maintain a roof over their heads. Furthermore, almost 23 million recipients depend on Social Security for

at least half of their total income. Additionally, according to the IRS, for the 2024 tax year, married couples filing jointly who are both over 65 and have a combined income of less than \$32,300 were exempt from filing a tax return. Therefore, I do not see any real benefit from this legislation for this group.

While people in various income groups will benefit differently, there is one common denominator that impacts all receiving Social Security and Medicare. According to www.congress.gov, in 2023, the Social Security trust funds received \$50.7 billion from the taxation of Social Security benefits, which represented 3.8% of the trust funds' total income. Additionally, the Medicare Hospital Insurance trust fund collected \$35.0 billion in revenue from the taxation of Social Security benefits, making up 8.4% of that trust fund's total income.

While some will benefit from this three-year gift, the impact on the balance of the funds will affect us all. If there were an adjustment to the cap on taxable earnings to maintain or increase the fund balance, I would feel much more comfortable. I hope these temporary tax breaks are not part of a long-range plan to privatize Social Security and Medicare. But you know the old saying, "If it looks like a duck and it sounds like a duck, it must be a duck."

Bill Pieuta, SOAR President

Labor Day Festivities

Action
Requested!

As Labor Day approaches, I hope you will take the opportunity to join in on local festivities. Retirees have earned the right to celebrate this day! I encourage you to take photos of our SOAR members, whether they are riding in a parade, marching, or gathering at a Labor Day picnic.

I plan to dedicate a page (or two, if we receive enough photos) in the Fall issue of SOAR in Action to showcase how our members were "active" on this special day, which is our time to celebrate!

Please submit your Labor Day photos by October 1st. When you send in your photos, be sure to include a caption to explain the event. You can email your photos to jstein@usw.org or send them via text to 920-475-4288. Additionally, we will post Labor Day photos on our SOAR Facebook page if they are received by September 7th. Thanks for all you do to build SOAR!

Julie Stein, SOAR Director



SOAR Chapter Connection

SCAR

A bi-monthly publication of SOAR

Julie Stein, Content Editor Copy Editors: Cheryl Omlor and Eric Russell

Phone: 866-208-4420

Email: jstein@usw.org

Address editorial material to:

SOAR 60 Blvd of the Allies Pittsburgh, PA 15222



Articles and Photos Requested

The next deadline for the SOAR in Action magazine will be October 21, 2025 and articles should be emailed to the SOAR Director, Julie Stein at jstein@usw.org

The deadline to submit material for the next issue of the SOAR Chapter Connection newsletter is September 25, 2025. Email your article to soar3@icloud.com.

I intend to live forever... So far, so good!

Charlie Averill

Old Charlie Sez

Avoid cutting yourself when slicing vegetables by getting someone else to hold the vegetables while you slice.

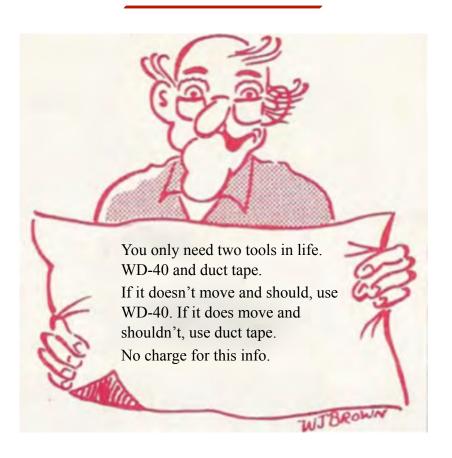
If you can't fix it with a hammer, you've got an electrical problem.

If you have a bad cough, take a large dose of laxatives. Then you will be afraid to cough.

A mouse trap placed on top of your alarm clock will prevent you from rolling over and going back to sleep after you hit the snooze button.

For high blood pressure sufferers - simply cut yourself and bleed for a few minutes, thus reducing the pressure on your veins. Don't forget to use a timer.

I don't approve of political jokes. I've seen too many of them get elected.











