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RI ARA

*Affiliated with the Rhode Island AFL-CIO
"Fighting for the future of our members,
NOW, more than ever!!!!"*



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March 23, 2015 E-Newsletter

Statement of Richard Fiesta, Executive Director the Alliance for Retired Americans regarding the House Republican Budget



Richard Fiesta

"The budget plan put forward by House Republicans today is a frontal assault on the needs of seniors, persons with disabilities and working Americans.

It would privatize critical aspects of Medicare, gut Medicaid and drastically reduce support for persons with disabilities. It breaks promises to seniors regarding benefits they have earned over decades of work.

It also signals that the Republican leadership is interested in going after Social Security, which keeps 22 million older Americans out of poverty. We've seen these tactics before – Commissions to recommend 'so-reforms,' and attempts to pit disabled workers against retired workers. If Republicans were truly concerned about the Social Security's future they would be working to expand benefits for beneficiaries and improve the program's finances by lifting the earnings cap on Social Security contributions.

Medicare has served our country's retirees well for 50 years and the rate of health care spending is now slowing after decades of uncontrolled growth. This budget puts those gains at risk and the needs of the privileged over the middle class.

The 4.3 million members of the Alliance for Retired Americans – with members in every state -- will be redoubling its efforts to educate, speak out and hold members of Congress who vote for this budget accountable."

The Alliance for Retired Americans is a national organization that advocates for the rights and well being of over 4.3 million retirees and their families.

Learn more at www.retiredamericans.org and follow us on [Twitter@activeretirees](https://twitter.com/activeretirees)

Dear Friends of Social Security Fairness

The link below is a preview of the survey we sent out to members last night. After being out for 16 hours, we have gotten nearly 400 responses from 28 states. The information is really powerful. This week we will wait to see how many responses we can get from our email list of 3,100 and then we will put it up on Facebook.

We would then like to share this survey with other groups, allowing you to put it on your websites or send it to your members. We could disaggregate the data to give you specific results for your group, as well as the whole study.

In order to do this, we would like to ask any group using the survey to contribute to the extra costs that we have incurred to do this: Survey Monkey fees as well as the many hours our tech person has spent setting up the survey that our volunteers have crafted. Our direct extra costs will be about \$1,300, which is nearly the total of our yearly budget. Any contribution would be appreciated!

As a comparison, in 2010, NEA did a WEP/GPO survey that had fewer than 1,000 respondents and had many fewer items. We hope this survey will become a very strong statement, backing the individual stories that victims of the WEP/GPO have been telling congress for years.

We thank you for your support! Bonnie Cediel / bonnced@gmail.com

[Link to Survey](#)

Honor our Constitution:

Establish Justice and Promote the General Welfare--Education, Healthcare, Jobs and Fairness for All!

[See our new Social Security Fairness Website!](#)



Bills to Expand Social Security Benefits Introduced



Sen. Sanders

Senator **Bernie Sanders (I-VT)** introduced legislation last week that would expand Social Security benefits by about \$65 a month for most recipients. The bill also increases cost-of-living adjustments for Social Security recipients in line with the CPI-E and provide a minimum Social Security benefit for retirees.

Sen. Sanders' plan would significantly improve Social Security's financing by eliminating the cap on Social Security contributions for earnings above \$250,000 a year. It would also expand the system's revenue base to include high-income households' unearned income. Read more about the Sanders bill in *The Hill*: <http://thehill.com/blogs/floor-action/235682-sanders-wants-to-increase-taxes-to-bolster-social-security>

Rep. **John Larson's** (D-CT) also introduced a bill to expand Social Security benefits this week. This legislation would provide- larger cost of living increases for retirees and disabled workers and raise the income cap on Social Security taxes (currently \$118,500) to \$400,000.

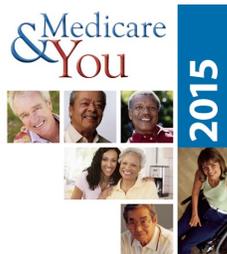
Alliance President **Barbara Easterling** commented on these developments. "We can and must expand Social Social Security benefits and extend the financial health of the system." More at: <http://tinyurl.com/lp6tttdr> Congressman Langevin will Co-Sign the Larson Bill.



