

Connection

We Are Better Off!



The question has been asked during the current Presidential campaign, are we better off with President Obama? The facts are clear, if one cares about the facts, then the answer is **YES**.

When President Obama took office, our economy was going off an economic cliff in a free fall created by big banks, wall street misdeeds and other factors, including failed bad trade agreements that cost us millions of good paying manufacturing jobs, the attack on workers' rights and their unions, the establishment of more debt on the shoulders of the middle class and the destruction of real estate markets and home values. It was the worst recession since the 1920s and we were on the edge of a great depression. We were losing

over 750,000 jobs per month, and had a Federal deficit of several trillion dollars.

These are the conditions that President Obama inherited; created by the policies of eight years of Republican leadership and policies that some think we ought to do over again. These policies include the idea that if the wealthy are taken care of it will trickle down to the rest of us. I think we've been trickled on.

The Obama administration, in the face of Republican obstruction, has reversed these horrible conditions that he inherited and has had a consistent record of job growth. I know things are still not good and the working-middle class is still struggling. It will take time to reverse the conditions that took decades to create, but yes, things are better under President Obama and more importantly are heading in the right direction.

As paraphrased by President Clinton the argument by the Republicans for their election is: "yes we left you a mess-you didn't clean it up fast enough, so elect us."

We simply can't take the chance; the policies being pursued by the Republicans are economically dangerous to seniors and the working-middle class.

Bill Gibbons, PACE Representative

Bill Clinton Speaks Out

According to the Los Angeles Times, former president Clinton said that the Republican nominee was misleading voters by arguing that President Obama's health care overhaul "robbed Medicare of \$716 billion," noting that the money would mainly be cut from future payments to hospitals and insurance companies, not beneficiaries. He also said that "countless thousands" of seniors had voted against Democrats in 2010 because "they were given misinformation" about their Medicare votes. "The first time they did that it was their fault. If we let it happen again it is our fault, and we should not let them do it," Clinton said.

Source: Alliance for Retired Americans Friday Alert



Connie's Korner

OBAMACARE - What would you give up?



We have been hearing a lot of noise about doing away with the "Patient Protection and Affordable Care Act" commonly referred to as "ObamaCare." What I am trying to figure out is why is this law considered a bad thing and even more troubling to me is what would we want to give up from this landmark legislation?

Do we not want to close the so-called "doughnut hole" coverage gap in the Medicare Prescription Drug law so seniors will no longer have to cut dangerous corners on their medications?

Do we want to reestablish co-pays for mammograms, colonoscopies and other preventive screenings that help older Americans more quickly and affordably identify and treat diseases such as cancer and diabetes?

Do we not want to cut wasteful spending to extend the life of the Medicare Trust Fund so seniors can better afford premiums which have doubled over the past eight years?

Should we let insurers go back to denying coverage to pre-Medicare retirees because they have pre-existing conditions?

Should we allow insurance companies to go back to the practice of establishing lifetime limits on coverage, or allow them to drop coverage when individuals became sick, as has been the case before this law was passed?

As we recover from this recession, do we want to eliminate the provision in the Affordable Care Act that allows young adults to stay on their parents' health care plan until age 26?

The above list only highlights some of the things we would lose if this law is overturned. Does any of this sound like something we should do? I don't think so. Please think about these issues when you decide on who you will vote for this November.

I like ObamaCare. The Affordable Care Act is only one of the many reasons why the United Steelworkers and SOAR endorsed Barack Obama for President.

Connie Entrekin, SOAR President

We Can't Afford to Get Rid of "ObamaCare"

During a campaign swing through Florida last week, former president, Bill Clinton said that if Romney were elected and followed through on his pledge to repeal the healthcare law, Medicare and seniors would pay \$600 a year more for prescription drugs — part of the Obama plan moved money from insurance companies and hospitals and into coverage for medicine — and the Medicare trust fund would "go broke" in 2016, eight years earlier than under the Obama program.

From the Director's Desk The Conventions Are Over – the Choice is Clear



Now that the Democratic and Republican Conventions are over, it's clear that reelecting President Obama is the best path forward for our nation. The tone of the two conventions could not have been different. We can either continue on the path of growth to

rebuild our economy from the worst recession since the Great Depression, or we can go back to the policies that got us into this mess in the first place.