SOUR



Union Pioneers With Strong USWA Ba Named By Pres. Williams To Get SOAI

Pittsburgh, Pa.—When USWA President Lynn Williams chose the interim leaders of the Steelworkers Organization of Active Retirees (SOAR), he brought back out of active retirement three union veterans with impressive records of experience at every level of union activity.

Best known among the trio is former USWA President I. W. Abel who began his 41-year union career at the local level in Canton, Ohio and served the union as a local officer, staff representative, district director and, finally, as head of the USWA for three full terms, before his retirement in 1977. He lives in Sun City, Ariz. but has never let retirement interfere with his active support for union causes. He is interim President of SOAR.

Ken O'Neal, SOAR's interim Vice President, also served as a local union officer before accepting a position with the USWA District 6 staff in Canada. He too, brings 41 years of experience, including 20 years of leadership as a servicing staffer, to his new SOAR task. O'Neal lives in Hamilton, Ont.

Walter Klis, who once was offered but declined a staff position by USWA founding President Philip Murray, worked for the USWA as a front-line local activist throughout his 37 years of union service. A basic steel union pioneer, who helped establish the USWA at the Jones & Laughlin Steel plant in Pittsburgh, he has since his retirement 12 years ago served as a leader of several Steelworker retiree groups in western Pennsylvania.

The three interim SOAR officers represent a combined total of 109 years of active, dedicated service to the USWA and have pledged to use all their skills in developing basic tools, strategies and programs that will help SOAR members secure healthier and happier retirement years through legislative and political progress.

Individual biographical sketches on each of the new SOAR officers follow.



I. W. ABEL

Page 8/Oldtimer/Autumn/Winter/1985

One of the most prestigious leaders of labor in America, I. W. Abel, who served for 12 years as International President of the United Steelworkers of America, has agreed to head the Steelworker Organization of Active Retirees (SOAR), the new organization for the 400,000 retired members of the union.

Appointed by USWA President Lynn Williams to the leadership post, Abel will provide SOAR a wealth of expertise, skill and stablility. He has championed the cause of working people ever since 1936 when he became a volunteer organizer for the Steel Workers Organizing Committee in a Canton, Ohio foundry. His official career with the USWA was capped on June 1, 1977 when he stepped down from the presidency. In between those years he was an integral part of the dramatic change that American labor underwent from rough, union militancy to a measure of respect and dignity with decent wages, benefits and working con-

A native of Magnolia, Ohio, the 77-yearold Iorwith Wilbur Abel first became a steelworker in 1925 at the American Sheet & Tin Mill, in Canton, Ohio, where he worked as a molder. When the great depression wiped out that job, he fired kilns in a brickyard for 16 cents an hour, 12 hours a day, seven days a week. That job, more than anything, shaped his social thinking.

Abel's union career began in 1936 when he helped organize Local 1123 at Timken Roller Bearing Co., in Canton, eventually becoming its president. The next year, he was singled out by Philip Murray for the fledgling staff of the SWOC which was at that time gaining momentum. He was the first elected director of USWA District 27, headquartered in Canton, and served in that capacity for 10 years before being elected as International Secretary-Treasurer of the USWA in 1952. He was elected for the first of three terms as international president of the USWA in 1965.

Described by the N. Y. Times as "a man of conscientiousness and quiet dignity," Abel's role as a vice president of the AFL-CIO and president of the Industrial Union Department, representing over five million affiliate members, brought him additional platforms as the leading spokesperson of North American labor.

As the catalyst of innovative bargaining procedures in the nation's largest industry—The Experimental Negotiating Agreement (ENA) in Basic Steel—Abel won the respect and attention of those involved in the negotiating process on both sides of the table, as well as govern-

ment. He has served on a wide range of civic, governmental and public organizational posts—from Ambassador to the United Nations to charity fund raising.

Since his retirement, Abel has been active in forming a Union Retirees Club in Arizona and lectures frequently at the University of Arizona and other schools. Abel and his wife, Martha (nee Lowdermilk), reside in Sun City, Ariz. He has two daughters and five grandchildren by a previous wife who passed away in 1982.



KEN O'NEAL

Kenneth W. O'Neal, 64, a retired United Steelworkers of America staff representative with a distinguished record of public service, has been named by USWA President Lynn Williams to serve as interim Vice President of the Steelworkers Organization of Active Retirees.

