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NEWSLETTER – July 2010

Our lives begin to end the day we become silent about things that matter.
Martin Luther King, Jr.

About the Alliance:

The Alliance is a unique state/national organization working to protect the health and economic security of seniors, reward work, strengthen families and build thriving communities. Launched in Wisconsin in 2005, it is a coalition of AFL-CIO affiliated unions, retiree groups, and community-based organizations dedicated to economic and social justice.

The Alliance is a voice for retirees and older Americans. Our goal is to educate, energize and mobilize seniors to make a difference through activism. The Alliance fights for:

A strong Social Security system that provides guaranteed benefits & protects families for life.

Health care seniors can depend on through Medicare.

Affordable and accessible prescription drugs.

Strengthening pension laws.

Affordable and accessible long term care

Message from the President

Leon Burzynski

The latest attack has been launched on the Social Security program. It is in the form of the National Commission on Fiscal Responsibility and Reform, created by President Obama to address the long-term budget deficit. Before the first meeting, the die was cast.

The co-chairs of the commission, Alan Simpson and Erskine Bowles, along with politicians of every stripe, joined in the rhetoric that Social Security is to blame for our national debt. Nothing could be further from the truth. Social Security is not the problem!

With the run-up to the fall elections for Congressional seats, the claims have reached a fever pitch. Some candidates for Congress, most notably the Tea Party types, are openly calling for an end to Social Security.

In Wisconsin, we have heard the Congressman Paul Ryan claims that workers would do better saving for their retirement in the stock market. That was before the

latest downturn that claimed over six trillion dollars of invested retirement savings. Ryan has not explained who would fill that gap in retiree income.

A prime mover in the crusade against Social Security is Peter Peterson, the commerce secretary during the Nixon administration. Peterson, an ideologue who accumulated immense wealth as a corporate CEO and Wall Street investment banker, has pledged to spend his billions in an effort to see the program dismantled.

The Good News about Social Security*

The Social Security Trust Fund surplus is expected to reach \$5.5 trillion by 2026. It has been reported the fund paid out more last year than was paid in through payroll deductions. These reports fail to include the entire income received by the Trust Fund. According to the 2009 Annual Report of the Board of Trustees, the fund ran a surplus last year of \$180 billion with a reserve of \$2.4 trillion.

In the August 2009 forecast, the Congressional Budget

Office said full benefits could continue to be paid until 2043. The average annual benefit amount in 2009 was \$13,800. It is not like retirees are accumulating great wealth from their Social Security checks.

The collapse of the stock market and the decline in American jobs with pensions have made Social Security the most important part of the retirement program for American workers. It is the only program that guarantees benefits and provides cost-of-living adjustments. Any cuts in benefits will leave large segments of middle-age workers with near-poverty incomes when they retire.

Without Social Security, 55% of severely disabled workers, 47% of elderly households, and 1.3 million children would live in poverty. An additional 2.4 million grandparent-headed households would be deprived of a key source of income.

The fight to protect Social Security is a major issue for the Wisconsin Alliance for Retired Americans in 2010.

*Source: Alliance for Retired Americans Social Security Update, February 2010

Patient Protection and Affordable Care Act

What Does This Legislation Really say?

Vivien De Back

I recently heard a political ad saying, “vote for me and I will make sure the recently acted Health Care bill will be repealed” Why would anyone do that? For the first time in American history, our nation started to move closer to assuring all citizens have access to basic health care. Yet, after finally taking this step to no longer list the USA as the only country in the world without guaranteed access to health care, we have candidates for public office eager to repeal a bill that will improve the lives of families, children and seniors.

Why would people believe repeal of the Health Care Reform Bill is a good idea? I believe it is because we are trapped in an environment of lies, falsehoods and misleading information. This should challenge all of us, as the elders of our country, to seek **TRUTH**, to speak out on **TRUTH**, and to challenge statements that are not **TRUE**. (**TRUTH** is information that can be validated by research or trusted experts. *)

The **truth** is seniors will see a continuing improvement in their services, a lowering of out-of-pocket costs, and greater health promotion opportunities as provisions of the Health Care bill are instituted over time. Due to the complexity of the bill, it will take time to implement and provide information to beneficiaries.

President Obama signed into law and it went into effect on June 21, 2010. Seniors will see additional benefits as it is implemented through 2014. All of us will realize the full value of this legislation as additional research is completed, and we recognize what works best for all Americans.

Here are important components of the bill that have

had little discussion in the media.