It is time to end the partisan bickering in Washington. Our elected representatives must work together in order for our economy to continue to grow. We need to move forward and elect those who best represent the interests of the working middle class. I can remember when the two party system worked. When the rhetoric of the campaign was over, both parties worked together for a better country and society.

Today that is not the case. When the Republican leader of the Senate Mitch McConnell (KY) publicly stated that "his single most important goal is for President Obama to be a one term President", it clearly tells me that he and his party do not have the best interests of the American citizens on their agenda. In my opinion, a statement like that is treason! He should have been drummed out of the Senate and charged as a traitor. When an elected representative, who is elected to represent all of us and to better our nation as a whole, draws a line in the sand out of pure party loyalty, it demonstrates his inability to be a representative of the people and he has no business being there.

The United Steelworkers and SOAR have endorsed Barack Obama for reelection as President. This November's election is an opportunity to elect a President and Congress that can together continue on the path rebuilding an America that meets the needs of all its people, not just a privileged few.

Jim Centuer, SOAR Director

Hey, Mitt Romney, We've Earned our Social Security & Medicare!



As a retiree, I was upset to hear that Mitt Romney thinks people our age are "dependent" upon the government.

Social Security and Medicare are not hand-outs. We paid

Medicare and Social Security taxes in every paycheck we ever earned. Now that we are retired, these programs help us stay healthy and pay our bills. They are the promise we make to people who worked hard all their lives. We need to keep that promise for today's workers.

While shocking, Romney's private comments mirror his public stances. Mitt Romney and Paul Ryan are the most anti-senior ticket ever, running on a platform that would enrich big insurance companies by creating a voucher-based Medicare program and let Wall Street profit off a risky, privatized Social Security system that would provide lower benefits to workers forced to stay longer on the job.

Before Social Security and Medicare, too many people worked until the day they died or lived out their final years in terrible health and poverty. These offensive comments by Mitt Romney are a stark reminder that he wants to turn back the clock on the great progress our nation has made.

Call me old-fashioned, but I still believe that our nation should help our young and our elderly and our heroic veterans. Regardless of what Mitt Romney thinks, I am proud to have earned my Social Security and my Medicare.

Barbara 9. Easterling, President of the Alliance for Retired Americans.

This past week, a leaked video from a closed-door fundraiser showed Republican presidential nominee Mitt Romney telling a room full of big-money donors that Americans who don't support him think they're "victims" who don't "take personal responsibility and care for their lives."



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Elaine Sez

During my recent trip to Ireland, I noticed this sign on the door of the restroom:

Loo Rules

Gentlemen: Stand closer, It's shorter than you Think

Ladies: Please remain seated For the Entire Performance

The McNeil Report

A distraught senior citizen phoned her doctor's office --

"Is it true" she wanted to know, "that the medication you have prescribed has to be taken for the rest of my life?"

"Yes, I'm afraid so," the doctor told her.

There was a moment of silence before the senior lady replied, "I'm wondering, then, just how serious is my condition because this prescription is marked "NO REFILLS"

SOAR Chapters to Hold Elections

In accordance with the SOAR Chapter By-Laws; Article 6; Section 2

– nominations shall be held at a membership meeting during the month of October 2012 and nominations and elections of officers will be held in November 2012. Each term of office shall be for a period of four (4) years commencing with the month of November 2012. No member shall hold more than one (1) office in a Chapter however; Chapter officers shall be eligible to serve on the SOAR Executive Board or as a District SOAR Coordinator.

Article 6; Section 3 – states "Members in good standing as of the date of nominations and election shall be eligible to hold Chapter office." Any question, please call the SOAR office at (866) 208-4420.

SOAR has opened it's membership to any retiree who agrees with our policies and principles. Any questions should be directed to the SOAR office at (866) 208-4420.

SOAR Online

SOAR Chapters interested in having their own web site, have an opportunity to take advantage of a program called LaborWeb offered to us via the USW and AFL-CIO.

You can get all the information by simply going to the Steelworkers web site at www.usw.org and search for Labor Web. The program requires a free two hour online course.

You can find out more by watching the video here:

http://www.usw.org/resources/local sites

District 7 New Chapter



On August 22, District 7 Board Member, Steve Skvara, presented the SOAR Chapter Charter to newly organized SOAR Chapter 7-PC-5.

Chapter President, Steve Haines accepted the charter and is looking forward to being able to help the retirees and USW Local 809. These retirees were employed by DePuy Corporation in Warsaw, Indiana.