A native of Hamilton, Ontario, O'Neal previously served the Ontario Housing Authority on its Provincial Housing Pension Committee. He played an active role in the recent successful fight of Canadian seniors to defeat in Parliament a Mulroney government attempt to cut old age assistance payments.

A 42-year union career began for O'Neal in Hamilton in 1941 when he worked at the Hamilton Bridge Co., as a cost accountant, and joined USWA Local 2537. He subsequently became a crane hooker at Steel Company of Canada in 1946 and a member of USWA Local 1005, but his major rank and file involvement took place as a member of USWA Local 2868 at International Harvester where he was a slit shear operator for 17 years beginning in 1946. He was a shop steward, treasurer and financial secretary of Local 2868 before accepting a position on the USWA staff in 1963.

As a Staff Representative for almost 20 years, O'Neal serviced several local unions



SOUR

ckgrounds R Moving

and conducted seminars on union subjects for the USWA and the Canadian Labour Congress. He was also a member of the Ontario Federation of Labour Social Services Committee.

His community contributions include Board membership on the YMCA, YWCA, the Hamilton Housing Authority, and the Hamilton & District United Way. O'Neal is the only labor President to serve the Hamilton United Way in that agency's 59-year history. In 1978, he received the Distinguished Service Award from the Ontario Minister of Housing. He also was cited that year by the Ontario Housing Authority for outstanding public service. Additionally, he received an award from the Hamilton Community in 1975 and the Ontario Bi-Centennial Medal for community service in 1984.

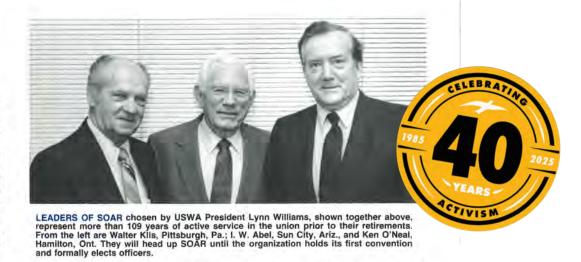
O'Neal is currently active with work training and disabled programs as vice chairman of Amity Association Enterprises; the Board of St. Joseph's Hospital and its Foundation; chairman of the Hamilton Parking Authority; the board of the Hamilton-Wentworth Social Planning Committee; Hamilton YWCA and member of the Unemployment Insurance Commission Board of Referees.

He served in the Canadian Army as a corporal from 1943 to 1946 and has participated in such sports as hockey, football, basketball, softball and hardball in the Hamilton area. He was a member of the Canadian Senior Softball Championship team in 1941-42. O'Neal is married to the former Vera Eleanor Ripley and the couple has four daughters and one son.



WALTER KLIS

Walter Klis, 74, who has been designated by USWA President Lynn Williams to be interim Secretary-Treasurer of the Steelworker Organization of Active Retirees (SOAR), is a battle-scarred union veteran who served in the trenches for 37 years before his retirement in 1973.



A charter member of USWA Local 1272 at the southside works of Jones & Laughlin Steel Corp., Klis served his members there in a host of capacities, including President, until he retired from his assistant rolling mill job 12 years ago. He then became a retiree activist and now serves as President of both the Pittsburgh Philip Murray Steelworkers Retiree Club and the Western Pennsylvania Retired Steelworkers Conference, a pensioners association of approximately 25 USWA retiree clubs in Districts

Klis, whose father was a blacklist victim of the famous 1919 steel strike, survived the Great Depression of the '30s by scrounging for work until J&L hired him in 1933. As soon as Philip Murray, the union's founding president, announced formation of the Steel Workers Organizing Committee in 1936, Klis signed up. Murray, who resided in the same Brookline neighborhood with Klis, encouraged Klis to play an active role in his union. Spurning an offer to head an Employee Representation Plan, a union sponsored by the company, Klis instead became the first Recording Secretary of Local 1272 when it was chartered in 1942 by the newly-established USWA.