Rep. Larson

The Medicare Number That Should Shock You the Most

By Dan Caplinger



Healthcare is one of the most unpredictable expenses you'll face after you retire, and Medicare coverage is the primary way that tens of millions of Americans protect themselves from the potential financial catastrophe that an unanticipated illness or injury would otherwise cause. Yet, as important as Medicare is for your long-term financial security in retirement, many retirees don't appreciate just how great a deal the program is until they see one shockingly large number: the difference between how much they've paid in Medicare taxes over the course of their lifetimes and how much they're likely to save on medical costs as a result of having Medicare coverage for the rest of their lives.

Later in this article, you'll learn just how big a number that can be for people in different family situations. First, though, let's take a look at how Medicare taxes work, and why so many Medicare recipients get so much for so little.

Who's this FICA guy?

Most people notice the taxes that get taken out of their paychecks. Apart from income taxes, the biggest amount that gets taken out of your check goes toward Federal Insurance Contributions Act taxes, better known on most paychecks as FICA. FICA actually combines both Social Security and Medicare taxes into one line, but the amounts that go to each program are far from equal.

Of the \$7.65 that's taken out of every \$100 you earn, \$6.20 goes toward funding Social Security. By contrast, just \$1.45 goes toward Medicare. In addition to what's withheld from your pay, your employer also has to match that amount with an additional \$1.45 tax payment to go toward Medicare.

Most people resent the drain on their take-home pay from taxes like FICA. But as a study from the Urban Institute a few years ago noted, what you pay typically pales in comparison to the value you get.

How a small 1.45% tax adds up to big benefits

To come up with the amount that typical Americans make from their "investment" in Medicare coverage, the Urban Institute took a look at several different hypothetical households. The study included seven common situations, two of which dealt with single retirees, and four of which involved married couples. The study adjusted all prior taxes and future benefits for inflation, plus a 2% real return in order to avoid misleading comparisons, because people pay Medicare taxes long before they receive Medicare benefits.

The results were uniformly shocking. For a single man reaching age 65 in 2015 who earned the 2013 average wage of \$44,800, Medicare taxes would add up to \$70,000 over the course of a lifetime. But the benefits of Medicare would add up to \$191,000, producing a net "profit" of \$121,000. A single woman earning that same wage fared even better, as her longer life expectancy produced anticipated lifetime Medicare benefits of \$230,000, boosting the gain to \$160,000...[Read More](#)

Senior citizens with back pain often get quick x-ray or MRI that may be a waste

Early imaging of those age 65-plus does not seem to improve the outcome



When you, or another other senior citizen, goes to the doctor complaining of back pain, it is not uncommon for the physician to recommend an x-ray or an MRI to get a better look at the spine. The doctor would be following an accepted procedure for an early imaging in hopes of a quick solution. A new study, however, finds seniors getting the early image have no better success than older adults who did not.

The older adults who had spine imaging within 6 weeks of a new primary care visit for back pain had pain and disability over the following year that was not different from similar patients who did not undergo early imaging, according to the study in the March 17 issue of *JAMA*...[Read More](#)

Scams target seniors at alarming rates

You've just won a million dollars! Not really. But that's what scam artists try to convey when they call or send out sweepstakes mail and emails en masse.

Typically, they'll claim you've won money or a prize of some sort, but the only way you can claim it is if you send in a processing fee or "taxes," which can sometimes be thousands of dollars. Victims send in this fee by cashier's check, prepaid debit card, Western Union or some other form, never to hear from the sweepstakes again.



According to the Better Business Bureau, older Americans are the fastest growing segment of the population to be victimized by identity fraud and Internet schemes such as this.

"If it sounds too good to be true, generally it is too good to be true," said Lori Beumer, manager of the Dothan BBB office. "That's what I preach and preach when I speak to groups."

The sweepstakes scam is just one of many different types of scams the BBB has identified.

Unfortunately the people who fall victim to these scams the most are the people who need the money the most, Beumer said.

"There are scammers out there that just absolutely prey on (seniors) non-stop," she said.