NIPSCO Retirees Reunite

The Northern Indiana Public Service Company (NIPSCO) is celebrating its 100th anniversary this year and although the company didn't see fit to invite their retirees to the celebration, over ninety members of SOAR Chapter 30-18 celebrated their fourteenth year by holding their fourteenth annual Retirees Reunion this month.

Chapter President, Dorine Godinez and the committee made sure that all went well and members enjoyed visiting with old friends and making new ones.

Because the company service territory covers the northern third of the state, the chapter limits its social activities to this one event each year, which is subsidized by USW locals 12775, 13796, 5840 and District 7 Sub District 4.

Door prizes, all made in the U.S.A., were handed out to all and we were honored to have as our guests, SOAR Director Jim Centner and his wife, Carol.



Report from AAM - We Depend On Each Other



The AAM, USW, UAW auto parts campaign is in full swing. Across the country, SOAR chapters are sending postcards to legislators demanding they stop these jobs from going overseas and we thank you! Since the auto industry is composed of 75% auto parts manufacturing and 25% final assembly, it's important to understand how much we count on each other to keep our 'engines running.' Take for example, the General Motors facility in Fort Wayne, Indiana. UAW Local 2209 President Mark Gevaart explained that there are 3,400 union members working in this complex, transforming hundreds of components into 1,350 GMC Sierras and Chevy Silverados every 24 hours. These components are manufactured in thousands of our hometown factories, with Fort Wayne being their final destination.

In Indiana alone 7,000 workers supply the Fort Wayne plant with components and transportation needs. Another 7,000 workers in Ohio, Michigan, Pennsylvania, New York, Illinois, Kentucky, Wisconsin, and Missouri do the same. All across the country thousands of additional workers make auto parts for their final transformation in the Fort Wayne plant alone. Every gasket, wire, rotor, windshield and assembly plant in the U.S. is connected to our overall economic success. If we all do well, we all do well! We can and must protect these important jobs to Keep it Made in America. To get involved, please contact AAM Field Coordinator Rachel Bennett Steury at rsteury@aamfg.org or 260-633-1060.

Rachel Bennett Steury, AAM Field Coordinator, Alliance for American Manufacturing

District 6 - Canada



SOAR Chapters across the country have once again begun the planning of their regular meeting dates. The summer holidays are over. For most of our country it has been a very hot and dry summer. Throughout District 6 it has been one of the best summers in a long time. Now it is back to work.

District 6 is holding their active worker's conference in Sudbury, Ontario Sept. 17 - 19, 2012. SOAR has been invited to have an information booth. Dennis Lafraniere, President of SOAR Chapter 2 in Sudbury and some of their members will also be involved. I will also be attending. With all this help, our SOAR booth will be very well managed.

It must have something to do with global warming, but our Federal Government, the Conservatives and Mr. Harper, the leader, and here in Ontario our Liberal Government and Mr. McGuinty, the leader, are joining forces in negotiations of union contracts. Our Liberal Ontario Government with the help of the Conservative members has just passed legislation placing a two year freeze on Teachers and Support staff wages. The Provincial Liberal Government is also stopping the accumulation of sick-day compensation payment when a teacher retires. They have also given notice that they intend to go strongly after our Doctors and all Government workers to also freeze their income.

Please remember that nominations for the Officers of SOAR Chapters must take place this coming October, followed by the elections that must be held in November. Please make sure your chapter notifies our National and International Office of the results of this election.

Dan McNeil, SOAR Emeritus Member

District 4



I have just returned from a highly successful District 4 Conference in Atlantic City, N.J. The conference took place August 20-24, at Caesars Hotel and was attended by 500 delegates and guests. Director John Shinn did a great job in conducting his first district conference making sure that all the issues before us were addressed. The speakers were excellent and we were fortunate to have a SOAR table set up to have the local union representatives receive information on starting a SOAR Chapter within their local union, utilizing their past retirees of their local to serve as officers.

We also had a table set up for AAM (Alliance for American Manufacturing) literature to be distributed to the delegates and a sign up card campaign regarding saving the auto parts industry. We collected 400 sets of auto parts cards signed by the delegates in attendance.

These cards will be forwarded to President Obama, our congressional representatives and U.S. Senators over the upcoming weeks. Special recognition should go out to Diane and Bill Pavlik for a job well done at the conference and for the job they are doing in support of AAM.