As President of Local 1272 beginning in 1950, Klis was the architect of a shared incentive job plan that subsequently became universal throughout Basic Steel. He was also instrumental in developing standardized by-laws for local unions under the USWA constitution. In the critical 1952 Basic Steel negotiations, Klis took part in hearings conducted in New York City by the wartime Wage Stabilization Board of the government. From 1960 to 1964, he also served as a vice-president of the Allegheny Central Labor Council based in Pittsburgh. He declined an offer to join the union's staff extended by Mr. Murray, because of family commitments.

An organizer of the Philip Murray Steelworkers Retiree Club in 1975, and now its president, Klis in 1978 was chosen to head the newly formed association of Steelworker pensioner clubs in the western Pennsylvania area. Under his leadership, both groups have helped mobilize benefit support for retirees and senior citizens generally. Klis has led a personal crusade to secure pension benefits for the spouses of retired Steelworkers, a fight that led to a partial victory in 1974 when Basic Steel pension programs were amended to include spousal retirement coverage.

Married to his high school sweetheart, Philomine Harowski, Klis is the father of four children. The couple has eight grand-children and two great-grandchildren. They still live in Brookline, not far from the long-time residence of the union's founding President.

SOAR Takes Off!

(Continued from Page 1)

ing chapters are consistent with the new national organization's constitution.

Regional organizations of SOAR will be made up of local chapter representatives in each of the USWA's 24 geographical districts. Delegates to SOAR conventions will be selected by district representatives, the number of which will be based on membership in their respective constituencies.

The purpose of the new association, as set forth in its constitution, states that SOAR will deal with the social, economic, educational, legislative and political developments and concerns of retirees and their spouses, the USWA and the labor movement. It will also strive to improve the communities in which SOAR members live, help advance union policies, and engage in action "directed at bettering our nation and safeguarding and enhancing the economic security and general well-being of all its members and older and retired persons in general, through educational, legislative, political, civic, social, community and other activities.

Oldtimer/Autumn/Winter/1985/Page 9



Social Security Administration Must Remain a Source of Reliable Information

by Robert Roach, Jr.

SOUR



Earlier this month, Social Security Administration (SSA) Commissioner Frank Bisignano sent a misleading email to 71 million Americans with mySSA online accounts, celebrating the passage of the Republican budget bill and stating that the law "includes a provision that eliminates federal income taxes on Social Security benefits for most beneficiaries."

That is a completely incorrect assertion.

The law provides a temporary tax deduction to some Americans over the age of 65 that will end in 2028. Whether or not retirees benefit will depend on their combined income from Social Security, work, pensions, retirement accounts, investments, etc.

Those with a combined income between \$50,000 and \$200,000 are most likely to be affected, but most beneficiaries will see no benefit changes at all.

A few days after this email was sent, the SSA quietly issued a correction on its website, but has not sent this information via email. We stand with lawmakers like Rep. John Larson (CT), who are demanding answers and an emailed correction.

Americans should be able to count on the Social Security Administration for factual, apolitical, and unbiased information. Politicizing the SSA breaks its sacred trust.

I hope that we all see an email from SSA Commissioner Frank Bisignano that sets the record straight soon.

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

Alliance for Retired Americans

New Retiree Voting Record Released

The Alliance for Retired Americans released its 2024 Congressional Voting Record, which scores each U.S. Senator and Representative on important retirement security issues.

Download the national report or state report by going to https://retiredamericans.org/voting-record/



A New Bill in Congress Aims to Eliminate Loopholes in Rolling Stock Procurement



Congress passed legislation in 2019 to keep Chinese state-owned and supported enterprises from securing taxpayer-backed, federally funded contracts for rail cars, buses, and other forms of "rolling stock" vehicles used in transit projects.

In 2024, Congress expanded this federal restriction to include airport vehicles like shuttles and trams. But loopholes in this legislation are being exploited to circumvent these laws.

In an attempt to close these loopholes, on July 15 of this year, House of Representative members Rick Crawford (R-Ark.) and Ro Khanna (D-Calif.)

introduced the Safeguarding Transit to Prevent (STOP) China Act which would ensure that no federal financial assistance from the U.S. Department of Transportation is used to buy rolling stock vehicles or powertrain components from countries under China's influence.

