

Actuarial Publications: Proposals Affecting Trust Fund Solvency



The last 5 **Trustees Reports** have indicated that Social Security's **Old-Age, Survivors, and Disability Insurance (OASDI)** Trust Fund reserves would become depleted between 2033 and 2036 under the intermediate set of economic and demographic assumptions provided in each report. If no legislative change is enacted, scheduled tax revenues will be sufficient to pay only about three fourths of the scheduled benefits after trust fund depletion. Policymakers have developed proposals and options that have financial effects on the OASDI Trust Funds. Many of these proposals and options have the intent of addressing the long-range solvency problem.

We have prepared memoranda for many of these proposals and options. Each memorandum provides an actuarial analysis showing the estimated effect on the financial status of the OASDI program.

These memoranda are provided in Portable Document Format (PDF), which we recommend for printing (requires **Adobe Acrobat Reader**). Some of the memoranda are also available in HTML format.

The memoranda are listed below in chronological order, most recent first. To search the list, use the search forms at left.

There are a couple of recent memorandums on proposals that discuss eliminating WEP/GPO and the effect it would have on the Trust Fund.

Click here to view [Memorandum subject and related information](#)

Thank you **Catherine LeBlanc, Metropolitan Public Affairs Specialist, Social Security Administration**

Poll: Social Security Tops the Agenda for Next President



Joseph Peters, Jr.

A recent Associated Press-NORC Center for Public Affairs Research poll shows the protection of earned Social Security benefits to be a bipartisan issue. Democrats, Republicans, and Independents all agreed that **protecting benefits should be a top economic priority for the next president in the coming years**. The poll also found that 85% of Americans believe Social Security's future is extremely or very important for the incoming president. Many of those interviewed were still deciding which presidential candidate to vote for.

“It is important to choose a president who agrees that Social Security is a vital part of the American Dream and who will protect and expand our earned benefits,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance.

See How Little the Ultra-Rich Pay into Social Security with New Tool

The Center for Economic and Policy Research released a handy tool for calculating exactly when top earners stopped paying into Social Security this year. According to their calculations – as reported in an earlier Friday Alert - a person who earns a \$1 million salary stopped paying Social Security taxes for 2016 on February 14th, Valentine's Day.

The tool is part of a larger effort to “Scrap the Cap” and eliminate the \$118,500 annual earnings cap, after which people do not have to continue to pay Social Security taxes. **Try the tool for yourself** to see when the top earners stopped paying.

“There is a simple fix for keeping Social Security around for future generations: scrap the cap and make millionaires and billionaires pay their fair share,” said **Richard Fiesta**, Executive Director of the Alliance.



Rich Fiesta

ALEC Plans Corporate Control and Privatization Of Every City In America



The idea of absolute control means exerting one's will over every aspect of an organization from the very top down to the lowliest position. In their drive to control America from the top down, it is insufficient for the Koch brothers to control Congress and the Supreme Court without owning the occupant of the White House any more than controlling every Republican state legislature without control over those state's city and county governments. It is true the Koch's are poised to spend nearly a billion dollars to put a Koch surrogate in the White House, and to

completely take over the entire nation they are paying an American Legislative Exchange Council subsidiary to impose their corporate agenda on every town, village, city, and county in America.

Many Americans have never heard of the Koch brothers much less their legislative arm in Congress and, more importantly, state legislatures across the country. What the American Legislative Exchange Council (ALEC) does is allow corporations to write legislation for Republicans to introduce and then pass into law. Corporations pay the Koch brothers' ALEC for the privilege of allowing their operatives to write corporate legislation for Republicans and it makes ALEC, and now a subsidiary, more powerful than any special interest, lobbyist, state legislator, and in the majority of cases informs how and why corporations control Republican state governments. Apparently, though, controlling state legislatures is not enough for the Kochs and their corporate cabal so they set their sights on local jurisdictions like city councils, mayors, school districts, and county supervisory boards to round out their sphere of corporate influence on America from the federal government down to the local village council.