Lew Weber, President of Chapter 4-6 in Buffalo, NY, was recognized by the District for his activism on behalf of retirees and working families. Lew is a tireless advocate for our members. He is actively involved in the union's political/legislative programs and has worked with the Department of Energy's Occupational Illness Compensation Program and his congressional representative, to identify former workers from the old Bethlehem Steel Lackawanna Works who may have been exposed to radioactive materials while at work.

I find it very distasteful that we have to fight so hard to save American jobs when our congressional representatives in Washington, D.C. should be leading the fight for us. Fortunately, we have a number of good congressmen fighting along with us to save American jobs but not enough. There are a multitude of congressional representatives that are against us in this ever going battle. These are the people we must drive out of office in November if we are to survive! Please check their voting records over the past two years to know where they stand regarding our issues and please make sure that your friends and relatives are registered and that they vote on Election Day!

Jim Bickhart, SOAR Board Member

District 12



USW Local 675 hosted The "C W Smith" Chili Cook off once again. SOAR Chapter 12-8 sponsored a team called, "Big Reds Chili." Our team consisted of Bob Rankin, Bill Harris and Ron Moore. Bill is the President of 12-8 and Ron Moore is the Vice President. While our team did not win a prize, the event was well attended and all had a great time. Our esteemed judges were Jim Dear, Mayor of Carson, California, Maria Elena Durazo, Secretary Treasurer of the Los Angeles County Federation of Labor and Art Pulaski, Secretary Treasurer of the California Federation of Labor. District 12 Assistant Director Chris Youngmark and his wife were honored guests. The event is a major fund raiser for USW 675 PAC funds.

Bob "Big Red" Rankin, SOAR Board Member

District 13 - Members Conduct Funeral For Justice and Fairness



On September 4, SOAR Chapter 13-3 members joined members from USW Local 13-2001, 13-227, 13-243, 13-6000 as they converged on the Houston, Texas headquarters of ExxonMobil to conduct a funeral for Justice and Fairness.

Members were conducting the funeral in response to the outrageous action of ExxonMobil, when they unjustly terminated USW Local 12-2001 President Ricky Brooks and Mark Schubert for alleged accusations made during a new hire orientation session.

Members marched around the ExxonMobil Headquarters, led by the Grim Reaper carrying a

coffin and chanting, as the captive audience inside the ExxonMobil building watched.

Houston Police watched as a solemn service was conducted to bury what was left of Justice and Fairness at ExxonMobil. USW Local 13-1 Lee Medley preached an inspiring service declaring that ExxonMobil made a choice to declare and bury Justice and Fairness dead at the Baytown, Texas facility by terminating Ricky and Mark. Mourners then sang hymns followed by the reciting of the Lord's prayer and closed with Solidarity Forever.

"The USW believes these actions by ExxonMobil were an under handed attempt to undermine the union at Baytown, Texas" said District 13 Director J.M. Brueax.



At left is Jimmy Easter, SOAR Member. On the right is Executive Board Member, Jack Golden with several SOAR members in the background.

Assistant to the Director, Jim Lefton, declared to the assembled crowd that "the USW will last one day longer in the effort to bring Ricky and Mark back."

Several SOAR members participated.

Jack Golden, SOAR Board Member

USW ONLINE

USW U.S. site: www.usw.org

USW Social Networks: www.usw.org/socialmedia
USW Twitter: www.twitter.com/steelworkers
USW Facebook: www.twitter.com/steelworkers

USW Flickr: www.flickr.com/photos/unitedsteelworkers/collections

USW YouTube: www.youtube.com/steelworkers

USW New Media Help: www.usw.org/members/social_media
Local Union Websites: http://www.usw.org/resources/local_sites

Part 1 of 2 September 11, 2012

The Affordable Care Act – How Does it Benefit You?

Cut through the misinformation that is circulating around the Affordable Care Act – "Obamacare" – and make sure you understand what it means to you, your families and your contract. Here is a timeline of some key features of the new law.

2010

- No More Lifetime Coverage Limits Insurers can no longer limit the total dollar amount they will pay
 over a person's lifetime.
- Key Insurance Reforms Insurance companies can no longer deny coverage to a customer because
 of a paperwork error or unintentional mistake. Consumers also have new options to appeal an
 insurance company's decisions.
- Coverage Extended to Young Adults Young adults may be covered by their parents' insurance until age 26 if the young adult's employer does not offer insurance. 3.1 million young adults are benefitting.