China's rolling stock manufacturers benefit from massive direct and indirect subsidies and have reported connections to the Chinese Communist Party and the People's Liberation Army. U.S. tax dollars should not further China's penetration into American critical infrastructure, nor should they support business models that displace its own supply chains and jobs.

That's why the Alliance for American Manufacturing (AAM) joined a number of industry groups and labor unions in a letter sent to U.S. Senators to build support for this legislation in Congress. MADEIN

AAM President Scott Paul said in support of the STOP China Act that:

"America's taxpayer dollars should not be used to support Chinese stateowned and-supported firms seeking to undermine market competition. Should we fail to make the STOP China Act law, China will seize any and all opportunities to eliminate its U.S. competition and penetrate our critical infrastructure. This is an unacceptable economic and national security risk that must be addressed."

We urge all USW and SOAR members to contact their U.S. Senators and House of Representative members asking them to adopt the STOP China Act. You can reach your representatives at their state or district offices, or you can call them at the U.S. Capitol by dialing the switchboard (202) 224-3121 and asking to be connected to your legislator's office.

Jeff Bouior is a staff writer at the Alliance for American Manufacturing



Don't Be Fooled: Medicare Advantage Can Be Deadly

by Diane Archer



Today, more than half of older adults and people with disabilities with Medicare are enrolled in a Medicare HMO or other type of Medicare Advantage plan. These plans are run by big corporate health insurers with the goal of maximizing profits for their shareholders. Don't be fooled: Medicare Advantage can be deadly. Steer clear if you can.



Photo by Luke Miller

You may be enrolled in a Medicare Advantage plan rather than traditional Medicare, which the government administers directly. If you are a typical

older adult, there's a good chance AARP helped steer you to a Medicare Advantage plan administered by UnitedHealthcare. AARP reaps more than \$1 billion in revenues from its partnership with UnitedHealth, and it does not appear to be ensuring that UnitedHealth provides its Medicare Advantage enrollees with the Medicare benefits to which they are entitled. Indeed, what's clear is that these Medicare HMOs and PPOs in Medicare Advantage operate with little transparency or accountability. The federal government doesn't have the will, the skill, or the resources to keep them in line. As a result, the insurers operating these health plans can delay and deny care with near impunity. And, according to many reports, including reports by the HHS Office of the Inspector General, they too often do.

Medicare Advantage plans are particularly concerning because most people have no choice but to enroll in one. It's possible to enroll and pay no upfront costs. So, low-income people, Blacks and Hispanics enroll in Medicare Advantage at particularly high rates. Only wealthy people with Medicare tend to enroll in traditional Medicare, which covers care from most physicians and hospitals across the US without prior authorization. They can afford the upfront costs of supplemental coverage, which picks up coinsurance, and the Part D premium.

Without a level playing field between traditional Medicare and Medicare Advantage, including an out-of-pocket limit in traditional Medicare, there's no meaningful competition between them. People tend to be locked into Medicare Advantage. If you are relatively healthy, there's little to be concerned about. Unfortunately, once you get sick, you are likely to find that you can't get the care you need. At that point, most people are locked out of Traditional Medicare. Not only is supplemental coverage expensive, insurers usually are not required to sell it to you, except when you first enroll in Medicare at 65.

Traditional Medicare should be a meaningful option for everyone with Medicare. For that to be the case, it needs an out-of-pocket limit. At the same time, Medicare Advantage plans need transparency and accountability. Insurers should not be able to play games with people's health. Ask your Congressperson to step in to protect our nation's vulnerable older adults. And, if you belong to AARP, ask AARP to demand transparency and accountability in Medicare Advantage.

Source: justcareusa.org -- the buzz for boomers & carers



Trump's Tax Bill Keeps Social Security Taxes

by Diane Archer



Just before President Trump signed his tax bill into law, the Social Security Administration sent an email to millions of Americans misrepresenting its effect on Social Security taxes. In fact, the bill pushes 17 million people off of Medicaid and ACA health plans and into the ranks of the uninsured. Experts say it also eats into Social Security's revenues, weakening the program, reports Tara Siegel Bernard for The New York Times.