The American City County Exchange (ACCE) is an offshoot of (ALEC) that describes itself as "*America's only free market forum for village, town, city and county policymakers.*" Beginning in 2015, ACCE became an ALEC-operated project and not a separate Koch-funded social welfare 501(c)(3) charitable non-profit organization. Like its mother organization ALEC, ACCE is wholly funded by corporations whose operatives write and vote for "model legislation and measures" for city and county governments to give the Koch brothers and corporations complete control of every jurisdiction in the nation regardless of size...[Read More](#)

About half of U.S. households achieving retirement savings goals

Survey kicks-off 10th America and Military Saves Week showing Americans are progressing

By Katie Bryan

The ninth annual America Saves Week survey has found that only two-fifths (40%) of U.S. households report good or excellent progress in "meeting their savings needs" and just over half say they are saving enough for retirement.

This widespread lack of savings progress is consistent with responses to other survey questions:

- ◆ Saving at least 5 percent of one's income (49%)
- ◆ Saving enough for retirement with a "desirable standard of living" (52%)
- ◆ Automatic saving outside of work (43%)
- ◆ No consumer debt (38%)
- ◆ Responses to other questions, however, suggest that around two-thirds of Americans are making at least modest savings progress:
 - ◆ 70 percent reported at least some progress in meeting savings needs;
 - ◆ 66 percent reported saving at least some of their income, and
 - ◆ 63 percent reported "sufficient emergency savings to pay for unexpected expenses like car repairs or a doctor visit."

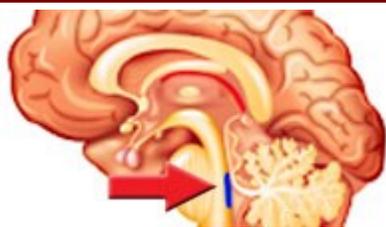


The survey findings were released yesterday on the first day of the tenth annual America Saves Week.

More than 1,800 nonprofit, government, and business organizations at the national, state, and local levels have joined to promote personal savings. America Saves, managed by the Consumer Federation of America (CFA) and the American Savings Education Council (ASEC) coordinate the Week, including the savings survey, which again was undertaken by ORC International...[Read More](#)

Ground Zero for Alzheimer's Disease found at base of brainstem

Locus coeruleus appears to be where late onset AD begins



Blue indicates the location of the locus coeruleus in the brainstem.

There is a new ground zero for Alzheimer's Disease, according to a new discovery of a critical but vulnerable region in the brain that appears to be the first place affected by late onset Alzheimer's disease. It also may be more important for maintaining cognitive function in later life than previously appreciated.

The locus coeruleus is a small, bluish part of the brainstem that releases norepinephrine, the neurotransmitter responsible for regulating heart rate, attention, memory, and cognition. Its cells, or neurons, send branch-like axons throughout much of the brain and help regulate blood vessel activity, says a new review of the scientific literature.

Its high interconnectedness may make it more susceptible to the effects of toxins and infections compared to other brain regions, said lead author Mara Mather.

Mather, Professor of Gerontology and Psychology at the University of Southern California Leonard Davis School of Gerontology, added that the locus coeruleus is the first brain region to show tau pathology - the slow-spreading tangles of protein that can later become telltale signs of Alzheimer's disease.

Though not everyone will get Alzheimer's, autopsy results indicate that most people have some initial indications of tau pathology in the locus coeruleus by early adulthood, she added.

The norepinephrine released from the locus coeruleus may contribute to preventing Alzheimer's symptoms. Studies conducted with rats and mice have shown that norepinephrine helps protect neurons from factors that kill the cells and accelerate Alzheimer's disease, such as inflammation and excessive stimulation from other neurotransmitters.

Norepinephrine is released when someone is engaged in or mentally challenged by an activity, whether it's solving problems in the workplace, completing a word puzzle, or playing a difficult piece of music.

"Education and engaging careers produce late-life 'cognitive reserve,' or effective brain performance, despite encroaching pathology," Mather said.

"Activation of the locus coeruleus-norepinephrine system by novelty and mental challenge throughout one's life may contribute to cognitive reserve."