"April first of this year he was put back on my husband's insurance. So that means a lot. We don't have to worry. It's a huge stress relief."

-Karrie Turner, wife of a USW member, speaking about her son who lost coverage after he had cancer.

 No More Refusing Children Coverage Based on Pre-Existing Conditions – This provision will extend to all Americans in 2014.

- No More Limits for Essential Benefits Insurers may no longer set an annual limit for the amount they will pay for certain benefits, such as hospitalization, maternity, newborn care and prescription drugs, that are considered essential. These maximums will be entirely eliminated in 2014.
- Closing the "Donut Hole" Roughly four million seniors who reached this gap in Medicare prescription drug coverage received a tax-free rebate check to help cover expenses.
- Provides Small Businesses Health Insurance Tax Credits
- Small businesses are now eligible for the first phase of a new tax credit for employees' health insurance. Four million small businesses are eligible to receive this tax credit.
- Free Preventative Care All new plans must cover certain preventative services such as mammograms and colonoscopies without charging a deductible, co-pay or coinsurance.
- Expanding Coverage for Early Retirees A five billion dollar program is providing needed financial help for employment based plans to continue to provide valuable coverage to people who retire between the ages of 55 and 65, as well as spouses and dependents.

2011

- Help for Seniors Seniors who reach the coverage gap will receive a 50 percent discount when buying Medicare Part D covered brand name prescription drugs. The "donut hole" will ultimately be phased out, keeping millions of seniors from facing rising prescription costs. Certain preventative services, such as wellness visits and personalized prevention plans for seniors on Medicare are now being provided for free. Nearly 33 million seniors are already benefitting.
- Lowering Healthcare Premiums The law requires that 85 percent of all premium dollars be spent on services or healthcare quality improvement (80 percent for smaller employers). If goals are not met because administrative costs are too high, insurance companies must provide rebates for consumers. This requirement amounts to more than a billion dollars back in the hands of individuals and businesses as a rebate from insurance companies.

Part 2 of 2 September 13, 2012

The Affordable Care Act – Looking Ahead

Now that we know what the Affordable Care Act – "Obamacare" – has already done, let's take a look ahead at some of the changes scheduled for the next few years.

2012-2013

- Integrated Health Systems The law will provide incentives for doctors to join groups to better coordinate patient care, improve quality, and help prevent disease, illness and unnecessary hospital stays. (started earlier this year)
- **New Incentives for Quality Care** A new Medicare program offering financial incentives to hospitals to improve the quality of care begins. Hospital performance on medical issues related to heart attacks, heart failure, pneumonia, health-care associated infections and more will need to be publicly reported.
- Reducing Administraive Costs More provisions to increase efficiency go into effect, including
 changes that standardize billing, streamline record-keeping and reduce medical errors through easier
 information-sharing.
- Covering Children The Affordable Care Act will provide two more years of funding for the Children's Health Insurance Program to cover children who are not eligible for Medicaid.

2014

• Exchanges – If your employer does not offer insurance, you will be able to buy it directly in an Exchange. These are expected to be transparent and competitive marketplaces where individuals and small businesses can buy affordable healthcare plans. They will offer a variety of health plans that meet standards. Some

Quick Fact:

Members of Congress will begin getting their health insurance through the Exchanges starting in 2014.

- workers who cannot afford their employer's coverage may also be eligible. As long as an individual can afford basic health insurance coverage, he or she will need to get coverage or pay a fee to help offset the costs of caring for uninsured Americans. Those making between 100 and 400 percent of the poverty level up to \$92,200 for a family of four in 2012 are eligible for tax credits. Starting in 2014, Members of Congress will be getting their healthcare insurance through the Exchanges.
- Annual Limits on Coverage Eliminated New plans and existing plans will no longer be able to
 impose an annual dollar limit on the amount of coverage an individual may receive.
- No More Discrimination Due to Pre-Existing Conditions or Gender Insurance companies will no longer be able to refuse to sell coverage or renew policies because of an individual's pre-existing condition. The law also eliminates the ability of insurance companies to charge higher rates due to gender or health status (for individual and small group markets).
- Small Business Tax Credits Go Up The second phase of a tax credit for small businesses that provide health insurance to employees begins.

2015

Paying Physicians Based on Value Not Volume – Physician payments will be tied to the quality of
care they provide. Those with higher value care will receive higher payments than those who provide
lower quality care.