Photo by Kenny Eliason

While President Trump talked about ending taxes on Social Security benefits, the bill does not end or reduce taxes on Social Security income. The SSA email stating otherwise is not true. For starters, the majority of people receiving Social Security income—about two in three people—do not pay taxes on this income because their income is too low.

Middle and upper-middle-class households—representing less than half of people receiving Social Security benefits—could benefit from an "enhanced deduction" in the Trump bill. This deduction could lower their taxes writ large, depending upon their income. But, it is separate and apart from Social Security.

Certain adults over 65 with incomes under \$75,000 (individuals) or \$150,000 (couples) should see an extra \$6,000 deduction (\$12,000 for couples). If their income is higher, they get a lower deduction. They get no deduction if their income is above \$175,000 (\$250,000 for couples.) Adults between the ages of 62 and 64 get no deduction.

People earning less than \$63,300 pay taxes on about one percent of their Social Security income.

The White House Council of Economic Advisers estimates that about 88 percent of people receiving Social Security benefits will not pay taxes on this income, up from 64 percent. But, it's not yet clear whether those numbers are accurate. Moreover, unlike the tax cuts for the ultra-rich in the Trump bill, the enhanced deduction is only in effect this year and the three following years, ending in 2028.

Diane Archer is founder of the Medicare Rights Center, a resource for boomers, older adults, and care providers. She also serves on the board of directors of the Center for Health & Democracy.

Source: justcareusa.org -- the buzz for boomers & carers

The next round of SOAR chapter dues refund checks will be mailed or direct-deposited during the third week of August. If you have any changes or questions, please call the SOAR office toll-free at 866-208-4420.





The Story of Mouseland

As told by Tommy Douglas in 1944. Mr. Douglas was leader of the New Democratic Party in Canada.

It's the story of a place called Mouseland. Mouseland was a place where all the little mice lived and played, were born and died. And they lived much the same as you and I do.

They even had a Parliament. And every four years they had an election. Used to walk to the polls and cast their ballots. Some of them even got a ride to the polls. And got a ride for the next four years afterwards too. Just like you and me. And every time on election day all the little mice used to go to the ballot box and they used to elect a government. A government made up of big, fat, black cats.

Now if you think it strange that mice should elect a government made up of cats, you just look at the history of Canada for the last 90 years and maybe you'll see that they weren't any stupider than we are.

Now I'm not saying anything against the cats. They were nice fellows. They conducted their government with dignity. They passed good laws--that is, laws that were good for cats. But the laws that were good for cats weren't very good for mice. One of the laws said that mouseholes had to be big enough so a cat could get his paw in. Another law said that mice could only travel at certain speeds--so that a cat could get his breakfast without too much effort

All the laws were good laws. For cats. But, oh, they were hard on the mice. And life was getting harder and harder. And when the mice couldn't put up with it any more, they decided something had to be done about it. So they went en masse to the polls. They voted the black cats out. They put in the white cats.

Now the white cats had put up a terrific campaign. They said: "All that Mouseland needs is more vision." They said: "The trouble with Mouseland is those round mouseholes we got. If you put us in we'll establish square mouseholes." And they did. And the square mouseholes were twice as big as the round mouseholes, and now the cat could get both his paws in. And life was tougher than ever.

And when they couldn't take that anymore, they voted the white cats out and put the black ones in again. Then they went back to the white cats. Then to the black cats. They even tried half black cats and half white cats. And they called that coalition. They even got one government made up of cats with spots on them: they were cats that tried to make a noise like a mouse but ate like a cat. You see, my friends, the trouble wasn't with the color of the cat. The trouble was that they were cats. And because they were cats, they naturally looked after cats instead of mice.

Presently there came along one little mouse who had an idea. My friends, watch out for the little fellow with an idea. And he said to the other mice, "Look fellows, why do we keep on electing a government made up of cats? Why don't we elect a government made up of mice?" "Oh," they said, "he's a Bolshevik. Lock him up!" So they put him in jail. But I want to remind you: that you can lock up a mouse or a man but you can't lock up an idea.

Moral of the story: Let's elect representatives who will vote for us, for a change!