"The Locus Coeruleus: Essential for Maintaining Cognitive Function and the Aging Brain" appeared in *Trends in Cognitive Sciences* on February 16, 2016 and was funded by National Institutes of Health grant RO1AG025340. The study was co-authored by Professor Emeritus Carolyn W. Harley of the Memorial University of Newfoundland.

Original report posted by: Beth Newcomb, USC Davis, School of Gerontology

News

Have researchers found "ground zero" for Alzheimer's? *February 19, 2016, CBS*

A small region in the brain stem called the locus coeruleus might be "ground zero" for Alzheimer's, research suggests.

Clues to a heart problem come from surprising places

Six signs of an unhealthy heart you may not have considered

Few senior citizens don't worry about their hearts – heart disease is the biggest killer of older Americans. The warnings signs, however, may be coming from problems most have not associated with the heart, according to a cardiologist at the Texas A&M Health Science Center. He points to six surprising clues you should know.

John P. Erwin, M.D., points out that the heart and arteries comprise one of our bodies' largest organ systems, and, when they begin to fail, symptoms may manifest in seemingly unrelated parts of the body...**Read More**



Senior men find testosterone therapy works for better sex and health

National study sees men over 65 walking better, more vitality



Senior men in a national study of testosterone therapy found that it works. These men with low testosterone experienced improved sexual function and even saw slight improvement in their ability to walk and their sense of vitality.

This preliminary study of testosterone therapy in older men with low levels of the hormone and clinical conditions to which low testosterone might contribute, found that restoring levels to those of healthy young men improved sexual function and had a smaller effect on other aspects of health, such as walking and vitality.

These initial results of the Testosterone Trials (T Trials), a group of studies supported primarily by the National Institutes of Health, appear in *The New England Journal of Medicine* on February 18, and report the results of the first three of seven double-blind, placebo-controlled trials.

A high proportion of older men have testosterone levels well below those found in healthy younger men. In most cases, these low levels are not due to diseases known to affect testosterone levels, such as testicular or pituitary conditions.

Many of these men also have symptomatic problems that could be related to low testosterone, including diminished sexual function, decreased mobility and fatigue.

The T Trials were designed to determine if testosterone treatment would alleviate these symptoms. Such trials were recommended by the Institute of Medicine (now the National Academy of Medicine) as a key step before considering possible larger and longer trials that would be needed to assess long-term risks and benefits of testosterone treatment for older men. The National Institute on Aging (NIA), part of NIH, initiated the T Trials in response to this recommendation...[Read More](#)

Free guide to prevent 10 worst frauds against U.S. senior citizens

U.S. Senate Aging Committee publishes comprehensive anti-fraud resource for seniors

The top ten frauds against senior citizens in the United States have been identified by the U.S. Senate Aging Committee, which has published a guide to inform and help protect seniors from some of the most pervasive and malicious scams and frauds.

The guide, "[*Fighting Fraud: U.S. Senate Aging Committee Identifies Top 10 Scams Targeting Our Nation's Seniors*](#)," is a comprehensive anti-fraud resource for seniors, according to the announcement by Senators Susan Collins and Ranking Member Claire McCaskill.

"Putting a stop to these disturbing scams targeting our nation's seniors is among my highest priorities as Chairman of the Senate Aging Committee," said Sen. Collins.

"I cannot emphasize enough how important it is that seniors and their families become aware of their techniques and take action to protect themselves and their loved-ones from these heartless criminals. This resource guide will help prevent seniors from becoming victims to these ruthless scams..."[Read More](#)



The New England ARA state affiliates are actively pursuing these Petitions.

Petition Subject: Observation Status: "Current Hospital Issues in the Medicare Program"

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Petition Subject: House Concurrent Resolution 37 and Senate Concurrent Resolution 12 to get power doors installed in Post Offices and other federal buildings.

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Petition Subject: Elimination of the Unfair GPO and WEP Provisions of the Social Security Act to make sure the Congress of the United States enacts legislation, HR.973 & S.1651

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