- ▶ Health insurers will not be able to establish lifetime dollar limits on necessary health care services.
- ▶ Seniors enrolled in Medicare Part D drug coverage, will receive a \$250 rebate, and 50% of the “donut hole” will be eliminated in 2011. The donut hole will be totally eliminated by 2020.
- ▶ In 2011 seniors in Medicare will receive free annual checkups, and will not have co-payments for mammograms, colonoscopies and other preventive screenings.
- ▶ Insurers will have some restrictions from putting dollar amounts on our benefits and such caps will be completely prohibited by 2014.
- ▶ Insurers are prohibited from dropping policyholders when they get sick.
- ▶ Insurers are prohibited from charging co-payments or deductibles for preventive care and medical screenings on all new insurance plans. Prevention includes prevention of disease, early detection of disease and reducing the impact of an already existing disease.
- ▶ This bill will help 55 – 64 year olds stay healthy by ensuring access to affordable health insurance coverage.
- ▶ The Food and Drug Administration is authorized to approve generic versions of biologic drugs. Biologic drugs are used in the treatment of such conditions as Rheumatoid Arthritis and psoriasis. This could mean an enormous saving for persons with such conditions.
- ▶ Health Insurers cannot deny children health insurance because of pre-existing conditions. A

ban on the discrimination in adults will take effect in 2014. Adults with pre-existing conditions will be eligible to join a temporary high-risk pool from now until 2014.

- ▶ The Health Care Act creates a new and independent appeal process by which consumers can appeal decisions by their health insurance plans.

These are just a few of the key provisions in the Health Care Plan. It is expected to improve the quality of care given and the outcomes of care for patients. Areas yet to be discussed include the requirement that the Secretary of Health award grants and contracts to providers to develop quality measures of care, such as the health status of patients, the management, appropriateness and timeliness of care as well as effectiveness, patient centeredness and patient satisfaction of care.

The detail in this Health Care bill is focused on redesigning the health care system of our country to provide the best care, the best support for healthy living, and the most effective and efficient health promotion, health maintenance, disease prevention system in the world.

In a survey conducted by CNN in March 2010, 2 out of 3 Americans believed the Health Care bill should be repealed. Yet the health care bill does not go into effect until June 21, 2010 and little has been published about the positive impact of the bill on families, in particular children and seniors. Will you accept the challenge to get the **Truth** out, to speak out and to support quality health care for all?

*The information about the Health Care Reform Bill below has been validated based on the words of the bill itself, researched information completed by the Alliance for Retired Americans and the Medicare web site.

Calendar Raffle Winners

April 2010

Ken Greening
Andrew Page
Leon Burzynski
John Krause
Howard Edwards
Mary Longsine
Dennis Logan
Joe Burzynski
James Bemowski
Gary Evenson
Joyce Reiland
Jon Riesen
Duane Nessman
Annie Stabler
Steve Obrion
Steve Lipski
Virgil Potvin
Roy Schmidt
Mike Gorski
L. D. Rockwell
Lauren De Back
Leon Burzynski
James Hargraves
Bradley Schwanda
Karl Swanson
Jane Forseth
Francine Hare
Ken Byorn
John Bloedel
Mike Bink

May 2010

Taylor Schnitzler
Carl Strege
Robert Bennett
Jessica Gonzalez
Tom Krall
Richard Maciolek
Joyce Reiland
Allen Knop
Larry Moldenauer
Nancy Wagner
Taylor Page
Tom Presser
Kathryn Shisler-Harrod
Sylvia Gear
Richard Cormican
John Marson
Bill Ott
Ken Greening
Phyllis Wetzel
Lowell Attoe
George McKinney
Janis Nowak
Linda Tveten
Bernie Faust
Veronica Kirkpatrick
Barb Uschan
Ruby Mueller
Andrew Page
Randy Hubble
Kelly Presser
Ken Greening

June 2010

Rosemary Hurst
Mike Gorski
Joyce Reiland
Todd Cormican
Merle Brimmer
Jerry Zeppelin
Joe Gruber
Steve Flood
Kelly Hautala
Moriah Sherman
Wiley Vivians
Walter Berger, Jr.
Kelly Presser
Jim Reiland
Pat Elizondo
George Prince
Diane Flanders
Mark Stribling
Ljiljan Radojicic
Jean Haase
Matthew Szemborski
Ton Krall
Beth Waschow
Patti Cresco
Kallen De Back
Bill Ott
Ken Greening
George McKinney
Russell Krings
Beverly Hund

15TH ANNUAL SENIOR POWER LUNCHEON WISCONSIN ALLIANCE FOR RETIRED AMERICANS

DATE: OCTOBER 11TH, MONDAY
TIME: 11:00AM. TO 1:00PM (LUNCH AT 11:45AM.)
PLACE: FOUR POINTS SHERATON HOTEL AND CONFERENCE CENTER,
4747 SOUTH HOWELL AVENUE, MILWAUKEE, WI

The Senior Power Luncheon is the major annual fundraising event for WIARA. It will honor several people from three categories: Community, Labor and Public Service.