According to the Federal Trade Commission, about 27 percent of consumer fraud complaints filed in 2013 were by those above the age of 60. However, instances of fraud often go unreported by senior citizens because they don't know where to report it or they are too embarrassed....[Read More](#)

5 Surprising Causes Of Alzheimer's Disease



It's happened to all of us: we forget where we parked our car or why we walked into a room. Some amount of forgetfulness is normal, especially when you're busy or have a lot on your mind. But for nearly five million Americans, that forgetfulness will progress into Alzheimer's disease. Decades of research have shown that the buildup in the brain of toxic proteins, called beta amyloid and tau, can lead to Alzheimer's. What's less clear is what causes these proteins to accumulate. Some new studies have begun to explain this process, revealing that the causes of

Alzheimer's disease go beyond genetics and unhealthy habits (though those are important factors, too). Here, some of the most unusual (and scary!) causes new science is pointing to.

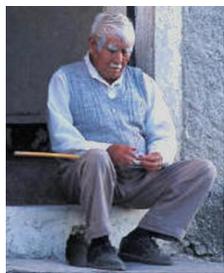
5 Surprising Causes Of Alzheimer's Disease

1. You're on anti-anxiety meds.
2. You've hit your head one too many times.
3. You're regularly sleep-deprived.
4. You're lonely.
5. You have diabetes in your brain.

[Click here to read the full article](#)

Intense stress and depression almost doubles death risk for heart patients

**Short-term risk of death or heart attack increased 48%
for older heart patient in the high stress-high depressive group**



Few seniors are not aware that stress and depression are a bad mix, yet, they very often link together – you are stressed or depressed, which tends to cause the one you don't already have to raise its ugly head. The startling news is, however, that older people coping with these two afflictions plus a heart problem are likely to see a really big increase in their risk of a heart attack or death.

The research in *Circulation: Cardiovascular Quality and Outcomes*, an American Heart Association journal, examined the effect of high **stress** levels and high **depression** symptoms among nearly 5,000 heart patients. Researchers concluded that risk is amplified when both conditions are present, thus validating the concept of a “psychosocial perfect storm.”

“The increase in risk accompanying high stress and high depressive symptoms was robust and consistent across demographics, medical history, medication use and health risk behaviors,” said Carmela Alcántara, Ph.D., lead author of the study and associate research scientist at Columbia University Medical Center for Behavioral Cardiovascular Health in New York....[Read More](#)

Speed Dating For Seniors Who Aren't Interested In Slowing Down

The idea of speed dating for people over 70 can evoke laughs from anyone who's younger, along with reactions from "how cute" to "how silly" to "how gross." And while the documentary *The Age of Love* does have plenty of ha-ha moments, most of the time its subjects are reflecting on a need for intimacy that never seems to die.

"I want that guy that — when I'm doing dishes — will come up behind me and nuzzle my neck and give me a hug," says Donna Capuano, one of the women featured in the film. "I want that guy that will pick up the phone and call me during the day just because he's thinking of me. That's who I am."

So why not try speed dating? At an Italian restaurant near Rochester, N.Y., 15 women and 15 men ages 70 to 90 met to judge and be judged, for five minutes at a time. Filmmaker Steven Loring profiled 20 of the participants — widowed, divorced or lifelong singles — and followed them before, during and after their speed dating adventure.

Particularly powerful are the scenes in which some of the speed daters — alone with Loring and his camera — open the envelopes that will tell them whether the ones they liked liked them back. Loring says being there for these moments was as full of drama as anything you remember from high school.

"If a 75-year-old woman opens up an envelope from a speed dating event and doesn't get the man she was hoping for — and bursts into tears — what 16-year-old girl in America wouldn't understand exactly what she was feeling at that moment?" Loring says...[Read More](#)



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

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

ADD
YOUR
NAME

**Get The Message Out:
SIGN THE PETITION!!!!**

Petition Subject: House Concurrent Resolution 67 and Senate Concurrent Resolution 26 to get power doors installed in Post Offices and other federal buildings.

ADD
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**Get The Message Out:
SIGN THE PETITION!!!!**

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 3118 & S 896

ADD
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NAME

**Get The Message Out:
SIGN THE PETITION!!!!**