The cost of the lunch is \$75.00 and to reserve a table of 8 costs \$600.00. Organizations can reserve an exhibit table for \$200.00. Also, there will be an ad booklet for the Power Luncheon. Invitations will be sent out in August. For additional information about the Senior Power Luncheon, please contact Judy Burnick at WIARA, 414-771-9511,

The Wisconsin Elder Economic Security Index

The Wisconsin Elder Economic Security Index (The Index) is a top priority of the Wisconsin Women's Network. It is a unique tool for policy makers, advocates, and citizens to understand the true cost of growing older in Wisconsin.

The Wisconsin Women's Network (WWN) recognizes that many Wisconsin elders age 65 and over struggle to make ends meet. Living costs are high, especially for housing and health care. In the face of rising expenses, many elders receive only a modest cost of living adjustment each year; thus, they are spending down retirement savings, and/or face growing debt. At the same time, older people strain to be prepared for the present, but face a challenging future if their life circumstances change due to illness, loss of a spouse or partner, or a need for help with daily tasks.

To address these issues, The WWN joined the National Elder Economic Security Initiative launched by Wider Opportunities for Women (WOW) in Washington, DC. Critical to the work was a new measure of income adequacy. The Index was tabulated using the WOW-University of Massachusetts Boston Gerontology Institute national methodology.

It measures living expense costs for older adults in today's economy. The Index helps answer key questions: What is an adequate income for older Wisconsin adults to "age in place"? How do financial needs vary according to life circumstances — whether they live alone or with spouses or partners, rent or own, drive cars or use other transportation? How do living expenses change as health and life circumstances change? What happens when long-term

care is needed to remain at home?

The Elder Economic Security Initiative provides a framework to help guide public, private, and personal decisions that form the foundation for the well-being of today's elders. It provides information critical to aging boomers who encounter issues related to care, living options, planning, and economic realities for aging parents. The Index puts into action strategies to meet realistic income needs that respect the autonomy goals of older adults.

A Framework for Measuring Economic Security for Elders

The Index is developed as a measure of the cost of basic expenses of elder households (those with household heads who are age 65 or older) to age in place, continuing to live in the community setting of their choice. The Index defines economic security as *the financial status where elders have sufficient income (from Social Security, pension, retirement savings, and other sources) to cover basic and necessary living expenses.* The Index is based on the idea that seniors should be able to meet their expenses without income eligible public support, such as food stamps, Medicaid, subsidized housing, or property tax assistance. The Index demonstrates the interplay between Wisconsin elders' living expenses and actual income, and illustrates how elders' living expenses increase when life circumstances change.

The Index for Wisconsin benchmarks basic living expense costs for elder households and illustrates how expenses vary both by county and by the circumstances of elder households. Expenses are based on market

costs and do not assume any public or private supports. The Index shows that the average yearly basic living expenses for a single renter of a one bedroom apartment in Wisconsin is \$19,242.

Key Findings for Wisconsin

1. Elders with income at the federal poverty level, or with only average or lower Social Security benefit but no additional income, cannot meet basic living expenses.
2. Housing costs (mortgage or rent, taxes, utilities and insurance) place a heavy burden on some elder households, representing as much as 44% of total expenses.
3. Significant health care costs arise for elders who must purchase supplemental health and prescription drug coverage in addition to Medicare.
4. Even elders who currently make ends meet face an uncertain future if life circumstances change, through the loss of a spouse or partner or a decline in health status.
5. The need for home and community-based long-term care can more than double elders' expenses, significantly increasing funds required to meet basic needs.

For more information on the Wisconsin Elder Economic Security Index, or to schedule a presentation free of charge for your organization, contact Johanna Hatch, Program Coordinator, at 608-255-9809 or jhatch@wiwomensnetwork.org.

Why you should vote

Doris Gillispies

I want to give a short history telling you why I think it is important for you to vote. I hope you will understand.

In 1957, Martin Luther King marched on Washington, D.C., and we finally got our right to vote in the Deep South. People gave their lives in places where our parents and grandparents didn't have the privilege to vote. Those who did vote had to pay a toll tax, so they could try to elect the person they wanted in office.

In elections for President and Vice-president, Wisconsin has ten electoral votes. This coincides with the two senate seats and the eight congressional Districts in the state. The electors represent the choices selected by the voters during the election.

Every State has two Senators elected by popular vote. The number of congressional districts is based on the population of the state as determined by the census every ten years. Due to a decrease in population, Wisconsin lost a congressional district after the 2000 census.

Our vote carries even more weight in local elections. This is where we get to decide who makes decisions about our everyday lives,

our schools, our cities and villages, and our state. What does a person's one vote mean? It means each voter gets one vote that is just as important as any other vote. Your individual vote is so very important.

Why we don't vote

1. We think our voice will not be heard.
2. We think who gets elected is not important.
3. We forget that people died for our right to vote.
4. People think the election machine is rigged.
5. We think our vote doesn't count.
6. We think elected officials are not for the people.
7. We think politicians say anything to get in office.
8. We are too lazy to go and vote.
9. Some are ashamed because they can't read.

Why we should vote

1. It is a privilege and honor.
2. Many died for our right to vote.
3. Our vote might be the one our candidate needs to win.
4. Our vote might be the one leading to a change in the law.
5. Our vote does count.

6. Our representative's vote may break a tie.
7. Our vote makes our voices heard.
8. By voting we encourage people to pass new laws to help the people.
9. Our vote is how we tell political leaders what we want in our community. If we want better schools, a safer neighborhood, or local services, our vote is a way to send the message.

Voting is not complicated. In Wisconsin, if you are not a registered voter, you can register at the polls on election day. Before the election, you can register at the clerk's office in your community.

We have voting machines called optical scan machines. You mark your choices on a paper ballot and place it in the vote counting machine. If there is an error, the machine will send it back out to you so you can correct it. If it is right, it will go into the machine and electronically count your vote. For handicapped voters, there are special machines or the option to vote by absentee ballot.

Your right to vote is a privilege and a responsibility!

JOIN THE WISCONSIN ALLIANCE RETIREES CAN AND DO MAKE A DIFFERENCE!

Our Mission is to advance public policy that protects the health and economic security of older Americans.

Our Goal is to educate, energize, and mobilize retirees to make a difference through activism.

JOIN us on the **front line fighting** to preserve **Pensions, Social Security, Medicare**, and issues important to retirees!

Send your membership to: WI Alliance for Retired Americans 6333 W. Bluemound Road Milw., WI 53213

Name: _____ Email: _____

Address: _____

City: _____ State: _____ Zip code: _____ Phone: _____

_____ \$10 Annual Membership Fee Enclosed Additional Donation: _____ \$10 _____ \$15 _____ \$20 _____ \$25

America Speaks — Another Drive to Cut Social Security & Medicare

Leon Burzynski

America Speaks, the organization primarily funded by Peter Peterson, the billionaire who is crusading to gut Social Security and Medicare, will conduct a series of town-hall meetings in selected cities across the country. Madison, Wisconsin, will be one of the meeting sites on Saturday, June 26th.

The purported purpose of the meetings will be to ask for proposals on how to deal with the nation's projected long-term budget deficit. Unfortunately, the deck seems to be stacked against reasonable outcomes.

According to an article by noted economist, Dean Baker, the co-director of the Center for Economic and Policy Research in Washington, DC., the guidebook for the discussions at the meetings discusses the budget in complete isolation from the larger economy. This is in complete disregard for the basics in *Economics 101*.

Budgets have an impact on growth by funding education, research and infrastructure. Baker claims a major driver in the present long-term budget disaster is our broken health-care system. He said the Congressional Budget Office estimates the economic collapse caused by the housing bubble will add \$3 trillion to the country's debt.

The guidebook has many other omissions aimed at tilting the discussion in favor of gutting Social Security

and Medicare. For instance, it fails to mention the trillions of dollars older workers lost in the market collapse. The effect is that many workers nearing retirement will have nothing, other than Social Security and Medicare.

While there are several other glaring omissions or outright false assumptions in the guidebook, the underlying purpose is clear. The Peterson folks want attendees to opt for big cuts to Social Security and Medicare.

They will present these to President Obama's fiscal responsibility commission and claim this is what Americans want. It is a propaganda exercise aimed at accomplishing what conservatives and the far right have wanted since the inception of Social Security.

Conservatives, like Reps. Sensenbrenner and Ryan of Wisconsin, continually denigrate Social Security as an "entitlement." They are totally wrong! Look in your wallet or purse. There is a small card with nine numbers symbolizing the fact that you earned those benefits with a deduction from your paycheck.

The Wisconsin Alliance for Retired Americans while celebrating the 75th birthday of Social Security in August will also be working to save it for the 75 years.

May 2010 Newsletter



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